



Session 5

Environmental Justice and Clean Energy Equity

In 2020, New Jersey introduced the comprehensive Environmental Justice Law to recognize overburdened communities. This session highlights some of these new developments addressing the energy and environmental needs of vulnerable communities. The session will also address the potential energy savings from New Jersey's framework for energy efficiency and peak-demand reduction programs, and how these efficiency goals benefit low-and moderate-income communities. During the COVID19 pandemic, nearly two-thirds of New Jerseyans had difficulty in paying utility bills. Many states (including New Jersey) implemented disconnection moratoriums to have continued supply of these utilities; this session will also shed light on the impacts of ending utility moratoriums in the state.

Session 5

Environmental Justice and Clean Energy Equity

Moderator: Upendra Chivukula

Commissioner

New Jersey Board of Public Utilities



Upendra J. Chivukula was nominated by Governor Christopher J. Christie as a Commissioner to the N.J. Board of Public Utilities in 2014.

Prior to his nomination, Commissioner Chivukula served in the New Jersey Assembly representing the 17th legislative district, where he served as chair of the Assembly Telecommunications and Utilities Committee. Mr. Chivukula was also a founding member and Co-Chair of the NJ Science & Technology Legislative Caucus and the NJ World Languages & International Studies Legislative Caucus. He was a member of the Commission on Science and Technology, and the Health Information Technology Commissions.

Before becoming a state legislator, Mr. Chivukula served as Mayor of Franklin Township for a year and on Town Council for another seven years. He also served on the National Council of State Legislatures and on the Council of State Governments. Earlier in his career, Mr. Chivukula worked as an engineer for AT&T and as a project engineer for Leeds & Northrup building waste treatment plant control.

Mr. Chivukula received a Bachelor's Degree in Electrical Engineering from College of Engineering, Chennai, India, and Master's Degree in Electrical Engineering from City College, New York, and took graduate courses in Electrical Engineering at Rutgers University.

Crystal Pruitt

Deputy Director for Clean Energy Equity

New Jersey Board of Public Utilities



Crystal Pruitt is the Deputy Director for Clean Energy Equity at the New Jersey Board of Public Utilities, where she oversees the development and implementation of clean energy policies to better serve New Jersey's overburdened communities. Her work involves leading key energy efficiency initiatives and focusing on equitable access and participation in energy efficiency programs. She is also currently a Councilwoman at Large in Franklin Township. Prior to this, Pruitt was Chief of Staff at Assemblyman Andrew Zwicker's office, a Legislative Liaison at the New Jersey Department of Human Services, Director of Constituent Relations and Community Outreach at the Office of Assemblyman Andrew Zwicker. Additionally, she used to volunteer as the Diversity Chair at the New Leaders Council, New Jersey Chapter to develop a diversity curriculum for institute sessions and to organize events focusing on diversity issues.

She holds a M.A. in Forensic Mental Health Counseling and in Forensic Psychology from John Jay College of Criminal Justice, as well as a B.S. in Criminology from North Carolina State University.



Clean Energy and Equity



The Role of the New Jersey Board of Public Utilities in Addressing Equity and the Environment.

July 28, 2021



New Jersey Board of Public Utilities



The New Jersey Board of Public Utilities (NJBP) is the state agency with authority to oversee the regulated utilities, which provide critical services such as **natural gas**, **electricity**, water, telecommunications, and cable television.

The NJBP's mission is to ensure safe, adequate, and proper utility services at reasonable rates for customers in New Jersey.



Division of Clean Energy

- The Division of Clean Energy manages and coordinates programs aimed at achieving 100% clean energy by 2050.
- The Division oversees numerous projects and initiatives including:
 - NJ Clean Energy Program (NJCEP)*
 - Office of Clean Energy Equity*
 - Energy Efficiency
 - Electric Vehicles
 - Offshore Wind
 - Solar Programs including Community Solar
 - Energy Storage

Equity at NJBPU

The NJBPU is committed to ensuring all New Jersey residents have access to clean energy and related workforce development and job opportunities. We believe that a more fair and equitable clean energy future, that affords its benefits to all communities, is possible and are working toward that goal.

CLEAN ENERGY ACT

The CEA calls for programs that “ensure universal access to energy efficiency measures, and serve the needs of low-income communities”. It seeks to reduce the inequity experienced by groups and individuals across NJ who disproportionately lack access to energy-efficient housing, appliances, and technologies.

ENERGY MASTER PLAN

The EMP establishes that the State’s priorities in developing its statewide EE structure are affordability, equity, environmental justice, economic development, decarbonization, and public health. There are seven strategies established to get New Jersey to 100% clean energy by 2050.

