

Methodology

In the late summer of 2026, Institute staff conducted one-on-one interviews with individuals who expressed interest in sharing their experiences with high energy burdens and the impacts these burdens had on their health and daily lives.

Profiles of Speakers

Jacqueline is disabled but is unable to access SSDI; she is only able to work part time due to her condition, which has made paying her increasing energy costs difficult.

Marie lives in an old home with poor insulation and an old heating system that contributes to her having high energy bills. Her son sleeps in her room during the summer due to limited AC in her home.

Evan is on SSDI and lives in an apartment. He expresses a consistent worry about incoming energy bills and has had to use predatory lending products to pay for food to allow him to cover other needs, such as his electric costs.

Thomas is a rural homeowner who has significant medical needs; he relies on electricity to power his essential medical equipment.

Lisa is on a fixed income (SSI/SSDI) and has also experienced the direct impact of old heating systems and poor insulation in her family's home, leading to bills in the hundreds to thousands of dollars while barely keeping the house above freezing.

Nicole is a single mom. Her father, who lives down the road from her, relies on medical devices to help with his chronic breathing condition and has a mobile unit that allows him to leave the home. Without access to electricity, he would lose that mobility and would likely become hospitalized if the mobile device were without charge.

John left the workforce due to a disability that caused life-changing health problems. He is on an extremely fixed income, relying on Social Security Disability Insurance (SSDI), and needs electricity to meet his medical needs.

TAKEAWAY #1

Hoosiers are using resources accessible to them to help with their energy burdens, but it still is not enough to cover rising utility costs.

"There wasn't enough money to pay everything since everything kept going up."

- John

"Yes, it helps [energy assistance], but...it's not nearly enough."

- Lisa

"The cost is what's so bad about it. Nobody can afford it. It seems like it rises every month."

- Jacqueline

TAKEAWAY #2

Due to the unsustainable costs of utility bills, Hoosiers are having to play bill roulette, choosing what basic needs to meet and frequently mentioning using predatory lending products to make up for the financial gap.

"I know what it's like to either pay your electric bill or have food."

- Evan

"[I've done a] 200-dollar advance... it takes off of the very next paycheck."

- Marie

"I've definitely used advances on Cash App and then not been able to pay them back...I use Chime."

- Lisa

"[I] have to rob Peter to pay Paul..."

- Nicole

"You're stuck between a rock and a hard place. Do you pay the light bill to keep the lights on, or do you buy groceries to eat? Do you get household supplies? Do you pay your rent on time? You know, you have all that to juggle, and it's difficult."

- Jacqueline

TAKEAWAY #3

The lack of affordable quality housing worsens the energy burden for low-income Hoosiers.

"If the place is so drafty that it can't maintain the temperature... your bills [are] going to be expensive no matter what you do."

- Lisa

"You can always feel like that little bit of cool air coming from the windows, especially during the wintertime."

- Marie

TAKEAWAY #4

The potential of losing electricity has real consequences for the health and well-being of everyday Hoosiers.

"I'm staring down the barrel of a \$600 bill with absolutely no income and a significant amount of medical issues that compound the situation."

- Thomas

"My son does have medicine that does require refrigeration, and he takes it nightly"

- Marie

"I sleep with a CPAP machine, so... I need the electric."

- John

Final Thoughts

"I don't think that they [the utility companies] should be able to raise the rates like, as much as they do. It seems like, I always see on the news they're asking... to increase rates...my bill was [at] \$300 a month and I only live off \$1,000 a month and you [utilities] keep raising it. How am I supposed to pay all my bills and live and buy food?"

- Lisa



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