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Accounting For Rural Energy Cost Burdens

in Energy Affordability Policies

JUST SOLUTIONS

EXECUTIVE SUMMARY

The factors contributing to unaffordable energy and resulting high energy cost burdens in rural areas are numerous. Rural households are more likely to live in manufactured homes (also known as “mobile homes”)—which are often very inefficient. Rural areas face energy infrastructure challenges that, combined with depopulation, result in costs borne by fewer residents, limitations in the ability of rural utilities, which are mainly cooperatives, to transition to clean energy, and barriers that limit access to available utility assistance programs. At a time of both volatility and an overall upward trend in oil and gas prices, the heavy reliance on fossil fuels promises to worsen energy affordability challenges in rural areas. A comprehensive public policy approach that addresses rural energy cost burdens can reduce the strain on household budgets and improve the health and well-being of rural communities.

About Just Solutions

Just Solutions drives innovative, equitable solutions to the climate crisis in support of healthy, resilient communities and accountable democratic institutions. We invest deeply in the leadership of environmental and climate justice (Ej-CJ) state-level coalitions and organizations to spur innovation, build powerful networks, and accelerate community-driven climate solutions. To inform and support state and local actions, we convene national policy organizations to leverage expertise, networks and resources and increase collaboration to advance and defend climate justice federal policies. Our role is to work "in service" to states by providing customized resources, technical assistance and additional staffing capacity for research, policy analysis, legal support, and the coordination of partnerships and spaces to advance their campaigns and movement building priorities.

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Introduction

In conversations about energy affordability, the unique affordability challenges that rural communities face can be overlooked. Rural communities have lower median household income levels that make it harder to pay bills; are geographically isolated—creating challenges in energy delivery and access to assistance programs; and have higher rates of poor health that increase vulnerability to energy insecurity. Policies intended to reduce urban energy cost burdens do not always apply to or remedy conditions in rural areas. Rural residents, including white and Black, Indigenous, and People of Color (BIPOC), are left with escalating costs that leave already at-risk communities with few options for relief.

The factors contributing to unaffordable energy and resulting high energy cost burdens in rural areas are numerous. Rural households are more likely to live in manufactured homes (also known as "mobile homes")—which are often very inefficient—and rely on expensive propane or fuel oil for heating. Rural areas face energy infrastructure challenges that, combined with depopulation, result in costs borne by fewer residents, limitations in the ability of rural utilities, which are mainly cooperatives, to transition to clean energy, and barriers that limit access to available utility assistance programs. Exacerbating these challenges, existing public policy frequently exempts utility types like rural cooperatives from shutoff protections offered to low-income and medically-vulnerable customers. At a time of both volatility and an overall upward trend in oil and gas prices, the heavy reliance on fossil fuels promises to worsen energy affordability challenges in rural areas.

Public policy solutions tailored to rural communities need to address the rural energy efficiency gap and issues related to energy generation and transmission. Reducing rural energy insecurity will require policies to target energy inefficiency in older homes and the high rates of manufactured homes. Rural-centered energy affordability policies can also have a meaningful impact by supporting rural utilities in transitioning to clean energy generation and transmission, helping residents switch to clean energy sources, expanding workforce opportunities in the clean energy sector, and reducing the barriers that limit access to assistance programs and shutoff protections available to urban residents. A comprehensive public policy approach that addresses rural energy cost burdens can reduce the strain on household budgets and improve the health and well-being of rural communities.

Rural Energy Cost Burdens

Average energy cost burdens are considerably higher in rural areas – 4.4 percent of gross income as compared to 3.3 percent in metropolitan areas. While both of these averages are well within the six percent level that is considered "affordable," many rural households and communities struggle with energy cost burdens that far exceed the

average.[1] For low-income households in rural communities, the median energy cost burden is nine percent, which is three times higher than in urban areas. In some parts of the rural U.S., about a quarter of low-income households have energy cost burdens exceeding 15 percent.[2] BIPOC communities are known to be particularly vulnerable to higher energy cost burdens. Indigenous households, many of whom live in rural areas, have median energy cost burdens that are estimated to be 45 percent higher than non-Hispanic white households.[3]

There are three primary factors underlying household energy cost burdens, all of which contribute to unaffordable energy in rural areas:[4]

- Household income
- Energy prices
- Household energy demand

Household Income

Energy affordability is closely associated with household income levels. Median household income in rural communities was 12 percent lower than in urban areas in 2023, after adjusting for differences in the cost of living. Rural poverty rates are also considerably higher than in urban areas: 13.7 percent of rural households had incomes at or below the Federal Poverty Level in 2024 compared to 10.2 percent in metropolitan areas.[5]

Energy Prices

Fuel Type

About 85 percent of all homes in the U.S. use natural gas or electricity as their main heating energy source. About eight percent use fuel oil or propane,[6] primarily in rural areas, as their main heating source.[7] Propane is a common fuel in rural areas of the South, Midwest, and West, while fuel oil (or kerosene) is common in both rural and urban areas of the Northeast.[8] The reliance on fuel oil or propane in rural areas is generally due

1 Ross, L., Drehobl, A., and Stickles B. (2018). The High Cost of Energy in Rural America: Household Energy Burdens and Opportunities for Energy Efficiency. American Council for an Energy Efficient Economy. American Council for an Energy-Efficient Economy.

