NATIONAL ENERGY ASSISTANCE DIRECTORS' ASSOCIATION

2009 NATIONAL ENERGY ASSISTANCE SURVEY

CONNECTICUT STUDY

EMBARGOED TILL MONDAY APRIL 19, 2010
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The National Energy Assistance Directors' Association

The National Energy Assistance Directors' Association (NEADA) represents the state directors of the Low Income Home Energy Assistance Program (LIHEAP). NEADA is a nonprofit educational and policy organization based in Washington, DC. Its mission is to support the delivery of LIHEAP services by state agencies and programs.

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California	Iowa	Montana	New York
Connecticut	Maine	North Carolina	Ohio
Delaware	Minnesota	New Mexico	Pennsylvania
Georgia			

Mark Wolfe
Executive Director
National Energy Assistance Directors' Association

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Executive Summary

This report presents findings from a survey of FY 2009 LIHEAP recipients in Connecticut and compares their characteristics and problems affording energy bills to LIHEAP recipients in the Northeast, and to a nationally representative sample of LIHEAP recipients across the United States.

This study is part of a larger national study of LIHEAP recipients across the country. During the period of study, low-income households across the country faced an increasingly difficult economic climate and continued to deal with high energy costs. The national survey substantiated these issues – showing that 36 percent were unemployed at some point during the year and that 35 percent reported higher energy bills than the previous year. However, while the national survey showed that LIHEAP recipients continued to face many challenges in meeting their energy needs, the prevalence of these problems did not increase as compared to the previous year. One important factor that improved the circumstances of low-income households with respect to their energy bills was the increase in the total LIHEAP appropriation from $2.57 billion in FY 2008 to $5.1 billion in FY 2009. This resulted in greater average LIHEAP benefits and a greater percentage of eligible households served. Without this increased funding, we expect that we would have seen an increase in the prevalence of the problems studied in this report.

Demographic Characteristics
LIHEAP recipients in CT, like those throughout the U.S., are likely to have vulnerable household members. Ninety percent of LIHEAP recipients in CT have an elderly household member, a disabled household member, or a child in the home.

By definition, these household have very low incomes – 60% of the recipients in CT have annual households income of under $20,000 and 40 percent have income below the poverty level.

Only 36 percent of LIHEAP recipients in CT own their homes. This compares to 45 percent in the Northeast and 46 percent in the U.S. The lower rate of home ownership in CT probably relates to the high cost of housing in the state, as LIHEAP recipients in CT have higher annual household incomes than LIHEAP recipients in the Northeast or in the U.S. as a whole.

Many of these homes are in poor condition. 24% reported that they have mold and 28% reported that they have pests in the home. The mold condition is significantly worse in District 2 (Groton/Norwich), where 35% reported that they have mold and 24% in District 4 (Bridgeport/Stamford/Norwalk) reported that they have pests.

Financial Situation
Like LIHEAP recipients across the country, recipients in CT were likely to say that their financial situation was worse than it had been the previous year. In the state as a whole, 41 percent of recipients said that their financial situation had worsened. Recipients in District 5 (Waterbury/Danbury/New Britian) were most likely to say that their situation had worsened. Forty-six percent of these recipients said that their financial situation had worsened, compared to 35 percent in District 4 (Bridgeport/Stamford/Norwalk).

Energy Costs
LIHEAP recipients in CT reported high energy costs. Nearly half of these respondents said that their annual energy costs were more than $2,000, compared to 41 percent in the Northeast and 37 percent in the U.S. However, due to their higher incomes, their energy burdens are not as high.

LIHEAP has a big impact on CT LIHEAP recipients' energy burden. Only 16 percent of LIHEAP recipients in CT had an energy burden of five percent or less, prior to LIHEAP, but 59 percent had an energy burden of five percent or less after LIHEAP.

LIHEAP recipients in CT show signs of unaffordable energy bills, but are less likely than other LIHEAP recipients across the country to face these problems.

- 71% said that they worried about paying their energy bill during the past year.
- 77% said that they reduced expenses for household necessities.
- 41% said that they borrowed from a friend or relative.

Responses to High Energy Costs

LIHEAP recipients in CT sometimes take detrimental actions to meet their energy needs.

- 19% said that they kept their home at a temperature that they felt was unsafe or unhealthy during the past year. 25% in District 3 (New Haven) and 23% in District 1 (Hartford) said that they did so.
- 14% said they left their home for part of the day because it was too hot or too cold.
- 26% said that they used their kitchen oven or stove for heat.

LIHEAP recipients in CT are less likely to take these actions than LIHEAP recipients in the Northeast and in the U.S.

Inability to Pay Energy Bills

They also have times when they cannot afford to pay their energy bills and suffer loss of service.

- 51% said that they skipped paying or paid less than their full energy bill during the past year.
- 33% said that they received a notice or threat to discontinue their electricity or heating fuel.
- 11% said that their electric or natural gas service was shut off. 14% in District 4 (Bridgeport/Stamford/Norwalk) said that their service was shut off compared to 7% in District 5 (Waterbury/Danbury/New Britian)
- 22% said that they were unable to use their main heating fuel due to discontinued service or broken equipment. 26% of those in District 3 (New Haven) reported this problem, compared to 18% in District 5 (Waterbury/Danbury/New Britian). This compares to 31% in the Northeast and 27% in the U.S.
- 14% said that they were unable to use air conditioning due to discontinued service or broken equipment. 19% in District 3 (New Haven) and 18% in District 5 (Waterbury/Danbury/New Britian) reported this problem.

Housing and Financial Problems

LIHEAP recipients in CT face housing and financial problems as a result of unaffordable energy bills. In the past five years,

- 28% said they did not make a full rent or mortgage payment
- 5% were evicted from their home or apartment
- 8% moved in with family or friends
- 11% got a payday loan. This compares to 16% in the Northeast and 18% in the U.S.

Medical and Health Problems

LIHEAP recipients in CT had medical and health problems during the previous five years as a result of their energy bills.

- 21% said that they went without food for at least one day. 27% in District 2 (Groton/Norwich) reported that they faced this problem.
- 29% said that they went without medical or dental care. 34% in District 1 (Hartford) and 33% in District 2 (Groton/Norwich) reported that they faced this problem.
- 23% said that they did not take their prescription medication.

- 12% became sick and needed to go to the doctor or hospital because their home was too cold.

However, the rates of these problems were higher among LIHEAP recipients in the Northeast and in the U.S.

The Need for LIHEAP

Many of these households rely on LIHEAP to enable them to meet their most basic needs.

- 66% said that they would have kept their home at an unsafe or unhealthy temperature if LIHEAP had not been available. 71% in District 1 (Hartford) reported this.
- 47% said they would have had their electricity or home heating fuel discontinued if LIHEAP had not been available. 55% in District 2 (Groton/Norwich) reported this.

The survey provided documentation of the need for LIHEAP among program recipients in CT.

- 86% said that they applied or plan to apply for LIHEAP again during the current year.
- 95% said that LIHEAP was very important in helping them meet their needs.

This survey provided evidence of the impact of LIHEAP on recipient households in CT. However, the survey also showed that many of these households continue to face difficulties meeting their energy needs and their other needs, due to the high cost of energy.

I. Introduction

The National Energy Assistance Directors Association (NEADA), representing the state LIHEAP directors, received a grant through the Administration for Children and Families (ACF), U.S. Department of Health and Human Services to update the information about LIHEAP-recipient households that was collected in the 2003, 2005, and 2008 NEA Surveys. This survey documented changes in the affordability of energy bills, the need for LIHEAP, and the choices that low-income households make when faced with unaffordable energy bills. The 2009 NEA Survey selected a new sample of 2009 LIHEAP recipients to document changes in the need for LIHEAP and changes in the choices that low-income households make when faced with unaffordable energy bills. This report presents the findings from the 2009 NEA Survey for an increased CT sample and provides comparisons by district, and to the Northeast and to the U.S. as a whole. The survey and report were prepared for NEADA by APPRISE.

A. Low Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) is administered by the U.S. Department of Health and Human Services (HHS). The purpose of LIHEAP is "to assist low-income households, particularly those with the lowest incomes, that pay a high proportion of household income for home energy, primarily in meeting their immediate home energy needs." The LIHEAP statute defines home energy as "a source of heating or cooling in residential dwellings."[1]

Federal dollars for LIHEAP are allocated by the U.S. Department of Health and Human Services to the grantees (i.e., the 50 states, District of Columbia, 128 tribes and tribal organizations, and five insular areas) as a block grant. Program funds are distributed by a formula, which is weighted towards relative cold-weather conditions.

Program funds are disbursed to LIHEAP income-eligible households under programs designed by the individual grantees. Section 2605(b)(2) allows LIHEAP grantees to use two income-related standards in determining household eligibility for LIHEAP assistance:

- Categorical eligibility for households with one or more individuals receiving Temporary Assistance for Needy Families, Supplemental Security Income payments, Food Stamps, or certain needs-tested veterans' and survivors' payments, without regard for household income.

- Income eligibility for households with incomes that do not exceed the greater of an amount equal to 150 percent of the federal poverty level[2], or an amount equal to 60 percent of the state median income. Grantees may target assistance to poorer households by setting lower income eligibility levels. Grantees are prohibited from setting income eligibility levels lower than 110 percent of the poverty level. Eligibility priority may be given to households with high energy burden or need.[3]

[1] The statutory intent of LIHEAP is to reduce home heating and cooling costs for low-income households. However, information on total residential energy costs is more accessible and more apparent to LIHEAP-recipient respondents. Moreover, any reduction in home heating and cooling costs leads to a direct reduction in total residential energy costs. Therefore, this report addresses total residential energy costs.

[2] Most states use the 150 percent of federal poverty level maximum as the guideline. 150 percent of federal poverty in FY2009 is $16,245 for a single person and $33,075 for a family of four.

[3] Description of LIHEAP information obtained from "Low Income Home Energy Assistance Program. Report to Congress for Fiscal Year 2001." U.S. Department of Health and Human Services, Administration for Children and

B. 2009 National Energy Assistance Survey

The 2009 NEA Survey aimed to update the information about LIHEAP-recipient households that was collected in the 2003, 2005, and 2008 NEA Surveys. Stratified samples of 2009 LIHEAP recipients were selected to collect new information about the consequences of high energy bills for low-income households. The 2009 National Energy Assistance Survey collected the following information from LIHEAP-recipient households:

- Demographic, energy expenditure, and income information
- Healthy home behaviors
- History of LIHEAP participation
- Constructive actions taken to meet energy expenses
- Signs of unaffordable energy bills
- Health and safety consequences of unaffordable energy bills
- Effects of unaffordable energy bills on housing
- Changes in financial situation and affordability of home energy bills
- Impact and importance of LIHEAP benefits for recipient households

The 2009 Survey included the 12 states that were included in the 2008 Survey and a larger sample of CT LIHEAP recipients, as a result of additional funding that was allocated for a special study in CT. This report presents on the findings for CT and districts within the state, and compares statistics to those for the Northeast and to the U.S. as a whole.

C. Organization of the Report

This report has five sections that follow this introduction.

- *Section II: Survey Methodology*: Presents the methodology used for sample selection, survey implementation, weighting, and survey response rates.

- *Section III: LIHEAP Recipients:* Presents demographic and income information LIHEAP-recipient households that completed the 2009 NEA Survey.

- *Section IV: Problems Faced By Low-Income Households in Meeting Their Energy Needs:* Presents information about actions that LIHEAP-recipient households take to meet their energy needs, household necessities, and health and wellness in the face of significant financial constraints.

