ST. LOUIS ENERGY BURDEN REPORT

How Geography, Income, and Race Factor into Energy Costs for St. Louis Families

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Special Thanks

Thank you to those who made this report possible, especially the volunteers who took the time to speak with us and tell us their stories. Their contribution to this report adds a depth of insight that would not exist without them. We also thank Ameren, Evergy, and Spire for working with our organizations to provide the utility data that informs the Missouri Energy Burden Explorer.

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** Please note that all photos in the report were provided by Sierra Club staff.*

About the Organizations

Sierra Club | sierraclub.org/missouri

The Sierra Club is America's largest and most influential grassroots environmental organization, with millions of members and supporters. In addition to protecting every person's right to get outdoors and access the healing power of nature, the Sierra Club works to promote clean energy, safeguard the health of our communities, protect wildlife, and preserve our remaining wild places through grassroots activism, public education, lobbying, and legal action.

Renew Missouri | renewmo.org

Renew Missouri is a 501(c)3 founded in 2006 to advance renewable energy and energy efficiency in the state of Missouri. Renew works to transform Missouri into a leading state in renewable energy and energy efficiency. We pursue our mission by working with utilities, state and local governments, clean energy industries, and local communities to create policy changes that will lead to faster adoption of clean energy technologies and more equitable utility programs.

Consumers Council of Missouri | moconsumers.org

Since 1971, Consumers Council of Missouri has worked to build a more inclusive and equitable region through advocacy, coalition building, collaboration, and community education, focusing on utility rates, health care access, access to financial services, and other issues as they arise. As the leading nonprofit voice for residential customers before the Missouri Public Service Commission, Consumers Council regularly challenges rate increase proposals filed by electric, gas, and water utilities to ensure equal access to services and protect the health and safety of vulnerable customers. Consumers Council's advocacy work has resulted in the creation and expansion of programs for ratepayers who cannot afford their utility bills or have been disconnected from their utility service. Through their community advisory committees, Consumers Council obtains feedback from and involves consumers in advocating for energy burden equity at the policy level.

Power-D.City | power-d.city.com

POWER-D.city is a software-as-a-service (SaaS) company that enables communities of all sizes to address their climate goals by transforming data into actionable insights. The Power-D.city dashboard brings together local demographic, health, and economic data with energy use to help communities focus on the right solutions to local challenges and to chart a path for meeting their community needs.

Introduction

It is expensive to exist as a low-income person in modern society. It is expensive to own an older car that regularly needs repairs. Medical bills are expensive when emergencies arise, with or without insurance. It is expensive to be a tenant when rent and the cost of living are on the rise.[1] And it is expensive to heat and cool an aging, drafty home during the summer and winter, especially during heat waves and cold snaps. A single emergency can launch a family into a financial black hole that is difficult to escape.

Missouri Energy Burden Explorer

Over the course of three years, the Consumers Council of Missouri, Renew Missouri, and the Sierra Club partnered to study and address energy burdens in Missouri. The three organizations worked with utility companies across the state to create the Missouri Energy Burden Explorer, an **interactive map that presents energy burden data by census tract.** Unlike other energy maps that use modeled survey data, this tool is powered by real utility data from Ameren, Evergy, and Spire, providing a more accurate picture of energy burdened neighborhoods in St. Louis. The Missouri Energy Burden Explorer not only shows energy burden rates, but also incorporates data on income, race, and respiratory illness rates.

What is Energy Burden?

Energy burden is the percentage of a household's annual income that is spent on energy utility bills. For this report, energy utility bills are a combination of gas and electricity bills. Households that exceed six percent[2] (considered high energy burden) of their income on energy costs are the focus of this report. Energy burden percentage by census tract, while a useful metric, is an average which can obscure variations within a census tract. A typical census tract ranges from 1,000-8,000 people, but not every household spends the same percentage of income on energy. Some households face significantly higher costs, with energy expenses consuming up to 30% of household income.

This report highlights key findings and examines disparities between rates of energy burden between neighboring communities and other important related metrics such as health outcomes, income, and race. The data highlights broad trends across communities, showing where energy burdens are higher on average. However, it is important to recognize that not every household within a high-burden tract experiences the same financial strain.

Key Findings from the Missouri Energy Burden Explorer in St. Louis

The Missouri Energy Burden Explorer demonstrates that St. Louisans have different experiences with their energy bills based on where they live. This geographic difference spans across neighborhoods and the St. Louis City-County divide. Approximately 19,300 households in St. Louis City experience high energy burden (6 percent and higher; many of these areas are located in low-income neighborhoods).

Tables 1 & 2 provide an overview of energy burden data for St. Louis City census tracts. These tracts are categorized by low, medium, or high energy burden percentages. Although this report focuses on St. Louis City census tracts, we also gathered data for St. Louis County, which includes 235 census tracts.[3]

In St. Louis City and County, approximately 31,800 households experience a high energy burden (greater than 6 percent). Notably, nearly two-thirds (19,300) of these households are located within St. Louis City, highlighting the concentration of high energy burden in the City compared to the County.

Table 1: St. Louis City Census Tract Energy Burden Rates and Other Metrics

Energy Burden	Number of Census Tracts	Number of Households	Lower Respiratory Cases[4]	Asthma Cases	Average Total Energy Cost[5]	Average Income
1-3% (LOW)	43 (41%)	75,093	314 (28%)	502 (23%)	$2,082	$84,933
3.1-5.9% (MID)	38 (37%)	49,141	504 (44%)	1,079 (50%)	$2,254	$50,108
6% + (HIGH)	23 (22%)	19,323	322 (28%)	567 (27%)	$2,408	$35,494
Total	104	143,557	1,140	2,148		

Description: A summary table of descriptive statistics for St. Louis City Census tracts and other census data. Energy burden data is from 2022.

