



**INCREASING
SENIOR
PARTICIPATION
IN NEW YORK'S
HOME ENERGY
ASSISTANCE PROGRAM**



COLUMBIA | SIPA
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Increasing Senior Participation in New York's Home Energy Assistance Program

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List of Acronyms and Abbreviations

DEFG	Distributed Energy Financial Group LLC
EPIC	Elderly Pharmaceutical Insurance Coverage
GIZ	Green Impact Zone
HEAP	Home Energy Assistance Program
HHS	United States Department of Health and Human Services
IRB	Institutional Review Board
Lifeline	New Jersey Lifeline Credit Program
LIHEAP	Low-Income Home Energy Assistance Program
NYS	New York State
NYSERDA	New York State Energy Research and Development Authority
OTDA	New York State Office of Temporary and Disability Assistance
PAAD	Pharmaceutical Assistance for the Aged and Disabled program
REV	Reforming the Energy Vision
RMI	Rocky Mountain Institute
SNAP	Supplemental Nutrition Assistance Program
SSDs	Social Service Districts



Executive Summary

In 2016, New York State set a goal to limit energy burden, or the percent of household income spent on heating and utilities, to no more than six percent. Many low-income households in the state, however, remain overburdened. These households have an average annual income of approximately \$20,000 and spend about 15.3 percent of their total household income on energy.¹ High energy burden forces many of these households to make difficult, potentially life-threatening, decisions regarding how their income is spent. For example, some may choose to buy less food or medicine in order to pay their energy bills.

New York State's Home Energy Assistance Program (HEAP) offers monetary assistance to help low-income households pay their energy bills. The program is specifically designed to provide funding to eligible low-income customers for heating, cooling, and emergency situations. The program is also required to prioritize funding for vulnerable populations, including households with a member over the age of 60 (referred to as a "senior"), under the age of 6, or with a disability.²

The New York State Energy Research and Development Authority (NYSERDA) has identified a gap between the HEAP participation rates of income-eligible senior households relative to income-eligible households in the state as a whole.³ This gap indicates that this vulnerable population is underserved by the program. Moreover, because eligibility and enrollment in HEAP can lead to enrollment in other energy efficiency and assistance programs, it is likely that seniors are underserved by these other programs as well.

The report seeks to explain why low-income senior household participation is relatively low for HEAP in New York State, as well as to provide recommendations to better reach this population. It begins with a discussion of current literature and data regarding HEAP, energy assistance outreach, senior outreach, and best practices for these programs. The literature stresses certain best practices: focusing on in-person interactions and relationships with potential participants to build trust and break down barriers to

1 Carroll, D., (2017), "NYSERDA Low- to Moderate-Income Market Characterization Report," APPRISE Incorporated.

2 OTDA, (2018), Detailed Model Plan (LIHEAP), 8, Retrieved from <https://otda.ny.gov/programs/heap/stateplan/2018-2019-State-Plan.pdf>

3 LIHEAP Reports. (n.d.). Retrieved April 13, 2019, from https://liheapm.acf.hhs.gov/data_warehouse/index.php?report=adHocQueries&years=2011|2012|2013|2014|2015|2016|2017|&grantees=33&reportId=26

enrollment;^{4 5 6 7} simplifying the language of outreach and applications;^{8 9 10} and streamlining applications for multiple low-income services to reduce outreach barriers and simplify the application process.^{11 12 13}

In addition to the literature review and background research, the team conducted formal and informal interviews with a total of 25 experts and other experienced professionals in energy assistance. These individuals provided insights regarding the scope of the problem, reasons for low participation rates among seniors, effective outreach strategies that they themselves have implemented or know of, and other potential improvements that could be made for HEAP. The team also analyzed transcripts from focus groups and interviews with HEAP participants which were organized by a third party in Syracuse, NY to understand HEAP participants' experiences with the program and its barriers. Finally, primary one-on-one interviews with six seniors provided insight on how participation rates and outreach strategies could be improved. Due to time constraints, only six surveys were completed. However, the team recommends that more surveys be completed over the summer and fall to supplement insights listed in this report.

Four main findings resulted from this research:

1. Major data gaps exist;
2. Current program outreach to seniors is ineffective and can be improved;
3. Multiple small barriers prevent seniors from participating, but these barriers can be overcome; and
4. Limited funding impedes additional participation in the program.

Based on these findings, the report offers four main recommendations that we believe are feasible and within NYSEERDA's power to accomplish.

1. Collect, compile, and analyze additional data to provide a clearer understanding of the HEAP application process and the relative effectiveness of various outreach strategies currently used to engage seniors and enroll them in HEAP.
2. Make use of the newly compiled data to improve outreach to seniors, particularly through more targeted and in-person outreach. Better outreach is needed to overcome senior household participation barriers, such as stigma associated with assistance programs or a misunderstanding of the program.
3. Determine the feasibility of additional automatic screening and enrollment of seniors into HEAP through the use of database matching. Auto-enrollment presents an opportunity to improve senior participation in HEAP significantly as well as to reduce administrative costs by minimizing or eliminating the need for application assistance and program outreach.
4. Provide data to strengthen advocacy for increased HEAP funding across the United States as a whole

4 Bunck, T., & Iwata B. (1978). Increasing Senior Citizen Participation In A Community-based Nutritious Meal Program. *Journal of Applied Behavior Analysis* 11 (1), 75-86. <https://doi.org/10.1901/jaba.1978.11-75>

5 CMC Energy Services. (2014). Outreach Provides a Participation Boost for New Jersey Comfort Partners. Retrieved from <https://www.cmcenergy.com/out-reach-provides-a-participation-boost-for-new-jersey-comfort-partners/>

6 Reames, T. G. (2016). A community-based approach to low-income residential energy efficiency participation barriers. *Local Environment*, 21 (12), 1449-1466. <https://doi.org/10.1080/13549839.2015.1136995>

7 Reames, T. G. (2016). A community-based approach to low-income residential energy efficiency participation barriers. *Local Environment*, 21 (12), 1449-1466. <https://doi.org/10.1080/13549839.2015.1136995>

8 USDA SNAP. (n.d.). Senior Outreach. Engaging Special Populations. Retrieved from https://fns-prod.azureedge.net/sites/default/files/senior_outreach.pdf

9 Marvel, M. (n.d.). Tips for Outreach to Older Adults. Hunger Solutions New York. Retrieved from http://hungersolutionsny.org/wp-content/uploads/2017/09/outreach_tips_for_noeps_-_older_adults_0.pdf

10 Office of the People's Counsel. (2017). Senior Outreach, Awareness and Energy Efficiency Education Campaign. Retrieved from http://www.opc-dc.gov/images/pdf/brochure/017_Wall_OPC_report_02_21_17_PR3.pdf

11 "Better Together: Linking and Leveraging Energy Programs for Low-Income Households." (2015). US EPA. Accessed April 15, 2019. https://www.epa.gov/sites/production/files/2017-06/documents/nov-19-2015-transcript_lowincome1.pdf

12 "Vulnerable NJ Residents Can Now Apply Online for Assistance Programs." (2018). LIHEAP Clearinghouse. Accessed April 16, 2019. <https://liheapch.acf.hhs.gov/news/dec18/NJ.htm>

13 Alexander, B. R. (2010). Expanding Energy Assistance For Low Income Elderly: A Case Study of AARP New Jersey's Advocacy for Using Database-Matching to Gain Categorical Eligibility and Automatic Enrollment.

(referred to nationally as LIHEAP, or Low Income Home Energy Assistance Program), in order to increase funding for New York State. Additionally, encourage New York State to apply for Assurance 16 to allocate funding for energy efficiency and energy conservation education. Energy efficiency and conservation measures can reduce household energy use, reducing the overall need for HEAP funding across the state, and potentially free up funding for additional households to realize benefits.