2 American Council for an Energy-Efficient Economy. (2019). Rural Households Spend Much More of Their Income on Energy Bills than Others.

3 Garza, L., Anderson, C., Caloras, A., and Wazowicz, M. (2022). First to Reside, Last to Benefit: A Study of Mid-western Tribal Efficiency. Midwest Energy Efficiency Alliance.

4 Krieger, E., Daly, L., Makhijani, A., and Moon, J. (2025). Pathways for Action: Affording Our Clean Energy Future. Just Solutions.

5 Davis, J. C., Cromartie, J., Farrigan, T., Genetin, B., Sanders, A., and Winikoff, J. B. (2026). Rural America at a Glance 2025 edition, p. 16 and Figure 10. U.S. Department of Agriculture Economic Research Service.

6 U.S. Energy Information Administration. (March 2023). Table HC1.1 Fuels used and end uses in U.S. homes, by housing unit type, 2020.

7 U.S. Energy Information Administration. (2011). Beyond natural gas and electricity; more than 10% of U.S. homes use heating oil or propane.

8 U.S. Energy Information Administration. (March 2023). Table HC1.7 Fuels used and end uses in homes in the

to the high cost of installing natural gas infrastructure in low population density areas.[9] Fuel oil and propane are expensive heating fuels. Figure 1 shows recent national average prices for residential supply of these fuels. They were over 50 percent higher than the cost of residential natural gas in 2025. Since the prices of refined petroleum products are very sensitive to crude oil prices, fuel oil prices can also be very volatile. This is clear from the jump in fuel oil prices, seen in Figure 1, shortly after the United States and Israel initiated a war on Iran on February 28, 2026; by March 9, 2026, fuel oil prices were more than double the residential natural gas price in 2025. This price increase corresponded to a sharp rise in global and U.S. crude oil prices after the start of the war, despite the fact that the United States is a net exporter of petroleum.