Table 2: St. Louis County Census Tract Energy Burden Rates and Other Metrics

Energy Burden	Number of Census Tracts	Number of Households	Lower Respiratory Cases	Asthma Cases	Average Total Energy Cost	Average Income
1-3% (LOW)	159 (68%)	281,840	877 (45%)	1,272 (31%)	$2,479	$125,583
3.1-5.9% (MID)	70 (30%)	115,256	985 (50%)	2,538 (61%)	$2,201	$56,478
6% + (HIGH)	6 (2%)	12,562	95 (5%)	326 (8%)	$2,235	$48,798
Total	235	409,658	1,957	4,136		

Description: A summary table of descriptive statistics for St. Louis County Census tracts and other census data. Energy burden data is from 2022.

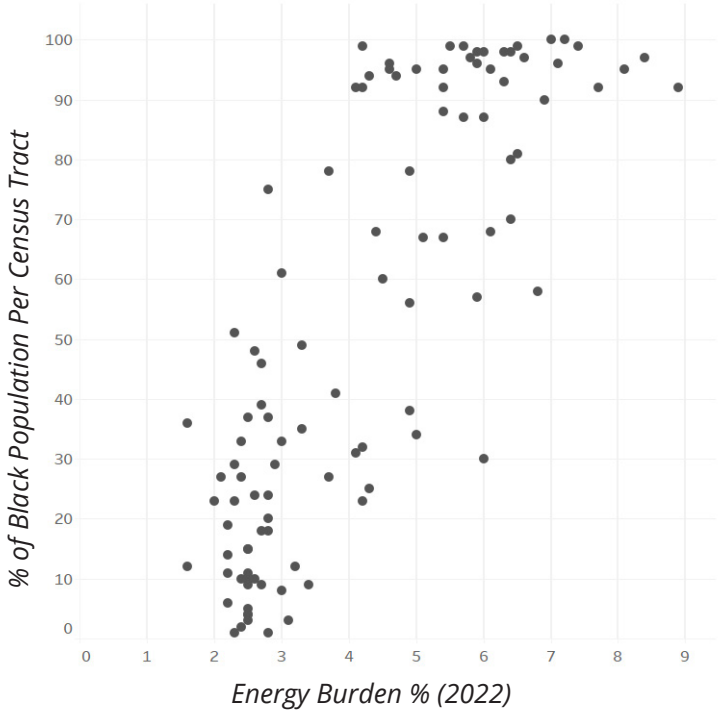
How Race and Income Impact Energy Burdened Areas

Race plays a significant factor in how much households pay on their energy bills. St. Louis City remains heavily segregated,[6] a modern consequence of historic redlining,[7] racial covenants,[8] and other cultural practices.[9] Housing policies dating back to the early 1900s promoted intentional segregation and designated predominantly Black neighborhoods as "undesirable."

Black families were denied both loans and opportunities to move, restricting them to specific neighborhoods that faced neglect and disinvestment from civic and elected leaders for decades. These disastrous, explicitly racist policies caused widespread problems that persist today: Black St. Louisans are more likely to live under the poverty line, spend more of their income on rent, live in older homes, and are roughly four times less likely to have a bachelor's degree or higher[10], all of which contribute to a higher energy burden for Black St. Lousians than white St. Louisans.[11]

The average energy burden for St. Louis City **census tracts with a Black population higher than 70 percent is 6.0 percent** (high energy burden). In contrast, census tracts where the **white population is higher than 70 percent have an average energy burden of 2.6 percent** (low energy burden). Additionally, around 16,000 Black households in St. Louis City fall within the high energy burden category. This disparity is visually represented in Scatter Plot 1 and Scatter Plot 2