Introduction

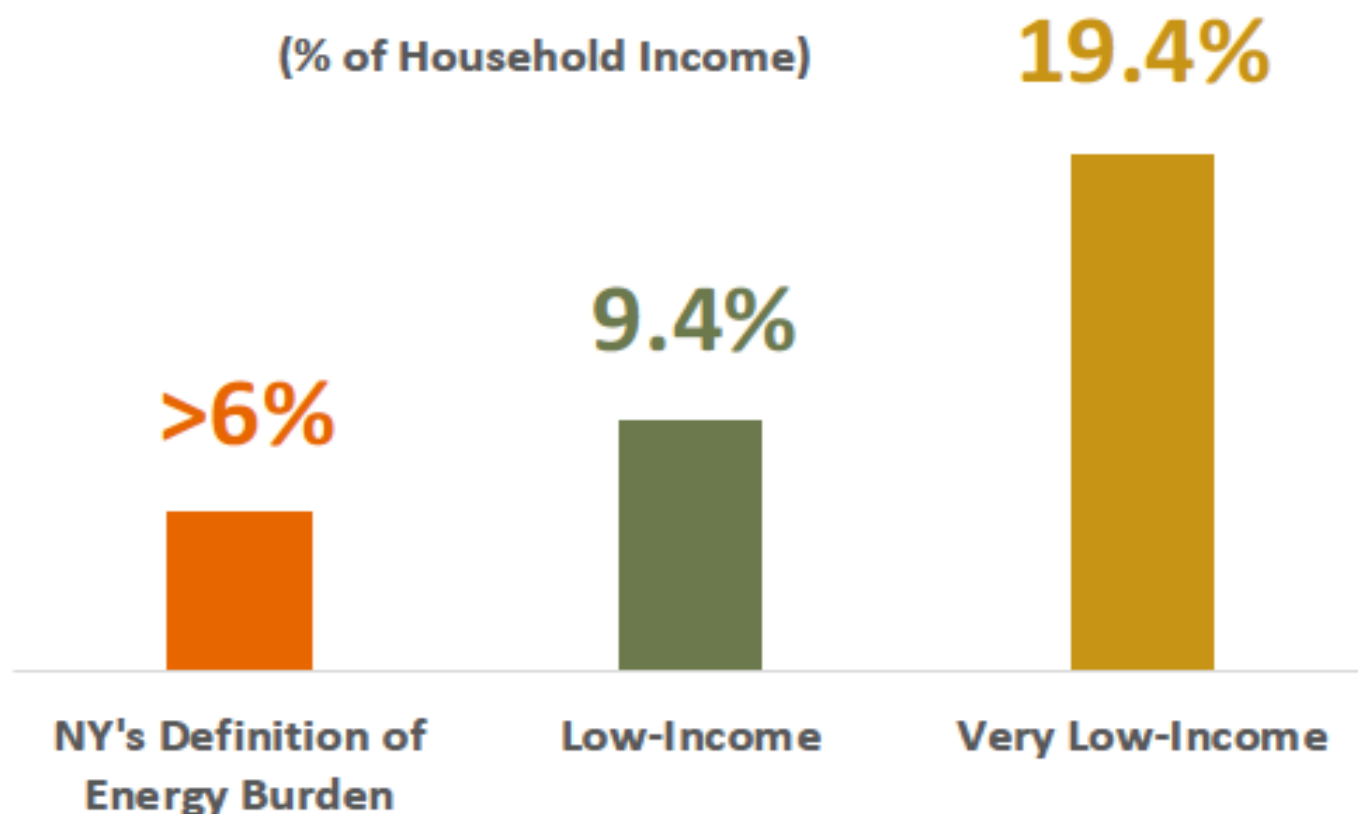


Figure 1: The average percent of household income that low-income and very low-income households spend on energy in NYS.

High energy burden is a problem in New York State.

Energy burden is the percent of household income spent on heating and electricity. Having a high energy burden can lead to long-term negative impacts on a household's health and well-being, as well as social isolation and poor educational achievement and emotional resiliency.^{14 15} In some cases, high energy

burden is manifested as the decision between paying utility bills or purchasing food or medicine.¹⁶

As part of New York State's Energy Transition Strategy, Reforming the Energy Vision (REV) initiative, in 2016 New York State (NYS) set the goal of limiting energy burden to an average of no more than six percent.¹⁷ According to the 2017 Low- to Moderate-Income Market Characterization Report by APPRISE, 88 percent of low-income households have energy burdens

¹⁴ Dear, K. B., & McMichael, A. J. (2011). The health impacts of cold homes and fuel poverty. *BMJ*, 342(May 11 2), D2807-D2807. doi:10.1136/bmj.d2807

¹⁵ Liddell, C., & Morris, C. (2010). Fuel poverty and human health: A review of recent evidence. *Energy Policy*, 38(6), 2987-2997. doi:10.1016/j.enpol.2010.01.037

¹⁶ Colton, Roger. (2007). "Best Practices: Low-Income Rate Affordability Programs, Articulating and Applying Rating Criteria." Fisher, Sheehan & Colton. November, 2007. http://www.fsconline.com/downloads/Papers/2007%2011%20BestPractice_RateAffordability.pdf

¹⁷ Carroll, D., (2017)

above six percent, representing approximately 2.1 million of New York State's 7.2 million households.¹⁸ 1.4 million NYS households are considered very low-income [meaning the household is at or below 130 percent of U.S. Department of Health and Human Services (HHS) Poverty guideline, with an annual income around \$13,000] and have an average energy burden of 19.4 percent, significantly above the REV goal (Figure 1).¹⁹ In addition, 970 thousand NYS households are considered low-income (meaning the household is above 130 percent of HHS poverty guideline, with an annual income around \$30,000) and have an average energy burden of 9.4 percent. Together, these low-income groups have an average household income slightly under \$20,000 and an average energy burden of 15.3%. These findings indicate that NYS has significant work to do to achieve its energy burden goal. High energy burden is a problem in New York State. Energy burden is the percent of household income spent on heating and electricity. Having a high energy burden can lead to long-term negative impacts on a household's health and well-being, as well as social isolation and poor educational achievement and emotional resiliency. , In some cases, high energy burden is manifested as the decision between paying utility bills or purchasing food or medicine.

As part of New York State's Energy Transition Strategy, Reforming the Energy Vision (REV) initiative, in 2016 New York State (NYS) set the goal of limiting energy burden to an average of no more than six percent. According to the 2017 Low- to Moderate-Income Market Characterization Report by APPRISE, 88 percent of low-income households have energy burdens above six percent, representing approximately 2.1 million of New York State's 7.2 million households. 1.4 million NYS households are considered very low-income [meaning the household is at or below 130 percent of U.S. Department of Health and Human Services (HHS) Poverty guideline, with an annual income around \$13,000] and have an average energy burden of 19.4 percent, significantly above the REV goal (Figure 1). In addition, 970 thousand NYS households are considered low-income (meaning the household is above 130 percent of HHS poverty guideline, with an annual income around \$30,000) and have an average energy burden of 9.4 percent.²⁰ Together, these low-income groups have an average household

income slightly under \$20,000 and an average energy burden of 15.3%.²¹ These findings indicate that NYS has significant work to do to achieve its energy burden goal.

New York's Home Energy Assistance Program (HEAP) addresses high energy burden.

Several programs help to reduce household energy burden in New York, including the Weatherization Assistance Program, NYSEERDA's EmPower New York program, and the Home Energy Assistance Program (HEAP). HEAP provides monetary assistance to income eligible customers for heating, cooling, and emergency situations. HEAP is a federally funded program that is overseen by New York's Office of Temporary and Disability Assistance (OTDA) and run by 58 local social service districts (SSDs) that are responsible for administering the application and funds as well as conducting outreach for the program. It is designed to assist low-income households, particularly those with the lowest incomes or those that spend a large portion of their household income on energy bills.²² The program is mandated to prioritize funding for vulnerable populations, including households with a member over the age of 60 (referred to as a "senior"), under the age of 6, or with a disability.²³

To receive a HEAP benefit, an interested household must fill out an application, which can be completed online, by mail, or in person at a local SSD office. The application cycle begins in November for heating and April for cooling, with applications being accepted until funding runs out. The 6-page application (18 including the instructions) includes questions regarding household size, heating source, and income to determine eligibility. Income guidelines vary depending on the number of people in the household (Figure 2). First-time applicants must then have an interview, either in person or over the phone. Once a household is deemed eligible, they are rewarded up to \$726 to assist in heating their homes. Households must apply for HEAP each year, unless they are auto-enrolled

¹⁸ Carroll, D., (2017)

¹⁹ Carroll, D., (2017)

²⁰ Carroll, D., (2017)

²¹ Carroll, D., (2017)

²² LIHEAP Statute, 42 U.S. Code §8621 (2005).