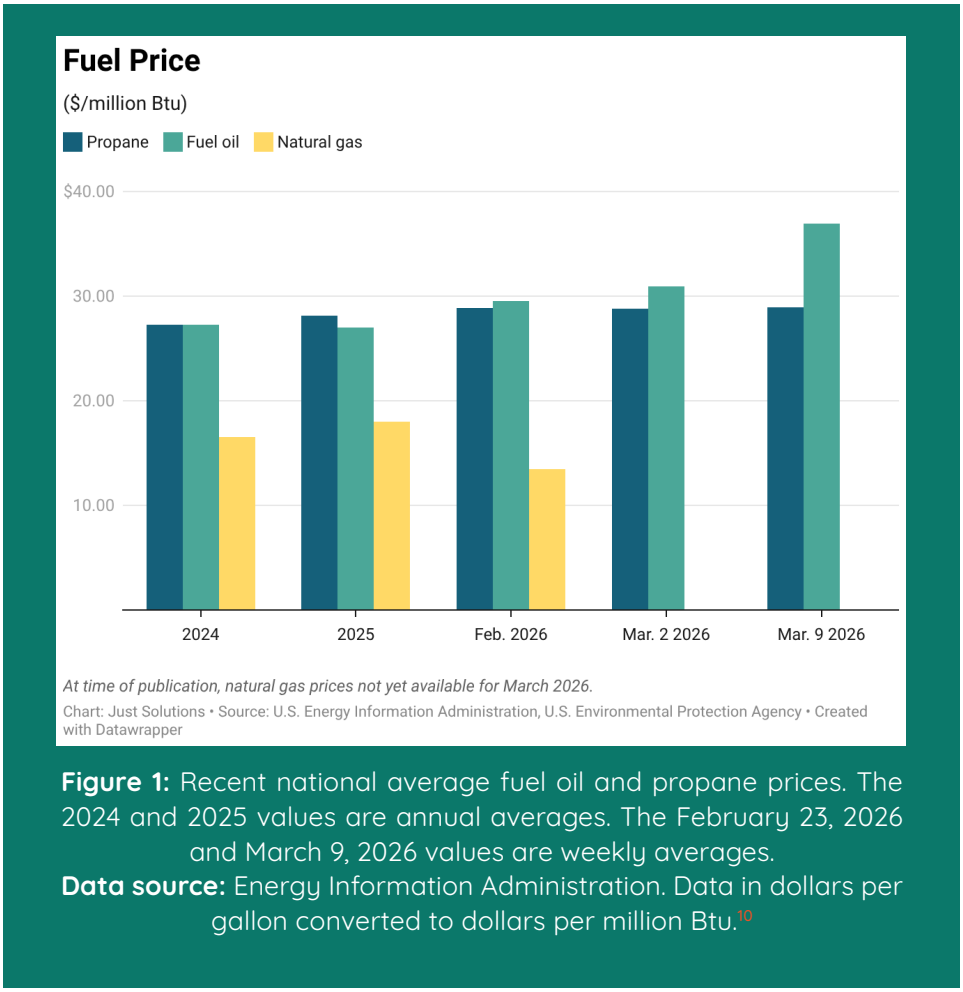


Figure 1: Recent national average fuel oil and propane prices. The 2024 and 2025 values are annual averages. The February 23, 2026 and March 9, 2026 values are weekly averages.
Data source: Energy Information Administration. Data in dollars per gallon converted to dollars per million Btu.[10]

Northeast and Midwest regions, 2020.

9 Winner, B., MacDonald, S., Smith, L, and Juillerat, J.. (2019). Bridging the Rural Efficiency Gap Expanding access to energy efficiency upgrades in remote and high energy cost communities. Island Institute.

10 U.S. Energy Information Administration. Weekly U.S. Propane Residential Price. Accessed: March 25, 2026; U.S. Energy Information Administration. Weekly U.S. Weekly No. 2 Heating Oil Residential Price. Accessed: March 25, 2026; U.S. Energy Information Administration. U.S. Price of Natural Gas Delivered to Residential Customers. Accessed: March 25, 2026.

Electricity is also a common heating fuel all over the country, including in rural areas. It is the most expensive source based on cost per million Btu of delivered energy. However, comparisons of actual space heating costs are not straightforward because electricity, when used in heat pumps—as opposed to electric resistance (i.e., baseboard) heating—can deliver more than one unit of space heating per unit of electricity consumed.
Heat pump space heating output comes partly from extracting heat from the environment—hence the term "heat pump." Environmental heat at a lower temperature is pumped up to the desired temperature for space heat. The technology is essentially an air conditioner in reverse. It pumps heat from the outside to the inside. The ratio of space heat delivered into the home to electricity consumed is called the "coefficient of performance" (COP). In effect, electric heating systems can achieve efficiencies exceeding 100 percent when heat pumps are used. Comparatively, it is about 100 percent for resistance heating (COP = 1).

Figure 2 compares the cost of one million Btu of heat deposited into the same home with five space heating choices: fuel oil, propane, natural gas, electric resistance heat, and a heat pump with a COP of 3 at the average 2025 United States residential prices of these energy sources.

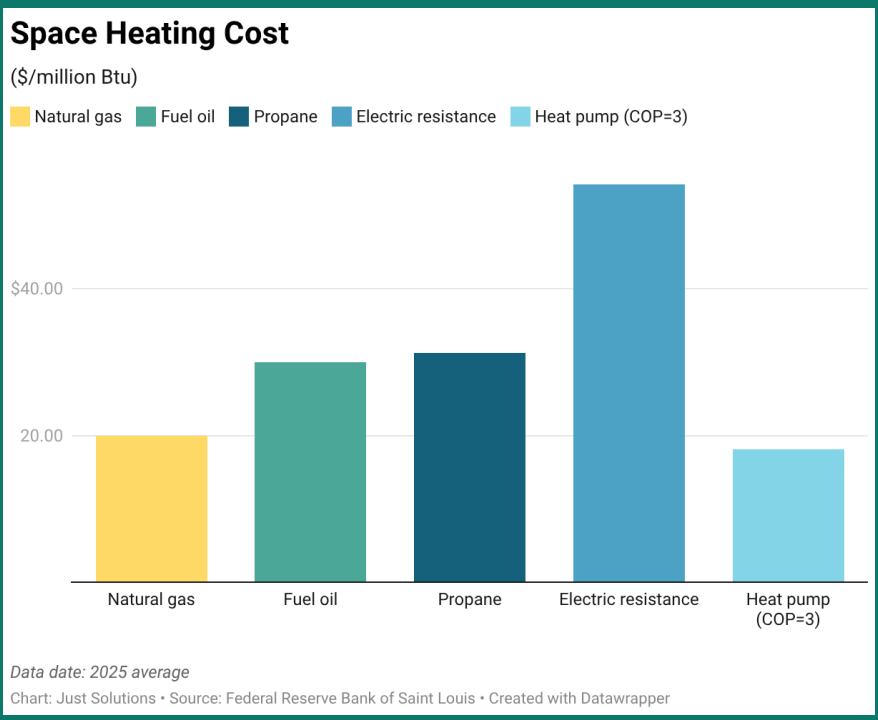


Figure 2: Cost of delivered space heat to the same structure at the average 2025 residential energy prices. Assumed efficiencies: fossil fuel furnaces: 90 percent; electric resistance: 100 percent; heat pump: COP = 3.