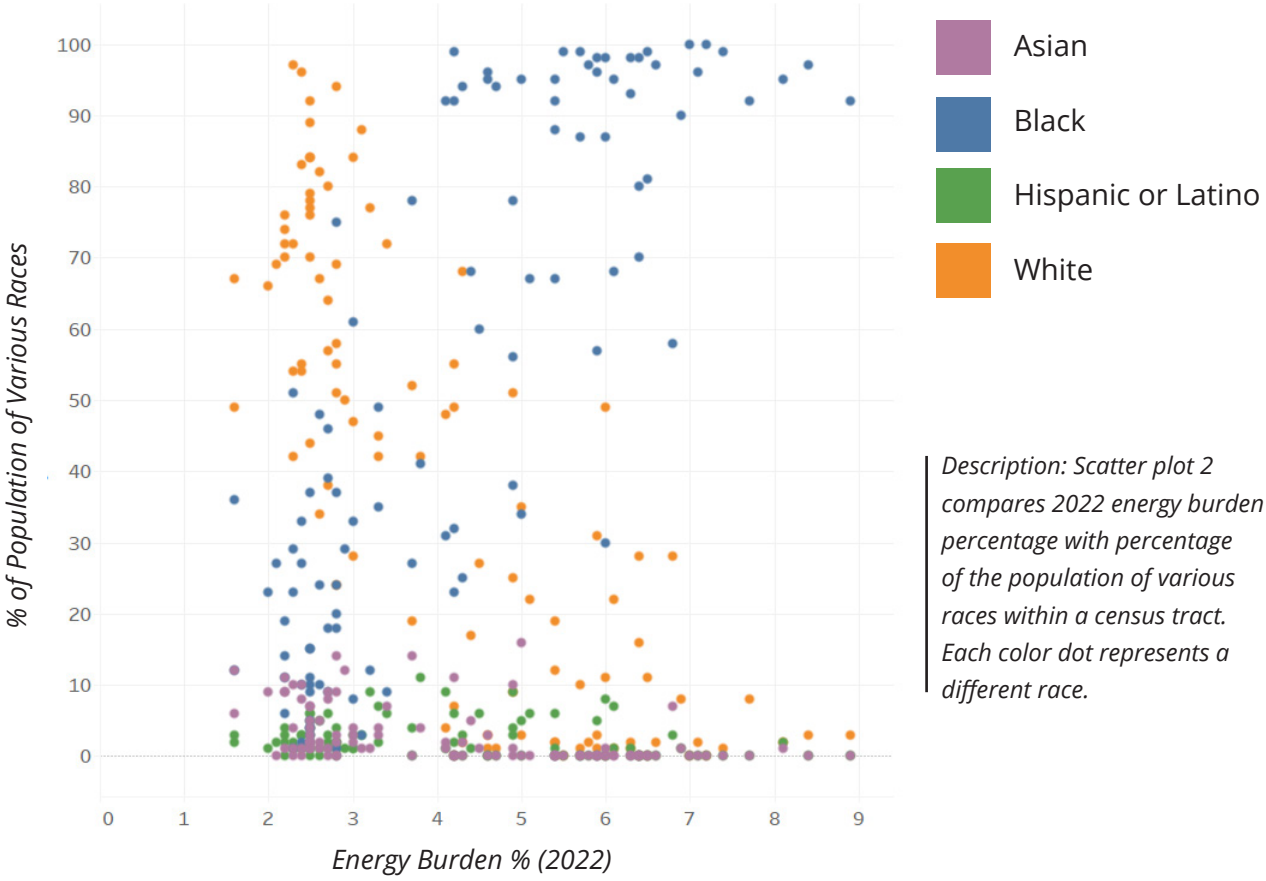
Scatter Plot 1: Black Population and Energy Burden



Description: The scatter plot compares 2022 energy burden percentage with the percentage of Black population per census tract. Each dot represents a census tract in St. Louis City.

- Scatter Plot 1 shows a clear relationship between census tracts with a higher percentage of Black residents and high energy burden. In other words, **the higher the proportion of Black households in a census tract, the greater the energy burden.**
- Scatter Plot 2 compares energy burden across four racial groups. The orange points, which represent the percentage of the white population, indicate that **the higher the proportion of white residents in a census tract, the lower the energy burden.** This trend is the inverse of what we observe for Black populations.
- Scatter Plot 3 compares educational attainment with energy burden. This plot illustrates three educational categories: the percentage of the population with a bachelor's degree or higher, the percentage with a high school education, and less than a high school education. The relationship is clear: **census tracts with higher rates of residents holding college degrees tend to have lower energy burdens.** Conversely, areas with lower education levels often experience higher energy burdens, especially within St. Louis City.

Scatter Plot 2: Race and Energy Burden



Description: Scatter plot 2 compares 2022 energy burden percentage with percentage of the population of various races within a census tract. Each color dot represents a different race.

Scatter Plot 3: Educational Attainment & Energy Burden

Description: Scatter plot 3 compares 2022 energy burden percentage by census tract and percent of population with levels of education. A green asterisk represents the percentage of population in a census tract that has less than a high school education. An orange circle represents the percentage of the population in a census tract with a high school degree. A blue square represents the percentage of the population in a census tract that has an education level of a bachelor's degree and higher.

Real Impacts of Energy Burden: Jennings Homeowner

A 58-year-old Black woman who asked to be identified as Jennings Homeowner (JH) has owned a home in Jennings for 25 years. JH's windows have not been replaced since the home was built in 1968. Her windows and doors all have cracks that allow outside air to flow freely into her home. In 2021, her back window was impacted by gunfire, and remains broken.

JH has tried to learn more about utility assistance, but said that the presenters at customer assistance programs "talk too fast" and the information they provide is not easy to understand. She applied for weatherization assistance in March of 2023. Unfortunately, she was told she did not qualify for assistance after providing all of the required information.

Eligibility for LIHEAP depends on several factors, including income: successful applicants must meet income guidelines that vary depending on household size. Applicants can be denied for multiple reasons, including being two or more years behind on tax payments or not falling within the income guidelines.

The homeowner described how her experience with community action organizations that process utility assistance applications has changed over time: they were once "really good" at processing applications, but now she finds that getting a response from an agent is difficult.

The homeowner has an "older" thermostat. She would purchase a "smart" thermostat if she could, but does not know how to install it and does not have a handyman who can do that work. Occasionally, JH forgoes certain food choices so that she can pay her utility bills.

Real World Impacts - Community Health Worker

JH is a community health worker for a local agency, where many of her clients have applied for LIHEAP. Clients are often behind on their bills, some with utility debt topping $1,200, making it difficult to get out of debt. Unfortunately, late payments and high balances can result in disconnections. The process for assistance through LIHEAP is not fast, nor is it easily understood by all applicants.

JH thinks that her clients would benefit from in-person LIHEAP application assistance. She stays up at night worrying about how both she and her clients will pay their bills, especially when rate hikes take effect.

Community Action Agencies offer in-person support with LIHEAP applications at their offices and at community events throughout the year. However, promotion of these events does not always reach those who need assistance due to the sheer volume of people in danger of disconnection.

More funding for CAA's to expand outreach and education on energy assistance would benefit those in need. It should also be noted that LIHEAP applications can be submitted online or faxe. In fact, around 60 percent of applications are submitted this way.