Office of Clean Energy Equity

PURPOSE AND GOALS

- Ensure equitable access for all residents, including New Jersey's low- and moderate-income (LMI) communities
- Oversee the development and implementation of clean energy policies, technologies, and programs, including energy efficiency programs
- Collaborate with partner agencies and organizations in the implementation of relevant policies, programs, training, and education, liaise with community-based organizations, and work within the communities to provide effective outreach on workforce training and program education initiatives

Energy Equity

EQUITY

- Capturing quantitative and qualitative program metrics
- Fostering meaningful and open participation to ensure equitable program outcomes
- Building trusting and reciprocal relationships with communities
- Reducing energy burden

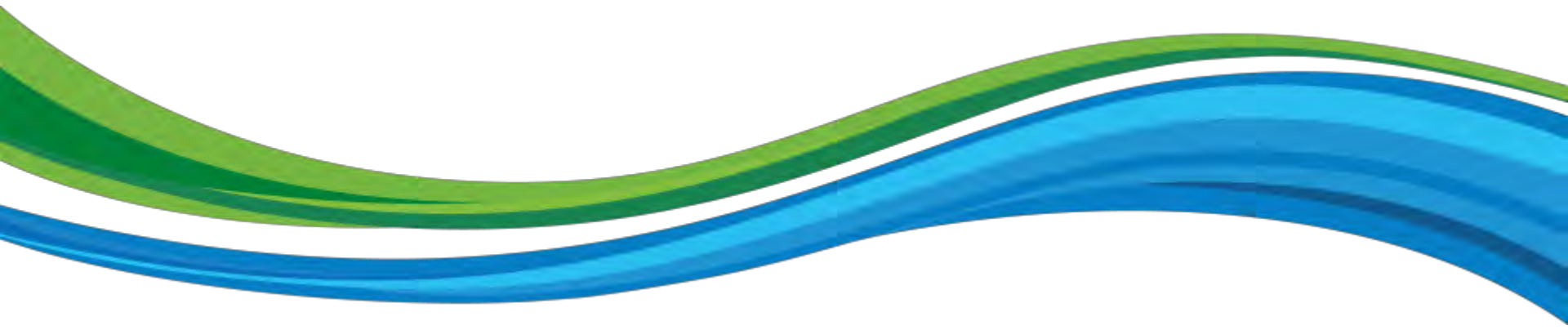
WORKFORCE DEVELOPMENT

- Identifying and sustaining well-paying jobs that have long term career growth opportunities for diverse applicants
- Training the workforce with the necessary skills to thrive in the new energy economy



Image source: [University of Michigan](#)

EQUITY IN ACTION



Energy Efficiency

NJCleanEnergy.com/CP

Comfort Partners

This free, energy-saving and education program is geared to low-income homeowners who have an income at or below 250% of the federal poverty guidelines.

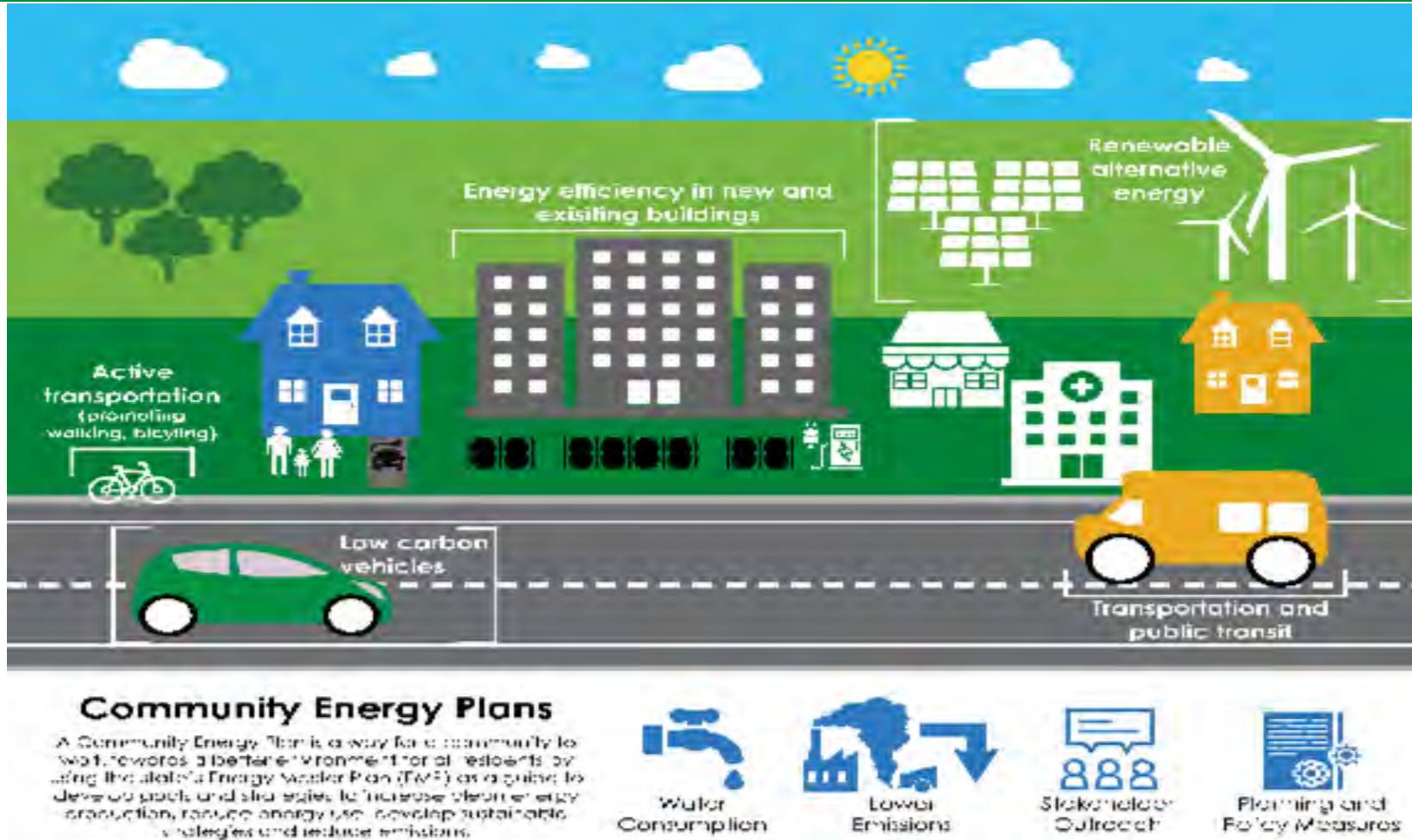
Eligible participants may receive free installation by a Building Performance Institute (BPI) certified contractor of the following (on a home specific basis):