²³ OTDA, (2018)

for the program through other low-income assistance programs. Households receiving Family Assistance, Safety Net Assistance, or assistance through the Supplemental Nutrition Assistance Program (SNAP) are income eligible, and can be auto-enrolled in HEAP if they also meet the other eligibility criteria.²⁴

Household Size	Maximum Gross Monthly Income
1	\$2,391
2	\$3,127
3	\$3,863
4	\$4,598
5	\$5,334
6	\$6,070
7	\$6,208
8	\$6,346
9	\$6,483
10	\$6,621
11	\$6,918
Each additional	Add \$540

Figure 2: 2018-2019 HEAP Benefit Gross Monthly Income Guidelines

OTDA currently advertises HEAP through a variety of methods. A majority of outreach consists of printed advertisements, such as flyers in social services offices, inserts in utility bills, sections in local newspapers, and mass-mailings to prior-year HEAP recipients.²⁵ Additionally, some outreach methods involve a closer interaction with recipients through a toll free hotline, radio advertisements, communicating with people applying for other low-income programs, and other targeted outreach to vulnerable populations.

Seniors are underserved by HEAP.

The New York State Energy Research and Development Authority (NYSERDA) is concerned that New York senior households, defined as households with a member over the age of 60, are underserved by HEAP. As shown in Figure 3, the participation rate of senior households in HEAP is consistently lower than overall

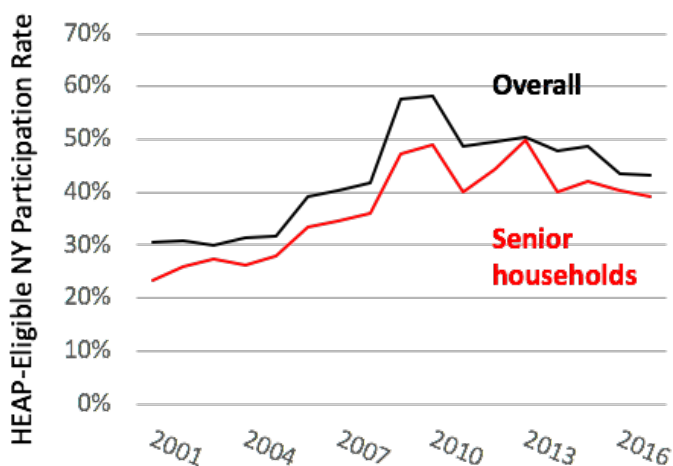


Figure 3. Participation rate of eligible senior households in comparison to overall eligible household participation.

household participation. In 2017, 39.42 percent of elderly households benefited from HEAP compared to 43.8 percent of all eligible households, indicating that there is a 4.38 percent gap between the percentage of senior households served and that of all eligible households.²⁶ Tracking the participation rate of both eligible seniors and all eligible households from 2001 to 2017, eligible senior households, in most cases, have a lower participation rate than all eligible households, with the largest difference of 11 percent in 2009 and smallest of zero percent in 2013, an anomaly for which the team could not find an explanation.²⁷ Compared to other states, New York has both the highest percentage of eligible households served and the highest percentage of eligible senior households served (Figure 4); this is a reflection of New York State receiving the largest portion of LIHEAP funding of all U.S. states. However,

²⁴ OTDA, (2018)

²⁵ OTDA, (2018)

²⁶ AP Reports, (n.d.)

²⁷ LIHEAP Reports. (n.d.-b). Retrieved from https://liheappm.acf.hhs.gov/data_warehouse/index.php?report=adHocQueries&years=2016|&grantees=AG&reportId=11

this does not negate the fact senior household participation lags behind overall household participation in the state, indicating that seniors are underserved. If senior households are underserved by HEAP, they may be underserved by other energy assistance programs as well. Participation in HEAP is crucial since it acts as a gateway to other energy assistance programs; once a household receives HEAP, they may automatically receive other energy assistance such as utility discounts or NYSERDA's energy assistance programs.

Participation in energy assistance programs is especially important for seniors because compared to other age groups, they are particularly susceptible to negative health impacts from improperly heated or cooled homes, including heart disease, rheumatism, respiratory problems, and arthritis.²⁸ Seniors are also more likely than other age groups to have chronic

diseases or disabilities that require medications or devices that need energy to keep cool or be dispensed, such as oxygen concentrators.²⁹ These negative health effects render seniors particularly vulnerable to high energy burden.

This report seeks to evaluate why senior household participation in HEAP is lower than overall household participation and propose recommendations for ways to increase senior participation. Because low senior participation in assistance programs is not unique to New York or to energy assistance, our findings may be of interest to others throughout the country and in various sectors.

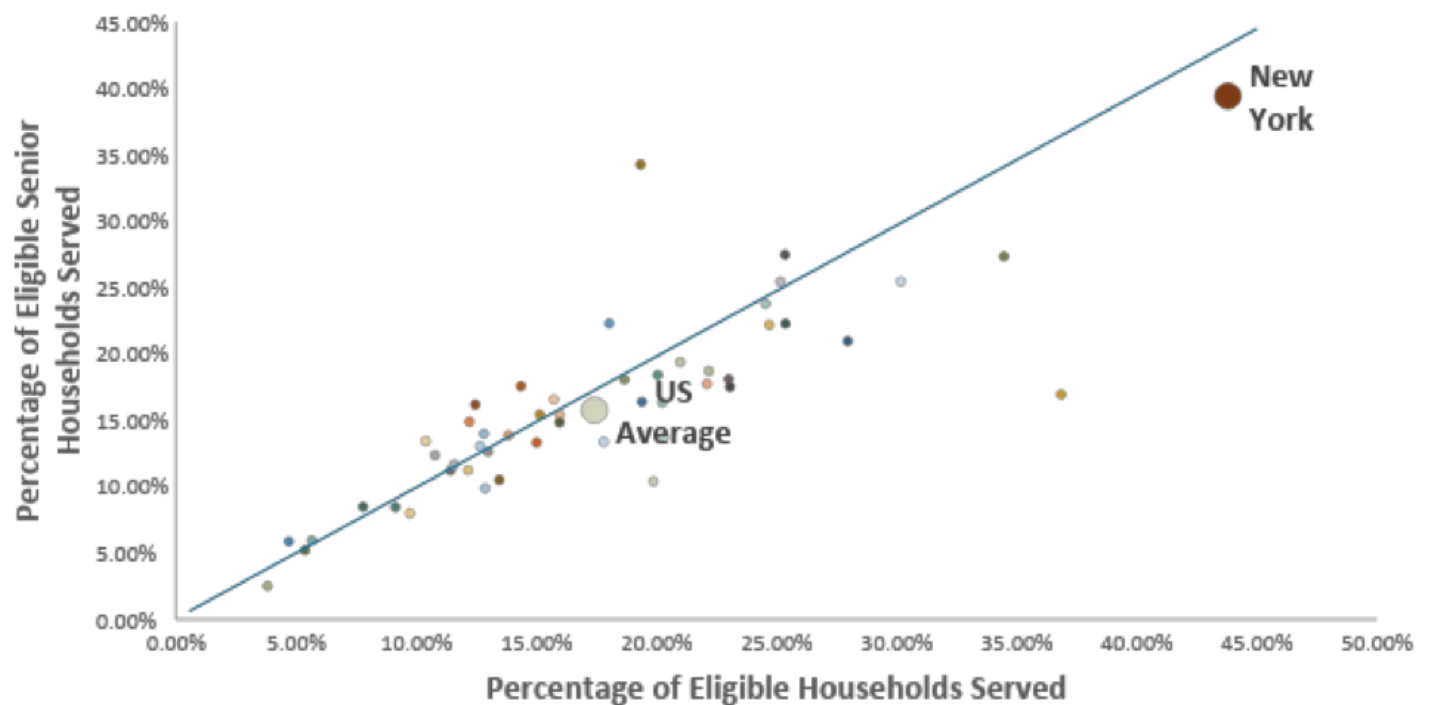


Figure 4. 2017 HEAP Participation (Preliminary) Data

28 ACEEE. (2018). Report: "Energy Burden" on Low-Income, African American, & Latino Households up to Three Times as High as Other Homes, More Energy Efficiency Needed. Retrieved from <https://aceee.org/press/2016/04/report-energy-burden-low-income>

29 Molinari, N. A., Chen, B., Krishna, N., & Morris, T. (2017). Who's at Risk When the Power Goes Out? The At-home Electricity-Dependent Population in the United States, 2012. *Journal of public health management and practice* : JPHMP, 23(2), 152–159. doi:10.1097/PHH.0000000000000345

Methodology

The team devised two research questions to begin the project:

1. What barriers are impeding low-income senior households from applying for HEAP?
2. What program and outreach changes can be made to increase low-income senior household participation rates?

