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Energy drain: Low-income households typically pay a higher percentage of income for utilities



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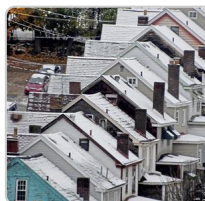
"Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor," wrote novelist and essayist James Baldwin. Decades later, that's still true: From paying more money every month in rent than you would for a mortgage to paying check-cashing fees because you don't have a bank account, it's still expensive to be poor. The Pittsburgh Post-Gazette is examining the high cost of poverty in a series of stories



“This house gets real cold in the winter,” said Mr. Williams, who retired after working as a maintenance man and ironworker. “You can feel the drafts coming through the doorways. ... More than likely, I need some insulation” in the attic, he said.

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On this recent June day, there are several people in his home — from the basement to the attic and everywhere in between — testing safety and energy efficiency measures.



Kate Giammarise

Survey: More than 18,000 Pa. households lack heat or use unsafe heating sources

County real estate records show the house was built in 1900. Like many older homes in Pittsburgh and southwestern Pennsylvania, Mr. Williams’ house is considered “leaky” in terms of efficiency.

He invited nonprofit Conservation Consultants Inc., which is working to make home energy efficiency and health improvements in Homewood, to run a set of comprehensive safety and energy checks to see what changes should be made at his home.



Low-income households often have a higher energy burden — meaning they pay a higher percentage of their income toward energy costs compared to higher income households.

They often live in less efficient housing and pay more per square foot on energy costs, according to a 2016 American Council for an Energy-Efficient Economy report focused on utility costs in low-income communities.

The same report found a particularly high energy burden for low-income families in Pittsburgh, especially African-American families.

“This is really a big problem in Pittsburgh,” said Jeaneen Zappa, executive director at South Side-based CCI, a nonprofit aimed at helping families create healthier homes and “get energy smarter.”



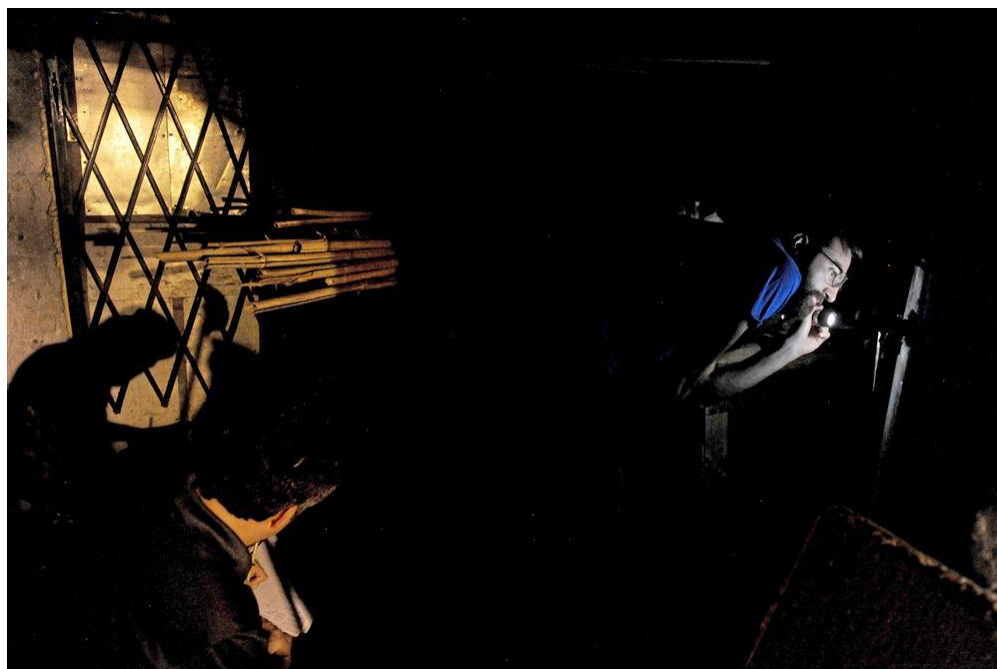
Kate Giammarise

Few are using PWSA's programs for low-income customers

“The overwhelming energy burden that low-income households face makes it extraordinarily difficult for them to pay for all of life’s necessities, including energy and utility costs, housing, food and medicine,” said Patrick Cicero, director of the Pennsylvania



to pay for home energy.”