- Energy efficient lighting
- Hot water conservation measures (water heater insulation, water heater pipe insulation and energy-saving showerheads and aerators)
- Replacement of inefficient refrigerators and thermostats
- Insulation upgrades (attic, wall, etc.)
- Heating/cooling equipment maintenance

For assistance in paying
utility bills:

[https://www.bpu.state.nj.us/bpu/assistance/
programs/](https://www.bpu.state.nj.us/bpu/assistance/programs/)

Community Energy Plan Grant



Electric Vehicles

NJ Underserved Communities EV Affordability Program

- Goal: To create a plan to provide access to clean transportation in urban and underserved/overburdened communities.
- Why: Vehicle emissions impact air quality, a health factor that is of particular concern in crowded and dense places like cities.
- Critical Areas Examined:
 - Plug-in Electric Vehicle (PEV)-based ride hailing
 - EV Car-sharing
 - Multi Unit Dwellings (MUDs)
- Community Engagement:
 - Multilingual Survey, informed the mobility plan
 - Preliminary Plan, to be presented to each community for feedback

Medium & Heavy Duty EVs

Current Straw Proposal recommends allowing utilities to fund Make Ready for:

- Public Transit
 - Government-owned public transit (includes school buses)
 - Private-owned, state-contracted public transit (includes school buses)
- Publicly Accessible MHDV Charging
- Rate Design that reduces the obstacles of demand charges and encourages off-peak fleet charging
- Potential for EDC ownership in Areas of Last Resort
- Planning and Technical support for light duty and MHD fleets

Offshore Wind

- NJ has awarded 3 Offshore Wind projects for a total of 3,758 MW, enough to power 1.6 million NJ homes
- Renewable energy reduces reliance on conventional, more polluting power generation, which disproportionately affects EJ communities
- Each project offers a multitude of economic development opportunities, with specific focus on diversity and EJ, e.g.
 - The Ocean Wind 2 Pro-NJ Trust Fund, which will provide grants supporting environmental justice initiatives and empowering minority, women, and veteran-owned, and/or small business entry into the OSW industry
 - An electric truck and an electric truck depot facility sponsored by Ocean Wind 2 at the Port of Newark/Elizabeth, intended to reduce pollution in EJ community
 - A green hydrogen pilot facility sponsored by Atlantic Shores Offshore Wind, where the hydrogen would be blended with natural gas to reduce natural gas emissions, which is often concentrated in EJ communities
- The NJ WIND Institute, supported by all projects, will coordinate workforce development, education, research, and innovation with special emphasis on equity

Energy Storage

- The Clean Energy Act requires 600 Megawatts of energy storage by 2021, and 2,000 Megawatts by 2030
 - Stakeholder process conducted and comments received
 - Energy Storage Analysis Report prepared and shared
- Techniques to Use Energy Storage in Underserved Communities:
 - Energy Resilience in Underserved Communities
 - Reduce Air Pollution by Supporting Electric Vehicle Fast Chargers
 - Reduce Air Pollution by Reducing the Run Time of Fossil Fueled “Peaker” Electric Generating Plants



Microgrid

NJBPU Town Center Distributed Energy Resources Microgrid Program

- Microgrids are clusters of critical facilities with hardened energy systems that can continue to serve public needs during a grid outage
- Projects are intended to allow critical public services to continue to operate during power outages. All of the projects would provide services such as public shelters, that would likely be highly utilized by underserved communities.
- BPU established TCDER Program & funded 13 Feasibility Studies
- In 2021, BPU awarded \$4 million in total to fund eight TCDER engineering design projects:

City of Atlantic City Borough of Highland Park City of Hoboken Hudson County	Montclair Township Neptune Township Trenton (via NJ Treasury) Woodbridge
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New Jersey's Solar Goals