These questions were used to guide the project's research and define the scope. The team conducted a detailed literature review to understand what data and information is available, both about the issue and possible solutions. The data was then analyzed for significance and data gaps were identified.

In coordination with the client, the team developed a list of national, regional, and local experts on energy assistance programs to interview. The client provided a comprehensive list of contacts, and the managers and Faculty Advisor selected experts from that list based on the diversity of backgrounds. The team also found outside contacts including senior centers, OTDA workers, and analysts from both their own research and suggestions by experts interviewed. Four members of the team also attended LIHEAP Action Day in Washington, DC to learn about annual advocacy for program funding, meet with experts in person, and identify experts for additional interviews.

From the final list, experts were organized under the categories of utilities, nonprofits, and implementers. These sections were created to understand the role the experts play in the energy assistance process and how their insights may be influenced by their role. Over the

course of the semester, the team spoke with 25 experts across these categories, 15 through formal interviews. The purpose of these interviews was to understand why low-income senior household participation in energy assistance programs is lower than overall participation and to determine ways to improve senior participation. The team emailed experts to introduce them to the project and to schedule phone meetings. The team then conducted the interviews through phone calls in a conversational manner. Finally, the team tabulated the key findings of all experts to identify the insights that occurred most frequently to support the final recommendations to the client.

The client requested that the team conduct senior interviews to gain firsthand accounts about seniors' knowledge and views regarding HEAP. The team created a questionnaire, based on the client's needs and evident gaps in current data. To conduct the interviews, first the team applied for the Institutional Review Board's (IRB) clearance in order to survey seniors. The team then contacted senior centers to obtain permission to interview seniors. Due to time constraints, the team completed only six surveys. These surveys were conducted in Spanish by a member of the team with seniors at a senior center in Manhattan.

In order to gain more direct feedback from seniors, the team asked interviewed experts if they had any information or leads on recent interviews or studies with seniors that had already been completed. Nat Treadway from Distributed Energy Financial Group (DEFG) LLC, shared a report in which DEFG hired Drive Research to conduct two HEAP-focused focus groups in Syracuse, New York.³⁰ This research

30 Distributed Energy Financial Group LLC. (2019). Report: Qualitative Research Focus Groups Report April 2019, research conducted for the Utility Consumer Research Consortium, a DEFG LLC project

was conducted for the Utility Consumer Research Consortium, a DEFG LLC project. These focus groups were not exclusive to seniors and all participants had participated in HEAP previously. However, eight of the participants were within the ages of 55 to 74, which the team counted as seniors for the purpose of this report.³¹ Additionally, Nat Treadway shared nine one-on-one senior interviews that were separate from the focus groups but also HEAP-centered.³² The team analyzed the responses of these participants and DEFG's general findings using the original video recordings of the one-on-one and focus group sessions, focus group transcripts, and the DEFG report. Although all participants had participated in HEAP previously, they still provide insights into how seniors perceive and interact with HEAP. The team then compared this information with what the experts related and used it to make informed recommendations.



³¹ Distributed Energy Financial Group LLC. (2019).

³² Distributed Energy Financial Group LLC. (2019). Utility Consumer Research Consortium, Utility Customer Home Energy Assistance Interviews

Findings

Data Gaps

The LIHEAP Performance Measurement website, or LIHEAP Clearinghouse, provides data on who is participating in LIHEAP and what type of service they are receiving; i.e., heating, cooling, or emergency assistance. However, the Clearinghouse does not record specific information about the NYS HEAP enrollment process or outreach strategies. These data gaps limit the team's ability to definitively determine the causes of the gap between senior household participation and overall household participation.

Additional data would provide a clearer picture of the difficult portions of the HEAP application, which would facilitate improvements to the process to increase participation rates. More data on participation by county, as well as outreach to promote HEAP, would clarify which outreach strategies are worth continued investment. It would also allow the client to determine the need for additional or improved outreach in certain areas in NYS. Critical, missing data points include but are not limited to:

1. The number of seniors who apply but are rejected for various reasons;
2. The applicant's method of application (i.e. by mail, online, etc.);
3. Senior household participation rate by county in New York State; and
4. Data on the relative efficacy of different outreach strategies, such as flyers in social service districts or mass-mailings to past HEAP participants.

Filling these data gaps may be crucial if the client is

to reduce participation disparities between senior households and overall households in NYS.

Literature Review

Multiple programs and studies have found that various outreach methods for assistance programs have differing reaches, costs, and success rates. In Washington, DC, the Office of the People's Counsel launched a multi-pronged education and outreach campaign to increase participation in energy efficiency programs. This campaign included targeted door-to-door outreach to low-income and senior households in select DC neighborhoods, participation at a Block Party/Health Expo, and educational and informational materials in print, radio, and transit media outlets.³³ The in-person education efforts disseminated information to 8,358 households, and the media campaign generated 109,000 views on newspaper ads, 3.3 million on the bus and train ads, and 1,020,600 listeners on the radio stations, meaning they had widely differing reach.³⁴ The report, however, did not provide information about how this outreach impacted participation in energy efficiency programs nor does it evaluate the success rates of the different outreach efforts. This missing evaluation is critical to assess the effectiveness of these different outreach methods.

Other programs and studies have found that, while more expensive and time consuming, one-on-one interaction with seniors is more effective than other outreach methods. Bunck and Iwata found that cheaper forms of outreach (radio public service announcements) were likely not as effective as more expensive forms of outreach (home visits and offering incentives) for

³³ Office of the People's Counsel. (2017)

³⁴ Office of the People's Counsel. (2017)

increasing senior participation in a community-based nutritious meals program.³⁵ New Jersey's Comfort Partners Program found that one-on-one interaction at utility service centers had a much higher success rate than cold-calling and helped the program achieve its target participation rate.³⁶

Still more programs and studies have found that the messenger of this one-on-one interaction is key. A case study of the Weatherization Assistance Program in five urban, low-income, majority African American neighborhoods in Kansas City, Missouri, known as the Green Impact Zone (GIZ), noted the importance of a social network through which trusted community residents encourage participation in the program by sharing their positive experience.³⁷ The author found that, "neighborhood association leaders and neighborhood residents were seen as the most credible and trusted sources to advocate weatherization within their own neighborhoods."³⁸ The Rocky Mountain Institute (RMI) also found that the messenger is important, and that it is critical to have people from the community advocating for energy efficiency programs. Several experts RMI interviewed launched energy efficiency efforts in a neighborhood in local small businesses and houses of worship in order to build community trust.³⁹ Implementing community-based outreach is critical for energy assistance programs. As one recipient put it, energy assistance "goes well beyond the energy world into the housing world, into the community development world, into the financing world. For me it is one of the most community-based issues in the energy sphere because it touches on all of these things."⁴⁰

In addition to having a messenger with community trust, in order to reach the most isolated and hard-to-reach seniors, targeted door-to-door outreach is ideal. Many other in-person outreach strategies that take place at senior centers or events will likely miss homebound and more private seniors. In Kansas

City, the weatherization program was advertised through social service organizations, community non-profits, and neighborhood associations, but staff and neighborhood association leaders explained this as "a core factor creating an information deficit in the neighborhoods. Neighborhood association leaders expressed concerns that residents were disengaged, which contributed to them being uninformed."⁴¹ To overcome this engagement barrier, the GIZ leveraged neighborhood associations, block captains, and neighborhood volunteers to do an intense outreach effort that involved door-to-door visits, outreach at community events, and sending electronic media.⁴² Together these efforts led to applications from approximately 74 percent of the housing units in the zone.⁴³ Thus, in order to reach those who are the most isolated, door-to-door outreach is likely necessary as part of a multi-pronged approach.