- *Section V: The Need For LIHEAP:* Presents information about the impact and importance of LIHEAP on recipient households.

- *Section VI: Conclusion:* Presents a summary of the key findings in this report.

Families, Office of Community Services, Division of Energy Assistance. Additional information regarding the LIHEAP program can be found on the World Wide Web at: http://www.acf.hhs.gov/programs/liheap/.

II. Survey Methodology

This section describes the methodology for the 2009 NEA Survey, including procedures for sample selection, survey implementation, and weighting.

A. Survey Implementation

A survey advance letter was sent to the sample of selected LIHEAP recipients from the 13 participating states. This letter announced the survey, notified potential respondents that they might be called to participate in the survey, explained the purpose of the survey, and gave potential respondents the option to call the phone center to complete the survey at their convenience.

APPRISE retained TMR Group to conduct the telephone survey through its call center. A researcher from APPRISE trained TMR's employees on the survey instrument and monitored survey implementation. TMR's manager in charge of the survey instructed interviewers how to use the computerized version of the survey to record customer responses.

Interviewer training consisted of two hour-long sessions – one for daytime and one for evening interviewers. This training session provided interviewers with an overview of the project, purpose behind questions asked, and strategies to provide accurate clarification and elicit acceptable responses through neutral probing techniques.

Interviewer monitoring allowed APPRISE researchers to both listen to the way interviewers conducted surveys and see the answers they chose on the computerized data entry form. TMR's manager facilitated open communication between the monitors and interviewers, which allowed the monitors to instruct interviewers on how to implement the survey and accurately record customer responses.

Telephone interviews for all states were conducted between November 16, 2009 and January 26, 2010. During this time period, 1,828 interviews were completed. Telephone interviews for Connecticut were conducted between December 15, 2009 and January 26, 2010. During this time, 530 interviews were completed.

B. Sample Selection and Response Rates

LIHEAP recipients were selected from each of the 13 states chosen to participate in the survey. Because of a special congressional earmark for Connecticut, a special study was conducted for Connecticut. Table II-1 details the number of LIHEAP recipients selected to complete the survey, number of completed interviews, cooperation rates, and response rates for the national sample. The table presents the following information:

- **Number selected:** Initially, 220 households were selected for each district in Connecticut. Due to the high number of non-interviews and unusable telephone numbers, an additional sample of 100 cases were selected for Districts 1-3, and an additional 150 cases were selected for Districts 4-5. These additional respondents were not sent an advance letter. The final sample consisted of 1,700 cases.

- **Unusable:** There were 502 cases deemed unusable because no one was present in the home during the survey who was able to complete the survey, or because phone numbers were missing, unavailable, disconnected, or incorrect. These households are not included in the denominator of the response rate or the cooperation rate. They are included in the denominator of the completed interview rate.

- **Non-Interviews:** There were 200 cases classified as non-interviews because the qualified respondent refused to complete the interview, or because the respondent asked the interviewer to call back to complete the interview at a later time, but did not complete the interview during the field period. These households are included in the denominator of the cooperation rate, the response rate, and the completed interview rate.

- **Unknown eligibility:** There were 468 cases that were determined to have unknown eligibility to complete the interview, due to answering machines, no answers, and language barriers.[4] These households are not included in the denominator of the cooperation rate. They are included in the denominator of the response rate and the completed interview rate.

- **Completed interviews**: The completed interviews are households that were reached and that answered the full set of survey questions by telephone. In total, 530 interviews were completed.

- **Cooperation rate**: The cooperation rate is the percent of eligible households contacted who completed the survey. This is calculated as the number of completed interviews divided by the interviews plus the number of non-interviews (refusals plus non-completed call backs[5]). In Connecticut, this survey achieved a 73 percent cooperation rate.

- **Response rate:** The response rate is the number of completed interviews divided by the number of completed interviews plus the number of non-interviews (refusals plus non-completed call backs) plus all cases of unknown eligibility (due to answering machines and language barriers). This survey attained a 44 percent response rate for Connecticut.

- **Completed Interview Rate:** The completed interview rate is the percentage of households selected that completed the survey. This survey attained a 31 percent completed interview rate for Connecticut.

Table II-1
Sample and Response Rates

	Total Sample	Connecticut
Number Selected	5,240	1,700
Unusable	1,844	502
Non-Interviews	418	200
Unknown Eligibility	1,150	468

[4] The telephone interview center conducted interviews with respondents with a language barrier who spoke Spanish. However, there were 187 cases in which an interview could not be completed due to a language barrier for a language other than Spanish. Eighty-three Spanish interviews were completed from all states.

[5] Non-completed callbacks include respondents who asked the interviewer to call back at a later time to complete the interview, but did not complete the interview by the end of the field period.

	Total Sample	Connecticut
Completed Interviews	1,828	530
Cooperation Rate	81%	73%
Response Rate	54%	44%
Completed Interview Rate	35%	31%

Table II-2 displays the number of interviews completed by state. The response rate ranged from 40 percent in California to 74 percent in North Carolina.

Table II-2
Number of Completed Interviews by State

State	Total Selected	Completed Interviews	Response Rate
California	370	106	40%
Connecticut	1,700	530	44%
Delaware	220	102	62%
Georgia[6]	600	120	65%
Iowa	250	100	57%
Maine	220	115	64%
Minnesota	220	103	62%
Montana	220	106	65%
New Mexico	300	106	57%
New York[6]	400	111	49%
North Carolina[6]	300	114	74%
Ohio	220	102	61%
Pennsylvania	220	113	69%
TOTAL	5,240	1,828	54%

Table II-3 displays the number of interviews completed by district in CT. The response rate ranged from 41 percent in Districts 4 and 5 to 50 percent in District 1.

Table II-3
Connecticut Number of Completed Interviews by District

Connecticut	Total Selected	Completed Interviews	Response Rate
District 1	320	106	50%
District 2	320	111	47%

[6] Client telephone number was not provided in the GA LIHEAP datasets, and many numbers were missing from the NC and NY LIHEAP datasets. Manual look-ups were conducted for these households.

Connecticut	Total Selected	Completed Interviews	Response Rate
District 3	320	103	44%
District 4	370	107	41%
District 5	370	103	41%

C. Weights

Four sets of weights were used to ensure that district-level data represents each district in Connecticut, that state-level data represents each state, that regional-level data represents the Northeast region, and that the overall findings are representative of the national LIHEAP population.

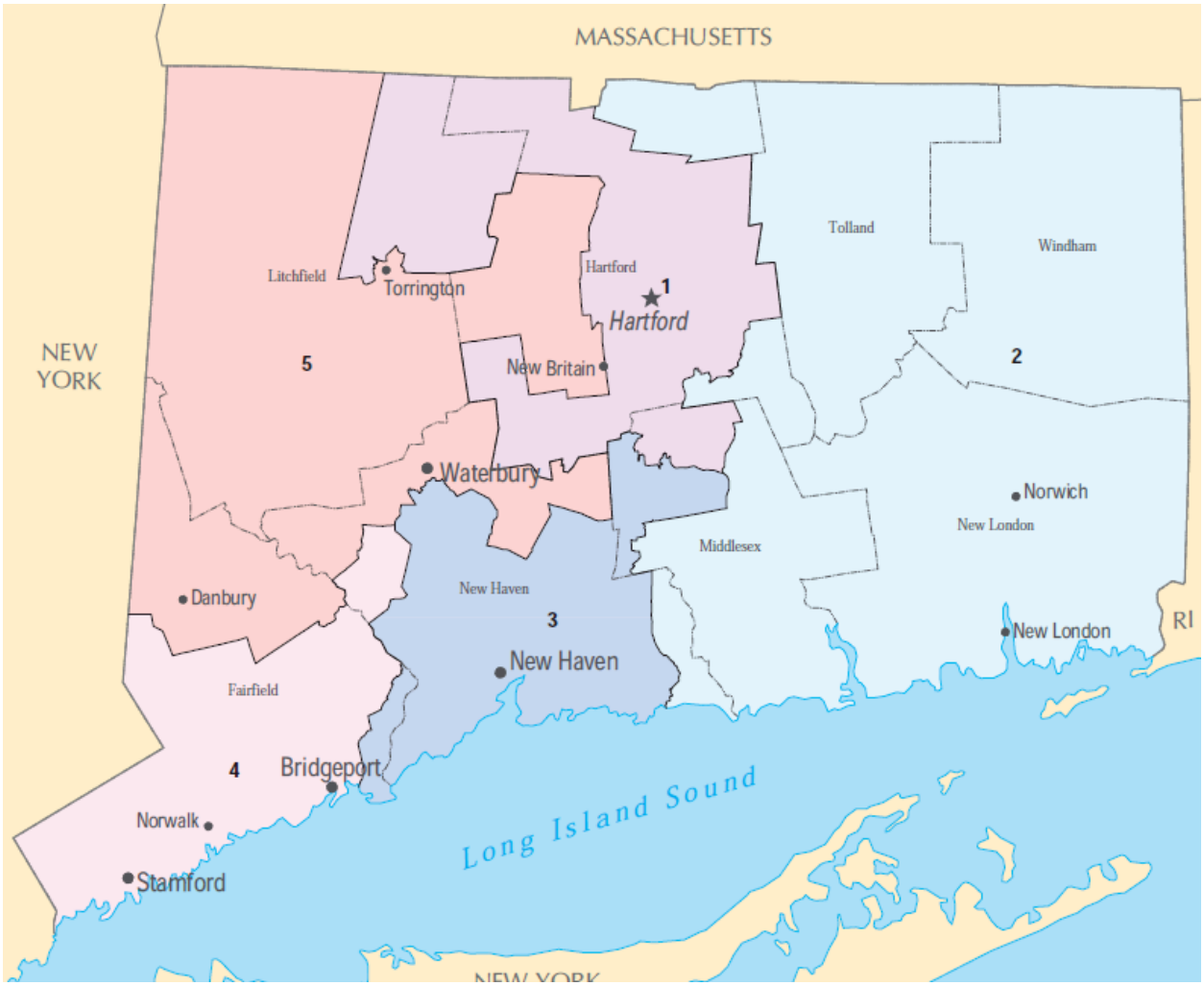
D. Districts

LIHEAP recipients in Connecticut were stratified into five districts for the sample selection and analysis. Table II-4 provides information on the major cities that are located in each of the districts. The largest cities in each district are highlighted.

Table II-4
Major Cities In Each District

District 1	District 2	District 3	District 4	District 5
Bristol	Groton	East Haven	Bridgeport	Bethel
East Hartford	New London	Middletown	Darien	Danbury
Hartford	Norwich	Milford	Norwalk	Meriden
Kensington	Southwood Acres	Naugatuck	Stamford	New Britain
Newington	Storrs	New Haven	Trumbull	Oakville
West Hartford	Thompsonville	North Haven	Westport	Torrington
Wethersfield		Shelton		Waterbury
Winsted		Stratford		
Windsor Locks		West Haven		

The map below displays the geographic divisions for the district level analysis.


MASSACHUSETTS
NEW YORK
Litchfield
Torrington
Hartford
1
Hartford
Tolland
Windham
5
New Britain
2
Waterbury
Norwich
New London
Middlesex
New Haven
Danbury
3
New London
RI
New Haven
Fairfield
4
Bridgeport
Norwalk
Long Island Sound
Stamford
NEW YORK

III. LIHEAP Recipient Households

This section provides findings on the demographic characteristics of LIHEAP recipient households. We compare findings in the state of CT, the five CT districts, the Northeast, and the United States.

