

National Energy Assistance Directors Association

Mid-Winter Heating Price Update

Home Heating Costs Continue to Rise – Estimated to Jump by 11 percent Putting Millions of Families at Risk of Falling Behind on their Bills Electric and Natural Gas Prices Drive Sharp Increase in Winter Heating Bills

WASHINGTON DC (February 12, 2026): U.S. home heating costs are projected to rise by 11.0 percent up from our earlier estimate of 9.2 percent this winter, more than [four times](#) the rate of inflation, driven by higher electricity and natural gas prices and colder-than-average weather.

On average, households are expected to spend \$1,011 on heating this winter, an increase of \$100 from last year. Families that rely on electric heating are projected to see the largest increases, with costs rising 14.0 percent. Households using natural gas are expected to see heating costs increase 9.5 percent. Heating oil is expected to rise by 4.6 percent and propane users are expected to see 1.1 percent higher costs due to low price increases and higher consumption caused by colder weather.

Est Winter Heating Prices 2024-2025 vs 2025-2026

	Natural Gas	Electricity	Heating Oil	Propane	All Fuels
2025 -2026	\$712	\$1242	\$1587	\$1339	\$1011
2024-2025	\$650	\$1090	\$1517	\$1324	\$911
\$ Difference	\$62	\$152	\$70	\$15	\$100
% Difference	9.5%	14.0%	4.6%	1.1%	11.0%

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These increases may be an inconvenience for higher-income households, but for low- and middle-income families they are devastating,” said Mark Wolfe, executive director of NEADA. Millions of households that were getting by are now being driven into utility debt and toward shutoffs because they cannot afford to keep their homes warm.

While electricity prices are rising nationwide, the pace of increases varies widely by state, reflecting differences in fuel mix, market structure and regional infrastructure, as shown in state-by-state data on pages 5 through 7.

Across the country, however, a common set of factors is driving prices higher. Higher interest rates have increased the cost of financing power plants and transmission upgrades, while rising natural gas prices are pushing up electricity generation costs. Electricity demand is also growing

rapidly, driven in part by the expansion of data centers, and aging grid infrastructure and regional capacity constraints are adding further system costs. At the same time, reduced federal incentives for renewable energy have slowed investment in lower-cost clean power.

While the average cost of home energy has increased by 21.6 percent between the winter heating season of 2021-22 and 2025-26, the cost of home heating for those using electricity increased by 35 percent as compared to 14.6 percent for those using natural gas and a decline of 3.1 percent for those using heating oil and 1.1 percent for those using propane during this period.

Winter Heating Costs 2021/2022 to 2025/2026

Winter	Natural Gas	Electricity	Heating Oil	Propane	All Fuels
2021 - 2022	\$621	\$920	\$1,638	\$1,417	\$831
2022 - 2023	\$726	\$1,021	\$1,662	\$1,327	\$921
2023 - 2024	\$594	\$1,035	\$1,487	\$1,196	\$853
2024 - 2025	\$650	\$1,090	\$1,517	\$1,324	\$911
2025 - 2026	\$712	\$1,242	\$1,587	\$1,339	\$1,011
\$ Difference 2021/2022 - 2025/2026	\$91	\$322	-\$51	-\$78	\$180
% Difference 2021/2022 - 2025/2026	14.6%	35.0%	-3.1%	-5.5%	21.6%

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A perfect storm driving electricity prices higher: Several factors are contributing to higher retail electricity prices across much of the country. Higher interest rates have increased the cost of financing power plants and transmission projects. Rising natural gas prices are pushing up electricity generation costs. At the same time, electricity demand is growing rapidly, driven in part by the expansion of data centers. Aging grid infrastructure and regional capacity constraints are adding further system costs. In addition, reduced federal incentives for renewable energy have slowed new clean energy investment. Together, these forces are keeping electricity prices elevated across much of the country.

Natural gas prices surge: Natural gas prices have risen by about [60 percent](#) over the past year, driven in part by the expansion of liquefied natural gas exports, which increasingly link U.S. natural gas prices to global markets. LNG and pipeline exports now account for about [25 percent](#) of total U.S. natural gas production, and that export volumes are expected to continue growing, placing additional upward pressure on domestic prices.

Natural gas accounts for about 40 percent of U.S. electricity generation and provides heating for about 46 percent of households, meaning price increases have widespread effects on consumer energy bills.