Not All Energy Assistance Programs are Created Equal

There are several energy efficiency and assistance programs in Missouri – they are listed at the end of this report – but unfortunately, not all Missourians can access these assistance programs.

In the American Council for an Energy-Efficient Economy's (ACEEE) 2022 scorecard, Missouri ranked 29th in energy efficiency, tying with Texas, Florida, and Montana.[12] Ameren fared better on the ACEEE scorecard, landing in 17th place for energy efficiency among 53 of the largest electric utilities in the country.[13]

Renters face substantial energy efficiency challenges because of what is called the split incentive issue. The renter does not have an incentive to invest in major upgrades to a building they do not own, while landlords do not have an incentive to make energy efficiency improvements to a building where they do not pay a utility bill. In St. Louis City, 35.5 percent of Black residents own their own home compared to 64.3 percent of white residents,[14] meaning most Black St. Louisans are renters and do not have access to many programs that would help lower energy bills through improved energy efficiency.

It should be noted there are weatherization programs a landlord can participate in to improve energy efficiency in their rental properties. These energy efficiency measures can go a long way in improving the quality of a renter's home and energy bill, however, these incentives are not widely adopted. Because landlords typically do not pay energy bills, and thus lack the urgent, timely reminders to prioritize efficiency improvements, the 'split incentive' issue is still relevant today. Similarly, some incentives are available for tenants to make limited, but practical, energy efficiency improvements, but these programs are not widely understood or adopted by those in need.

Programs, such as the Low Income Home Energy Assistance Program (LIHEAP), provide financial relief bill assistance for low-income households in Missouri. But outreach to intended audiences is difficult, and the application process can be onerous. Eligibility for the LIHEAP Energy Crisis Intervention Program requires a disconnection notice if a customer is applying more than once throughout the year, creating a situation wherein households are more likely to go into utility debt before they receive assistance. Nationally, only 13 percent of allocated funds from utility energy efficiency programs go to low-income households.[15]

Real World Impacts: Ms. B

Ms. B is a 71-year-old white woman who has rented the same top-floor duplex apartment in Dutchtown for over 25 years. Her building was constructed in the 1920s, and although her windows are fairly efficient, the attic lacks insulation. She is conservative with her HVAC system; in the winter she depends on sweaters and heat leaking from the downstairs apartment as her primary strategies to keep warm. In the summer, when she turns on the air conditioner, she keeps the thermostat set to 82°F. Ms. B used to only turn her air conditioning on when the heat index reached 100°F; she no longer does this because she heard stories about elderly people who die during heat waves. After a recent hip replacement, she accepted that as she ages, her body has a harder time dealing with the hot weather. Ms. B reads up on heat stroke every year so she can recognize symptoms if they occur.

Sometimes Ms. B skips her medications in order to afford her utility bills. When she was first eligible for LIHEAP, Ms. B did not apply because she thought others needed the program more. Now she dutifully applies for LIHEAP and other assistance programs every year. Ms. B was approved for Keeping Cool a few years ago, but didn't realize that she was kicked off the program. This year she plans to apply for LIHEAP despite the fact that she is not currently in threat of disconnection. However, she has electric bills she cannot afford and her current bill is overdue by about $300, resulting in her need to apply for LIHEAP.

Ms. B thinks that utilities should set different rates for different income levels to help struggling families. Any rate increase, even an additional $10 per month, can create additional hardships for people on a fixed income. Ms. B was once stunned when she mistakenly received a disconnection notice, which was meant for her neighbor, who was also terrified that they may be evicted.

Ms. B feels blessed that customer assistance programs, such as LIHEAP, Keeping Cool, Current, Dollar Help, and Dollar More are available and accessible to her. But with constant inflation hitting her from every direction, and recognizing that her limited budget is not going to get any larger, Ms. B truly despairs of how she will manage to keep up in the future. She also understands that the utilities are businesses, but it's hard for her to imagine that shareholders make money off customer rates. She thinks that utility CEOs should meet with low-income people to better understand how high energy bills impact their situation. People want to pay their bills, but they cannot.

Pollution: Another Factor in Energy Burdened Households

Energy is essential to life, from lighting, to social connectivity, to climate control. Heating and cooling are especially important for health and safety, and will become more important as our climate continues to rapidly change due to burning fossil fuels.

The situation is dire! Within the **next 30 years, St. Louis is expected to be at risk of "extreme danger days," where temperatures will feel like 125°F or higher.**[16] We already experience extreme heat waves that create serious, expensive problems, for people already suffocating under the weight of their energy bills. And it will only get worse without proper changes to the current system.

Between 1976 and 2005, St. Louis saw an average of two days over 100°F per year. If we continue to burn fossil fuels, St. Louis can anticipate nearly 10 days over 100°F per year,[17] which is likely to have significant public health consequences.

During the summer heat wave of 2023, the Barnes-Jewish Emergency Room saw an increase from 210 to 240 daily patients to 230 to 270 daily patients.[18] Within the states that comprise the Environmental Protection Agency (EPA) Region 7, which includes Missouri, Iowa, Kansas, Nebraska, and nine Tribal Nations, 2,425 people visited the emergency room for heat-related illnesses during the week of 8/24/23.[19] Higher outdoor temperatures lead to overworked air conditioners, which lead to skyrocketing energy bills and increased risks for HVAC equipment breaking down.