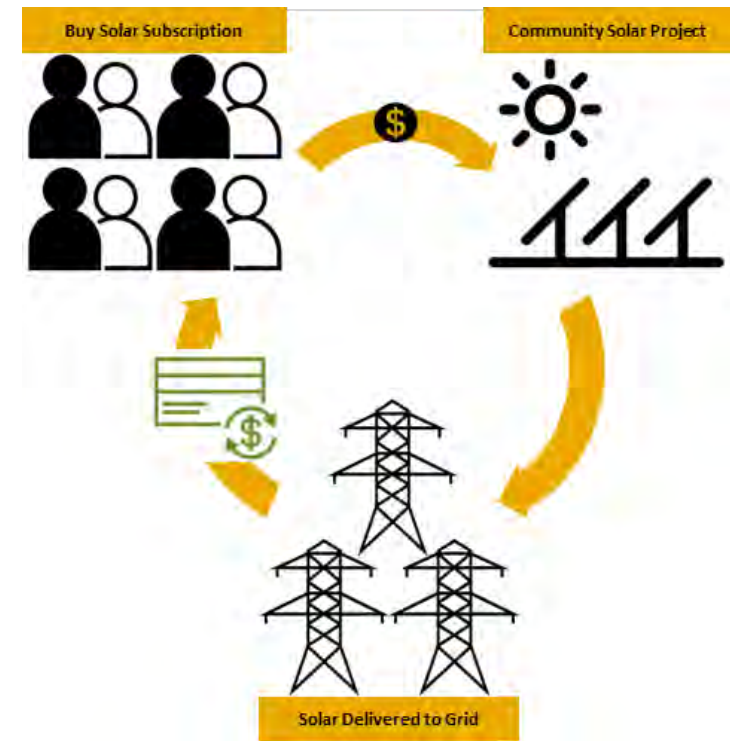
- **Clean Energy Act of 2018, (May 28, 2018)** - mandated the replacement of the SREC as the primary tool to incentivize solar development; closure of SREC market to new entrants; study of the alternatives; and continued cost effective solar market development.
- **Energy Master Plan of 2019, (January 27, 2020)** – provides the statewide clean energy plan designed to reach the Administration's goal of 100% clean energy by 2050.
- **Solar Act of 2021, (July 9, 2021)** - codifies a comprehensive program design developed to provide incentives for the development of at least 3,750 megawatts of new solar power generation by 2026.

Successor Solar Incentive Program

- Successor Solar Incentive Program (“SuSI”) – Establishes an Administratively Determined Incentive (“ADI”) and a competitive solicitation process to set incentive amounts delivered via NJ SREC-IIs.
- ADI provides incentives to the owners of community solar facilities and net metered solar facilities up to 5 MW dc.
 - Net metered solar generation facilities connected behind the customer’s meter with solar electricity consumed by the customer-generator.
- Competitive Solicitation Incentive Program - establishes a market-based competitive program, to determine incentive levels for larger “grid supply” and net metered projects greater than 5 megawatts in size, projects often connected at high voltage and sell electricity and capacity at wholesale.

Community Solar

- A larger, remotely located solar array or facility that is virtually divided among multiple participants by means of a credit on their utility bill
- Provides access to solar energy to renters as well as households, institutions or businesses whose roofs aren't appropriate for solar installation
- Allows lower income communities access to a cleaner form of energy and helps them save money.



More Information

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VISIT

NJCleanEnergy.com

NEWSLETTER

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Trade Ally:**
NJCleanEnergy.com/SIGNUP

THANK YOU



Karen Reif

Vice President- Renewable & Energy Solutions

Public Service Enterprise Group



Karen Reif is vice president of Renewable and Energy Solutions at Public Service Enterprise Group, where she oversees PSE&G's clean energy programs. She is responsible for the operations and strategic growth of both PSE&G and PSEG Long Island's solar energy, energy efficiency, demand response and alternative fuel vehicle programs. Previously, she was senior director of continuous improvement for the Shared Services Organization at PSEG and established this function for PSEG, which is responsible for developing sustainable, repeatable and quantifiable business improvements based on industry best practices. She also has worked in the Information Technology Department and in multiple areas of IT focusing on finance, strategy, business relationship, application implementation, quality assurance, process management, and program management. Prior to working in PSEG, Reif was a consultant with Scott, Madden & Associates.

She holds a B.A. in Economics and International Studies from Emory University as well as an M.B.A. (M.S.I.A.) from Carnegie Mellon University.

A photograph of three white darts with white flights and barrels, all of which have hit the bullseye of a white target. The target has several concentric circles. The background is a soft, out-of-focus light gray.

Clean Energy Future

PSE&G ENERGY EFFICIENCY
PROGRAM OVERVIEW



PSEG

Clean Energy Future

- PSE&G envisions a future in which our customers use less energy, and the energy used is cleaner and delivered more reliably than ever.
- Our energy efficiency programs are the foundation of that vision.



Clean Energy Future Programs

Residential	Description
Behavioral	Customer home energy reports and energy audits.
Efficient Products	Rebates on HVAC, appliances, smart thermostats, lighting, and other equipment. Includes appliance recycling rebates.
	Marketplace online store offering energy-saving products and available instant rebates.
Comfort Partners	Partnership between NJ Board of Public Utilities and New Jersey gas and electric utilities. Offers income-eligible residential customers access to a no-cost energy saving and education program.
Home Weatherization	Offers energy audits and direct-install of energy-efficient equipment and no-cost weatherization and appliance replacement services for income qualified customers.
Existing homes	Quick Home Energy Check-up (QHEC) and Home Performance with ENERGY STAR® (HPwES). Energy audit and direct-install of energy-efficient equipment with on bill repayment.
Multifamily	Offers energy audit and direct-install of energy-efficient equipment at no charge to tenants.
Commercial & Industrial	Description
Prescriptive & Custom Solutions	Incentives for energy efficiency equipment installation while allowing flexibility for innovation in custom energy-saving projects. Customers can select a comprehensive solution customized energy-efficient solutions based on business needs.
Direct Install	Rebates and on-bill repayment for direct-installed energy-efficient lighting, controls, refrigeration, heating and HVAC for small business customers.
Energy Management	Provides businesses with organizational tools, systems, and processes to enable continuous energy performance improvement, including optimization of existing systems.
Engineered Solutions	Whole-building engineered energy saving solutions to hospitals, school districts, universities, municipalities, apartment buildings and other non-profit /public entities.