Low- and-moderate-income households are spending an increasing share of their incomes on home energy. The share of income spent by the lowest income families increased from about 9.38 to 9.86 percent of income and for those with incomes in the next lowest range, between 20 and 40 percent, increased from about 4.85 percent to 5.11 percent of income. Even modest rate increases can force families to choose between paying utility bills and covering essentials such as food, rent or medicine.

Electric & Natural Gas Expenditure for All Income Quintiles				
Lowest 20%				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$1,705	\$17,291	9.86%	9.1%
2024	\$1,563	\$16,658	9.38%	
Second 20%				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$2,276	\$44,556	5.11%	9.2%
2024	\$2,084	\$42,925	4.85%	
Third 20%				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$2,482	\$77,304	3.21%	9.3%
2024	\$2,271	\$74,474	3.05%	
Fourth 20%				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$2,820	\$126,167	2.24%	9.4%
2024	\$2,578	\$121,548	2.12%	
Top 20%				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$3,429	\$274,561	1.25%	9.7%
2024	\$3,127	\$264,510	1.18%	
All Consumers				
Year	Electric & Natural Gas	Income	% Income Energy	Difference
2025	\$2,544	\$108,167	2.35%	9.4%
2024	\$2,326	\$104,207	2.23%	

Source: BLS Consumer Expenditure Report and estimated for 2025 by NEADA.

Electric and natural gas prices have nowhere to go but up! [More than 210 electric and natural gas utilities](#) have either already increased rates or proposed rate increases within the next two years. And their customers will face increased or proposals for increased rates totaling nearly [\\$85.8 billion](#).

Financial stress and rising risk of shutoffs: With reduced federal energy assistance and growing arrearages, millions of households are at risk of losing utility service. About one in six U.S. households is behind on utility bills, collectively owing about \$25 billion to electric and gas utilities. NEADA estimates that up to four million households faced utility disconnections in 2025, nearly 500,000 more than in 2024.

Safety net falling short: Although [\\$3.7 billion](#) in LIHEAP funding was released in late November, rising prices and colder weather have reduced its effectiveness. Only about 17 percent of eligible households currently receive assistance. Total LIHEAP funding has declined from \$6.1 billion in 2023 to about \$4.045 billion in 2026.

NEADA is urging Congress to increase LIHEAP funding to [\\$6.1 billion](#) and expand investments in weatherization, grid modernization and clean energy, while ensuring affordability protections are built into utility rate structures.

Energy is not a luxury it's a necessity," Wolfe said. "The nation can modernize the grid and move to clean energy without pushing families into crisis. No household in America should lose power because it cannot afford basic utility bills.

What must change: If access to electricity and natural gas is essential, affordability has to be treated as part of the system, not an afterthought. Rising energy costs have made energy insecurity a growing problem, particularly for low-income households, where a missed payment can quickly become a crisis.

Beyond short-term relief, longer-term solutions are needed, including stronger funding and outreach for programs like LIHEAP. Utilities also have a responsibility to protect vulnerable customers by limiting shutoffs and incorporating meaningful affordability protections when proposing rate increases for grid upgrades or other investments.

Modernizing the electric grid is necessary, but it should not come at the expense of households least able to pay. Protecting access to essential energy services must be treated as a core part of the transition, not a secondary concern.

About NEADA: The National Energy Assistance Directors Association (NEADA) represents the state directors of the Low Income Home Energy Assistance Program (LIHEAP), which helps low-income households meet their home energy needs.

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Table 1: Average State Electric Prices in Cents per kWh (January 2025 vs October 2025)