Tyler Chilcott, right, checks on a water heater while Tony Saccamango, director of field operations for Conservation Consultants Inc., writes down data at the home of William Williams in Homewood.
(Lake Fong/Post-Gazette)

The average annual income for Pennsylvanians participating in utility assistance programs, known as universal service programs, was \$16,535 for electric customers and \$15,750 for natural gas customers in 2016, according to data from the Pennsylvania Public Utility Commission.

High energy costs can impact health and more, according to a host of research.

“Energy efficiency and home health are really inextricably tied,” said Alison Steele, director of community programs and advocacy for CCI, and one of the staff members assisting in the analysis of Mr. Williams’ home.

Because lower-income families are more likely to experience housing with heating problems -- such as heating equipment breakdowns and inadequate insulation -- “energy costs tend to be



Higher energy burdens for families can lead to “many negative long-term effects on their health and well-being,” the American Council for an Energy-Efficient Economy researchers noted, such as greater risk for respiratory diseases, increased stress, and difficulty in moving out of poverty.

Seeking help with bills

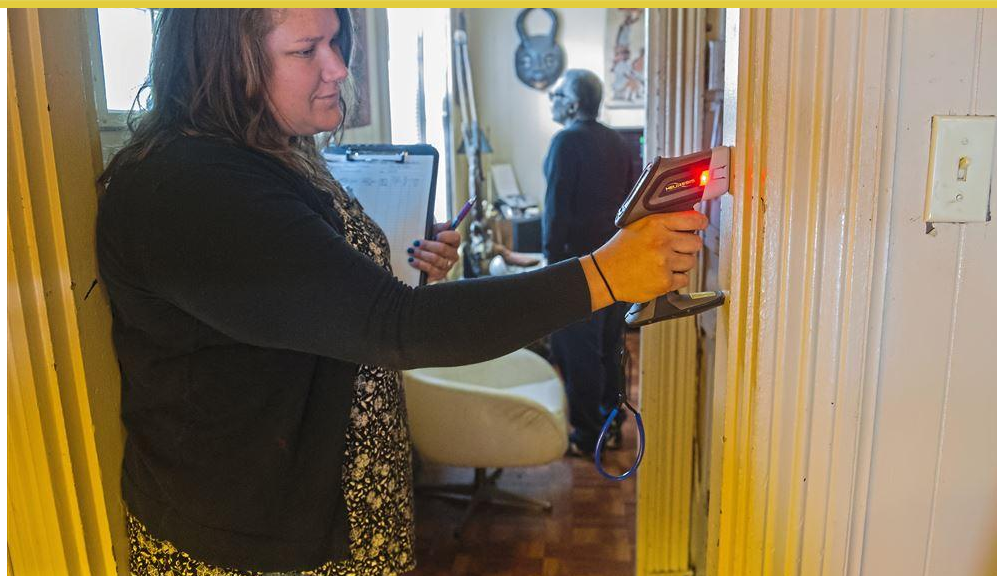
Last year, callers seeking utility assistance were the top contact to The United Way of Southwestern Pennsylvania’s 2-1-1 services hotline, with more than 9,000 households seeking electric service payment assistance and more than 5,000 requesting assistance with natural gas service payments.

“Part of being poor is you can’t make huge up-front payments for long-term returns. We see it with HVAC systems, poor insulation, leaky roofs,” said Andrew Shull, an administrator at ACTION Housing, which runs a number of affordable housing and related programs.

A combination of older housing stock, older appliances and poverty that leads to deferred home maintenance all contribute to the problem, advocates and researchers say.