However, most current outreach is conducted through written materials, which may be ineffective for a significant amount of seniors according to experts interviewed. When creating print outreach materials, implementers should follow senior-minded guidelines to maximize their impact. In written materials, language should be simple and to the point, and kept at a literacy level below grade seven. Any key points or action steps should be limited to no more than five points and written in the active voice, and main points should be repeated at the end to help seniors recall information. For ease of reading, all written material should be in large print with a minimum 14-point font size and should be in a simple, easy to read font, avoiding italics. Paper should have empty space to give the eyes a place to rest and refocus; black type on yellow paper can help to reduce glare. Graphics should not show only couples, since women typically outlive men. Instead, photos can be of a group of friends or include grandchildren. Finally, handouts should be printed on standard 8 1/2" x 11" paper, as arthritis and other ailments make it harder for seniors to hold and

35 Bunck, T., & Iwata B. (1978).

36 CMC Energy Services. (2014).

37 Reames, T. G. (2016).

38 Reames, T.G., (2016)

39 Rocky Mountain Institute and REOS Partners. (2015).

40 Rocky Mountain Institute and REOS Partners. (2015).

41 Reames, T.G., (2016)

42 Reames, T.G., (2016)

43 Reames, T.G., (2016)

use smaller brochures or papers.^{44 45 46}

One effective way to circumvent the difficulties with outreach as mentioned above is by linking the application process to other low-income services within the state, thereby reducing the volume of outreach necessary. This can help reduce overhead costs for program administrators as well as create a systematic way to bring resources together for customers in one place.⁴⁷ In New Jersey, for example, low-income customers are able to apply to various assistance programs, including the state's primary energy assistance program, using a single online application system.⁴⁸ NYS implemented a similar website, mybenefits.ny.gov, which allows residents to apply for multiple programs at once, including SNAP and HEAP when the HEAP application is open.

Expert Interviews

The team formally interviewed 15 experts who provided the following insights. While not all of the experts worked directly on energy assistance programs for low-income seniors, each expert provided us with relevant information on the scope of the problem, effective outreach strategies, relevant institutions, and potential program changes.

Defining the Problem

There was nearly universal agreement amongst all of the experts that low-participation in energy assistance programs, and low-participation by seniors in particular, is a problem. This problem is not limited to New York State but is a national problem as confirmed by data from the LIHEAP National Clearinghouse. Key takeaways are listed below.

1 *Outreach towards seniors should be improved.*

Forty-three percent of our experts specifically identified outreach as an area needing improvement, confirming the initial problem identified by NYSEERDA. Communication methods have changed over seniors'

lifetimes, and energy assistance programs need to find ways to target seniors specifically. One particular strategy we heard from a number of experts for how to improve outreach to seniors was to reframe energy assistance programs as "senior discount" programs rather than low-income programs. By reframing HEAP and other energy assistance programs as senior-specific programs, many additional seniors who look for senior discounts will learn about the program. In addition, by removing the "low-income" emphasis of the program, seniors who may be reluctant to participate due to not self-identifying as low-income may be more inclined if it were simply a senior savings (more about this issue in the following subsection). While NYS removed the "low-income" portion of the title of HEAP, it is still described as a program for low-income people within the first sentence, quickly isolating those who do not self-identify as low-income.

2 *Stigma, misunderstanding, and/or fear lead to reluctance to participate.*

Seventy-three percent of experts identified a reluctance amongst seniors to participate in energy assistance programs due to stigmas, fears, and misunderstandings. Energy assistance programs, such as HEAP, have income eligibility requirements, but people, including seniors, do not necessarily self-identify as low-income. They do not see themselves as the people that these programs are aiming to serve and think that others are more deserving. In addition to not believing that these programs are for them, seniors often do not fully understand what the programs are. Many seniors think that energy assistance programs are loans that need to be repaid, but programs such as HEAP and EmPower NY do not require any repayment from the participant.

Experts also identified fears about the programs that appear to be specific to the senior population. Seniors are often distrustful of the new technologies that lead to energy savings, for example. While programs such as EmPower NY provide free lighting upgrades for participating households by replacing incandescent light bulbs with LED lights, many seniors do not

⁴⁴ USDA SNAP. (n.d.).

⁴⁵ Marvel, M. (n.d.).

⁴⁶ Office of the People's Council (2017)

⁴⁷ "Better Together: Linking and Leveraging Energy Programs for Low-Income Households." (2015).

⁴⁸ "Vulnerable NJ Residents Can Now Apply Online for Assistance Programs." (2018).

participate because they do not trust the LED lights to be as reliable as their current lighting. Additionally, seniors are hesitant to participate in these programs because the programs may end up increasing their direct costs. Seniors often have someone paying the utility bills on their behalf because of the high expense, and so seniors fear that if the bills are lowered because of energy assistance programs, their benefactor may cease to pay the bills on their behalf. These senior-specific fears are important to identify and overcome.

3 *Small, but surmountable, barriers prevent seniors from finishing the application process.*

The seniors who know about energy assistance programs do not necessarily finish the required applications. Some may have trouble filling out the application because English is not their first language. For others, documentation, such as proof of income, proof of identity, or utility bills, can be difficult to supply. Widows, for example, may still receive utility bills in their partner's name and cannot supply the necessary documents. Others may live in apartments or multifamily housing and do not receive a utility bill in their name, requiring them to provide more documentation to show that utility payments are included in their rent in addition to the regular requirements. Some may be undocumented immigrants who cannot provide social security information. Additionally, one expert mentioned that seniors may be discouraged from completing the application if they receive a notice stating that more information is required. Some of our case study analyses demonstrated that the initial application process can be very tedious and off-putting due to inconvenient call or in-person meeting times as well. In these cases, there is no singular application barrier, and therefore, no single solution. However, these barriers could be overcome with some assistance to complete the application.

Effective Outreach Strategies

Improving outreach strategies towards low-income seniors is an important component to addressing this problem. Typical forms of outreach, such as physical mail, email, radio, and television advertisements have proven to be unsuccessful when coupled with the

difficult-to-understand application process. Insight from the expert interviews can be summarized into several key findings for outreach improvement:

1 *Focus on one-on-one interactions with seniors:*

Sixty percent of experts stressed the importance of developing one-on-one relationships with seniors. Gaining the trust of seniors makes them more comfortable applying for HEAP or accepting the assistance that HEAP programs can provide. For many seniors, having someone to help them through the application process and effectively communicate the benefits of HEAP will address the stigma, misunderstandings, fear, and obstacles described previously. Seniors may be more likely to apply and reapply year after year once they develop relationships with the people who are helping them through the application process; we found this to be the case in our case study analyses, as seniors stated that once they were in the system, their personal energy assistance representatives made the reapplication process convenient.

2 *Provide clearer information about HEAP programs and benefits, and more direct instruction on completing applications:*

Simply put, a lack of information amongst seniors is a barrier to participation. Seniors often do not know enough about energy assistance and energy efficiency programs, what savings they are missing out on, or how to complete the applications for these programs. They may not have heard of the programs before or may not even know where or how to access the application and information about the programs. This is where one-on-one interactions may provide better results than other forms of outreach, such as mail or radio ads that may be either ignored or insufficient for convincing seniors to pursue these avenues of aid. Some of the seniors in our case study stated that having a utility representative inform them about the program, its details, and how to apply over the phone was sufficient for getting them to apply.

3 *Partner with groups, senior centers, and other community events that already interact with seniors:*

While interacting one-on-one with seniors is the most effective form of outreach, it is not feasible to interact with every eligible senior in the state. Coordinating with different community groups, churches, and senior centers, for example, where low-income seniors may be congregated already is an effective way to reach many potential customers at once. Further, these groups and organizations may already have effective strategies in place for communicating with seniors and working with them to relay the information necessary to apply for the programs. In one interview, an expert brought up the idea of a “program champion” within the population, who would spread the word about HEAP to others in the community.

