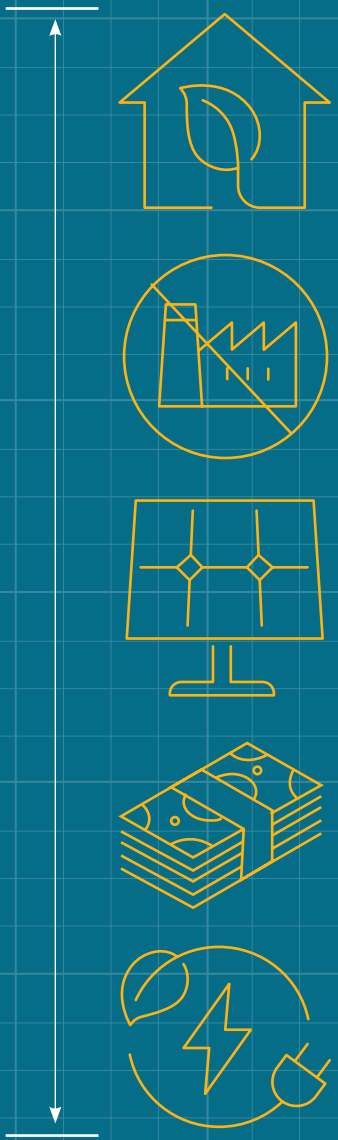

BLUEPRINT FOR AFFORDABLE ENERGY

Working People's Solutions for Our Energy Future

January 2026

PEOPLE'S ACTION INSTITUTE

UNITED RATEPAYERS!

Authors:
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BLUEPRINT FOR AFFORDABLE ENERGY

1. Protect Working Families

a. Stop Shut Offs
b. End Utility Debt
c. Limit Rate Hikes

2. Stop Fossil Fuels: They're Expensive, Dirty, and Unreliable

a. Pollution Emissions Targets
b. Challenge the Need for Fossil Fuels
c. Redirect Fossil Fuel Spending to Zero Emission Technologies

3. Build Renewable Energy: It's Cheaper, Cleaner, and Faster

a. Renewable Energy Targets
b. Connect Clean Energy Faster
c. Require Least-Cost, Distributed Clean Energy Before Building New Grid

4. Prioritize Families, Not Wall Street

a. Cap Utility Profits
b. Make Corporate Utilities Pay Their Fair Share
c. Make Corporate Utilities Pay for Blowing Their Budget

5. Build the Energy System of the Future

a. Require Least-Cost Effective Solutions - No Goldplating
b. End Blank Checks
c. Make Data Centers Pay their Fair Share

Additional Cross-Cutting Policies

- Alternative Financing (Non-Ratepayer Funding)
- Public Power
- Oversight and Transparency

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PART ONE

EXECUTIVE SUMMARY

This *Blueprint for Affordable Energy* lays out our plan to lower energy bills, confront the climate crisis, and rein in runaway corporate power.

Several trends are converging to create both a crisis and an opportunity. Tens of millions of Americans face a cost-of-living crisis. After decades of stable or declining U.S. energy use, energy demand is surging primarily because of corporate demand for AI data centers. A worsening climate crisis is destabilizing communities and economies. An aging electrical grid and an outdated regulatory system need updates. Clean, renewable energy is the most affordable, most reliable, and fastest-to-market electricity source, and technology to hasten distributed energy and energy efficiency can bring costs down too. Yet fossil fuel and utility corporation CEOs take home record profits and paychecks.

The opportunity is that we have a choice: states can either lower residential utility rates and build a modern energy grid powered by clean, renewable, reliable energy, or they can give massive taxpayer handouts to the world's wealthiest corporations to pollute. The choices we make now will govern the next 20 to 40 years of U.S. economics, energy, and democracy.