Though electricity is the most expensive fuel—about $54 per million Btu delivered—the cost of energy per million Btu of space heat depends on the COP. Electricity is most expensive when used for resistance heating. But it is less expensive than fuel

oil or propane and comparable in price to natural gas when used in an efficient heat pump. The overall cost of space heating also depends on the heating system's upfront costs and maintenance costs. Lower income, limited access to assistance and rebate programs, and higher costs due to dispersed population pose greater barriers in rural areas to using efficient technologies.

Utility Type, Electricity Generation, and Transmission Costs

Rural customers are most likely to be served by cooperatives. The cooperative model was developed following Congressional passage of the Rural Electrification Act of 1936 to serve customers in remote areas that were not profitable for investor-owned utilities. Rural electric cooperatives are not-for-profit energy providers serving fewer customers per mile of service line than utilities serving urban areas.[11] As a result, although rural electric cooperatives may charge lower prices as not-for-profit enterprises (and typically have lower rates), these savings are partially offset by transmission costs being spread across a smaller customer base.

Rural electric cooperatives typically do not generate the energy that they deliver to customers. Instead, they enter into contracts with suppliers, often specialized generation and high-voltage transmission cooperatives themselves, that frequently rely on fossil fuel-based energy sources. Cooperatives can get locked into long-term contracts that limit their ability to shift to less costly and cleaner energy sources[12] or have caps on renewable energy[13] that would benefit their rural customers.

As non-profits, rural electric cooperatives have also historically been unable to access clean energy tax credits, since they did not have federal tax liabilities. The direct pay tax credit provisions of the Inflation Reduction Act (IRA) created a pathway for cooperatives to access tax credits and to produce clean energy for their customers.[14] Renewable energy tax credits that might benefit rural electric cooperatives— and individual households—were rolled back by the One Big Beautiful Bill Act, but the direct pay provisions of the IRA remain. The fact that the IRA clean energy tax credits were non-refundable further limited rural access to clean energy; households without a tax liability were unable to claim the credits.

Household Energy Demand

Overall household energy demand is determined by active and passive factors: usage by household members (e.g., increasing use due to extreme temperatures) and the energy efficiency of the building envelope. Both factors tend to result in higher energy demand in rural areas.

Inland rural areas often experience greater extremes in summer and winter

11 National Association of State Energy Officials. (2020). Rural Data Resources for State Energy Planning and Programs.

12 McCoy, M. and Farrell, J. (2023). The Rural Electric Rift: Cooperatives Split Over Clean Energy and Local Control. Institute for Local Self-Reliance.

13 See, for example, Smyth, J. (2018). Tri-State's limits on local energy development are a growing problem for co-op members. Clean Cooperative.

14 Fisher, J. Rural Cooperative Utilities and the Inflation Reduction Act. Sierra Club. Accessed: April 2, 2026.

temperatures,[15] necessitating more energy for heating and cooling. Over half of both rural and urban communities across the country are considered highly vulnerable to extreme heat. Rural residents, however, are more likely to live with health conditions that increase their susceptibility to heat-related illness, increasing their need for air conditioning. During the winter months, colder temperatures drive demand for heating. In addition to the strain on household budgets from increased energy needs, rural populations are more likely to face challenges in accessing assistance programs and emergency shelter during periods of extreme heat and cold.[16]

Rural households are also more likely to live in energy-inefficient residences. Rural residential structures are largely detached single-family structures[17] or manufactured homes. The average square footage of homes in rural communities is larger than in urban areas, resulting in higher demand for heating and cooling.[18] A high percentage of homes in rural areas also predate 1980, when energy efficiency standards began to be applied to residential construction.[19] A U.S. Department of Energy survey estimated that pre-1980s mobile homes had 53 percent greater energy use per square foot than other types of homes.[20]

Energy-efficiency standards for manufactured homes have historically been minimal. In 2022, the U.S. Department of Energy (DOE) issued efficiency standards for manufactured homes that represented important, though modest, progress.[21] However, compliance with these improved standards has stalled under the current administration.[22] Further, legislation introduced in the U.S. Congress would end DOE oversight of energy efficiency

15 See, for example, Seavey, J. (2024). Ocean, land, and temperature change NOAA predictions could mean warmer, wetter fall. Island Institute. For a discussion of related urban-rural disparities in health outcomes during extreme heat events, see Ahn, M., Keith, L., and Brown, H. E. (2025). Rural heat health disparities: Evidence from the US national emergency medical services information system (NEMSIS). *The Journal of Climate Change and Health*, 22, 100432.