Table III-1 displays information on the number of household members. The table shows that approximately one-third of LIHEAP recipients live in one member households and less than half have more than two household members.

Table III-1
Number of Household Members

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
1	34%	28%	40%	38%	26%	40%	28%	36%
2	21%	23%	17%	24%	21%	18%	24%	21%
3	19%	24%	10%	12%	29%	18%	19%	17%
4	13%	12%	15%	14%	11%	13%	12%	11%
5	7%	7%	12%	4%	9%	4%	8%	8%
6 or more	5%	4%	4%	7%	2%	5%	8%	7%
Don't Know / Refused	2%	2%	2%	2%	2%	2%	1%	<1%

Table III-2 displays the percentage of LIHEAP households with vulnerable members. About 40 percent of LIHEAP households in CT have a senior member, a disabled member, or a child aged 18 or younger. Eighteen percent are single parent households. Recipients in districts one and four are more likely than those in the other districts to be single parent households.

Table III-2
Vulnerable Groups

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Household with Senior	40%	38%	37%	42%	34%	45%	37%	39%
Household with Disabled	39%	35%	42%	40%	32%	44%	43%	44%
Household with Child (Age 18 or Under)	44%	51%	41%	38%	49%	41%	49%	45%
Household with Young Child (Age 5 or Under)	19%	17%	16%	18%	21%	21%	24%	23%
Single Parent Household[1]	18%	23%	11%	14%	23%	17%	18%	18%

[1] Defined as households with only one adult residing with one or more children.

Table III-3 displays the percentage of households that have at least one vulnerable member. The table shows that 90 percent of LIHEAP recipients in CT have a vulnerable household member.

Table III-3
Households With At Least One Vulnerable Member

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
At Least One Vulnerable Member	90%	88%	92%	88%	88%	94%	93%	92%
No Vulnerable Members	10%	12%	8%	12%	12%	6%	7%	8%

Table III-4 displays statistics on home ownership. The table shows that 36 percent of LIHEAP recipients in CT own their homes. This is lower than the 45 percent of recipients in the Northeast and 46 percent of LIHEAP recipients in the United States who own their homes, perhaps due to a higher cost of home ownership in CT than in other states. The table shows that the percentage who own their homes ranges from 29 percent in District 4 to 40 percent in District 3.

Table III-4
Home Ownership

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Own	36%	35%	38%	40%	29%	36%	45%	46%
Rent	60%	61%	60%	52%	66%	62%	52%	51%
Other	2%	2%	1%	6%	3%	0%	1%	2%
Don't Know / Refused	2%	2%	1%	2%	2%	2%	1%	<1%

Table III-5 displays annual household income. The table shows that LIHEAP recipients in CT are less likely than LIHEAP recipients overall in the Northeast or in the U.S. to have income below $10,000. Mean household income is close to $20,000 for LIHEAP recipients in CT, compared to almost $15,000 for all LIHEAP recipients in the Northeast and almost $14,000 for all LIHEAP recipients in the U.S.

Table III-5
Annual Income

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Less than $ 10,000	21%	22%	17%	22%	21%	20%	37%	38%
$ 10,001 - $ 20,000	39%	36%	36%	44%	34%	44%	36%	41%
$ 20,001 - $ 30,000	22%	21%	24%	18%	26%	24%	19%	16%
$ 30,001 - $ 40,000	11%	13%	12%	13%	14%	6%	6%	4%
More than $ 40,000	7%	8%	11%	4%	4%	6%	1%	1%
Mean Income	$19,609	$19,985	$21,629	$18,939	$19,740	$18,393	$14,878	$13,842

Table III-6 displays data on poverty level of LIHEAP recipients in CT. The table shows that 40 percent of LIHEAP recipients in CT have income at or below poverty, compared to 63 percent in the Northeast and 62 percent in the U.S. One third of LIHEAP recipients in CT have income above 150 percent of poverty in CT compared to 13 percent in the Northeast and 10 percent in the U.S.

Table III-6
Poverty Level

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
0%-50%	11%	15%	11%	9%	9%	10%	21%	20%
51%-100%	29%	26%	24%	32%	32%	31%	42%	42%
101%-125%	13%	13%	11%	13%	12%	15%	14%	16%
126%-150%	14%	8%	16%	19%	16%	14%	11%	12%
>150%	33%	37%	37%	27%	32%	31%	13%	10%

Table III-7 displays information on income sources and benefits for LIHEAP recipients in CT. The table shows that one-third have employment income, 35 percent have retirement income, 31 percent receive public assistance, and 42 percent receive non-cash benefits. LIHEAP recipients in CT are less likely than those in the Northeast or in the U.S. overall to receive non-cash benefits.

Table III-7
Types of Income and Benefits Received

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Wages or Self-Employment Income	33%	33%	38%	38%	32%	26%	32%	31%
Retirement Income	35%	31%	33%	36%	35%	38%	33%	37%
Public Assistance	31%	27%	33%	29%	39%	30%	40%	40%
Non-cash Benefits	42%	38%	52%	44%	41%	41%	61%	61%

Table III-8 displays information on unemployment during the past year. The table shows that 36 percent of LIHEAP recipients said that someone in the household had been employed at some point in the past year. This varied from 31 percent in District 1 to 40 percent in District 2.

Table III-8
Unemployed During the Year

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	**530**	**106**	**111**	**103**	**107**	**103**	**869**	**1,828**
Yes	36%	31%	40%	35%	39%	38%	33%	36%
No	62%	66%	59%	63%	59%	60%	65%	63%
Don't Know / Refused	2%	3%	1%	2%	2%	2%	2%	1%

Table III-9A displays the percentage of LIHEAP recipients that had various medical conditions. The table shows that 41 percent had asthma, 15 percent had bronchitis or COPD, 47 percent had heart disease, and 52 percent had allergies.

Table III-9A
Medical Conditions: Someone in the Household Had, or Had Symptoms of These Medical Conditions

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Asthma or Symptoms of Asthma	41%	38%	45%	35%	45%	45%	46%	46%
Chronic Bronchitis, Emphysema, COPD	15%	10%	19%	15%	13%	20%	20%	21%
Hypertension, Heart Disease, Heart Attack, or Stroke	47%	50%	48%	50%	41%	46%	50%	51%
Allergies or Symptoms of Allergies	52%	50%	53%	45%	63%	51%	55%	54%

Table III-9B displays the percentage of respondents who had any one of these conditions in their household. The table shows that 80 percent of LIHEAP recipients in CT had one of these conditions in their household.

Table III-9B
Medical Conditions: Someone in the Household Had or Had Symptoms of Allergies, Asthma, Chronic Bronchitis, Emphysema, COPD, High Blood Pressure, Heart Disease, a Heart Attack, or Stroke

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	80%	79%	78%	77%	85%	80%	82%	82%
No	19%	19%	21%	21%	14%	18%	17%	17%
Don't Know / Refused	2%	2%	1%	2%	1%	2%	1%	<1%

Table III-10 displays the percentage of LIHEAP recipients who use medical equipment that requires electricity. The table shows that 22 percent of LIHEAP recipients in CT have someone in their households with such a medical condition. This ranges from 12 percent in District 1 to 31 percent in District 5.

Table III-10
Someone in the Household Utilizes Necessary Medical Equipment that Uses Electricity

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	22%	12%	28%	24%	16%	31%	24%	25%
No	76%	85%	71%	74%	81%	67%	75%	75%
Don't Know / Refused	2%	3%	1%	2%	2%	2%	1%	<1%

The survey asked the respondents to rate their health condition. Table III-11 shows that 39 percent of the LIHEAP recipients in CT said that they were very healthy and 47 percents aid that they were somewhat healthy.

Table III-11
Respondent's Health Condition

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Very Healthy	39%	34%	41%	39%	48%	39%	40%	37%
Somewhat Healthy	47%	48%	49%	42%	43%	49%	44%	43%
Somewhat Unhealthy	9%	11%	6%	15%	7%	7%	11%	12%
Very Unhealthy	2%	3%	2%	3%	0%	3%	4%	6%
Don't Know / Refused	3%	4%	3%	2%	2%	3%	1%	1%

The survey also addressed some behaviors that can impact the health of the household. Table III-12 shows that 17 percent of LIHEAP recipients in CT said that someone smokes inside their home.

Table III-12
Healthy Homes: Someone Smokes Inside the House

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	17%	22%	22%	12%	15%	15%	19%	21%
No	81%	77%	77%	86%	85%	83%	80%	79%
Don't Know / Refused	1%	1%	1%	2%	1%	2%	1%	<1%

Respondents were asked whether they use their bathroom exhaust when showering or bathing. Table III-13 shows that 34 percent of LIHEAP recipients in CT said that they always use the

exhaust fan when showering or bathing and 45 percent said that they never used it or do not have one.

Table III-13
Healthy Homes: Members of Household Use Bathroom Exhaust Fan When Showering or Bathing

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Always	34%	28%	45%	31%	36%	37%	29%	30%
Sometimes	11%	13%	11%	6%	9%	13%	11%	11%
Rarely	8%	7%	7%	7%	7%	9%	7%	8%
Never / Don't Have One	45%	50%	36%	52%	45%	39%	50%	49%
Don't Know / Refused	2%	2%	1%	5%	3%	2%	3%	2%

Table III-14 shows that 21 percent of LIHEAP recipients in CT said that they always used their kitchen exhaust fan when cooking and 41 percent said that they never use it or don't have one.

Table III-14
Healthy Homes: Members of Household Use Kitchen Exhaust Fan When Cooking

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Always	21%	21%	23%	15%	23%	22%	19%	22%
Sometimes	22%	22%	17%	27%	23%	21%	21%	21%
Rarely	15%	17%	19%	13%	8%	14%	15%	16%
Never / Don't Have One	41%	38%	39%	43%	46%	42%	43%	39%
Don't Know / Refused	2%	3%	2%	2%	1%	2%	2%	1%

Respondents were asked whether they had mold or pests in their home in the past year. Table III-15 shows that 24 percent of LIHEAP recipients in CT said that they had mold in their homes and 28 percent said that they had pests. The percentage with mold varied from 19 percent in District 4 to 35 percent in District 2.

Table III-15
Healthy Home Issue: Had Mold or Pests in Home in Past Year

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Mold	24%	21%	35%	31%	19%	21%	22%	23%
Pests	28%	29%	27%	27%	34%	24%	39%	42%

Respondents were asked several questions about heating and cooling. Table III-16 shows that 37 percent of LIHEAP recipients in CT use natural gas as their main heating fuel, 35 percent use fuel oil or kerosene, and 19 percent use electricity.

Table III-16
Primary Fuel Used for Home Heating

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	106	103	869	**1,828**
Natural Gas	37%	41%	15%	39%	56%	33%	44%	44%
Fuel Oil or Kerosene	35%	36%	47%	39%	23%	31%	34%	17%
Electricity	19%	15%	32%	17%	15%	22%	9%	24%
Bottled Gas (LPG or Propane)	4%	5%	3%	1%	2%	7%	7%	10%
Wood	1%	1%	1%	2%	0%	1%	3%	2%
Coal or Coke	0%	0%	0%	0%	0%	0%	<1%	<1%
Other Fuel	0%	0%	0%	0%	0%	0%	0%	<1%
No Fuel Used	0%	0%	0%	0%	0%	0%	0%	<1%
Solar Energy	0%	0%	0%	0%	0%	0%	0%	0%
Don't Know/Refused	4%	3%	2%	3%	4%	6%	3%	3%

Table III-17 shows that six percent of LIHEAP recipients in CT have heat included in their rent.