The *Blueprint for Affordable Energy* takes us through the sources of today's energy affordability problem, and lays out five solutions for policymakers and campaigners:

1. Protect Working Families
2. Stop Fossil Fuels: They're Expensive, Dirty, and Unreliable
3. Build Renewable Energy: It's Cheaper, Cleaner, and Faster
4. Protect Working Families, Not Wall Street
5. Build the Energy System of the Future

Plus, additional cross-cutting policies

These solutions are sourced from United Ratepayers, a group of working-class utility customers who have joined community organizations in their neighborhoods to help make energy affordable. Throughout the Blueprint, you will meet people like Mary, Brenda, and Donna who are advancing these solutions in Ohio, Nevada, and North Carolina.

How To Use This Blueprint for Affordable Energy

You know your community best. As you review this *Blueprint for Affordable Energy*, identify the solutions that address the most important problems you face. Use this to start a conversation with your members, neighbors, or constituents; ask them what they think. Talk with your allies. Set up a meeting with your legislative champions and other elected officials; ask them which of these solutions they'd like to work on with you. Use this *Blueprint for Affordable Energy* to build relationships and to act: our people and the planet are counting on you.

For example, if you are facing widespread utility shutoffs, start at **Policy 1: Protect Our Families.** If you are facing air pollution and the climate crisis, start at **Policy 2: Stop Fossil Fuels** If you are facing a lack of reliability, jobs and economic development opportunities, start at **Policy 3: Build Renewable Energy**. If you are facing runaway rates, start at **Policy 4: Protect Working Families, Not Wall Street.** If you are facing data centers, start at **Policy 5: Build the Energy System of the Future.**

A Note on Investor-Owned Utilities

This *Blueprint for Affordable Energy* primarily addresses problems caused by investor-owned utilities, also known as private utilities or utility corporations. The vast majority of Americans–72% of us–get our energy from investor-owned utilities.[1] Publicly-owned utilities, municipal utilities, co-ops, and federal power authorities provide power to most other households. These entities have different decision-makers and venues for policy-making, so may be more responsive to community and ratepayer concerns. Some of the solutions explored here may also apply to those contexts.

The opportunity is that we have a choice: states can either lower residential utility rates and build a modern energy grid powered by clean, renewable, reliable energy, or they can give massive taxpayer handouts to the world's wealthiest corporations to pollute.

Our goal is that wherever you are, you can use this *Blueprint* to inform your work to bring about clean, affordable, reliable energy for all. Organizers and campaigners can use this *Blueprint* to organize their communities. Policymakers, including governors, state and federal legislators and regulators can use this *Blueprint* to craft effective policy solutions. Journalists and philanthropists can use the *Blueprint* to inform their reporting and investing. And all of us who face rising energy bills and the impacts of climate change can use this *Blueprint* to meet our energy needs with abundant, renewable, inexpensive resources and smart investments.

PART TWO

INTRODUCTION

From Nevada to Maine, from North Carolina to Ohio, no matter where we come from, what we look like, or how much money we make, we all deserve clean air and clean water. We all deserve to stay cool in the summer and warm in the winter, to be able to pay our utility bills without sacrificing other necessities, and to protect the places we love and call home for future generations.

And we know that as a country, we have enough for everyone to have enough!

Right now, **most of us are forced to buy the energy we need from big, privately-owned utility corporations** to keep the lights on at home and the fridge running, to charge the things that allow us to connect with our loved ones, and to run the heat when it's cold or the fan or AC when it's hot. Many for-profit utilities are run from out-of-state or even overseas, generating **billions in windfalls for their investors and executives each year**.[2] In 2024 alone, the CEOs of these corporate utilities got massive raises, took home more than $530 million in compensation for themselves,[3] and gave out more than $6.8 billion to investors,[4] while millions of Americans struggle to pay our energy bills and a growing number have our power shut off, even during the coldest and hottest months.[5] This harms our parents, our neighbors, our kids, and our friends.