State	January 2025	October 2025	Difference	% Difference
Oklahoma	11.0	14.4	3.4	30.9%
Wyoming	11.7	15.1	3.4	29.3%
North Dakota	9.9	12.8	2.9	29.1%
District of Columbia	18.8	23.9	5.1	27.0%
Montana	11.4	14.3	2.9	25.1%
Nebraska	10.6	13.1	2.6	24.3%
Maryland	18.3	22.3	4.0	22.1%
North Carolina	12.5	15.1	2.6	20.7%
Washington	11.8	14.1	2.3	19.3%
Illinois	15.8	18.7	2.9	18.5%
Indiana	14.7	17.3	2.7	18.4%
Delaware	15.5	18.3	2.8	18.0%
Arkansas	11.3	13.3	2.0	17.9%
Pennsylvania	17.6	20.5	2.9	16.6%
South Dakota	12.1	14.1	2.0	16.5%
New Hampshire	23.4	27.3	3.9	16.5%
Virginia	14.0	16.4	2.3	16.5%
Missouri	11.2	13.0	1.8	15.7%
Idaho	10.8	12.5	1.6	15.2%
Mississippi	12.6	14.5	1.9	14.7%
New Jersey	19.7	22.6	2.9	14.6%
Ohio	15.6	17.9	2.2	14.1%
Kansas	13.3	15.2	1.8	13.8%
South Carolina	13.8	15.6	1.8	13.3%
Utah	12.1	13.7	1.6	13.0%
Vermont	22.0	24.8	2.8	12.9%
Minnesota	14.5	16.4	1.8	12.7%
Louisiana	11.0	12.4	1.4	12.6%
Maine	26.1	29.4	3.3	12.6%
Oregon	14.4	16.2	1.7	11.9%
West Virginia	14.5	16.2	1.7	11.9%
Iowa	12.1	13.5	1.4	11.9%
California	30.2	33.6	3.4	11.2%
Alabama	15.1	16.7	1.7	11.1%
Michigan	18.5	20.5	2.0	10.6%
Texas	14.7	16.1	1.4	9.7%
Florida	14.4	15.7	1.3	8.8%
New Mexico	13.7	14.9	1.2	8.7%
Colorado	15.0	16.3	1.3	8.3%
Kentucky	12.6	13.6	1.0	8.1%
Georgia	13.5	14.5	1.0	7.5%
Alaska	24.7	26.5	1.7	7.0%
New York	25.3	27.0	1.6	6.5%
Wisconsin	17.4	18.4	0.9	5.5%
Arizona	14.8	15.6	0.8	5.4%
Massachusetts	30.1	31.4	1.3	4.3%
Tennessee	12.7	13.1	0.4	2.8%
Nevada	13.9	13.8	-0.2	-1.1%
Rhode Island	31.7	31.2	-0.5	-1.6%
Hawaii	40.5	39.7	-0.8	-1.9%
Connecticut	30.1	27.7	-2.3	-7.8%
U.S. Total	16.0	18.0	2.0	12.7%

Source: [EIA](#), Calculations by NEADA

Table 2: Average State Electric Prices in Cents per kWh (October 2024 vs October 2025)

State	October 2024	October 2025	Difference	% Difference
District of Columbia	18.6	23.9	5.3	28.7%
Maryland	19.2	22.3	3.1	16.1%
New Jersey	19.6	22.6	3.0	15.3%
Maine	25.8	29.4	3.6	14.1%
Illinois	16.5	18.7	2.3	13.7%
Washington	12.5	14.1	1.6	12.7%
Rhode Island	27.8	31.2	3.4	12.2%
Pennsylvania	18.4	20.5	2.1	11.2%
Florida	14.2	15.7	1.5	10.9%
Virginia	14.8	16.4	1.6	10.6%
Nebraska	11.9	13.1	1.3	10.5%
Indiana	15.7	17.3	1.6	10.2%
New Hampshire	24.8	27.3	2.5	10.0%
Ohio	16.6	17.9	1.3	7.7%
New York	25.1	27.0	1.9	7.6%
Vermont	23.0	24.8	1.7	7.6%
Wyoming	14.1	15.1	1.1	7.5%
Massachusetts	29.3	31.4	2.1	7.2%
Montana	13.3	14.3	0.9	7.1%
Wisconsin	17.2	18.4	1.2	7.1%
Alabama	15.6	16.7	1.1	7.0%
Utah	12.8	13.7	0.9	6.8%
Colorado	15.3	16.3	1.0	6.6%
North Dakota	12.1	12.8	0.7	6.1%
New Mexico	14.1	14.9	0.9	6.0%
Kansas	14.3	15.2	0.8	5.7%
Mississippi	13.7	14.5	0.8	5.7%
Michigan	19.4	20.5	1.1	5.5%
Oregon	15.3	16.2	0.8	5.4%
Arkansas	12.7	13.3	0.6	4.5%
Missouri	12.4	13.0	0.5	4.4%
Georgia	13.9	14.5	0.6	4.4%
Oklahoma	13.9	14.4	0.6	4.0%
Arizona	15.0	15.6	0.6	3.8%
Louisiana	12.0	12.4	0.4	3.7%
California	32.5	33.6	1.2	3.5%
Alaska	25.6	26.5	0.8	3.2%
South Dakota	13.7	14.1	0.4	3.1%
Texas	15.7	16.1	0.4	2.8%
Minnesota	16.0	16.4	0.4	2.6%
Tennessee	12.7	13.1	0.3	2.5%
Iowa	13.2	13.5	0.3	2.4%
Kentucky	13.3	13.6	0.3	2.3%
Idaho	12.2	12.5	0.3	2.1%
South Carolina	15.4	15.6	0.2	1.6%
Delaware	18.1	18.3	0.2	1.3%
West Virginia	16.4	16.2	-0.2	-1.0%
North Carolina	15.2	15.1	-0.2	-1.2%
Hawaii	41.4	39.7	-1.7	-4.1%
Nevada	14.6	13.8	-0.8	-5.7%
Connecticut	30.0	27.7	-2.3	-7.6%
U.S. Total	17.1	18.0	0.9	5.2%