Table III-17
Heat included in Rent

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	106	103	869	1,828
Yes	6%	5%	4%	6%	6%	8%	5%	6%
No / Own Home	90%	90%	95%	87%	91%	89%	94%	93%
Do Not Pay Rent	1%	2%	0%	5%	1%	0%	<1%	1%

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	106	103	869	1,828
Don't Know / Refused	2%	3%	1%	2%	2%	3%	1%	<1%

Table III-18 displays information on the primary method of summer cooling. The table shows that nine percent have central air conditioning, 52 percent have window or wall air conditioning, and 28 percent use fans. LIHEAP recipients in CT are less likely than those overall in the U.S. to have central air conditioning, and are more likely than those in the Northeast and in the U.S. to have window or wall air conditioning.

Table III-18
Primary Method of Summer Cooling

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Central Air Conditioning	9%	8%	7%	12%	13%	8%	10%	26%
Window or Wall Air Conditioning	52%	45%	54%	56%	49%	58%	41%	36%
Fans	28%	30%	29%	25%	29%	28%	34%	24%
Evaporative or Swamp Cooling	0%	0%	0%	0%	0%	0%	0%	2%
No Cooling Method Used	8%	13%	9%	6%	5%	4%	14%	11%
Don't Know / Refused	3%	4%	1%	2%	3%	2%	1%	1%

IV. Problems Faced by Low-Income Households in Meeting Their Energy Needs

A. Increased Utility Bills and Increased Need

Respondents were asked to report their total residential energy costs for the past year. Table IV-1 shows that 48 percent said that their costs were more than $2,000. This is higher than the 41 percent in the Northeast and 37 percent in the U.S. who said that their energy costs were more than $2,000.

Table IV-1
Annual Total Residential Energy Costs

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Less than $ 500	2%	2%	6%	0%	1%	2%	6%	7%
$ 501 - $ 1,000	5%	6%	9%	3%	4%	3%	9%	13%
$ 1,001 - $ 1,500	13%	17%	12%	10%	15%	12%	12%	14%
$ 1,501 - $ 2,000	17%	18%	10%	13%	19%	22%	13%	16%
Over $ 2,000	48%	47%	48%	56%	46%	43%	41%	37%
Don't Know / Refused	15%	10%	16%	18%	15%	18%	19%	14%

Table IV-2A displays the percent of income that households spent on energy, prior to taking account of the LIHEAP benefits that they received. The table shows that 13 percent of LIHEAP recipients in CT had a pre-LIHEAP energy burden of more than 20 percent. This compares to 21 percent in the Northeast and 21 percent in the U.S.

Table IV-2A
Total Residential Energy Burden
Pre-LIHEAP Burden

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	441	92	95	82	89	83	715	1,533
0-5%	16%	20%	26%	9%	11%	14%	13%	13%
6%-10%	38%	41%	39%	37%	40%	35%	34%	32%

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	441	92	95	82	89	83	715	1,533
11-15%	21%	16%	22%	25%	23%	22%	19%	19%
16-20%	11%	10%	8%	15%	9%	13%	13%	15%
21-25%	6%	8%	0%	8%	6%	7%	8%	7%
>25%	7%	5%	4%	6%	10%	9%	13%	14%

Table IV-2B displays the post-LIHEAP energy burden. The table shows that only 2 percent of LIHEAP recipients in CT had a post-LIHEAP energy burden of more than 20 percent and 59 percent had a post-LIHEAP energy burden of five percent or less. This compares to 42 percent of LIHEAP recipients in the Northeast and 37 percent of LIHEAP recipients in the U.S. who had a post-LIHEAP energy burden of five percent or less.

Table IV-2B
Total Residential Energy Burden
Post-LIHEAP Burden

	CT	CT Districts					Northeast	U.S.
		1	2	3	4	5		
Number of Respondents	441	92	95	82	89	83	715	1,533
0-5%	59%	66%	76%	49%	54%	50%	42%	37%
6%-10%	28%	21%	20%	38%	31%	33%	31%	29%
11-15%	8%	8%	3%	9%	12%	8%	15%	17%
16-20%	3%	1%	1%	1%	3%	6%	6%	8%
21-25%	1%	1%	0%	1%	0%	3%	2%	4%
>25%	1%	1%	0%	1%	0%	0%	5%	7%

Table IV-3 shows that 33 percent of respondents said that there energy bills were about the same as the previous year and 36 percent said that they were higher.

Table IV-3
Change in Energy Bills

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Same	33%	39%	31%	32%	22%	34%	37%	37%
Lower	20%	17%	28%	15%	26%	18%	21%	21%
Higher	36%	35%	29%	39%	45%	33%	33%	35%
Don't Know / Refused	11%	8%	11%	14%	7%	15%	10%	8%

Respondents who reported that their energy bills increased were asked why they thought their energy bills were higher than the previous year. Table IV-4 shows that 61 percent said that prices were higher, eight percent said that the winter was colder, and three percent said that the summer was warmer.

Table IV-4
Why Energy Bills are Higher

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	190	36	33	40	48	33	295	660
Prices were Higher	61%	68%	52%	61%	66%	57%	69%	64%
Winter was Colder	8%	10%	9%	5%	6%	9%	3%	4%
Summer was Warmer	3%	0%	3%	0%	4%	9%	3%	2%
Bad Economy	1%	0%	0%	5%	0%	0%	1%	1%
Energy Inefficient Home	1%	3%	0%	0%	0%	0%	0%	2%
Moved to Different Home	1%	3%	3%	0%	0%	0%	2%	1%
Added Members to Household	1%	0%	3%	2%	0%	0%	1%	1%
Increased Energy Usage	6%	3%	10%	7%	10%	5%	2%	5%
Health or Safety Reasons	1%	0%	0%	0%	3%	0%	1%	1%
Other	3%	2%	8%	5%	2%	0%	4%	3%
Don't Know / Refused	14%	12%	13%	14%	9%	21%	15%	16%

Respondents were also asked to compare their financial situation to the previous year. Table IV-5 shows that 45 percent said it was the same, 41 percent said it was worse, and 12 percent said it was better.

Table IV-5
Change in Financial Situation

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Same	45%	50%	48%	42%	41%	41%	47%	47%
Worse	41%	41%	37%	40%	35%	46%	38%	39%
Better	12%	7%	14%	16%	21%	11%	14%	12%
Don't Know / Refused	2%	2%	1%	3%	3%	2%	1%	1%

Respondents were asked to compare the difficulty of paying their energy bill to the previous year. Table IV-6 shows that 41 percent said they were the same, 41 percent said that they were more difficult to pay, and 14 percent said that they were less difficult to pay.

Table IV-6
Change in Difficulty in Paying Energy Bills

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Same	41%	44%	43%	32%	39%	43%	41%	44%
More Difficult	41%	39%	34%	42%	41%	45%	42%	40%
Less Difficult	14%	12%	18%	18%	18%	8%	13%	13%
Don't Know / Refused	5%	5%	5%	9%	2%	3%	5%	3%

Table IV-7 shows that of those who said that their energy bills were more difficult to pay, 62 percent said it was due to a worsened financial situation, 21 percent said it was because the bill was higher, and eight percent said it was because other bills were higher. Respondents in CT were more likely than respondents in the Northeast to say that their bills were more difficult to pay because of a worsened economic situation.

Table IV-7
Reasons for Increased Difficulty in Paying Energy Bills

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	211	40	39	43	44	45	347	747
Lower Income / Lost Job / Worse Economic Situation	62%	67%	44%	53%	50%	76%	54%	60%
Increased Energy Bill	21%	18%	31%	23%	28%	15%	20%	21%
Increased Other Bills	8%	4%	15%	7%	9%	8%	10%	7%
No / Less Energy Assistance	3%	3%	9%	0%	4%	0%	2%	2%
Increased Medical Expenses	2%	5%	0%	2%	2%	0%	5%	4%
Increased Property Taxes	1%	3%	0%	0%	0%	0%	<1%	<1%
Increased Expenses / Cost of Living	1%	0%	0%	7%	0%	0%	6%	3%
Increased Rent	0%	0%	0%	0%	0%	0%	1%	1%
Increased Prescription Drugs	0%	0%	0%	0%	0%	0%	0%	<1%
Other	2%	0%	0%	7%	4%	2%	1%	2%
Don't Know/Refused	<1%	0%	0%	0%	3%	0%	1%	1%

B. Signs of the Problem

This section examines some of the problems respondents faced when they could not afford their energy bills. Table IV-8 shows that 71 percent said that they worried about paying their energy bills and 32 percent said that they did so almost every month.

Table IV-8
Worried About Paying Home Energy Bill Due to Not Having Enough Money for the Energy Bill During Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	32%	37%	25%	25%	34%	33%	31%	30%
Some Months	26%	27%	29%	30%	23%	22%	31%	27%
1 or 2 Months	13%	11%	15%	12%	10%	17%	15%	16%
Never / No	29%	24%	30%	33%	32%	28%	22%	26%
Don't Know / Refused	1%	1%	0%	1%	1%	0%	<1%	<1%

Table IV-9 shows that 77 percent said that they reduce expenses for household necessities because they did not have enough money for their energy bills, and 40 percent did so almost every month.

Table IV-9
Reduced Expenses for Household Necessities Due to Not Having Enough Money for the Energy Bill During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	40%	45%	41%	47%	33%	35%	45%	41%
Some Months	26%	21%	30%	23%	30%	29%	25%	27%
1 or 2 Months	11%	12%	7%	5%	14%	14%	10%	10%
Never / No	22%	21%	21%	22%	22%	22%	20%	21%
Don't Know / Refused	1%	2%	2%	3%	1%	0%	1%	<1%

Table IV-10 shows that 41 percent said that they borrowed from a friend or relative during the past year and five percent said that they did so almost every month.

Table IV-10
Borrowed from a Friend or Relative to Pay Home Energy Bill Due to Not Having Enough Money for the Energy Bill During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	5%	6%	6%	6%	6%	3%	4%	5%
Some Months	17%	25%	10%	20%	19%	10%	22%	21%
1 or 2 Months	19%	20%	17%	15%	21%	19%	21%	20%
Never / No	59%	49%	67%	59%	53%	67%	53%	54%
Don't Know / Refused	<1%	0%	0%	1%	1%	0%	<1%	<1%

C. Responses to the Problem

This section examines some of the actions that households took to meet their energy needs. Table IV-11 shows that 26 percent said that they closed off part of their home and eight percent said that they did so almost every month. LIHEAP recipients in CT were less likely than those in the U.S. overall to say that they took this action.

Table IV-11
Closed Off Part of Home Because Could Not Afford to Heat or Cool It Due to Not Having Enough Money for the Energy Bill During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	8%	9%	4%	12%	6%	9%	11%	12%
Some Months	14%	15%	19%	13%	13%	13%	15%	18%
1 or 2 Months	4%	6%	4%	3%	6%	3%	5%	6%
Never / No	73%	70%	73%	72%	75%	75%	69%	64%
Don't Know	1%	1%	0%	1%	1%	0%	<1%	<1%

Table IV-12 shows that 19 percent said that they kept their home at a temperature that they felt was unsafe or unhealthy in the past year and four percent said that they did so almost every month. LIHEAP recipients in CT were less likely than those in the Northeast and than those in the U.S. overall to say that they took this action.