Other Institutions and Programs

As mentioned earlier, New York State is not the only entity that serves low-income seniors. We asked experts about other programs they found successful and institutions with whom they formed partnerships in order to better reach low-income seniors. Multiple experts indicated that New Jersey has one of the most effective strategies for increasing senior participation in energy assistance programs: auto-enrollment. Utilities like the Public Service Enterprise Group (PSEG) and PPL Electric Utilities provide information about their own energy assistance programs and help clients through the application process. AARP, a non-governmental organization, promotes energy assistance programs to its registered members through magazines, bulletins, and their website. Experts also identified a long list of other organizations that play key roles in HEAP outreach, such as the Salvation Army, HeadStart, legislative offices, neighborhood community action centers, churches, senior centers, and local energy centers.

Potential Program Changes

The team asked experts if they had any reflections concerning how HEAP’s program design could improve. Specifically, we posed questions regarding how the program allocates grants as well as perceived obstacles with the application process.

1 *Deeper Savings v. Broader Participation*

We asked experts their opinion as to whether they believed that application rates in these programs would increase if savings were deeper and offered to fewer consumers rather than spread thinner between a greater number of consumers. Seven of the experts we interviewed believed that the program would generate greater attention from seniors who have not yet applied if they heard through their communities that program recipients were receiving deeper, more substantial grants. Four of the experts believed the opposite, that a greater participation rate, even if the savings are not as substantial, would raise awareness about the program more effectively. One expert said that when more people receive help from HEAP, more people can help themselves in other aspects of their lives.

2 *Application Obstacles*

Experts also noted a variety of obstacles that may be impeding seniors from completing the application. One of the most frequently noted obstacles was the inability of some seniors to provide proof of income or other necessary documentation. Other obstacles, seemingly easier to address than the inability to provide documentation, include the fact that the application is long and that seniors may be uncomfortable applying over the phone or online. According to the experts, in-person assistance throughout the application process as well as the involvement of community members whom seniors trust can help overcome these participation barriers.

3 *Automatic Screening and Automatic Enrollment Into HEAP Programs*

A 2010 case study describes how New Jersey improved its HEAP enrollment policy for elderly and disabled households. To do this, the New Jersey state government issued a series of executive orders to grant their Office of Information Technology the permission to match government databases to automatically screen for and enroll eligible households into HEAP.⁴⁹ New Jersey already used a single application and combined database for two programs targeted towards low-income and disabled households: the

⁴⁹ Alexander, B. R. (2010).

Pharmaceutical Assistance for the Aged and Disabled (PAAD) program, and the Lifeline Credit Program (Lifeline). The combined PAAD/Lifeline database also reflects enrollment in the Medicare Part D Low Income Subsidy Program.⁵⁰

In late 2008, the PAAD/Lifeline application added additional questions to garner information on the applicant's primary heating source. New Jersey then began matching PAAD/Lifeline households (consisting of one or two persons) in the PAAD/Lifeline database with the state's HEAP database. For any PAAD/Lifeline recipients that were not already reflected in the HEAP database, this matching allowed the HEAP benefit to be automatically provided to their primary heating utility. This resulted in an additional 46,537 New Jersey low-income elderly and disabled households receiving HEAP benefits.⁵¹

In New York State, auto-enrollment into HEAP already occurs for any participants receiving SNAP, Family Assistance, and Safety Net Assistance. However, New York could take similar steps to New Jersey to implement auto-enrollment based on the database for the state's Elderly Pharmaceutical Insurance Coverage (EPIC) program. This program is the equivalent of New Jersey's PAAD program, and provides financial assistance for income-eligible seniors to supplement out-of-pocket Medicare Part D drug plan costs. The specific details as to how New York could take advantage of this database to increase NYS senior household participation in HEAP is discussed in the Recommendations section.

Analysis of External Focus Group and Senior Interviews

To bolster the team's own surveys and expert interviews, the team examined a series of HEAP-centered focus groups and interviews conducted on March 20, 2019 in Syracuse, NY.⁵² All participants had previously received

HEAP benefits, so this research provides insight into the HEAP application process and general opinions about HEAP.

Distributed Energy Financial Group LLC (DEFG) hired Drive Research to conduct a series of focus groups in Syracuse, New York to receive feedback on HEAP. Eight of the 21 participants were seniors.⁵³ These seniors found the HEAP application process "tedious" and were averse to the large number of questions on the application as well as the amount of required paperwork.⁵⁴ The participants preferred mail applications over applying in-person because of transportation costs and/or lack of transportation access. Seniors noted that some of their peers feel that HEAP is a government hand-out, and thus is "not for them;" however, those who receive the benefits do not feel that they are receiving a hand-out. Additionally, participants are excited to tell their friends about HEAP and its benefits.^{55 56}

DEFG also contracted one-on-one interviews with seniors to discuss HEAP and other energy assistance programs. The team reviewed nine of these interviews to better understand seniors' perspectives on HEAP.

The seniors who were interviewed view HEAP as a benefit that they "paid into over their lives."⁵⁷ They promote the program to others, which parallels accounts from the focus groups. However, many of the participants had received utility shut-off notices prior to applying for HEAP, and were concerned about the time lag between applying and receiving benefits. Additionally, the participants identified poor communication of the status of their applications.

Disabled seniors who were interviewed preferred mail and phone contact for the HEAP application process due to difficulties commuting to offices to apply and interview for HEAP. More generally, seniors with and without disabilities identified transportation costs as

50 Alexander, B. R. (2010).

51 Alexander, B. R. (2010).

52 Distributed Energy Financial Group LLC. (2019). Report: Qualitative Research Focus Groups Report April 2019, research conducted for the Utility Consumer Research Consortium, a DEFG LLC project

53 Distributed Energy Financial Group LLC. (2019).

54 Distributed Energy Financial Group LLC. (2019). Video: Home Energy Assistance Focus Groups

55 Distributed Energy Financial Group LLC. (2019). Home Energy Assistance Focus Group 1 Transcript

56 Distributed Energy Financial Group LLC. (2019). Home Energy Assistance Focus Group 2 Transcript

57 Distributed Energy Financial Group LLC. (2019). Utility Consumer Research Consortium, Utility Customer Home Energy Assistance Interviews

a barrier to applying in-person, as many do not have vehicles or access to public transportation and must either pay for cab services or ask someone they know to drive them.

Lastly, the participants were asked to share their recommendations for how to improve HEAP. They stated that one-on-one interaction is the most effective way to work with the senior demographic.⁵⁸ Participants also noted the importance of receiving assistance in filling out the application and compiling its required documentation.⁵⁹ Finally, the participants recommended working with community centers to best relay information about HEAP to seniors.

Senior Surveys

The team reached out to several senior centers in New York City in an effort to survey senior citizens about their experience participating in HEAP and other state-run assistance programs. Of the centers that were contacted, only one allowed the team to administer the survey. In total, six senior citizens participated in the survey, and all of the participants were primarily Spanish speakers.

Most survey participants received their own utility bill, although only one participant indicated that the bill amount was difficult to pay. The survey participants predominantly rented their apartment rather than owning it, and most lived with at least one other person. Of the six survey participants, five had never previously applied for HEAP benefits, while one had been receiving benefits for several years. Of the participants who had never applied for HEAP benefits, only one had heard of HEAP before. All but one of these participants indicated that they would likely be willing to participate in energy efficiency and assistance programs if they knew about them, especially if the programs could help them lower their energy burden.

The general willingness of the survey participants to enroll in energy assistance programs that could save them money on their utility bill coupled with the limited knowledge of participants about HEAP might

indicate that the effectiveness of outreach to senior citizens, especially those who are not native English speakers, could be improved. A majority of the survey participants indicated that they did not have access to a computer, which limits the number of potential outreach methods to this demographic. Half of the survey group preferred to be educated about HEAP and other assistance programs via mail, while the other half of the group preferred in-person education.

The data from these senior surveys are limited, given the small sample size and the single location. These surveys provide a brief insight, but the project should be expanded to many more seniors throughout the state. A wider range of locations would account for unforeseen differences between a senior in upstate New York and one in New York City. With an increased sample size, NYSERDA can gain a broader idea of why these eligible seniors are not applying for HEAP.

⁵⁸ Distributed Energy Financial Group LLC. (2019).

⁵⁹ Distributed Energy Financial Group LLC. (2019).