Programs that benefit low- to moderate-income communities and small business



Comfort Partners

Comfort Partners is a part of New Jersey's Clean Energy Program - a program funded by the state of New Jersey's Board of Public Utilities which is administered through a partnership between BPU and New Jersey gas and electric public utilities. Comfort Partners allows a qualified PSE&G income eligible, residential customers to receive this free energy saving and energy education program.



Home Weatherization for Income-Qualified Customers

Based on income level, a customer may be eligible to receive a no-cost energy efficiency inspection to identify energy-saving opportunities all around the home. Depending on the home's needs, a customer could receive up to \$6,000 in energy efficiency upgrades and up to \$1,500 in health and safety improvements—all at no cost to the customer.



Energy Check for Multi-family Homes

By scheduling a free Energy Check, managers of multi-family properties can help tenants reduce their home energy costs. With residents' permission, the PSE&G team will visit individual units and supply energy-saving products—including LED lightbulbs, faucet aerators, and smart power strips—at no cost to the tenants.



Small Business Direct Install

Delivers comprehensive, cost-effective, energy efficiency equipment for eligible PSE&G business customers; available financial incentives can help reduce the upfront cost of installing energy-saving equipment. Customers can opt for repayment of project costs with no interest, spread over a five-year period, with payment billed on their monthly PSE&G bill.

Energy Efficiency Drives Energy Job Growth



- According to the National Association of Energy Service Companies and Energy Federation Inc., minorities are underrepresented in NJ's Energy Efficiency industry.
- Energy efficiency businesses lead the nation's energy economy in creating jobs—accounting for about half of the energy efficiency sector's entire job growth in 2018*
- NJ continues to dramatically grow its energy efficiency economy with the launch of utility-administered energy efficiency programs, including the creation of thousands of green and clean technology jobs.
- PSE&G's Clean Energy Jobs Program is leading a concerted effort to focus on diversity and provide a pathway for training and careers.
- Additionally, our program helps ensure urban communities get their fair share of benefits – not only the bill savings and environmental gains that will benefit every NJ customer but also economic opportunities that target the state's largest cities

*'Energy Efficiency Jobs in America: 2019' e2.org September 16, 2019

For more information

Visit:

- [Bizsave.pseg.com](https://bizsave.pseg.com) – for more on our commercial & industrial programs
- [Homeenergy.pseg.com](https://homeenergy.pseg.com) – for more on our residential programs
- PSEG-CEJobsProgram@pseg.com – for more on the PSE&G Clean Energy Jobs Program



Nathanael Gillespie

Senior Manager, Customer Solutions

Pepco Holdings



Nathanael Gillespie is the Senior Manager, Customer Solutions at Pepco Holdings (PHI), where he leads the Energy Efficiency Portfolio, Green Power Connect, and Energy Engineers Teams for Pepco, Delmarva Power, and Atlantic City Electric. Prior to working as a Senior Manager, Gillespie has been a Marketing Manager and a Residential Energy Efficiency Manager for PHI. Additionally, he has worked at PHI's sister utility, PECO in Philadelphia, as a Senior Energy Efficiency Program Manager and as a Senior Marketing Specialist where he was responsible for implementing the largest programs in the residential portfolio. He has been responsible for programs or teams that have won the Energy Star Partner of the Year award for energy efficiency program delivery 19 times. He currently volunteers as CFO and Treasurer at The Grannie Project, which is a no-kill animal rescue that rescues, rehabilitates, adopts, and provides hospice and sanctuary for senior pets.

He holds a B.S. in Finance and an M.B.A in Marketing from Philadelphia University.



Environmental Justice & Clean Energy Equity



An Exelon Company

Atlantic City Electric: Overview



- **Service area: 2,800 square miles**
- **Customers served: 556,000**
- **Population served: 1.1 million**
- **Employees in NJ: 970
(appx. 535 Union)**

Charitable Giving:

Donated more than **\$1 million** and **22,000 volunteer hours** to community nonprofits serving New Jersey residents in 2019.

Workforce Development:

Six-year, **\$6.5 million investment** in educating New Jersey's future energy workforce.

Atlantic City Electric Climate Commitment



- Helping Customers Use Less Energy and Save More Money



- Support the Transition to Electric Vehicles

- Helping Local Solar Thrive



- Making the Grid Smarter





**Powering a Cleaner and Brighter
Future for Our Customers and
Communities**

For more information

www.atlanticcityelectric.com/climate



An Exelon Company

Anne-Marie Peracchio

Director Conservation and Clean Energy

New Jersey Natural Gas



Anne-Marie Peracchio is the Director Conservation and Clean Energy at New Jersey Natural Gas where she is responsible for the development and implementation of their customer conservation and energy-efficiency programs, identifies opportunities to help drive cultural changes within NJNG to support their concerted focus on helping customers use less energy, and develops NJNG policy positions on clean energy issues. Anne-Marie also serves of the New Jersey Resources Sustainability Council and serves as the Executive Sponsor for their Women's Business Resource Group. She also currently volunteers as Chair of the Board of Trustees for Sustainable Jersey, a nonprofit organization that provides tools, training and financial incentives to support communities as they pursue sustainability. She also volunteers as a Board Member in Lead New Jersey, which works to bring together a select group of leaders to learn about cutting edge issues facing New Jersey.

She holds a B.S. in Accounting from the University of Scranton where she double majored with Philosophy. She also holds an M.B.A in Business from Monmouth University.