Table IV-12
Kept Home at Temperature You Felt Was Unsafe or Unhealthy Due to Not Having Enough Money for the Energy Bill During Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	4%	4%	3%	4%	4%	5%	6%	6%
Some Months	9%	9%	10%	14%	10%	5%	16%	14%
1 or 2 Months	6%	10%	5%	7%	7%	3%	6%	6%
Never / No	78%	73%	82%	72%	78%	88%	71%	73%
Don't Know / Refused	2%	4%	0%	4%	2%	0%	1%	1%

Table IV-13 shows that 14 percent said that they left their home for part of the day because it was too hot or too cold in the past year.

Table IV-13
Left Home for Part of the Day Because it was Too Hot or Too Cold Due to Not Having Enough Money for the Energy Bill During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	1%	2%	2%	1%	1%	1%	1%	1%
Some Months	6%	8%	4%	10%	7%	3%	7%	9%
1 or 2 Months	7%	6%	12%	5%	9%	4%	12%	11%
Never / No	85%	84%	83%	82%	83%	92%	80%	79%
Don't Know	<1%	0%	0%	2%	1%	0%	<1%	<1%

Table IV-14 shows that 26 percent said that they used their kitchen stove or oven to provide heat in the past year. This compares to 34 percent of LIHEAP recipients in the Northeast and 33 percent of LIHEAP recipients in the U.S. overall.

Table IV-14
Used Kitchen Stove or Oven to Provide Heat Due to Not Having Enough Money for the Energy Bill During Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	1%	3%	0%	1%	0%	0%	3%	2%

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Some Months	9%	9%	9%	11%	9%	7%	15%	15%
1 or 2 Months	16%	15%	12%	18%	12%	20%	16%	16%
Never / No	74%	73%	79%	69%	78%	73%	66%	67%
Don't Know / Refused	<1%	0%	0%	2%	1%	0%	1%	<1%

D. Inability to Pay Energy Bills

Respondents were asked whether they skipped paying or paid less than their entire home energy bill in the past year. Table IV-15 shows that 51 percent of LIHEAP recipients said that they skipped a payment in the past year and 12 percent said that they did so almost every month.

Table IV-15
Skipped Paying or Paid Less than Entire Home Energy Bill
Due to Not Having Enough Money for the Energy Bill During Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	12%	12%	15%	8%	14%	11%	9%	11%
Some Months	22%	26%	18%	26%	22%	18%	24%	21%
1 or 2 Months	15%	16%	16%	9%	18%	17%	16%	17%
Never / No	49%	45%	51%	54%	45%	53%	50%	50%
Don't Know / Refused	1%	2%	0%	3%	2%	0%	1%	<1%

Table IV-16 shows that 33 percent of LIHEAP recipients in CT said that they received a notices or threat to disconnect or discontinue their electricity or home heating fuel during the past year. Four percent said that they did so almost every month.

Table IV-16
Received Notice or Threat to Disconnect or Discontinue Electricity or Home Heating Fuel Due to Not Having Enough Money for the Energy Bill During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Almost Every Month	4%	2%	3%	2%	4%	8%	5%	5%
Some Months	13%	16%	8%	16%	16%	9%	14%	12%
1 or 2 Months	16%	18%	22%	15%	16%	13%	20%	18%

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Never / No	66%	64%	67%	67%	63%	68%	61%	64%
Don't Know	1%	0%	0%	1%	1%	1%	<1%	<1%

Respondents were asked whether their electricity or gas was shut off due to nonpayment during the past year. Table IV-17 shows that eight percent of LIHEAP recipients in CT said that their electric service had been shut off, five percent said that their gas service had been shut off, 11 percent said that one of the two services had been shut off.

Table IV-17
Electricity or Gas Was Shut Off Due to Nonpayment During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Electric Service Shut Off	8%	7%	6%	11%	9%	7%	10%	9%
Gas Service Shut Off	5%	9%	6%	4%	5%	1%	7%	7%
Electric or Gas Shut Off	11%	12%	10%	12%	14%	7%	13%	12%

Table IV-18 shows that the percent of LIHEAP recipients who said that they were unable to use their heat during the past year due to loss of service or broken equipment. The table shows that nine percent of LIHEAP recipients in CT said that they were unable to use their heat because their heating equipment was broken and they could not afford to fix it, 13 percent said they could not use their heat because they were unable to pay for a fuel delivery, and eight percent said they could not use their heat because their gas or electric service had been discontinued. Almost one quarter went without heat at some point during the past year for one of these three reasons. However, this is lower than the 31 percent in the Northeast and 27 percent of LIHEAP recipients in the U.S.

Table IV-18
Unable to Use Main Source of Heat During Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Heating Equipment Broken	9%	9%	6%	11%	8%	9%	13%	13%
Unable to Pay for Fuel Delivery	13%	14%	14%	16%	7%	11%	15%	11%
Gas or Electric Service Discontinued	8%	7%	6%	13%	11%	6%	11%	11%
Any of Three Reasons	22%	24%	22%	26%	20%	18%	31%	27%

Table IV-9 shows the percent of LIHEAP recipients who said that they could not use their air conditioner because the equipment was broken or their electric service had been discontinued. The table shows that ten percent said that they could not use their air conditioning at some point during the past year because it was broken and six percent said they could not use it because their electric service had been discontinued. Fourteen percent could not use their air conditioner during the past year for one of those two reasons.

Table IV-19
Unable to Use Air Conditioner During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Air Conditioner Broken	10%	10%	9%	10%	9%	12%	12%	12%
Electric Service Discontinued	6%	3%	4%	12%	4%	7%	7%	8%
Either Reason	14%	12%	11%	19%	13%	18%	16%	17%

Table IV-20 displays the percent of LIHEAP recipients who reported that they had to go without showers or baths, hot meals, or use candles or lanterns during the past year because of service disruptions. The table shows that ten percent went without showers or baths, six percent went without hot meals, and six percent had to use candles or lanterns.

Table IV-20
Had to Go Without Showers or Baths, Hot Meals, or Lights During the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Had to Go Without Showers or Baths Due to Lack of Hot Water During the Past Year	10%	13%	11%	8%	12%	8%	13%	10%
Had to Go Without Hot Meals Due to Lack of Cooking Fuel During the Past Year	6%	9%	3%	9%	5%	3%	9%	7%
Had to Use Candles or Lanterns Due to Lack of Lights During the Past Year	6%	7%	4%	7%	4%	6%	9%	8%

Table IV-21 displays the percentage of LIHEAP recipients who reported that their electric or gas service was shut off at the time of the survey. The table shows that none of the respondents had their electricity shut off and less than one percent had their gas shut off.

Table IV-21
Service Shut Off at Time of Survey

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	**530**	**106**	**111**	**103**	**107**	**103**	**869**	**1,828**
Electricity	0%	0%	0%	0%	0%	0%	<1%	<1%
Gas	<1%	0%	1%	2%	0%	0%	<1%	1%
Electricity or Gas	<1%	0%	1%	2%	0%	0%	1%	2%

E. Housing Problems

This section examines the housing problems that LIHEAP recipients faced due to unaffordable energy bills during the past five years. Table IV-22 shows that 28 percent said they did not make their full rent or mortgage payment, five percent were evicted from their home or apartment, four percent had a foreclosure on their mortgage, eight percent moved in with friends or family, and two percent moved into a shelter or were homeless. LIHEAP recipients in CT were less likely than those in the Northeast to say that they skipped a mortgage payment.

Table IV-22
Housing Problems
Due to Energy Bills in the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Did Not Make Full Rent or Mortgage Payment	28%	28%	30%	26%	25%	30%	33%	31%
Evicted From Home or Apartment	5%	6%	4%	5%	5%	6%	4%	5%
Had a Foreclosure on Mortgage	4%	2%	7%	3%	5%	3%	3%	4%
Moved in with Friends or Family	8%	8%	11%	5%	10%	6%	10%	12%
Moved into a Shelter or Was Homeless	2%	2%	1%	2%	2%	2%	4%	3%

F. Financial Problems

This section examines financial problems that LIHEAP recipients faced in the past five years due to unaffordable energy bills. Table IV-23 shows that 11 percent said that they had to take a payday loan and two percent said that they had a bankruptcy. This compares to 16 percent of LIHEAP recipients in the Northeast and 18 percent in the U.S. who said that they got a payday loan.

Table IV-23
Financial Problems Due to Energy Bills
In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Got Payday Loan	11%	13%	13%	11%	9%	10%	16%	18%
Bankruptcy	2%	3%	2%	2%	1%	1%	2%	2%

G. Medical and Health Problems

Respondents were asked about medical and health problems that they faced in the past five years due to unaffordable energy bills. Table IV-24 shows that 21 percent reported that they went without food, 29 percent reported that they went without medical or dental care, and 23 percent reported that they did not take a prescription. LIHEAP recipients in CT were somewhat less likely to face these problems than those in other parts of the country. In the U.S. as a whole, 30 percent said they went without food, 41 percent said they went without medical or dental care, and 33 percent said that they did not take their prescription.

Table IV-24
Medical and Health Problems Due to Energy Bills
In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Went Without Food	21%	24%	27%	16%	24%	15%	29%	30%
Went Without Medical or Dental Care	29%	34%	33%	27%	29%	24%	37%	41%
Did not Take Prescription	23%	25%	20%	22%	23%	24%	33%	33%

Table IV-25 displays the percent of respondents who said that they were unable to pay their energy bill due to medical expenses in the past five years. The table shows that 17 percent of LIHEAP recipients in CT said that they were unable to pay their energy bill due to medical expenses, compared to 23 percent in the Northeast.

Table IV-25
Unable to Pay Energy Bill due to Medical Expenses
In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	17%	20%	15%	19%	17%	14%	23%	22%
No	80%	77%	84%	78%	81%	85%	76%	77%
Don't Know / Refused	3%	4%	1%	3%	2%	2%	2%	1%

Respondents were asked if they became sick in the past five years because their home was too cold. Table IV-26 shows that 21 percent said that they because sick for this reason, and 12 percent said that they needed to go to the doctor or hospital due to this illness. This compares to 18 percent in the Northeast who said that they became sick and needed to go to the doctor or hospital because their home was too cold.

Table IV-26
Someone in Household Became Sick Because Home was Too Cold
In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	**530**	**106**	**111**	**103**	**107**	**103**	**869**	**1,828**
Became Sick	21%	28%	18%	18%	20%	17%	26%	25%
Needed to Go to the Doctor or Hospital	12%	14%	13%	11%	11%	11%	18%	17%

Table IV-27 shows that three percent of LIHEAP recipients in CT said that they became sick because their home was too hot and two percent needed to go to the doctor or hospital due to the illness.

Table IV-27
Someone in Household Became Sick Because Home was Too Hot
In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Became Sick	3%	5%	3%	4%	3%	2%	4%	4%
Needed to Go to the Doctor or Hospital	2%	2%	2%	4%	1%	1%	2%	3%

Table IV-28 shows the percent of LIHEAP recipients with illnesses who needed to go to the doctor or hospital because their home was too hot or too cold in the past year. We know that

households who have such conditions are more susceptible to temperature extremes. The table shows that 24 percent became sick and 14 percent needed to go to the doctor or hospital. This compares to 21 percent in the Northeast and 19 percent in the U.S. who needed to go to the doctor or hospital.

Table IV-28
Household Member With Allergies, Asthma, Emphysema, or COPD,
High Blood Pressure, Heart Disease, or Stroke
Got Sick Because the Household was Too Hot or Too Cold
and Needed to Go to the Doctor or Hospital
In the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	**424**	**84**	**87**	**79**	**92**	**82**	**701**	**1,509**
Became Sick	24%	32%	19%	22%	23%	18%	29%	27%
Needed to Go to the Doctor or Hospital	14%	14%	15%	13%	13%	13%	21%	19%

V. The Need For LIHEAP

This section examines the need for LIHEAP and the impact of LIHEAP on recipient households.