High energy bills are not the only things suffocating residents. St. Louisans are paying for their energy twice: once with their paychecks and once with their lungs. The St. Louis region's monopoly electric utility, Ameren, burns coal for energy at its Labadie power plant without any modern pollution controls, contributing to poor air quality. In fact, Labadie is the second deadliest coal plant in the country; if it continues to emit pollution at 2019 levels, Ameren will contribute to 3,387 premature deaths before it is scheduled to retire in 2042.[20] St. Louis City, Jefferson County, St. Louis County, St. Charles County, and a portion of Franklin County around the Labadie plant all exceed the national ambient air quality standards for ozone, which creates breathing problems and aggravates respiratory problems like asthma, emphysema, and chronic bronchitis.[21]

Real World Impacts: Sheila in Fountain Park

Sheila is a 73-year-old Black woman who owns a three-story home, built in 1890, in the Fountain Park neighborhood. Originally owned by her grandmother, who purchased the home in 1940, it is the same home where Sheila was raised.

Her home is in need of several repairs. Among needed repairs, Sheila's home suffered severe roof damage from a July 2022 storm that washed out the flashing near her chimney, making climate control difficult. Sheila believes her utility bills are too high, especially since she is a single person living on a single income. She operates on a tight budget; Sheila rarely eats out, and has even tried eating less or skipping grocery runs in order to pay her utility bills. To save money, she turns off lights and unplugs appliances when they are not in use, wears layers in the winter, and has occasionally skipped running her air conditioning units when its hot.

Sheila is on budget billing with Ameren and Spire, but she struggles to stay on track. She switched to budget billing because her gas bill was high, averaging between $200 and $300 each month. Her electric bill was about $200 without budget billing. When she is unable to afford her bills, her children help her make up the difference.

Sheila's daughter wants her to move to Texas and live with her, but Sheila does not want to move. Her home is in Fountain Park, where she is very involved with her community. Sheila is active in her church and sits on the Fountain Park Juneteenth Committee, which hosts a three-day celebration every year for the neighborhood and beyond.

When asked what the utilities could do to improve her situation, Sheila suggests strategies like lowering bills and providing more weatherization for her house. She feels as though she could really use help lowering her utility costs.

Sheila is concerned that utility assistance programs tend to focus on seniors, when young people are struggling too. One of her neighbors lives in a 3-story house with her son, and she has been in need of financial help for her high utility bills and home repairs. Sheila has tried to help her neighbor get utility assistance multiple times, but she does not qualify. If not for the help of her extended family, the neighbor would not be able to remain in her home. Sadly, Sheila believes that many people in the Fountain Park neighborhood are "filled with despair."

Energy Burden and Respiratory-Related Illnesses

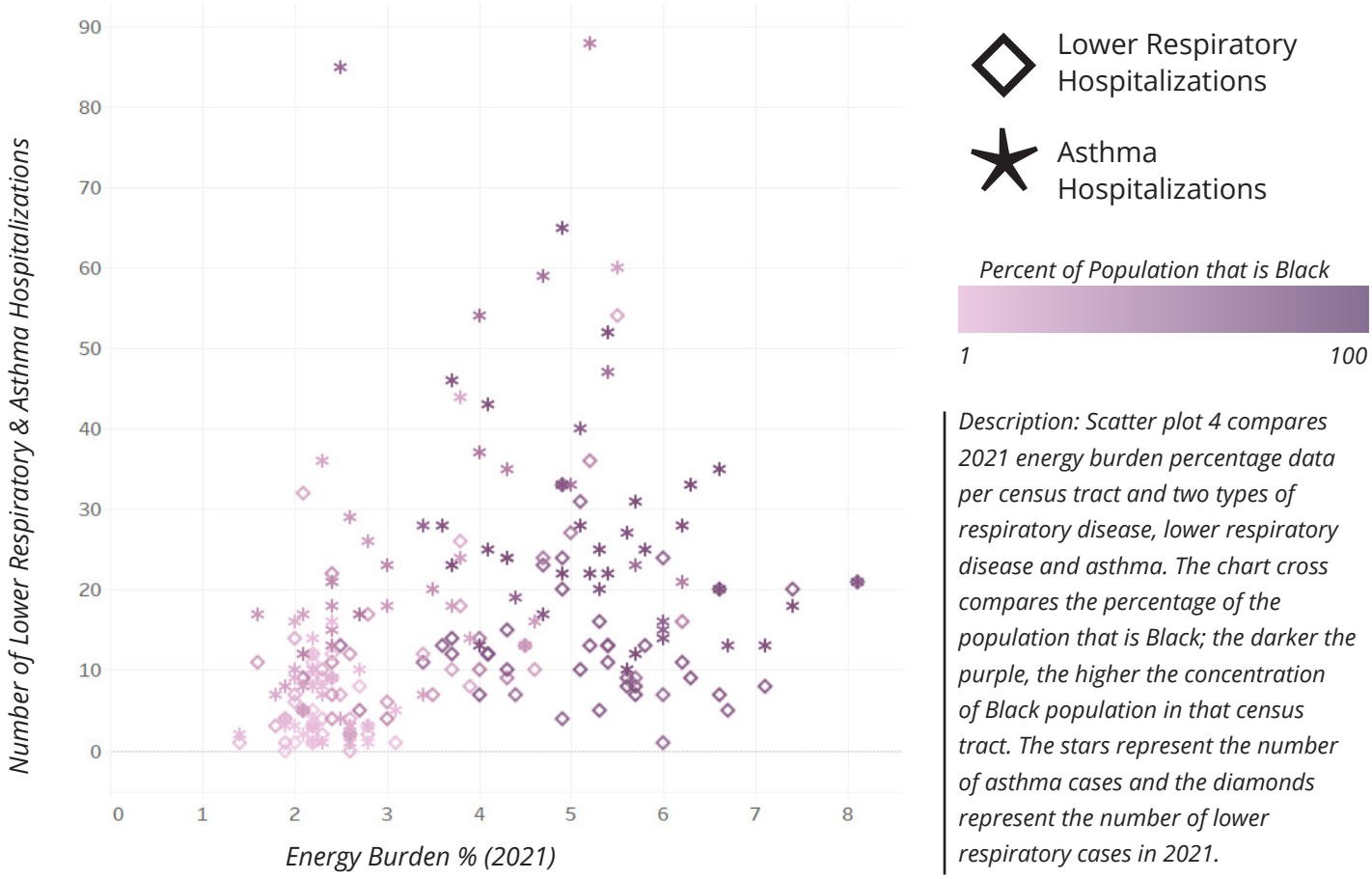
According to the Center for Disease Control and Prevention,[22] 7.8 percent of Americans have asthma. The American Lung Association reports that 11 percent of St. Louis residents have asthma.[23] Like so many issues outlined in this report, the pollution burden does not fall on all St. Louisans equally. According to a 2020 report, Black children are 10 times as likely as white children to visit the emergency room for asthma-related problems in St. Louis City.[24]