Energy Efficiency Program Expansion



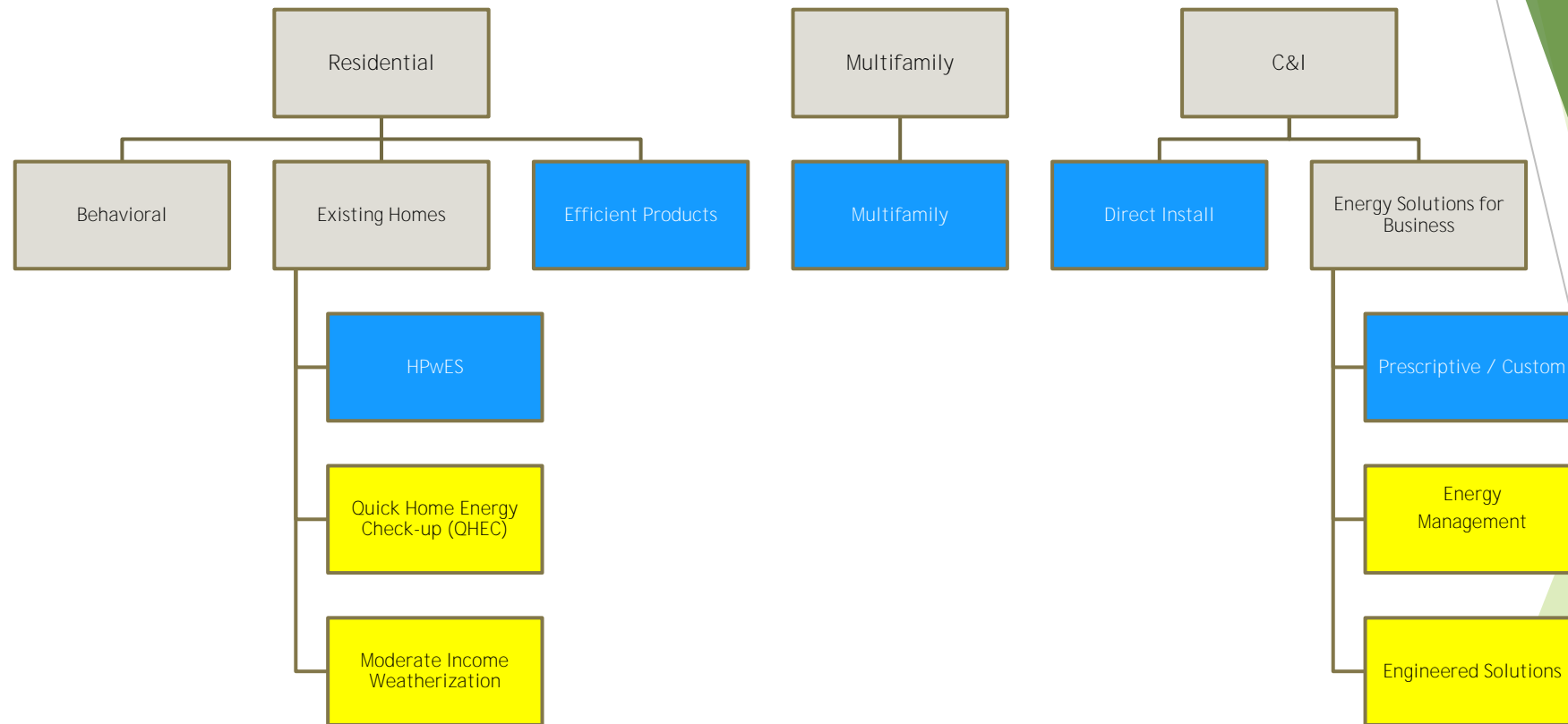


NJCEP Program Transition

- ▶ 2018 Clean Energy Act
 - ▶ Requires all NJ utilities to offer EE programs and meet annual energy reduction targets
 - ▶ Core vs. Additional Utility Led Programs
- ▶ As of July 1, 2021- the NJCEP retrofit programs have moved to utility administration
 - ▶ Programs approved for 3 year terms
 - ▶ Core Programs- offered by all 7 NJ utilities
 - ▶ Consistent eligible measures and incentive ranges
 - ▶ Varying approaches for certain program elements (E.g. third-party financing vs. On-Bill Repayment Program)
- ▶ If your residential project saves energy on both fuels, you can work with either the gas or electric utility
 - ▶ Access incentives for both fuels and combined financing
- ▶ New programs and new features to improve access for all



NJCEP Program Transition



Core Programs shown in blue but yellow boxes may have cross utility impacts too.



What's New from an Equity Perspective

- ▶ Moderate Income Weatherization Program
 - ▶ Similar approach as NJCEP Comfort Partners with free audits and free installation of cost effective energy saving measures for moderate income customers
 - ▶ Strong focus on seal up and insulation work
- ▶ Multi-family Program
 - ▶ Dedicated Program to serve multi-family properties, including free energy savings measures in tenant spaces and some common areas
- ▶ Quick Home Energy Check-up (QHEC)
 - ▶ Free assessment on your home, including the installation of energy saving measures at no cost (E.g. LED bulbs, faucet aerators)
 - ▶ NJNG also offers a \$49 QHEC+ that includes robust diagnostic testing of the home and a DOE Home Energy Score rating
- ▶ Supplemental HVAC Incentives
 - ▶ Extra \$200 for each piece of qualifying equipment and longer repayment term