A. History of LIHEAP Receipt

Table V-1 displays the percent of households who reported that they received LIHEAP in the past year. All of the households in the sample did receive LIHEAP, as they were drawn from LIHEAP recipient households in the state databases. However, households are often unaware that they received these benefits because they receive them automatically when they apply for other benefits, because they are applied directly to the utility bill, or because they confuse the program with another energy or another type of assistance program. Table V-1 shows that 83 percent of the recipients in CT were aware that they received the benefit. This compares to 87 percent in the Northeast.

Table V-1
Received LIHEAP During Past Year[7]

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	83%	80%	81%	87%	84%	85%	87%	86%
No	15%	18%	18%	12%	15%	11%	10%	12%
Don't Know	2%	2%	2%	1%	1%	4%	2%	3%

Respondents were asked to report the number of years in the past five years that they received LIHEAP assistance. Table V-2 shows that 19 percent said they received it in only one of the past five years and 25 percent said that they received it in all five of the past five years. Recipients in the Northeast and in the U.S. were more likely to report that they only received benefits in one of the past five years.

[7] Interviewers used the name for the LIHEAP program particular to the state of the recipient interviewed. If the respondent was initially confused or did not recall the program based on the state-designated name, interviewers were trained to assist their memory by describing energy assistance benefits, and using the term energy assistance throughout the survey instead of the state-designated LIHEAP name.

Table V-2
Number of Years Received LIHEAP In the Past Five Years

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
1	19%	17%	20%	25%	22%	16%	27%	26%
2	26%	28%	27%	18%	25%	29%	20%	18%
3	13%	12%	15%	14%	17%	12%	16%	15%
4	8%	8%	6%	8%	7%	10%	7%	8%
5	25%	28%	25%	27%	23%	21%	21%	25%
Don't Know	9%	8%	7%	8%	6%	12%	7%	8%

Table V-3A displays the amount of LIHEAP assistance that households received. The table shows that while 7 percent of households in the Northeast and 15 percent in the U.S. received benefits of $250 or less, none of the LIHEAP recipients in CT received benefits under $250. Additionally, only two percent of LIHEAP recipients in CT received benefits of $250 to $500, while 29 percent in the Northeast and 41 percent in the U.S. received this amount of benefits. LIHEAP recipients in CT were more likely to receive higher benefits. Sixty-two percent of recipients in CT received benefits of $750 or more, compared to 37 percent in the Northeast and 21 percent in the U.S. Mean LIHEAP benefits for households in CT were $892, compared to $673 in the Northeast and $546 in the U.S. This may be one of the reasons that LIHEAP recipients in CT are less likely to experience some of the problems caused by high energy bills than other LIHEAP recipient households across the country.

Table V-3A
Total LIHEAP Benefits Distribution
Heating, Cooling, and Crisis Benefits

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	**530**	**106**	**111**	**103**	**107**	**103**	**869**	**1,828**
≤ $100	0%	0%	0%	0%	0%	0%	5%	4%
$101-$250	0%	0%	0%	0%	0%	0%	2%	11%
$251-$500	2%	2%	0%	1%	5%	4%	29%	41%
$501-$750	36%	29%	25%	39%	42%	46%	27%	22%
$751-$1,000	38%	39%	27%	39%	33%	44%	17%	10%
≥ $1,000	24%	30%	48%	21%	21%	6%	20%	11%
Mean Benefit Received	$892	$927	$1019	$898	$865	$789	$673	$546

Table V-3B examines only heating benefits. This table shows that heating benefits averaged $759 for recipients in CT, compared to $583 for recipients in the Northeast and $483 for recipients in the U.S.

Table V-3B
Total LIHEAP Benefits Distribution
Heating Benefit Only

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	**530**	**106**	**111**	**103**	**107**	**103**	**853**	**1,752**
≤ $100	0%	0%	0%	0%	0%	0%	5%	5%
$101-$250	0%	0%	0%	0%	0%	0%	2%	13%
$251-$500	3%	2%	1%	1%	5%	4%	37%	45%
$501-$750	51%	50%	57%	49%	52%	50%	28%	21%
$751-$1,000	46%	48%	42%	50%	43%	46%	15%	7%
≥ $1,000	0%	0%	0%	0%	0%	0%	10%	6%
Did Not Received Heating Benefit	0%	0%	0%	0%	0%	0%	4%	4%
Mean Heating Benefit Received	$759	$760	$748	$777	$746	$758	$561	$466
Mean Heating Benefit Received (Base: Benefit Heating Only)	$759	$760	$748	$777	$746	$758	$583	$483

Table V-4 displays the percentage of households who said that they applied or plan to apply for LIHEAP this year. The table shows that 86 percent of LIHEAP recipients said that they applied or plan to apply for LIHEAP this year. This compares to 91 percent in the Northeast who said that they plan to do so.

Table V-4
Applied or Plans to Apply for LIHEAP This Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	86%	83%	84%	86%	85%	91%	91%	88%
No	10%	12%	13%	12%	12%	5%	8%	9%
Don't Know	4%	5%	4%	2%	2%	4%	2%	3%

B. Utility Payment

This section examines payment arrangements that were made and assistance that households received at the time that they needed to make payment arrangements. Table V-5 shows that 63 percent of LIHEAP recipients said that they tried to work out a payment arrangement with their utility company in the past year and 57 percent were able to do so. LIHEAP recipients in CT were more likely than those in the Northeast or in the U.S. to try to work out a payment arrangement with their utility company.

The table shows that 37 percent contacted their fuel fund or social services agency at the time to see if they could obtain assistance and 31 percent were able to receive that assistance. This compares to 24 percent in the Northeast and 22 percent in the U.S. who needed and obtained such assistance.

Forty-two percent said that they applied for LIHEAP assistance at this time and 36 percent said that they received assistance from LIHEAP. This compares to 36 percent in the U.S. who applied for LIHEAP assistance at this time and 30 percent who received the LIHEAP assistance.

Table V-5
Payment Arrangement with Gas or Electric Company
In the Past Year

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Tried to Work Out Payment Arrangement	63%	61%	59%	64%	64%	65%	58%	51%
Was Able to Work Out Payment Arrangement	57%	56%	54%	57%	59%	58%	50%	44%
Contacted Fuel Fund or Social Services Agency	37%	36%	33%	40%	39%	37%	31%	28%
Fuel Fund or Social Services Agency Was Able to Help	31%	27%	28%	33%	35%	34%	24%	22%
Applied for LIHEAP Assistance	42%	40%	35%	43%	47%	45%	44%	36%
Received Assistance From LIHEAP	36%	34%	32%	36%	40%	39%	34%	30%

Table V-6 shows the percent of LIHEAP recipients who received assistance that was enough to prevent service termination. The table shows that 57 percent of all of those who tried to work out a payment plan received sufficient assistance, 71 percent of those who tried to work out a payment plan and applied for assistance received sufficient assistance, and 80 percent who tried to work out a payment plan, applied for assistance, and received assistance received sufficient assistance to prevent service termination.

Table V-6
Assistance from LIHEAP or Social Services Was
Sufficient to Prevent Termination of Gas or Electric Service

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
ALL WHO TRIED TO WORK OUT A PAYMENT PLAN								
Number of Respondents	**327**	**63**	**65**	**65**	**69**	**65**	**513**	**976**
Received Sufficient Assistance	57%	56%	53%	47%	67%	61%	61%	61%
ALL WHO APPLIED FOR ASSISTANCE FROM LIHEAP OR SOCIAL SERVICE AGENCY								
Number of Respondents	**261**	**52**	**47**	**55**	**56**	**51**	**422**	**794**
Received Sufficient Assistance	71%	69%	72%	56%	82%	78%	73%	73%
ALL WHO RECEIVED ASSISTANCE FROM LIHEAP OR SOCIAL SERVICES								
Number of Respondents	**233**	**45**	**42**	**48**	**51**	**47**	**363**	**688**
Received Sufficient Assistance	80%	81%	80%	64%	91%	84%	88%	85%

C. Problems that Would Have Been Faced in the Absence of LIHEAP

This section examines problems that respondents said they would have faced if LIHEAP had not been available. Table V-7 shows that 80 percent of LIHEAP recipients in CT who said they did not worry about paying their home energy bill said that they would have worried about paying the bill if LIHEAP had not been available. This compares to 74 percent in the Northeast.

Table V-7
If LIHEAP Had Not Been Available
Would Have Worried About Paying Home Energy Bill

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	115	19	24	28	24	20	182	389
Yes	80%	84%	77%	82%	83%	73%	74%	76%
No	17%	16%	23%	11%	12%	22%	23%	23%
Don't Know	3%	0%	0%	7%	5%	4%	3%	1%

Table V-8 shows that 66 percent of LIHEAP recipients in CT said that they would have kept their home at an unsafe or unhealthy temperature if LIHEAP had not been available.

Table V-8
If LIHEAP Had Not Been Available
Would Have Kept Home at an Unsafe or Unhealthy Temperature

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	341	60	73	64	68	76	553	1,134
Yes	66%	71%	69%	63%	68%	61%	66%	64%
No	27%	26%	28%	33%	31%	22%	28%	32%
Don't Know / Refused	7%	3%	3%	5%	1%	17%	6%	4%

Table V-9 shows that 47 percent of LIHEAP recipients in CT said that they would have had their electricity or home heating fuel disconnected if LIHEAP assistance had not been available. This compares to 52 percent in the Northeast and 53 percent in the U.S.

Table V-9
If LIHEAP Had Not Been Available
Would Have Had Electricity or Home Heating Fuel Disconnected

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	339	61	72	64	70	72	553	1,175
Yes	47%	49%	55%	44%	51%	42%	52%	53%
No	34%	36%	36%	39%	32%	27%	41%	41%
Don't Know	19%	15%	9%	17%	17%	31%	8%	6%

D. LIHEAP Restored Heat

Respondents were asked whether LIHEAP helped them to restore heat due to a shutoff. Table V-10 shows that 10 percent of LIHEAP recipients in CT said that LIHEAP helped them restore heat. This compares to 17 percent of LIHEAP recipients in the Northeast, who were also more likely to have a shutoff.

Table V-10
LIHEAP Help to Restore Heat Due to Shutoff

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	10%	13%	6%	10%	9%	9%	17%	12%
No	7%	6%	11%	12%	5%	4%	5%	6%
Don't Know	1%	0%	1%	2%	0%	1%	1%	1%

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Did Not Experience Loss of Heat / or Did Not Receive LIHEAP	82%	81%	83%	75%	85%	86%	77%	81%

Table V-11 shows that five percent of LIHEAP recipients in CT said that LIHEAP helped them to restore heat due to broken equipment.

Table V-11
LIHEAP Help to Restore Heat Due to Broken Equipment

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	530	106	111	103	107	103	869	1,828
Yes	5%	6%	4%	5%	6%	5%	8%	7%
No	3%	3%	2%	6%	2%	4%	5%	5%
Don't Know	0%	0%	0%	0%	0%	0%	1%	1%
Did Not Experience Loss of Heat / or Did Not Receive LIHEAP	91%	90%	94%	88%	91%	91%	86%	87%

E. Importance of LIHEAP

Respondents were asked how important LIHEAP was in helping them to meet their needs. Table V-12 shows that 95 percent of LIHEAP recipients said that LIHEAP was very important in helping them to meet their needs.