16 Headwaters Economics. (2025). Extreme heat is not just an urban threat: The risk to rural communities.

17 Taking Stock. Rural Housing: Rural People and Their Homes. Accessed: March 25, 2026.

18 U.S. Energy Information Administration. (March 2023). Table HC10.9: Average square footage of U.S. Homes, 2020.

19 Pendall, R., Goodman, L, Zhu, J., and Gold, A. (2016). The Future of Rural Housing. Urban Institute.

20 Environmental and Energy Study Institute (2009). Energy Use in Mobile Homes; Fact Sheet.

21 According to an assessment by the American Council for an Energy-Efficient Economy, the new standards "…from the Department of Energy (DOE) will require a majority of new manufactured homes (often known as mobile homes) to have significantly more insulation than they must today, as well as other energy-efficiency improvements. But all of the homes will still be allowed to be far less efficient than site-built homes in states with up-to-date codes. And the smaller "single-wide" models delivered on a truck in just one section—representing about 45% of today's new manufactured homes—may still be made with only thin insulation or with single-pane windows. The efficiency requirements for those homes will be only slightly stronger than those in place since 1994." (American Council for an Energy-Efficient Economy. [2022]. Biden Standard for Manufactured Homes Will Leave Low-Income Households with High Energy Bills.)

22 U.S. Department of Energy. Manufactured Housing. Accessed: March 25, 2026. See also Harvard Law School Environmental and Energy Law Program. (2025). DOE Delayed Deadline for Manufactured Housing to Comply with Energy Conservation Standards.

requirements in manufactured housing altogether.[23]

About 8 million of the nearly 144 million residential units in the United States are manufactured homes.[24] Rural residents are estimated to be three times more likely to live in a manufactured home compared to urban residents.[25] Not only are manufactured homes typically less energy efficient, but the widespread use of electric resistance heating in them contributes to high energy cost burdens. Figure 3 shows the distribution of heating systems used in manufactured homes in 2020, as estimated by the U.S. Energy Information Administration.

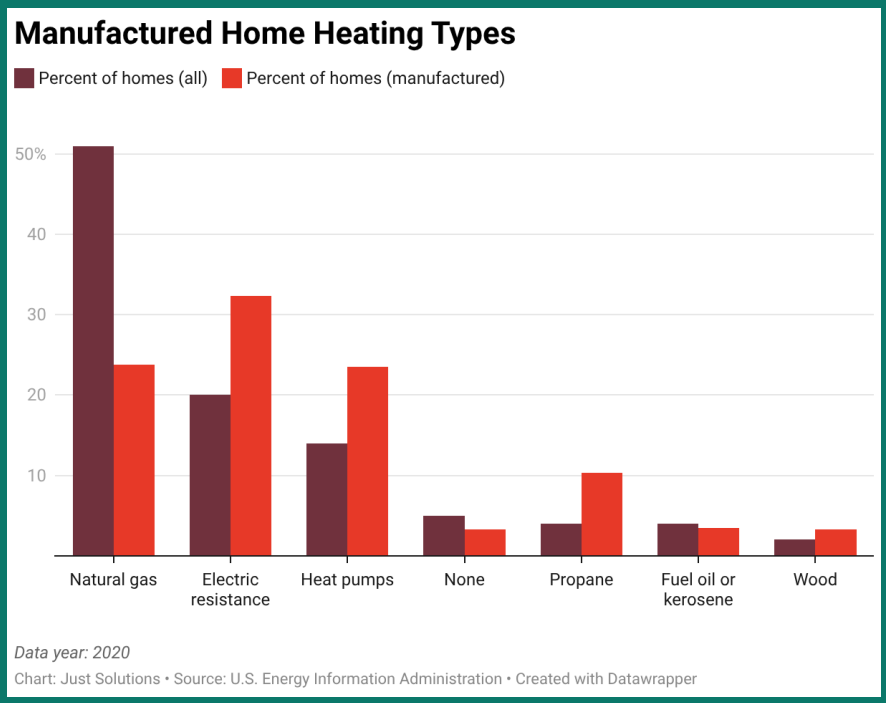


Figure 3: Distribution of heating systems in manufactured homes compared to all US homes.
Data source: U.S. Energy Information Administration[26]

The overall energy cost burden includes purchased fuels and electricity. Nonprofit rural electric cooperatives that supply most rural customers with electricity tend to have lower electricity rates than investor-owned utilities (IOUs). For instance, the weighted average cost of residential electricity supplied by all U.S. cooperatives in 2024 was 13.5

23 Root, T. (2026). Manufactured homes already have huge utility bills. Congress may make it worse. *Grist*.

24 U.S. Census Bureau. American Community Survey: 2024 ACS 5-Year Estimates Data Profiles. Accessed: March 25, 2026.

25 Henning-Smith, C., Schroeder, J., Swendener, A., Pick, M., and Lahr, M. (2025). Geographic and Demographic Correlates of Living in Manufactured Homes: Implications for Health. University of Minnesota Rural Health Research Center.