Unfortunately, wealthy power company CEOs and the elected officials they influence with campaign contributions are raising our energy prices and pushing the good life out of reach for millions of people in the U.S. **Mega-corporations are taking advantage of outdated rules that guarantee them a profit when they expand our reliance on fossil-fuel infrastructure, even when more affordable, reliable and cleaner options exist.** We are incentivizing the wrong investments for the twenty-first century and beyond.

These Wall Street utility companies are raising our rates to pay for energy and infrastructure that makes our air dirtier, our kids sicker, and our weather more extreme—ignoring more affordable, cleaner, and more reliable solutions.

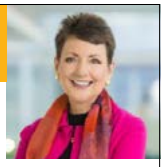
It doesn't need to be this way. **The truth is that these mega-corporations depend on *us* to make their billions, and that people created our current energy system a century ago, when our societal needs were vastly different.** We know that when we've come together across age, race, and place in the past, we've made life better for everyone, so we can do it again.

About three quarters of Americans have no choice but to get our power from private,

Wall Street Utilities

In 2024 alone, the CEOs of these corporations got massive raises, took home more than $530 million in compensation for themselves, and gave out more than $6.8 billion to investors.

Duke



(NC & SC)

CEO: Lynn Good (retired in 2025)

Took home in 2024: $21.2 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $2.4 billion

While increasing costs on families: $1 billion from 2023 to 2026

Cutting off power to families this many times (Jan-Sept 2024): 135,028

DTE

CEO: Jerry Norcia

Took home in 2024: $12.6 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $607 million

While increasing costs on families: DTE's rate for families has soared 114%, over the last 20 years, while the rate for large industrial users has increased just 11%.[9]

Cutting off power to families this many times (Jan-Sept 2024): 150,871

PG&E

CEO: Patti Poppe

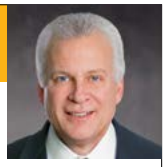
Took home in 2024: $15.8 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $1.5 billion

While increasing costs on families: PG&E's electricity rates have increased by 41% in the last 3 years and 101% in the last 10 years.[7]

Cutting off power to families this many times (Jan-Sept 2024): 45,783

AEP



CEO: Bill Fehrman

Took home in 2024: $13.3 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $1.28 billion

Cutting off power to families this many times (Jan-Sept 2024): 173,036[8]

WEC Energy

CEO: Scott Lauber

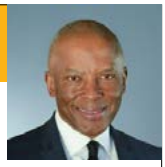
Took home in 2024: $10.9 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $791 million

While increasing costs on families: WEC's We Energies customers are paying among the highest rates in the Midwest. Customers' bills have more than doubled over the past 20 years.[10]

Cutting off power to families this many times (Jan-Sept 2024): 73,663 (WEC's Wisconsin subsidiaries[11])

Georgia Power



(parent company: Southern Company)

CEO: Christopher Womack (Southern Company CEO)

Took home in 2024: $23.8 million

Handed out profits to Wall Street investors (Jan-Sept 2024): $1.5 billion (just Georgia Power)

While increasing costs on families: Georgia Power has made six bill hikes in the last three years – increasing the avg. customer bill by $43[6]

Cutting off power to families this many times (Jan-Sept 2024): 186,858

Citations:

Center for Biological Diversity: Powerless in the United States: How Corporate Utilities Drive Energy Unaffordability and Climate Chaos

Energy & Policy Institute: Utility CEOs get raises as companies roll back diversity, environmental pay incentives and rates increase

Photo sources: Lynn Goode, Christopher Womack, Bill Fehrman and Jerry Norcia from LinkedIn.com, Scott Lauber photo sourced from The Business Journals, and Patti Poppe photo sourced from Renewable Energy World.

for-profit, monopoly corporations whose number-one goal, by law, is shareholder profit. They charge us for expensive, polluting power and reward their executives and shareholders with billions of dollars. We have the power to change this, as we have done before—if we get together and organize.