Table V-12
Importance of LIHEAP

	CT	CT Districts					Northeast	U.S.
		District 1	District 2	District 3	District 4	District 5		
Number of Respondents	439	83	90	89	90	87	738	1,537
Very Important	95%	94%	98%	93%	94%	95%	94%	93%
Somewhat Important	2%	4%	0%	0%	3%	2%	5%	5%
Of Little Importance	<1%	0%	0%	2%	0%	0%	1%	1%
Not At All Important	1%	1%	1%	1%	2%	0%	<1%	<1%
Don't Know / Refused	2%	1%	1%	3%	2%	2%	<1%	1%

VI. Conclusion

This report presents findings from a survey of FY 2009 LIHEAP recipients in Connecticut and compares their characteristics and problems affording energy bills to LIHEAP recipients in the Northeast, and to a nationally representative sample of LIHEAP recipients across the United States.

Demographic Characteristics
LIHEAP recipients in CT, like those throughout the U.S., are likely to have vulnerable household members. Ninety percent of LIHEAP recipients in CT have an elderly household member, a disabled household member, or a child in the home.

Only 36 percent of LIHEAP recipients in CT own their homes. This compares to 45 percent in the Northeast and 46 percent in the U.S. The lower rate of home ownership in CT probably relates to the high cost of housing in the state, as LIHEAP recipients in CT have higher annual household incomes than LIHEAP recipients in the Northeast or in the U.S. as a whole. While 11 percent of LIHEAP recipients in CT have income below 50 percent of the poverty level, 21 percent in the Northeast and 20 percent in the U.S. are below 50 percent of poverty. One third of LIHEAP recipients in CT have income above 150 percent of the poverty level, compared to 13 percent in the Northeast and 10 percent in the U.S. LIHEAP recipients in CT are also less likely to receive public assistance and non-cash benefits than LIHEAP recipients in the Northeast and in the U.S.

Energy Costs
LIHEAP recipients in CT reported high energy costs. Nearly half of these respondents said that their annual energy costs were more than $2,000, compared to 41 percent in the Northeast and 37 percent in the U.S. However, due to their higher incomes, their energy burdens are not as high. Thirteen percent of LIHEAP recipients in CT have a pre-LIHEAP energy burden of more than 20 percent, compared to 21 percent in the Northeast and 21 percent in the United States.

LIHEAP has a big impact on CT LIHEAP recipients' energy burden. Only 16 percent of LIHEAP recipients in CT had an energy burden of five percent or less, prior to LIHEAP, but 59 percent had an energy burden of five percent or less after LIHEAP.

LIHEAP recipients in CT show signs of unaffordable energy bills, but are less likely than other LIHEAP recipients across the country to face these problems.

- 71% said that they worried about paying their energy bill during the past year.
- 77% said that they reduced expenses for household necessities.
- 41% said that they borrowed from a friend or relative.

Responses to High Energy Costs
LIHEAP recipients in CT sometimes take detrimental actions to meet their energy needs.

- 19% said that they kept their home at a temperature that they felt was unsafe or unhealthy during the past year.
- 14% said they left their home for part of the day because it was too hot or too cold.
- 26% said that they used their kitchen oven or stove for heat.

LIHEAP recipients in CT are less likely to take these actions than LIHEAP recipients in the Northeast and in the U.S.

Inability to Pay Energy Bills
They also have times when they cannot afford to pay their energy bills and suffer loss of service.

- 51% said that they skipped paying or paid less than their full energy bill during the past year.
- 33% said that they received a notice or threat to discontinue their electricity or heating fuel.
- 11% said that their electric or natural gas service was shut off.
- 22% said that they were unable to use their main heating fuel due to discontinued service or broken equipment. This compares to 31% in the Northeast and 27% in the U.S.
- 14% said that they were unable to use air conditioning due to discontinued service or broken equipment.

Housing and Financial Problems

LIHEAP recipients in CT face housing and financial problems as a result of unaffordable energy bills. In the past five years,

- 28% said they did not make a full rent or mortgage payment
- 5% were evicted from their home or apartment
- 8% moved in with family or friends
- 11% got a payday loan. This compares to 16% in the Northeast and 18% in the U.S.

Medical and Health Problems

LIHEAP recipients in CT had medical and health problems during the previous five years as a result of their energy bills.

- 21% said that they went without food for at least one day.
- 29% said that they went without medical or dental care.
- 23% said that they did not take their prescription medication.
- 12% became sick and needed to go to the doctor or hospital because their home was too cold.

However, the rates of these problems were higher among LIHEAP recipients in the Northeast and in the U.S.

The Need for LIHEAP

The survey provided documentation of the need for LIHEAP among program recipients in CT.

- 86% said that they applied or plan to apply for LIHEAP again during the current year.
- 66% said they would have kept their home at a unhealthy or unsafe temperature if LIHEAP had not been available.
- 47% said they would have had their electricity or home heating fuel discontinued if LIHEAP had not been available.
- 95% said that LIHEAP was very important in helping them meet their needs.

This survey provided evidence of the impact of LIHEAP on recipient households in CT. However, the survey also showed that many of these households continue to face difficulties meeting their energy needs and their other needs, due to the high cost of energy.

Appendix A: Survey Instrument

NEADA 2009 National Energy Assistance SURVEY
FINAL INSTRUMENT
November 2009

Screener

Hello. This is (INTERVIEWER) from TMR Research calling for (NAME) regarding the National Energy Assistance study.

{Interviewer Note: The goal is to conduct the survey with either (NAME) or that person's spouse/partner. If (NAME) is not home / unavailable, politely ask, "May I speak with the spouse or partner of (NAME)".}

You should have received a letter in the mail from the National Energy Assistance Directors' Association about this survey. I'm calling to ask you a few brief questions about your energy bills. In the survey, we will also talk about (**state specific LIHEAP name**). By (**state specific LIHEAP name**), we mean the home energy assistance benefits that your household received through your Community-Based Organization. Your responses will help us better understand the need for (**state specific LIHEAP name**) energy assistance, and the problems caused by high energy bills. All your responses will be kept confidential and will not affect your energy assistance benefits.

S1. {Interviewer: DO NOT READ, Whom are you speaking to?}

01 NAME
02 Spouse/Partner
03 Caretaker/Guardian
04 Other/Don't Know

[ASK if S1=04]
S2. When can I call back to speak with (NAME) or the spouse or partner of (NAME)? _____ WRITE DATE AND TIME FOR CALLBACK

S3. Did you receive (**STATE SPECIFIC LIHEAP NAME**) in the past 12 months?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

A. Experience with Energy Assistance

A1. In how many of the past 5 years have you received (**STATE SPECIFIC LIHEAP NAME**)?

01 ONCE
02 TWICE
03 THREE TIMES
04 FOUR TIMES
05 FIVE TIMES
07 DON'T KNOW
08 REFUSED

A2. Have you or will you apply for (**STATE SPECIFIC LIHEAP NAME**) this winter?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

B. Actions taken to meet energy expenses

Energy bills can take up a large part of a family's budget, and households often find it necessary to make choices about what bills they will pay or what needs they will meet. In this section of the survey, we ask some questions about actions that your household may have taken when it was difficult to meet all of your expenses.

In the past 5 years, have you or any member of your family taken any of the following actions or experienced any of the following due to your energy bills:

	01	02	07	08
1. Housing Problems				
B1. Didn't make full rent or mortgage payment?	YES	NO	DON'T KNOW	REFUSED
B2. Was evicted from home or apartment?	YES	NO	DON'T KNOW	REFUSED
B3. Had a foreclosure on your mortgage?	YES	NO	DON'T KNOW	REFUSED
B4. Moved in with friends or family?	YES	NO	DON'T KNOW	REFUSED
B5. Moved into a shelter or been homeless?	YES	NO	DON'T KNOW	REFUSED
	01	02	07	08
2. Financial				
B6. Got a payday loan to cover your expenses?	YES	NO	DON'T KNOW	REFUSED
	01	02	07	08
3. Other Expenses				
B7. Went without food for at least one day?	YES	NO	DON'T KNOW	REFUSED
B8. Went without medical or dental care?	YES	NO	DON'T KNOW	REFUSED
B9. Didn't fill a prescription or took less than the full dose of a prescribed medicine?	YES	NO	DON'T KNOW	REFUSED
	01	02	07	08
4. Utility Service and Health				
B10. Had someone in your household get sick because your home was too cold?	YES	NO	DON'T KNOW	REFUSED
B11. (Ask if B10=1, YES) Did someone in the household need to go to the doctor or hospital because of this illness?	YES	NO	DON'T KNOW	REFUSED
B12. Had someone in your household get sick because your home was too hot?	YES	NO	DON'T KNOW	REFUSED
B13. (Ask if B12=1, YES) Did someone in the household need to go to the doctor or hospital because of this illness?	YES	NO	DON'T KNOW	REFUSED
	01	02	07	08
5. Utility Payment				
B14. In the past year, have you tried to work out a payment arrangement with your gas or electric utility company?	YES	NO	DON'T KNOW	REFUSED
B15. (Ask if B14=1, YES) Were you able to work	YES	NO	DON'T KNOW	REFUSED

	out a payment arrangement?				
B16.	(Ask if B14=1, YES) Did you contact a fuel fund or social services agency for assistance at this time?	YES	NO	DON'T KNOW	REFUSED
B17.	(Ask if B16=1, YES) Was the fuel fund or social services agency able to help you?	YES	NO	DON'T KNOW	REFUSED
B18.	(Ask if B14=1, YES) Did you apply for assistance from (**STATE SPECIFIC LIHEAP NAME)** at this time?	YES	NO	DON'T KNOW	REFUSED
B19.	(Ask if B18=1, YES) Did you receive assistance from (**STATE SPECIFIC LIHEAP NAME)** at this time?	YES	NO	DON'T KNOW	REFUSED
B20.	(Ask if B19=1, YES or B17=1, YES) Was the (**STATE SPECIFIC LIHEAP NAME)** or social services assistance sufficient to prevent the utility from terminating your electric or gas service?	YES	NO	DON'T KNOW	REFUSED

C. Energy Insecurity Scale

In the past 12 months, did you almost every month, some months, only in 1 or 2 months, or never do the following because there wasn't enough money for your energy bill? (INTERVIEWER NOTE: IF ASKED, ALMOST EVERY MONTH MEANS 10 OR MORE MONTHS, AND SOME MONTHS MEANS 3 TO 9 MONTHS.)

		01	02	03	04	07	08
C1.	Did you worry that you wouldn't be able to pay your home energy bill?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C2.	Did you reduce your expenses for what you consider to be basic household necessities?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C3.	Did you need to borrow from a friend or relative to pay your home energy bill?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C4.	Did you skip paying your home energy bill or pay less than your whole home energy bill?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C5.	Did you have a supplier of your electric or home heating service threaten to disconnect your electricity or home heating fuel service, or discontinue making fuel deliveries?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C6.	Did you close off part of your home because you could not afford to heat or cool it?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C7.	Did you keep your home at a temperature that you felt was unsafe or unhealthy at any time of the year?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C8.	Did you leave your home for part of the day because it was too hot or too cold?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED
C9.	Did you use your kitchen stove or oven to provide heat?	ALMOST EVERY MONTH	SOME MONTHS	1 OR 2 MONTHS	NEVER/ NO	DON'T KNOW	REFUSED

		01	02	07	08
C10a.	In the past 12 months, was your electricity ever shut off because you were unable to pay your electric bill?	YES	NO	DON'T KNOW	REFUSED
C10b.	**ASK C10b if C10a=01, YES.** Is your electricity service shut off now?	YES	NO	DON'T KNOW	REFUSED
C10c.	In the past 12 months, was your natural gas ever shut off because you were unable to pay your gas bill?	YES	NO	DON'T KNOW	REFUSED
C10d.	**ASK C10d if C10c=01, YES.** Is your gas service shut off now?	YES	NO	DON'T KNOW	REFUSED

Was there ever a time during the past 12 months when you wanted to use your main source of heat, but could not for one or more of the following reasons?