26 U.S. Energy Information Administration (2023a). Table HC6.1 Space heating in U.S. homes, by housing unit type, 2020.

cents/kWh, almost 20 percent lower than the 16.5 cents/kWh average for IOU residential customers. The significantly higher average energy cost burden in rural areas is more pronounced, despite lower average electricity rates. Higher consumption (in part due to lower building energy-efficiency standards) is part of the reason. The average electricity use by cooperative residential customers in 2024 was about 13,300 kWh compared to 9,400 kWh for IOU residential customers.[27]

The combined impact of housing types and heating fuels is seen in Figure 4, which is from a detailed 2022 study on energy cost burdens in Colorado. The analysis found that the median energy cost burdens for rural manufactured homes were more than double those of other rural housing types.

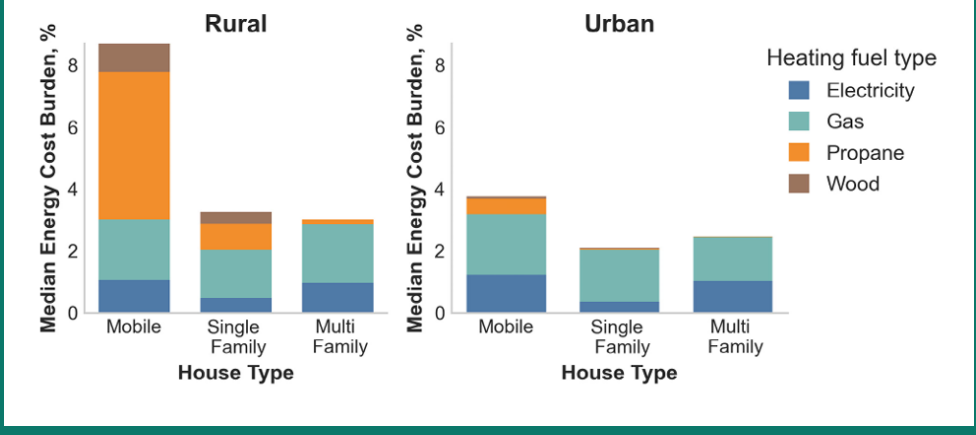


Figure 4: Rural and urban median energy cost burdens in Colorado sorted by three housing types.
Source: Lukanov et al. (2022), Figure 20.[28]

27 U.S. Energy Information Administration Form 861 (2025 update). Annual Electric Power Industry Report, Form EIA-861 detailed data files. Updated December 3. (Values calculated from Sales-Ult-Cust-2024 table in the 2024 zip file.)

28 Lukanov, B., Makhijani, A., Shetty, K., Kinkhabwala, Y., Smith, A., and Krieger, E. (2022). Pathways to Energy Affordability in Colorado. PSE Healthy Energy and Institute for Energy and Environmental Research.

Other Considerations

Population Impacts

Unlike the country as a whole, many rural areas face declining populations. According to Li et al. (2026), hundreds of rural counties have experienced population declines of more than 20 percent since 1990, and about "50 percent of rural utilities have experienced at least one period of customer base decline over a three-year span." A decline in the customer base increases the short-term costs per customer, putting upward pressure on rates. Li et al. (2026) estimated that a 10 percent population decline consistently resulted in increased bills. However, the increases varied widely across cooperatives from just $2.30 to $156 per year, with an average of $56 (in 2025). Over the long term, rural electric cooperatives appear to reduce their operations and maintenance costs and hence the economic impact on customers.[29]

Shutoff Protections

When residents experience high energy cost burdens, they are at greater risk of utility shutoffs due to non-payment of utility bills. To provide some protection against shutoffs, most states have adopted policies banning shutoffs during periods of extreme cold weather and for medically-vulnerable households. About 37 percent of states and the District of Columbia also have policies providing protection during periods of extreme heat.[30] However, in the majority of these states, such protections do not apply to municipal utilities and/or cooperatives. Only 10 states and the District of Columbia extend such protections to all utility customers.[31] As rural residents are more likely to be served by cooperatives, non-payment of unaffordable utility bills during periods of extreme weather can have life-threatening consequences. Shutoffs could result in exposure to unsafe indoor temperatures or loss of power, which is required for electricity-dependent medical devices.