Recommendations

The following recommendations have resulted from a careful consideration of the literature review, available data, insights gained from experts and other experienced professionals in the field, focus groups with seniors, and senior surveys. The team believes all recommendations presented in this report are both economically feasible and efficient, and address NYSEERDA's problem statement from a variety of perspectives. They include: (1) filling existing data gaps, (2) improving outreach targeted specifically to seniors, (3) evaluating the feasibility of additional auto-enrollment for seniors into HEAP, and (4) providing data to strengthen advocacy for LIHEAP funding and encouraging New York State to apply for Assurance 16 to allocate up to 5 percent of HEAP funds for energy efficiency and energy conservation education. Each recommendation is discussed in detail below.

1. Collect, compile, and analyze additional data.

As previously mentioned, the lack of data hampered the team's ability to make specific recommendations about application and outreach changes. Filling this data gap will provide a clearer picture of application barriers and the effectiveness of different outreach strategies.

- Work with OTDA to compile county-level senior participation data. This will indicate counties with particularly effective or ineffective outreach and enrollment strategies for seniors.
- Work with OTDA to develop methods of measuring and reporting application, enrollment, and outreach data. This would include the following:

- i. Asking applicants how they learned about the program to measure the effectiveness of different outreach strategies;
- ii. Tracking where in the application people stop filling out the form (online application-specific);
- iii. Measuring how long it takes applicants to complete the application (online application-specific);
- iv. Asking applicants which part of the application was the most difficult to complete;
- v. Tracking how the application was submitted (in-person, online, or by mail); and
- vi. Tracking the percent of applications that are approved and the number of people who apply but whose applications are rejected.

- Conduct a more extensive survey or hold focus groups to collect additional data directly from low-income seniors throughout the State. Sample survey questions used for the six surveys that the team conducted are included in Appendix A.

These actions would be achievable at little to no cost to NYSEERDA. Much of the data required to fill these gaps is already collected, but would need to be measured or tracked. Obtaining much of the data not currently collected requires the inclusion of additional questions on HEAP applications.

2. Encourage targeted outreach to seniors.

Current outreach to seniors can be improved, and outreach should be designed to specifically target seniors.

- Use county-level senior participation data to identify the best performing counties in the state in terms of senior participation and then evaluate the outreach strategies used in these counties to determine best practices. These best practices can be disseminated statewide.
 - i. Continue to discuss best practices in reaching seniors at the Low Income Forum on Energy. In the 2018 statewide conference, the topic was covered in the session, “Best Practices for Outreach: Working for Older Adults.” NYSEDA and the LIFE Steering Committee should make this a staple session at the conference to encourage continued progress in senior outreach.
- Encourage organizations that work with seniors to tell seniors about HEAP and to help them fill out the application, particularly organizations that interact with seniors one-on-one and in person already. Examples of such organizations include senior centers, community organizations, legislative offices, and houses of worship. Individual SSDs should identify specific organizations or locations in their district and provide the necessary information to these organizations to ensure that they can assist seniors. Community collaboration can build trust with seniors and remove many barriers to participation, such as misunderstanding or fear. Community collaboration can also improve outreach to particularly hard-to-reach subgroups, including those who are homebound, low-literate, or non-English speakers.^{60 61 62}
 - i. Ex: Greater Glen Falls Senior center helps seniors fill out HEAP applications and holds information sessions about the program.

- Advocate for widespread outreach to all seniors through additional channels, thereby removing the low-income emphasis to reach a broader audience, particularly those seniors who do not self-identify as low-income. Some examples of this widespread outreach include:
 - i. Include information about HEAP when New York State government agencies reach out to seniors about all public assistance programs.
 - ii. Place information about the program in places where seniors and/or their caregivers go frequently, such as in doctor’s offices, pharmacy waiting areas, grocery stores, or libraries. Specific locations will vary based on the district.
 - iii. Distribute information through schools, to reach seniors or their caregivers who are still parents and guardians.
 - iv. Provide information to human resource directors, to reach seniors who are still in the workforce or their caregivers.
- Ensure written materials and graphic design are appropriate for seniors, following the guidelines identified in the Literature Review.

Even though targeted outreach requires more resources per target audience, the overall investment per effective result is unlikely to increase when compared to the current results. According to a CMC Energy Services study mentioned by one of the experts, current outreach methods, such as direct mail and email, have a 1-2% success rate in terms of successful sign-ups for programs. This result equates to an actual spending of 50-100 times the outreach budget per person on a single target audience. Thus, targeted outreach is likely worth the upfront investment for improved results.

⁶⁰ USDA SNAP, (n.d.)

⁶¹ Marvel, M., (n.d.)

⁶² Office of the People’s Council, (2017)

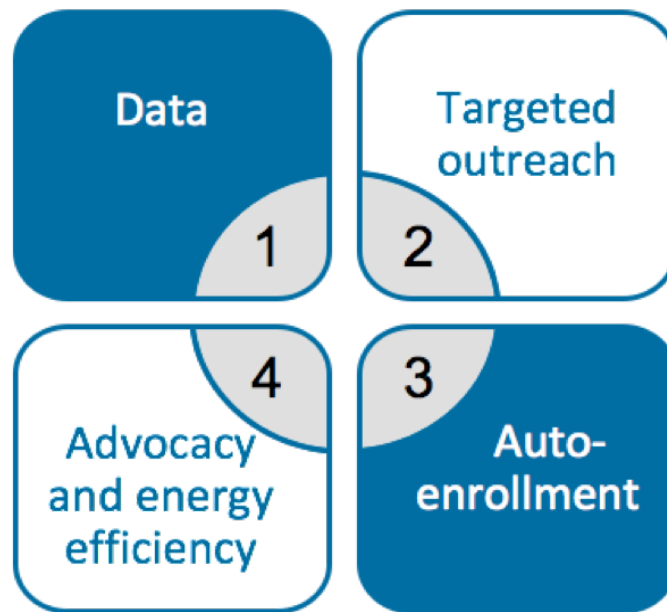


Figure 5. Key recommendations

3. Evaluate the feasibility of additional auto-enrollment in HEAP for seniors through public benefit databases.

As discussed above, the Elderly Pharmaceutical Insurance Coverage (EPIC) program database would be ideal for this strategy. EPIC has a maximum income cap of \$23,000 for single person households and \$29,000 for two-person households for its Medicare Part D assistance program. By comparison, in New York State, HEAP has maximum income caps of \$28,692 and \$37,524, respectively. Therefore, any individuals in the EPIC database receiving assistance for Medicare Part D premiums would be income-eligible for HEAP as well.

If the EPIC database also included household size, as well as information about the household's primary heating source or utility, NYS could compare the EPIC and HEAP databases to automatically enroll individuals from the EPIC database who are not already receiving HEAP benefits. This would reduce the need for outreach to seniors and remove the application as a barrier to participation, allowing more seniors to receive the help that they need.

- Meet with AARP volunteer Jim Dieterle (see Appendix B, List of Experts), who helped lead New Jersey's HEAP automated enrollment effort, and with other interested AARP representatives to learn about the database matching and auto-enrollment processes and to gain input for enacting additional auto-enrollment in New York State.
- Create a HEAP auto-enrollment working group with the necessary agencies to determine how a database matching process could result in an auto-enrollment process for HEAP, and how best this would work in New York State.

While time and resources would need to be spent to determine the feasibility of auto-enrollment, and to eventually enact a database matching approach, this would present long-term cost savings. HEAP administrative costs would decrease along with a reduction in program outreach and application assistance costs.

4. Provide data to strengthen advocacy for LIHEAP funding and encourage OTDA to apply for Assurance 16 to allocate up to 5 percent of HEAP funds for energy efficiency and energy conservation education.

Every year, New York State runs out of HEAP funding and has to turn people away from the program, despite receiving more funding than any other state. Moreover, LIHEAP funding is often cut in the President's budget (President Trump proposed cutting the program entirely in his 2019 budget), but is usually protected by Congress (although funding amounts fluctuate). Thus, enabling more seniors to benefit from HEAP is a two-sided problem: outreach needs to be improved and application barriers overcome in order to increase participation, but additional funding is also necessary in order to meet all of the state's need, including the need of its senior households. For this reason, we recommend that NYSERDA provide data to assist advocacy groups in advocating for additional funding for LIHEAP nationwide. Quantifying the amount and type of unmet need in New York State will strengthen advocacy groups' arguments for additional funding. For example, if legislators knew how many people in their district need HEAP but are not receiving it, they would be more supportive of the program and determined to increase its funding.