Source: [EIA](#), Calculations by NEADA

Table 3: Average State Electric Bill (October 2024 vs October 2025)

State	October 2024	October 2025	\$ Difference	% Difference
District of Columbia	\$87.29	\$116.80	\$29.51	33.8%
Illinois	\$88.10	\$107.90	\$19.80	22.5%
Indiana	\$106.59	\$126.51	\$19.92	18.7%
Pennsylvania	\$113.28	\$133.14	\$19.86	17.5%
New Hampshire	\$122.30	\$142.51	\$20.21	16.5%
Maryland	\$127.36	\$147.39	\$20.03	15.7%
New Jersey	\$94.94	\$108.67	\$13.73	14.5%
Missouri	\$91.12	\$103.97	\$12.85	14.1%
Wisconsin	\$90.56	\$103.12	\$12.56	13.9%
New York	\$115.69	\$130.51	\$14.81	12.8%
Washington	\$98.35	\$110.14	\$11.79	12.0%
Kentucky	\$105.12	\$116.83	\$11.71	11.1%
Michigan	\$95.68	\$106.19	\$10.51	11.0%
Montana	\$85.65	\$94.85	\$9.20	10.7%
Florida	\$155.19	\$171.76	\$16.57	10.7%
Virginia	\$113.39	\$125.15	\$11.75	10.4%
Wyoming	\$90.46	\$99.76	\$9.31	10.3%
Iowa	\$85.96	\$94.65	\$8.69	10.1%
North Dakota	\$97.75	\$107.27	\$9.52	9.7%
Mississippi	\$140.49	\$154.00	\$13.51	9.6%
Vermont	\$110.84	\$121.42	\$10.59	9.6%
Tennessee	\$117.80	\$128.96	\$11.16	9.5%
Minnesota	\$94.45	\$103.04	\$8.59	9.1%
Alabama	\$144.40	\$157.32	\$12.92	8.9%
Kansas	\$101.43	\$110.19	\$8.76	8.6%
Oregon	\$109.70	\$118.46	\$8.76	8.0%
Colorado	\$88.33	\$95.27	\$6.94	7.9%
Arkansas	\$111.14	\$119.45	\$8.31	7.5%
Massachusetts	\$143.97	\$154.72	\$10.75	7.5%
Louisiana	\$133.63	\$143.49	\$9.85	7.4%
Nebraska	\$94.44	\$100.23	\$5.80	6.1%
Ohio	\$110.70	\$116.36	\$5.67	5.1%
Delaware	\$113.55	\$119.06	\$5.52	4.9%
Texas	\$167.84	\$175.00	\$7.16	4.3%
Idaho	\$88.01	\$91.72	\$3.72	4.2%
Oklahoma	\$125.10	\$130.09	\$4.99	4.0%
South Dakota	\$110.23	\$114.33	\$4.10	3.7%
Maine	\$119.55	\$123.62	\$4.07	3.4%
New Mexico	\$81.90	\$84.23	\$2.34	2.9%
Georgia	\$123.55	\$126.53	\$2.98	2.4%
Utah	\$85.09	\$86.72	\$1.62	1.9%
Hawaii	\$217.02	\$220.12	\$3.10	1.4%
South Carolina	\$128.08	\$129.45	\$1.37	1.1%
Alaska	\$136.77	\$138.03	\$1.25	0.9%
West Virginia	\$123.50	\$124.58	\$1.08	0.9%
North Carolina	\$119.30	\$118.69	-\$0.62	-0.5%
Rhode Island	\$139.60	\$137.00	-\$2.59	-1.9%
California	\$163.25	\$151.55	-\$11.70	-7.2%
Connecticut	\$159.81	\$145.43	-\$14.38	-9.0%
Arizona	\$159.72	\$135.68	-\$24.05	-15.1%
Nevada	\$121.50	\$92.50	-\$28.99	-23.9%
U.S. Total	\$125.74	\$132.85	\$7.11	5.7%

Source: [EIA](#), Calculations by NEADA