The quality and age of a home can impact energy efficiency and indoor air quality. Homes in the City of St. Louis are, on average, 100 years old.[25] Many homes have aging heating, ventilation and air conditioning (HVAC) systems, appliances, leaky windows and doors, and lack proper insulation, adding to the cost of monthly energy bills. Poorly insulated homes create cascading problems for residents. Not only are energy bills more expensive, but air quality is compromised as a leaky building envelope creates conditions where mold and other allergens thrive. Allergens increase chances of asthma attacks and other respiratory illnesses that can lead to expensive medical bills, which makes paying other bills even more difficult.

The indoor air quality of a home can also be affected by the presence of fuel-burning appliances or gas stoves. Gas stoves emit numerous pollutants including carbon monoxide (CO) and nitrogen dioxide (NO_2), which can negatively impact respiratory health, especially in children. Additionally, lower socioeconomic households and multifamily housing are at higher risk for poor indoor air quality due to higher occupant density and inadequate ventilation in the home.[26]

The energy burden data supports these findings. Census tracts with a high energy burden (6 percent or greater) have significantly higher asthma rates compared to those

Scatter Plot 4: Respiratory Diseases & Energy Burden



Description: Scatter plot 4 compares 2021 energy burden percentage data per census tract and two types of respiratory disease, lower respiratory disease and asthma. The chart cross compares the percentage of the population that is Black; the darker the purple, the higher the concentration of Black population in that census tract. The stars represent the number of asthma cases and the diamonds represent the number of lower respiratory cases in 2021.

with a low energy burden. In low energy burden areas, the average asthma rate is 11.6 cases per tract. In contrast, **high energy burden areas experience an average of 24.6 asthma cases per tract, more than two times higher**.

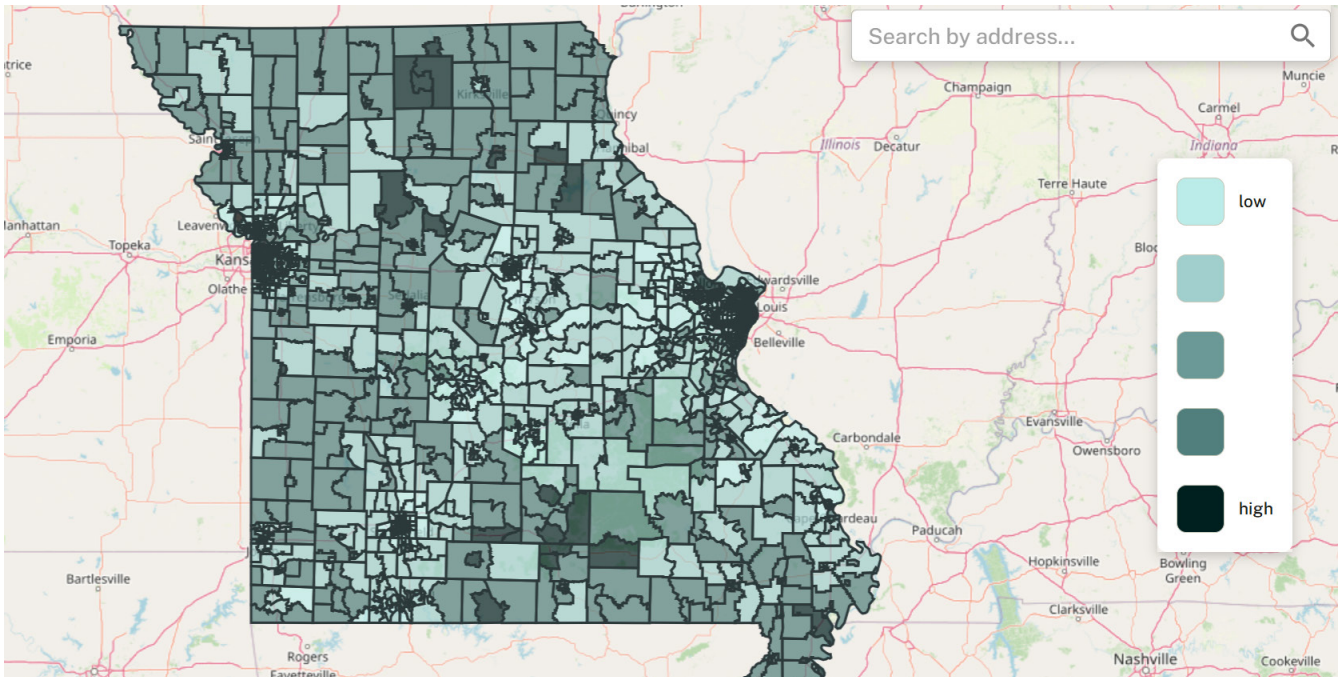
When comparing St. Louis City and St. Louis County health rates, there is a stark difference in the number of respiratory-related hospitalizations. In the County, around **8 percent of asthma hospitalizations occurred in high energy burden areas** (6 percent or greater). In contrast, **24 percent of asthma-related hospitalizations in the City happened in high energy burden areas.**