Energy Assistance Programs

Rural residents face unique challenges in accessing those energy assistance programs that are available, such as the federal Low Income Home Energy Assistance Program (LIHEAP).[32] In addition to application and administrative requirements that limit access for eligible populations generally,[33] rural residents face unique challenges related to

29 Li, L., Hrozencik, R. A., Rad, M. R., and Uz, D. (2025). The impacts of depopulation and climate change on the cost of rural electric services. *Journal of Environmental Economics and Management*, 103255.

30 Low Income Home Energy Assistance Program Clearinghouse. Disconnection Policies. Accessed: March 25, 2026.

31 Indiana University Energy Justice Lab. Utility Disconnections Dashboard: Customer Protection Policies. Accessed: March 25, 2026.

32 See, for example, Winner, B., MacDonald, S., Smith, L, and Juillerat, J.. (2019). Bridging the Rural Efficiency Gap Expanding access to energy efficiency upgrades in remote and high energy cost communities. Island Institute.

33 See, for example, Schweitzer, J. (2022). How To Address the Administrative Burdens of Accessing the Safety Net. American Progress.

awareness, transportation, and broadband access. In order to apply for assistance, rural residents must first be aware of these opportunities. Public awareness campaigns may not reach isolated populations, thereby reducing participation rates. For assistance programs that require in-person application processes, transportation can pose a barrier. Although many programs offer online application processes, the lack of broadband in rural communities limits access. About one-quarter of residents in rural areas lack access to high-speed internet, compared to about 1.5 percent of urban residents.[34] The Broadband Equity, Access, and Deployment Program (BEAD), enacted through the Infrastructure Investment and Jobs Act (IIJA) in 2022, has the potential to narrow the digital divide. However, potential federal action to withhold funds for states that attempt to regulate artificial intelligence is creating uncertainty for implementation at the state level.[35]

Policies

Policy solutions at the state and federal levels are needed to address the unique energy affordability challenges that rural communities face. States can take immediate action to reduce the barriers of rural residents to assistance programs and consumer protections. In implementing state LIHEAP programs, states can expand language access and ease application processes in rural areas through policies such as automatic enrollment and categorical eligibility. In states that currently limit utility shutoff protections to investor-owned utilities, protections can be extended to customers of rural cooperatives and municipally-owned utilities. States can also develop strategies to increase the clean energy workforce in rural areas, such as addressing weatherization and energy-efficiency assistance program requirements specifying that contractors be pre-qualified. Options include reimbursing approved contractors for travel expenses to remote areas and engaging rural residents in clean energy training and apprenticeship programs.[36] Extending fuel-switching incentives offered to natural gas customers to propane or fuel oil customers would also bring relief to rural households.

In the absence of federal climate action, there are other pathways to rural energy affordability that can be pursued at the state level. Offering state-level assistance to support households in weatherizing and electrifying their homes would benefit all state residents, but particularly lower-income rural households living in older, less energy-efficient housing with fewer financial resources to undertake retrofits. Utility bill assistance programs tailored to meet the needs of remote communities are also needed to lessen the effects of existing energy cost burdens. Facilitating clean energy projects such as ground-mounted solar and tracking solar, which produce more output per kilowatt of installed capacity than fixed-mount rooftop solar, would increase the supply of cheaper, cleaner energy in rural communities. Innovative state funding strategies, such as those outlined in Just Solutions' report Pathways for Action: Affording Our Clean Energy Future, can generate the resources needed to create or expand state-level