Streamline administration

- ▶ Census tract certification path
 - ▶ Residents in low to moderate income census tracts can self-certify they fall within the income limits
- ▶ Automatic prequalifying programs
 - ▶ Participation in another government run program that has verified your household income
- ▶ Submit proof of income
 - ▶ Approx. reference points for family of 4
 - ▶ Moderate - \$106K annually (Starting 10/1/2021)
 - ▶ Low Income for Comfort Partners- \$66K





Improving Outreach

- ▶ Integrate messaging with Energy Assistance Programs
 - ▶ Resources to pay bills AND reduce bills
 - ▶ **BPU's recent expansion of Universal Service Fund**
- ▶ Availability of Spanish language materials
- ▶ Working with community partners and municipal green teams
 - ▶ Dedicated energy assistance outreach days within the community
 - ▶ Sustainable Jersey is working on a new Low to Moderate Income Energy Outreach action
 - ▶ Partnering with local foodbanks
- ▶ Separate segment for behavioral programs

Help us Spread the Word!

Interested in learning more

NJNG

Visit savegreenproject.com
1-877-455-NJNG (6564)

Other
Utilities

- Visit njcleanenergy.com for chart with contact information for all

Renee Koubiadis

Anti-Poverty Program Director

New Jersey Citizen Action



Having grown up in poverty in Camden County, Renee Koubiadis is deeply committed to identifying and breaking down barriers that prevent many people and families from meeting their basic necessities. Renee has been an advocate and community organizer, helping disempowered populations use their voices towards social change throughout New Jersey and Pennsylvania for over 18 years. Renee currently serves as the Anti-Poverty Program Director of New Jersey Citizen Action where she leads the Anti-Poverty Network as she has done since 2016. She previously served as the statewide Advocacy Coordinator of the National Association of Social Workers – NJ Chapter (NASW-NJ) and prior to that the Assistant State Campaign Director for the Citizens' Campaign, a New Jersey non-partisan movement of hundreds of citizens dedicated to innovative government reform and promoting citizen leadership. Renee is co-creator of Garden State Leaders, a leadership and advocacy institute for people impacted by poverty. In her various roles over the last 18 years, Renee has educated thousands of people on issues of poverty, leadership, and civic engagement. In late 2017, she served as co-chair for Governor-elect Phil Murphy's transition team housing committee and in May 2020 was named to the New Jersey Restart and Recovery Advisory Council. Renee is a 2019 Lead New Jersey fellow and was recognized by New Jersey Citizen Action the same year with a Community Service Award. She currently serves on the Board of Trustees of the Movement Alliance Project and the Steering Committee of the Latino Action Network. Renee is a Licensed Social Worker in New Jersey and holds an MSW from Temple University and a BASW from Rutgers University.