A similar trend appears for lower respiratory hospitalizations: high energy burden areas account for just 5 percent of such cases in the County, compared to 28 percent in the City. Even when focusing on census tracts with high energy burden, City residents experience a significantly higher rate of respiratory illnesses than their County counterparts.

Scatter Plot 4 illustrates the trend of a positive relationship between annual asthma cases, lower respiratory cases, and energy burden percentage. This plot displays two key variables: the number of lower respiratory hospitalizations and asthma hospitalizations per year, alongside energy burden. Additionally, the plot overlays the percentage of the Black population in each census tract, represented by the shade of purple — the darker the purple, the higher the percentage of Black residents.

The data show that **census tracts with higher concentrations of Black residents are more likely to experience higher rates of respiratory diseases and higher energy burdens.** This demonstrates a clear connection between high energy burden, race, and respiratory-related illnesses.

Snapshot of the Missouri Energy Burden Explorer



Summary of Report Findings

When people are not able to pay their energy bills, they are forced to make difficult choices about where to use their limited resources, including food, childcare, medication, or other bills.[27] These choices can result in utility disconnections, relocation, and even evictions, which are disruptive in the short-term, especially for children, and can make obtaining housing in the future difficult.

The Missouri Energy Burden Explorer clearly demonstrates the racial, health, income, and education disparities around energy equity in the St. Louis region. While the issue has roots in historical racism and systemic inequities, there are many ways policymakers, utilities, community action organizations, and other civic institutions can provide much needed relief for our most vulnerable neighbors.

- Low-income households, especially in predominantly Black neighborhoods, face significantly higher energy burdens.
- In St. Louis City, there are around 19,300 households located in high energy burden census tracts. In St. Louis County, the rate is much lower. There are approximately 12,500 households located in high energy burden census tracts.
- These disparities are rooted in historic redlining, disinvestment, and systemic inequities.
- High energy burden is closely linked to income, housing quality, and educational attainment.
- Inefficient, aging housing contributes to higher utility bills and worsening financial hardship.
- Black communities in St. Louis are disproportionately affected by high energy burdens and poor air quality due to systemic issues and dirty coal plants. Approximately 16,000 Black households in the City have an energy burden of 6 percent or higher.
- High energy burdens correlate with increased rates of respiratory illnesses, such as asthma and lower respiratory disease.
- St. Louis City residents experience higher rates of respiratory hospitalizations compared to County residents, particularly in high energy burden areas.
- Families in high energy burdened communities experience rates of asthma and lower respiratory disease that are twice as high as non-energy burdened communities.

Recommendations

St. Louis area residents experiencing high energy burden would benefit significantly from targeted energy efficiency programs, increased funding for utility payment assistance, and a swift transition from fossil fuel generation to clean energy.

Energy efficiency and weatherization are low-cost steps a household can take to reduce energy use and saves money. The US Department of Energy (DOE) estimates **the average household could save a quarter of their utility bills through energy efficiency measures.**[28] Renewable energy, like wind and solar, saves money because there are no fuel costs to pass on to customers. Importantly, renewable energy does not create harmful air pollution for communities downwind of power plants. Ameren released its long-term plan for energy generation in September 2023, and it falls short of meeting the clean energy needs of its customers and the planet.

While Ameren has increased the amount of renewable energy it plans to build, the utility also plans to keep its Labadie plant burning coal until 2042, while adding two giant gas-burning power plants. Reliance on coal and gas leaves customers vulnerable to volatile fuel costs that can skyrocket during extreme cold weather, like during Winter Storm Uri.

While Ameren and Spire remain committed to coal and gas, there are actions utilities and key stakeholders can take to reduce energy burden for vulnerable area families.

1. Ameren and Spire should create a targeted awareness campaign for census tracts with high energy burden for existing programs that provide financial assistance, energy efficiency upgrades, and weatherization. Outreach should include, but not be limited to, mailings, door-to-door canvassing, and targeted ads on social media, television, and radio.

a. Energy efficiency upgrades can include low-cost solutions like weather stripping or large investments, such as HVAC systems paid through inclusive financing programs like Pay As You Save®.

2. Ameren and Spire should increase funding and expand income requirements for income-eligible energy assistance programs, such as Keeping Current and Keeping Cool.

3. Rental energy disclosures.

a. Cities with high energy burdens can pass ordinances that require landlords to disclose the average annual energy costs of their rental properties before prospective tenants sign a lease.

4. Amend Sections 393.130.1 and 393.130.3 of the Revised Missouri Statutes to allow utilities to provide billing discounts for low-income residents.

a. Low-income discounts are currently offered by utilities in the following states: Arizona, California, Georgia, Maine, Massachusetts, Minnesota, New Hampshire, New York, Pennsylvania, Rhode Island, and Vermont.[29]

5. Require utilities to improve long-term payment plans for low-income customers, who may have outstanding utility bills. These are often called Percentage of Income Payment Programs (PIPP), which cap monthly utility bills at a percentage of household income and rolls customer debt into affordable monthly payments. This billing policy is successful in states, such as Colorado, Illinois, and Ohio, and typically cap monthly bills at 6 percent or less of household income, giving customers up to two years to repay outstanding debt, and treat underpayment as forgivable debt.

a. In Virginia, utilities and the Department of Social Services worked together to automatically identify customers eligible for the PIPP based on eligibility for other assistance programs. This reduced administrative burdens and cut through red tape.