		01	02	07	08
C11.	Your heating system was broken and you were unable to pay for its repair or replacement?	YES	NO	DON'T KNOW	REFUSED
C12.	You ran out of fuel oil, kerosene, LPG, propane, coal, or wood because you were unable to pay for a delivery?	YES	NO	DON'T KNOW	REFUSED
C13.	The utility company discontinued your gas or electric service because you were unable to pay your bill?	YES	NO	DON'T KNOW	REFUSED

(Ask C14 if C11=1, YES, OR C12=1, YES, OR C13=1, YES)

		01	02	07	08
C14.	Did (**STATE SPECIFIC LIHEAP NAME**) help you to restore use of your main source of heat?	YES	NO	DON'T KNOW	REFUSED

Was there ever a time during the past 12 months when you wanted to use your air conditioner, but could not for one or more of the following reasons?

		01	02	07	08
C15.	Your air conditioner was broken and you were unable to pay for its repair or replacement?	YES	NO	DON'T KNOW	REFUSED
C16.	The utility company discontinued your electric service because you were unable to pay your bill?	YES	NO	DON'T KNOW	REFUSED

(ASK C17-C19 IF C12=1, YES OR C13=1, YES, OR C16=1, YES, OR C10A=1, YES, OR C10C=1, YES)
Was there ever a time during the past 12 months when you had to do the following because the utility company discontinued your gas or electric service or because you ran out of fuel and could not pay for a delivery?

		01	02	07	08
C17.	Did you have to go without showers or baths because you didn't have hot water?	YES	NO	DON'T KNOW	REFUSED
C18.	Did you have to go without hot meals because you didn't have cooking fuel?	YES	NO	DON'T KNOW	REFUSED
C19.	Did you have to use candles or lanterns because you didn't have lights?	YES	NO	DON'T KNOW	REFUSED

(READ IF S3=1 AND [C1=4, NEVER OR C7=4, NEVER OR [C12=2, N0, AND C13=2, NO, AND C16=2, NO, AND C10A=2, NO, AND C10C=2, NO]]) ELSE SKIP TO C23
You stated that you did not face some of these problems that we asked about in the past year. In the next few questions we ask whether you think you may have had some of these problems if (**STATE SPECIFIC LIHEAP NAME**) assistance had not been available.

		01	02	07	08
C20.	(Ask if C1=4, NEVER) Would you have worried about paying your home energy bill if (**STATE SPECIFIC LIHEAP NAME**) assistance had not been available?	YES	NO	DON'T KNOW	REFUSED
C21.	(Ask if C7=4, NEVER) Would you have needed to keep your home at a temperature that you felt was unsafe or unhealthy at any time of the year if (**STATE SPECIFIC LIHEAP NAME**) assistance had not been available?	YES	NO	DON'T KNOW	REFUSED

C22.	(Ask if [C12=2, N0, AND C13=2, NO, AND C16=2, NO, AND C10A=2, NO, AND C10C=2, NO]) Would you have had your electricity or home heating fuel shut off or discontinued during a time when you needed it to heat or cool your home if (**STATE SPECIFIC LIHEAP NAME**) assistance had not been available?	YES	NO	DON'T KNOW	REFUSED

[DO NOT ASK C23 IF S3=2,7,8]

C23. How important has (**STATE SPECIFIC LIHEAP NAME**) been in helping you to meet your needs? (DO NOT READ LIST EXCEPT TO PROMPT)

01 VERY IMPORTANT (HAS MADE A VERY BIG DIFFERENCE)
02 SOMEWHAT IMPORTANT (HAS MADE A DIFFERENCE)
03 OF LITTLE IMPORTANCE (HAS MADE A SMALL DIFFERENCE)
04 NOT AT ALL IMPORTANT (NOT BIG ENOUGH BENEFIT TO HELP)
07 DON'T KNOW
08 REFUSED

D. Change in Circumstances

D1. How do your energy bills this year compare to those last year? (DO NOT READ LIST EXCEPT TO PROMPT) **VARY THE ORDER OF RESPONSES

01 SAME
02 LOWER
03 HIGHER
07 DON'T KNOW
08 REFUSED

(Ask D2 if D1=3 "Higher")

D2. Why do you think your energy bills are higher than last year? (DO NOT PROMPT. MARK ALL THAT APPLY.)

01 PRICES WERE HIGHER
02 WINTER WAS COLDER
03 SUMMER WAS WARMER
05 OTHER_____
07 DON'T KNOW
08 REFUSED

D3. How does your financial situation this year compare to last year? (DO NOT READ LIST EXCEPT TO PROMPT)
(OPTIONAL INTERVIEWER NOTE: I WOULD LIKE YOU TO THINK ABOUT HOW DIFFICULT IT IS TO PAY ALL YOUR BILLS WITH YOUR CURRENT INCOME, COMPARED TO HOW DIFFICULT IT WAS LAST YEAR.) **VARY THE ORDER OF RESPONSES

01 SAME
02 WORSE
03 BETTER
07 DON'T KNOW
08 REFUSED

D4. How difficult is it for you to pay your energy bills compared to last year? (DO NOT READ LIST EXCEPT TO PROMPT) **VARY THE ORDER OF RESPONSES

01 SAME
02 MORE DIFFICULT
03 LESS DIFFICULT
07 DON'T KNOW
08 REFUSED

(Ask D5 if D4=2, "More difficult")

D5. What do you feel is the main reason that it is more difficult to pay your energy bills this year? (DO NOT PROMPT.)

01 INCREASED ENERGY BILL
02 INCREASED OTHER BILLS
03 INCREASED PROPERTY TAXES
04 INCREASED RENT
05 INCREASED MEDICAL EXPENSES
06 INCREASED PRESCRIPTION DRUGS
07 LOWER INCOME/LOST JOB/WORSE ECONOMIC SITUATION
95 OTHER_____
97 DON'T KNOW
98 REFUSED

D6. Have unaffordable energy bills forced you into bankruptcy in the past 12 months?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E. Healthy Homes

In this section of the survey, we will ask some general questions about the home and the household members.

E1. Does anyone smoke inside the house?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E2. How often do you use your bathroom exhaust fan when you are showering or bathing?

01 Never/Don't have one
02 Rarely
03 Sometimes
04 Always
07 DON'T KNOW
08 REFUSED

E3. How often do you use your kitchen exhaust fan when you are cooking?

01 Never/Don't have one
02 Rarely
03 Sometimes
04 Always
07 DON'T KNOW
08 REFUSED

E4. Have you seen mold in your home in the past year?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E5. Have you seen pests (cockroaches, ants, mice, rats…) in your home in the past year?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E6. How do you rate the health of your household members overall?

01 VERY HEALTHY
02 SOMEWHAT HEALTHY
03 SOMEWHAT UNHEALTHY

04 VERY UNHEALTHY
07 DON'T KNOW
08 REFUSED

E7. Does anyone in the home have symptoms of asthma, including coughing, wheezing, shortness of breath, chest tightness, or phlegm production?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E8. Does anyone in the home have chronic bronchitis, emphysema, or chronic obstructive pulmonary disease (COPD)?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

(Ask E9 if E7=1, YES OR E8=1, YES)
E9. Has anyone in the home gone to the emergency room or urgent care center for asthma, bronchitis, emphysema, or chronic obstructive pulmonary disease (COPD) in the past year?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E10. Does anyone in the home have high blood pressure (hypertension), heart disease, heart attack, or stroke?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

E11. Does anyone in the home have allergies, or always seem to have a runny nose, wheezing, coughing, burning eyes, or headaches?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F. Demographics

F1. Do you own or rent your home?

01 OWN
02 RENT
03 OTHER_____
07 DON'T KNOW
08 REFUSED

F2. Including yourself, how many people normally live in this household? (Interviewer instruction: if someone asks if a child who is away at college should be included, instruct them that the child should only be included if he/she is listed as a dependent on the household's tax form.) (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ OCCUPANTS

F3. How many are 60 or older? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ OCCUPANTS OVER AGE 60

F4. How many are 18 or under? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ CHILDREN 18 OR UNDER

(ASK F5 IF F4 ≠ 0)

F5. How many are 5 or under? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ CHILDREN 5 OR UNDER

F6. How many are disabled? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ DISABLED OCCUPANTS

F7. Which fuel is used most for heating your home? (DO NOT READ LIST EXCEPT TO PROMPT)

01 GAS; FROM UNDERGROUND PIPES SERVING THE NEIGHBORHOOD
02 GAS: BOTTLED, TANK OR LPG, OR PROPANE
03 ELECTRICITY

04 FUEL OIL, KEROSENE, ETC.
05 COAL OR COKE
06 WOOD
07 SOLAR ENERGY
08 OTHER FUEL
09 NO FUEL USED
97 DON'T KNOW
98 REFUSED

[ASK IF F1 ≠ 01]
F8. Is heat included in your rent?

01 YES
02 NO
03 DO NOT PAY RENT
07 DON'T KNOW
08 REFUSED

F9. What is the main way that you cool your home on the hottest days of the summer? (DO NOT READ LIST EXCEPT TO PROMPT)

01 CENTRAL AIR CONDITIONER
02 WINDOW OR WALL AIR CONDITIONER
03 EVAPORATIVE COOLING OR SWAMP COOLERS
04 FANS
05 NONE
07 DON'T KNOW
08 REFUSED

F10. In the past 12 months, what was the cost of electricity, gas, and other fuels (oil, coal, kerosene, wood, etc.) for your home? (give option to provide monthly cost) (DO NOT READ LIST EXCEPT TO PROMPT.)

01 ≤$500
02 $501 - $1,000
03 $1,001 - $1,500
04 $1,501 - $2,000
05 $2001 OR MORE
07 DON'T KNOW
08 REFUSED

F11. In the past 12 months, did you not pay your home energy bill or not pay your bill in full because of expenses for medical bills or prescription medicine?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F12. In the past 12 months, did any member of your household have any necessary medical equipment that uses electricity?
(OPTIONAL INTERVIEWER NOTE: I WOULD LIKE YOU TO THINK ABOUT ANY NECESSARY MEDICAL EQUIPMENT THAT USES ELECTRICITY, SUCH AS AN OXYGEN MACHINE OR A NEBULIZER.)

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F13. In the past 12 months, did you or any member of your household receive employment income from wages and salaries or self-employment income from a business or farm?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F14. In the past 12 months, was any member of your household unemployed and looking for work?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F15. In the past 12 months, did you or any member of your household receive retirement income from Social Security or pensions and other retirement funds?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F16. In the past 12 months, did you or any member of your household receive benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F17. In the past 12 months, did you or any member of your household receive Food Stamps or live in public or subsidized housing?

01 YES
02 NO
07 DON'T KNOW
08 REFUSED

F18. What is your household's annual income? (give option to provide monthly income) (DO NOT READ LIST EXCEPT TO PROMPT.)

01 ≤$5,000
02 $5,001 - $10,000
03 $10,001 - $15,000
04 $15,001 - $20,000
05 $20,001 - $25,000
06 $25,001 - $30,000
07 $30,001 - $35,000
08 $35,001 - $40,000
09 >$40,000
97 DON'T KNOW
98 REFUSED

That was my last question. Thank you very much for your time and cooperation. Have a pleasant day/evening.