34 U.S. Department of Agriculture. Broadband. Accessed: March 25, 2026.

35 Varn, J. (2026). The Role of State Broadband Policy in 2026. Pew.

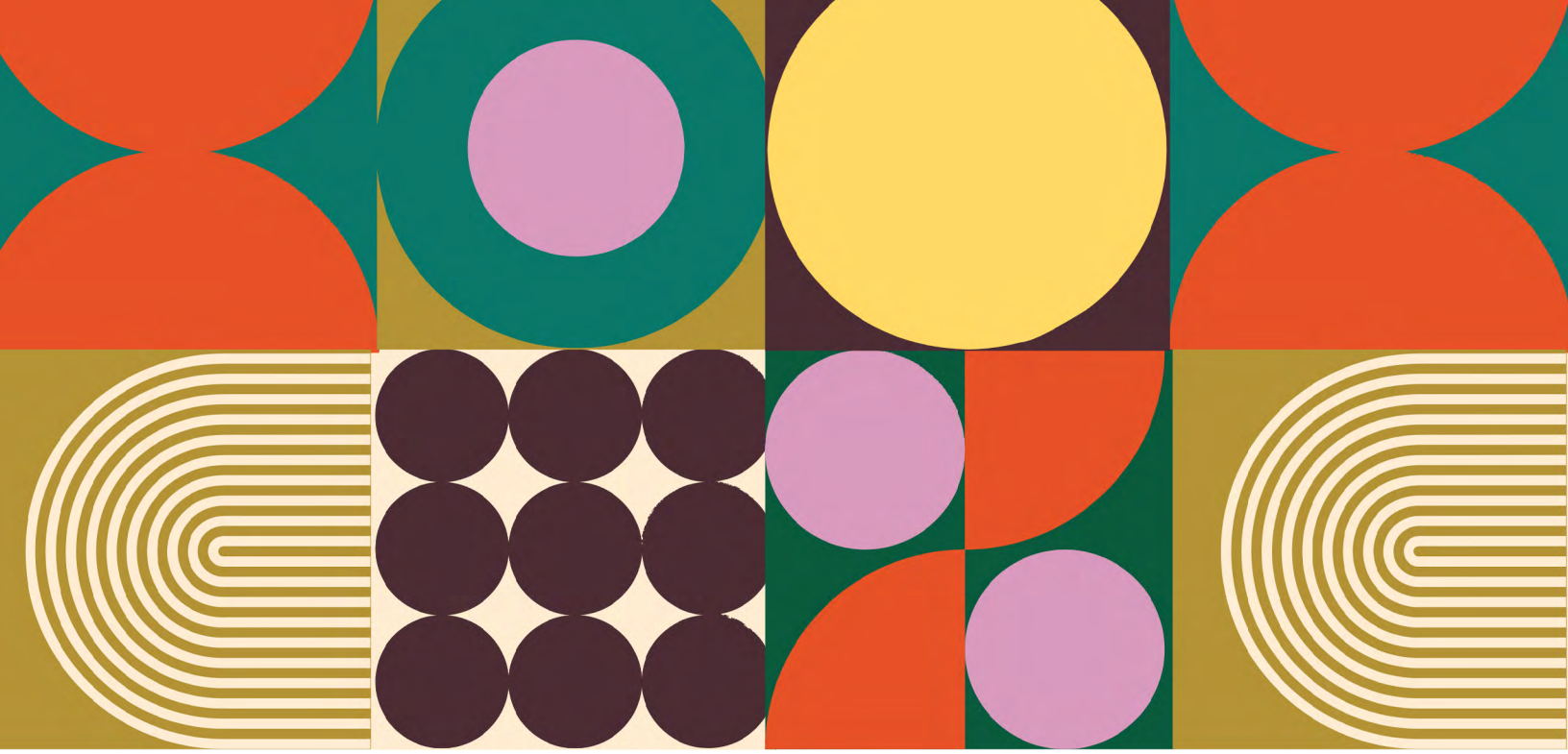
36 Winner, B., MacDonald, S., Smith, L, and Juillerat, J.. (2019). Bridging the Rural Efficiency Gap Expanding access to energy efficiency upgrades in remote and high energy cost communities. Island Institute.

programming and fill federal climate- and energy-related policy gaps.

At the federal level, future action is needed to restore clean energy and energy-efficiency tax credits and subsidies, and expand weatherization funding to especially support rural low-income households wishing to improve the energy efficiency of their homes and install heat pumps and solar panels. Implementing and building on the Biden administration's manufactured home energy efficiency standards is another significant need, given the large concentration of manufactured homeowners in rural communities. Ensuring the full implementation of the $9.7 billion Empowering Rural America program authorized by the Inflation Reduction Act will create new opportunities for rural electric cooperatives to transition to clean energy. Although the release of program funding has been paused at the federal level, the program has not been suspended, and funds are expected to be released in the near future, a rare win should the program be fully implemented.[37]

Recognizing the unique challenges faced by rural communities struggling with high energy cost burdens is a first step. Addressing these challenges involves strengthening rural infrastructure to enable rural households to access bill payment assistance and retrofit and solar energy incentives. This includes greater access to broadband, increasing the density of professionals and businesses certified to convert fossil fuel heating systems to efficient electric systems, and identifying and targeting high-energy-using low-income households for priority electrification assistance. Shutoff protections for urban residents and IOU customers should be extended to rural communities, whether they are served by cooperatives or IOUs. More broadly, all state policies that are meant to address energy affordability should be inclusive of rural populations, in particular those not served by IOUs and which are often overlooked. The much higher energy cost burdens in rural areas reflect an inequity that is not yet a high priority on legislative or regulatory agendas. Ending the rural-urban energy cost burden gap should be an explicit policy goal in every state as a complement to achieving the goal of universal energy cost burdens of six percent of household income or less.

37 Storrow, B. (2026). This IRA program dodged Trump's climate cuts. E&E News by Politico.



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