In addition, given the limited funding available for the program in New York, it is essential that HEAP funding be used efficiently. For this reason, we recommend that NYSERDA encourage OTDA to apply for Assurance 16 to allocate up to 5 percent of HEAP funding for energy efficiency measures and energy conservation education. Some states have used funding through Assurance 16 to help households that do not receive the full or any HEAP benefit to reduce their bills through energy conservation education (e.g. teaching people to understand their bills and energy usage) and free to low-cost energy efficiency technologies (e.g. LED light bulb giveaways). For households that receive HEAP funding, reducing bills through energy efficiency and energy conservation measures makes their HEAP benefit go further, reducing their need overall. This potentially frees up HEAP funding for additional households. Energy efficiency and conservation provides further long-term cost savings for HEAP.



Conclusion

Increasing energy affordability is a key piece of New York State's Energy Transition Strategy, Reforming the Energy Vision. By limiting energy burden to 6 percent, the state hopes to make energy more affordable for all New Yorkers. Because seniors are particularly vulnerable to high energy burden, it is critical that their participation in HEAP and other energy assistance programs is increased. While one million senior households in NYS were eligible for HEAP in 2017, under 400 thousand (or 39%) participated in the program.

This report sought to identify the barriers that prevent more senior households from participating in HEAP and to determine ways to increase their participation in the program. By analyzing data, conducting a literature review, speaking with energy assistance experts, analyzing focus group and interview transcripts, and speaking with several seniors directly, the team was able to identify multiple barriers and recommend solutions. Key findings include the following:

1. Major data gaps exist that impede a more specific diagnosis of problems with both the application and program outreach;
2. Current program outreach to seniors is ineffective and can be improved;
3. Multiple small barriers prevent seniors from participating, but these barriers can be overcome; and
4. Limited funding impedes additional participation.

To address these barriers, we recommend that NYSERDA:

1. Collect, compile, and analyze additional data;

2. Encourage targeted outreach to seniors;
3. Evaluate the feasibility of additional auto-enrollment; and
4. Provide data to strengthen advocacy for program funding and encourage funding allocation for energy efficiency and conservation measures to ensure the limited funding is maximized.

Together, these actions will allow NYSERDA to leverage its position to increase senior participation in HEAP and other energy assistance programs.

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Appendix A: Senior Survey Questions

The following are questions the team asked seniors at a senior center.

Energy Burden and Energy Savings Program

1. Do you receive a utility bill (electric and heating)?
 - a. Yes
 - b. No
2. Do you know that there are way to potentially reduce your energy bills?
 - a. Yes
 - b. No
3. Is it hard to pay the utility bill?
 - a. Yes
 - b. No
4. Are you participating in an energy assistance program?
 - a. Yes (move on to question 5, do not answer 6 or 7)
 - b. No (move on to question 6)
5. How long have you been participating in an energy assistance program?
6. How likely are you to participate in an energy assistance program?
 - a. Not at all
 - b. Maybe
 - c. Very likely
7. How likely are you to participate in an energy assistance program if you knew the program would lower your utility bills?
 - a. Not at all
 - b. Maybe
 - c. Very likely

Point of Contact

8. If you had questions about participating in an energy assistance program, would you know who to contact?
 - a. Yes
 - b. No
9. Who would that be?

HEAP

10. Have you heard of the Home Energy Assistance Program (HEAP) before?
 - a. Yes
 - b. No

-
-
11. Have you ever applied to HEAP?
 - a. Yes
 - b. No (move on to question 21)
 12. Are you currently participating in HEAP?
 - a. Yes
 - b. No
 13. How long have you been participating in HEAP?
 14. If you participate in HEAP, how much are you saving on your heating bill each year?
 - a. \$0-\$20
 - b. \$20-\$50
 - c. \$50-\$100
 - d. \$100-\$200
 - e. \$200-\$300
 - f. \$300-\$400
 - g. \$400-\$500
 - h. \$500-\$600
 - i. \$600-\$700
 - j. \$700 and above
 15. Do you have difficulties with the application process? Please explain.
 16. How many weeks passed before you received a response to your application?
 17. Were there delays in receiving the funds from HEAP after your application was approved?
 - a. Yes
 - b. No
 18. Are there ways this program could be improved? Please explain.
 19. If you have participated in HEAP, have you gone on to participate in other energy assistance programs?
 - a. Yes
 - b. No
 20. How likely are you to recommend HEAP to a friend?
 - a. Not at all
 - b. Maybe
 - c. Very likely
 21. Do you know someone who has benefited from HEAP?
 - a. Yes
 - b. No
 22. What do you think is the best way for people to learn about this program? (i.e. phone call, mail, social center, oth-

er)

Demographic Information

23. What is your age?

- a. Under 60
- b. 60-65
- c. 65-70
- d. 70-75
- e. 75 and above
- f. Prefer not to answer

24. What gender do you identify with?

- a. Female
- b. Male
- c. Neither
- d. Prefer not to answer

25. What is the zip code of your primary residence?

26. What is your racial/ethnic identity?

27. What is the primary language spoken in your household?

28. What additional languages do you speak in your household?

29. What forms of transportation are available to you?

- a. Car
- b. Bus
- c. Subway
- d. Other

30. How many people are in your current household?

31. Which yearly income bracket does your household fall into?

- a. \$0-\$10,000
- b. \$10,000-\$20,000
- c. \$20,000-\$30,000
- d. \$30,000-\$40,000
- e. \$40,000-\$50,000
- f. \$50,000-\$60,000
- g. \$60,000-\$70,000
- h. \$70,000 and above

32. Do you have access to a computer?

- a. Yes

-
- b. No

33. What type of housing do you live in?

- a. Apartment
- b. Single-family home
- c. Multi-family home
- d. Group home setting
- e. Other

34. Do you rent or own your residence?

- a. Rent
- b. Own

35. What is your education level?

- a. Less than high school
- b. High school
- c. Some college
- d. 4-year college
- e. Graduate school

Appendix B: List of Experts and Experienced Professionals

Table 1 lists the 15 people formally interviewed by the team. Some individuals have chosen to remain anonymous, thus their name and workplace have been redacted; the sector in which they work is still listed.

Contact Name	Organization	Sector
Stephanie Ball	DFA Washington County	Implementer
Tom Desimpel	CMC Energy Services	Implementer
Jim Dieterle	Retired from AARP	Nonprofit
Jennifer Gremmert	Energy Outreach Colorado	Nonprofit
Jim Jacob	Retired from NJ Shares	Nonprofit
Carolyn King	National Grid	Utility
Tom McAteer	CMC Energy Services	Implementer
Katrina Metzler	NEUAC	Nonprofit
David Nelson	Con Edison	Utility
Paula Ream	CMC Energy Services	Implementer
Mike Waller	CMC Energy Services	Implementer
-	[Electricity and Gas Utility]	Utility
-	[Nonprofit Research Center]	Nonprofit
-	[Senior Center]	Implementer
-	[Senior Center]	Implementer

Table 1. Experts and experienced professionals interviewed using the interview questions listed in Appendix C.

Appendix C: Interview Questions

The following are the questions asked in formal interviews with the above contacts.

1. Do you believe that low participation in HEAP and other energy savings programs is a significant problem that needs to be addressed in your state (or locality) and nationwide? How about low participation amongst low-income seniors specifically?
2. What do you believe are the main reasons that participation from low-income seniors, in particular the hard to reach seniors is low in energy efficiency programs?
3. Are there any state or utility programs we should look into as model examples?
4. What are some of the most effective outreach strategies for reaching low-income seniors that you know of? Are there specific programs that you know of that are designed to reach hard to reach seniors?
5. How have you tried to reach low-income seniors? What has worked and what has not?
6. Do you think it is better to have more program participants, or to help fewer but give those who do par-

anticipate deeper savings? If the savings were deeper, would that incentivize hard to reach populations to participate more so than currently?

7. Is there any specific part of the application process that may be impeding seniors/elderly from completing the application?

8. Are you aware of any communities in your area doing outreach for HEAP or other energy assistance programs, such as churches, senior centers, etc.?

Appendix D: Mapping Senior Poverty and Median Income

The two maps below present a geographic representation of senior poverty and median income in New York State. These maps may provide insight as to which counties should be targeted the most by OTDA to reach low-income seniors.