6. Simplify and streamline applications for assistance programs. The DOE recommends the following to make the application process simpler for low-income residents:

a. Allow customers to use Social Security Award and Supplemental Security Income (SSI) letters as proof of income. Although previously allowed in Missouri and throughout the United States, this item is no longer accepted in Missouri as proof of income for LIHEAP applicants and has created a huge barrier in approving applications.

b. Eligibility for other low-income programs as automatic eligibility. The Missouri Department of Natural Resources should partner with other organizations to create information-sharing agreements to identify qualified applicants.

7. Fully support and maximize federal LIHEAP appropriations to improve the LIHEAP program and expand its reach. Current weatherization programs can be viewed here.

a. LIHEAP funding should be increased to expand outreach, administration, and additional customer service for Community Action Agencies to process applications.

b. The timeline for processing LIHEAP applications should be extended to prevent the annual backlog caused by requiring all applicants to reapply at the same time. The current rapid response timeline overwhelms Community Action Agencies, limiting their ability to assist community members with other critical utility relief programs and reducing overall support for those in need. A proposed solution is to have the elderly and disabled apply every three years, reduces the administrative burden and simplifying the process for the elderly and disabled.

i. Collaborative meetings should be expanded, including the State, energy assistance service providers, utilities, and advocates to create a process that maximizes the ability to process all available energy assistance funds and reduce the application burden on customers.

c. Currently, applications for bill assistance are accepted year round, however ECIP is awarded during periods of high heat (summer) and cold (winter). Receiving bill assistance should not be conditional based on weather, but accessible at all times of the year.

8. The Public Service Commission should require standardized zip code-level disconnection data reporting. Public access to disconnection information at a localized level would help community action groups better focus their outreach efforts and provide effective support to struggling families. Utilities can release this data on their own without a statewide rule.

9. Utilities, third party community solar developers, and community groups should work to implement community solar programs.

a. Community solar allows participants to subscribe to a shared solar project and receive credits on their electricity bills based on their share of the energy produced, often at rates lower than standard utility prices. This model broadens access to affordable, clean energy for renters, low-income households, and people unable to install rooftop solar, thereby lowering monthly electricity costs and promoting energy equity.

10. The Missouri Division of Energy should design Missouri's share of Inflation Reduction Act (IRA) energy efficiency rebates so they reach energy burdened households. The program should be focused on low-income, disadvantaged, and Justice40 communities.

a. Engagement can include in-person outreach, educational events, partnerships with local community-based organizations, social media, television, and radio outreach, as well as stipends for community-based organizations and community members to share information.

b. Increase percentage of funds for low-income rebates from Missouri's IRA energy efficiency funding.

c. Increase the rebate cap for low-income consumers from 80 percent to 100 percent. Meaning, income-eligible households would receive the full rebate amount for energy efficiency measures offered by the IRA.

d. Eliminate application barriers, like streamlining income-eligibility verification and design the program so it is easy to understand.

Resources

Missouri Energy Burden Explorer
An interactive mapping tool that displays energy burdens by census tract in Missouri using real utility data. The Missouri Energy Burden Explorer combines real utility data and modeled census data to calculate energy burden. While the map includes data from many census tracts in Missouri, 507 tracts have data for both Ameren and Spire.

Energy Resource Navigator Tool
A comprehensive platform that helps individuals navigate Missouri's bill assistance and energy efficiency programs.

Low Income Home Energy Assistance Program (LIHEAP)
LIHEAP assists income-eligible households with paying their utility bills through federal funds.

EnergyCare
EnergyCare promotes healthier, safer home environments and independent living by providing year-round energy-related services in St. Louis communities for low-income households with persons who are elderly, disabled, or chronically ill, and young children.

Tenants Transforming
Renter hotline for advocacy advice. Telephone number: (314) 252-8356

Cool Down St. Louis
Volunteer-led organization that offers used air conditioning units and financial assistance.

Missouri Department of Natural Resources Weatherization Guide

Regional Cooling Centers
Air-conditioned places where residents can cool down during very hot weather.

Rewiring America's Inflation Reduction Act Calculator
This shows potential rebates and savings for energy efficiency projects.

Ameren's Clean Slate Program
Clears past-due balances for customers experiencing poverty.

Cold Weather Rule* & *Hot Weather Rule
The Missouri Public Service Commission's (PSC) Cold Weather Rule prevents the disconnection of heat-related services when temperatures are expected to drop below 32°F. The rule is in effect from November 1 to March 31. Missouri's Hot Weather Law is in effect June 1 to September 30, and prohibits electric or gas disconnections if the 24 hour weather forecast rises above 95°F or the heat index rises above 105°F.

Missouri Community Action Network
Find your local Community Action Agency to learn more about bill assistance and energy efficiency programs.

Energy Burden Calculator
The Energy Burden Calculator can be used to help you estimate the percentage of your income that is spent on energy expenses (electricity and home fuels).

Endnotes

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4 Lower respiratory data is from the Missouri Department of Health from 2021. This data is defined as the number of annual lower respiratory cases reported at the hospital per census tract. The same definition applies to the number of asthma hospitalizations.

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