

Consumer Protection & Regulatory Issues

Low-income households need stronger consumer protections and regulatory policies to prevent service terminations and other threats to affordable and continuous utility services.

Administrative & Regulatory Outcomes

- 2013 DPH memo on Submetering of Electric and Gas, Sept. 5, 2013
- Model Program Helps Older Adults Avoid Utility Liens on Their Homes, December 2012
- California Adopts Order to Reduce Utility Disconnections of Vulnerable Households, April 2012
- Order: Vermont Public Service Board Approval of a New Low Income Electric Bill Assistance Program under the Administrative and Regulatory Outcomes, July 22, 2011
- Model Settlement Protects Vulnerable Consumers from Utility Disconnections, Dec. 27, 2010

Policy Briefs, Reports & Press Releases

- Issue Brief: Massachusetts Residential Utility Customers Still Owe Nearly \$100M More in Arrears than at the Start of the Pandemic, February 2022
- Report: Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to Save Lives Now, February 2021; press release
- Report: COVID-Driven Utility Arrearages: Implications for Policy in Massachusetts and the Nation, February 2021; press release
- Policy Brief: Innovative State Actions on Residential Utility Bill Payment Protections During Covid-19 & Beyond, September 2020
- Report: Electric Service Discount and Arrearage Management Program Design Template, April 2020
- Fact Sheet: What States Can Do to Help Consumers: Energy Insecurity, January 2020
- Policy brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018
- Report: Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management Programs (AMP), September 2013
- Report: Rethinking Prepaid Utility Service: Customers at Risk, June 2012
- **Full Utility Credit Reporting**
 - Issue Brief: The Credit Score Pandemic Paradox and Credit Invisibility, Feb. 2021
 - H.R. 435, Credit Access and Inclusion Act. [Consumer opposition letter](#), Oct. 30, 2017
 - Policy Brief Full Utility Credit Reporting: Risks to Low Income Consumers, July 2012
 - Presentation to National Association of Regulatory Utility Commissions, June 2010
 - Report: Full Utility Credit Reporting: Risks to Low Income Consumers, Dec. 2009
- Report: Home Energy Costs: The New Threat to Independent Living for the Nation's Low-Income Elderly, Feb. 2008
- Resource Guide for Financial Help w. Utility Bills in MA
- Report: Guide to Intervening in State Public Utility Proceedings, May 2003
- Report: Tracking the Home Energy Needs of Low-Income Households Through Trend Data on Arrearages and Disconnections, May 2004
- Press Release: Increased Utility Debt Threatens Universal Access to Utility

Policy Analysis

- H.R. 435, Credit Access and Inclusion Act. Consumer opposition letter, Oct. 30, 2017
- Group letter to the ACEEE rejecting characterization of prepaid utility service as an energy efficiency program, March 22, 2017

- Group letter to the U.S. Senate Energy and Natural Resources Committee in support of the nomination of Ron Binz as Chairman of the Federal Energy Regulatory Commission, July 9, 2013
- Press Release and Advocates' Letter to the FCC in support of The National Association of State Utility Consumer Advocates' Recommendation for FCC to Reject Industry's ABC Plan, September 15, 2011
- Comments and Reply Comments of the Iowa Bureau of Energy Assistance regarding Prepaid Meters, August 2011
- Using Nontraditional Credit Information: Boon or Bane? Do Alternative Credit Scores and Credit Reports Really Help Low-Income Consumers?, June 2009
- Comments of Massachusetts Energy Directors Association and Low-Income Weatherization and Fuel Assistance Network - Investigation into Expanding Low-income Consumer Protections and Assistance, March 28, 2008

Additional Resources

- Presentation: Low-Income Utility Bill Assistance Program Design in the Age of COVID-19: Energy Security and Management of Debt, May 27, 2020
- Presentation: Advocacy to Manage Low-Income Utility Debt in the Age of Covid-19, May 26, 2020
- Presentation: The Utility Customer Financial Impact of COVID-19: The Need For Flexibility and Reform in Utility Billing, Credit and Collections, May 13, 2020
- Presentation: Disparate Energy Insecurity Impacts: The Need For Racial Justice in Utility Billing, Credit and Collections, April 14, 2020
- "Prepaid Utility Service and Revenue Decoupling" by National Resource Defense Council Energy Program Co-director Ralph Cavanagh and NCLC Senior Energy Policy Analyst John Howat published in the Electricity Policy Journal, May 2, 2012
- Research Resources Regarding Needs and Impacts Relating to Low Income Utility and Energy Consumers