Couple that with jobs that can be more precarious and the problem grows.

“When we talk about low-income households, we not only talk about the level of income, but we should be talking about the fragility of income as well. ... When people have low-wage jobs, for example, one of the things that they experience is their hours tend to be more uncertain,” said Roger Colton, an economist that specializes in utility needs of low-income households.



"Virginia McGrath, an energy auditor of Conservation Consultants, Inc. checks for lead paints at the home of William Williams, right, on Tuesday, June 5, 2018 in Homewood. (Lake Fong/Post-Gazette)"

East Liberty resident Mary Jonson fell behind in paying her electric bill last year, and was facing termination of her service.

"I was going through a financial crisis," and she was behind by hundreds of dollars, she said.

"It was very stressful. I thought I would lose my Section 8 [housing assistance]. I felt alone and depressed," she said.

Attorneys at the Neighborhood Legal Services Association were able to negotiate a 30-day extension for her to get current and stop the termination

There are a number of energy assistance programs to assist people who have a hard time paying their gas and electric bills, both government-run and operated by utility companies, though they can be confusing for consumers and can have restrictions on what funding can be used for. For instance, some programs only can be used to directly pay utility bills, but don't address underlying inefficiencies or problems with a house. Other programs can only be used to address energy reduction, but not other issues that might need to be addressed in a home, such as a damp or moldy



Spokespeople for Duquesne Light, Peoples Gas and Columbia Gas said they work with advocacy groups, social service providers and others in the community to let those in need know about their programs and sign them up for assistance.

“We are here to help,” said Ashlee Yingling, a Duquesne Light spokeswoman, a statement echoed by other utility companies.

The state’s Public Utility Commission is engaged in two interrelated reviews of energy burden and energy affordability issues and utility-run universal service programs, said Nils Hagen-Frederiksen, spokesman for the PUC.

The range of available programs can be a confusing alphabet soup of acronyms, from LIHEAP to LIURP to CAP to CARES to CRISIS.

“There’s many good things, but it is very complex. It is very difficult for a person who is trying to navigate through all this,” said Ms. Zappa.

“As far as getting help, we’ve tried to make that really easy,” with an over-the-phone process, said Rita Black, customer relations director for Peoples Natural Gas.

Earlier this year, the city of Pittsburgh [was awarded \\$100,000 by the Bloomberg Philanthropies 2018 U.S. Mayors Challenge to work on ways to address the city’s high energy burden.](#)

City sustainability officials have worked with residents, nonprofits and businesses such as contractors and energy auditors to see what barriers exist to home improvements.

“We’ve uncovered that there is an educational gap,” said Aftyn Giles, senior sustainability coordinator at the city of Pittsburgh. “People really don’t even know what energy burden is. They look at it as just a cost of daily operation. You know, you get the energy bill. you pay the energy bill. People don’t even know that there’s



City officials must reapply in August for a \$1 million grant to implement what they've learned.

CCI's assistance is unique because the group uses funding from different sources for different things, depending on what the homeowner is eligible for, said Ms. Steele.

In Mr. Williams' home, the group plans to use its funding to seal air leaks, replace windows, insulate the attic and insulate walls, which their estimate says could save him more than \$800 in annual utility costs.

"The program is good. They've helped me a lot," he said. "Since I'm older now, there's a lot of things that take me some time to do. ... That, plus I don't have the money."

Utility assistance is so critical, Mr. Cicero said, because heat and electricity are key to making a home livable.

"These are core, basic things that translate a building from shelter into a home," he said. "Without having them or being able to afford them, it wreaks havoc on the ability to maintain stable housing."

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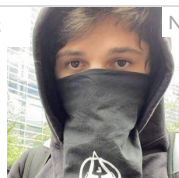
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Which of the following options do you consider to be the 'most iconic' fashion statement?

- ☐ The little black dress
- ☐ The miniskirt
- ☐ Platform shoes
- ☐ 'Members Only' jackets
- ☐ Skinny jeans
- ☐ Other / No opinion

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