CESAC
presents

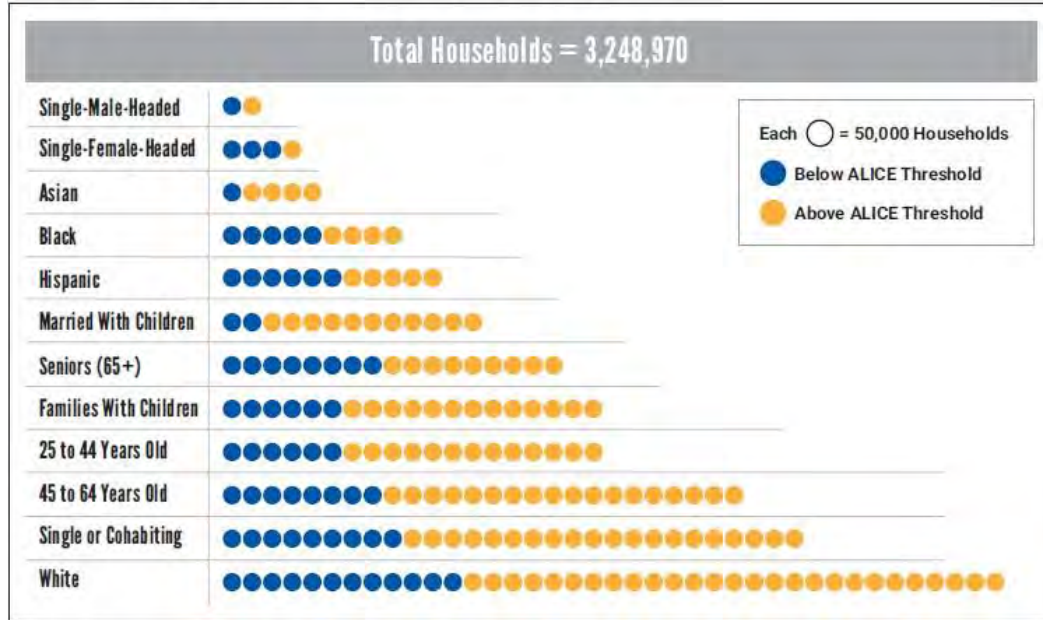
Clean & Sustainable Energy Summit 2021

**Montclair
State
University**

Environmental Justice & Clean Energy Equity

Renee Koubiadis, Anti-Poverty Program Director

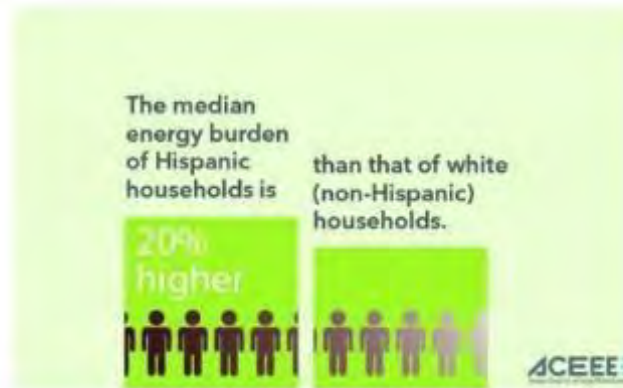
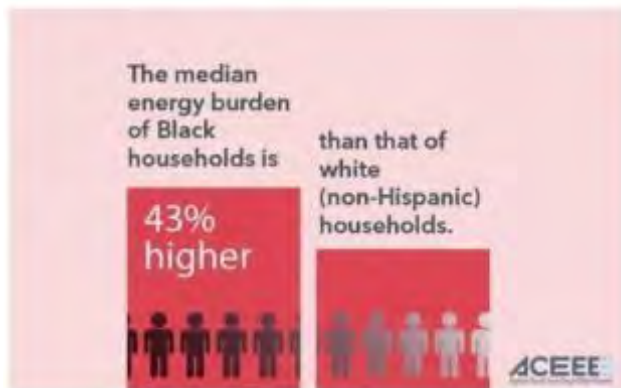
Figure 2.
Household Types by Income, Largest Groups, New Jersey, 2018



Note: The groups shown in this figure overlap across categories (age, household type, race/ethnicity). Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy.

Sources: ALICE Threshold, 2018; American Community Survey, 2018

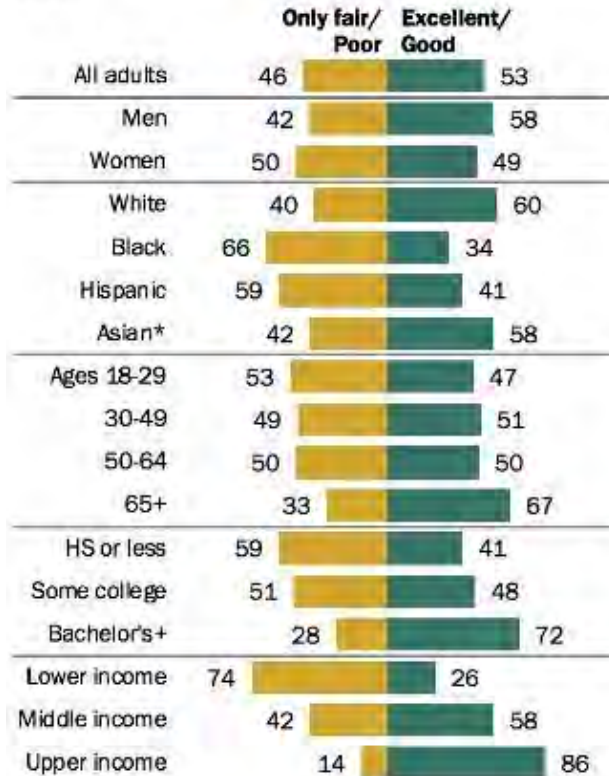
Disproportionate Energy Burdens



American Council for an
Energy Efficient Economy
2020

Majorities of Black and Hispanic Americans rate their personal finances negatively

% saying their own personal financial situation is in _____ shape



*Asian adults were interviewed in English only.

Note: Share of respondents who didn't offer an answer not shown. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

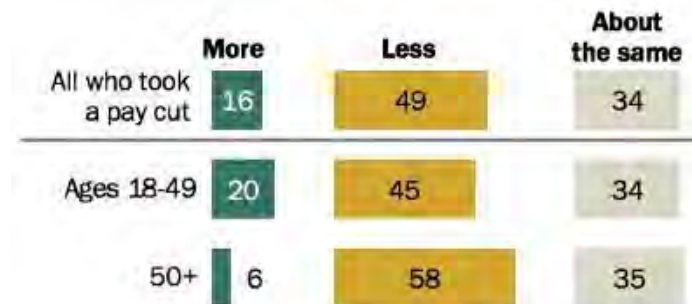
"A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

PEW RESEARCH CENTER

The Pandemic & Low-Income Residents

About half of employed adults who took a pay cut since the pandemic began are still earning less than before

Among employed adults who were employed before the pandemic and who have taken a pay cut since February 2020, % saying they are now earning _____ than before the coronavirus outbreak



Note: Share of respondents who didn't offer an answer not shown.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

"A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

PEW RESEARCH CENTER

The Pandemic & UtilityCrisis

- High numbers of residential, commercial, and industrial customers at risk of shut off as of January
- Total utility arrearages of at least \$741 million, about 90% increase over 2019.
- \$41M as of August in water/sewer arrears
- \$250 million critical, but more state funding needed
- Estimates as high as 10% of utility customers who use oil for heating.

Beyond the Pandemic

- “Grace Period” expiration 12/31/21
- Utility assistance levels
 - Eligibility expansion as of 10/1/21 from 185% to 400% FPL for USF
 - Need more effective outreach and messaging to reach customers who are overwhelmed or who don’t see themselves as “low income”
- Proposed BPU changes
 - WTP expanded to all utilities between Nov. 15th - March 15th
 - 32 degrees or below or 90 degrees or above, if eligible for WTP
 - 20 days notice (up from 15) for discontinuance for nonpayment
- Increasing utility unaffordability for low-income residents

Follow Up

Renee Koubiadis,
Anti-Poverty Program Director

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