That's why, from the prairies to the desert, and from the holler to the seashore, we are coming together to change the rules so that all people can afford to keep the lights on, stay cool in the summer and warm in the winter, and to protect our communities and our climate.

This *Blueprint for Affordable Energy* lays out a path to clean, affordable and reliable energy by drawing on working-class solutions that benefit everyone. **United Ratepayers** is a movement of utility ratepayers (households and individuals who pay a utility bill) in more than a dozen organizations across the country who have come together as a powerful force to demand change. We began in 2022, when organizers affiliated with People's Action Institute started knocking on doors where they live. Their neighbors brought up rising utility bills, their electricity being shut off, and pollution from nearby fossil-fuel facilities making their families sick and contributing to worsening floods, storms, and fires.

In Milwaukee, Wisconsin in 2023 and Minneapolis, Minnesota in 2024, organizers identified their neighbors' main concerns, then with key allies and partners, we researched the problem and created this *Blueprint for Affordable Energy* to guide the next 100 years of our energy systems and make sure we have clean, affordable, reliable energy for all.

In September 2025, Michiganders for Money Out of Politics gathered in Detroit to collect signatures from Tigers fans to keep DTE utility money out of politics. Photo by Luigi Macairan | Survival Media Agency

TESTIMONIAL

I've been in Las Vegas my whole life, one of nine siblings. I'm the one paying the energy bills, so I'm the one watching as the rate goes up - one to two dollars here, and then it jumps up to $10, $15 or $20. And I'm like, "Wow, okay! Now it costs me a whole tank of gas to be able to afford to keep my power on." It's unfair that even when you don't use any more energy, you're being charged like ten times more.

NV Energy has a monopoly here in Vegas, so it's really hard to get anything outside that. Even if you have solar panels, you still have to pay NV Energy for those days when there's no sun.

I have a chronic disorder, and so does my mom - we're both in and out of the hospital. We also both run our own businesses, but sometimes we can be out for two or three weeks. When I'm not working, the bills aren't waiting for me. And when you ask for even a little bit of leniency, you get hit with a fee, and that's extra money I just don't have.

When you run your own business like we do, one paycheck is solely in charge of paying for the mortgage, car insurance, and all of the utilities. And while my mom is worrying about how to get better, she's still accumulating hospital bills. So, you know, I can honestly say there's no happy middle ground, right? Our utility should be working for us, but in some cases they're working against us.

We recently moved from East Las Vegas. Where we were, there was a power plant, and you could see the gases that it was burning off. You could see that they were running all night. All day and you could feel the heat in those areas, right? It was a temperature increase of maybe like 10 or 15 degrees. All of the people within that small area are feeling that heat.

That heat and that discomfort, it gets to you. I know people are out here struggling to, like, keep their AC on and are ending up in the hospital because heat exhaustion is real, right? And there are people who are out in the sun working all day, coming home to, again, protect themselves from the elements, and their unit goes out. And once their unit goes out, well, now they're stuck.

Brenda Guerra's Energy Story

Nevada

PART THREE

THE PROBLEM

Rising Bills, Fossil Fuels, and the Utility Profit Model

When Mrs. Mary Partee worked for Duke Energy as a customer service representative in the 1980s, things were different. Now that she depends on the company for her home energy needs in Cincinnati, Ohio, Mrs. Partee says that it feels like Duke Energy only cares about their shareholders, not their customers, and that many of her neighbors are behind on their bills, with no hope of catching up. That experience motivated her to organize with Communities United For Action (CUFA) for clean, affordable, and reliable energy.

Consumer energy bills have skyrocketed and Americans are struggling to make ends meet. An October 2025 analysis by Morgan Stanley projects that the cost of methane gas (or natural gas)—which was used by 61% of U.S. households in 2020 for space heating, water heating, and/or cooking[12]—will more than double in 2026 over its price just two years ago.[13] Methane gas utility bills have risen by four times the rate of inflation over the past year.[14] Electric utility bills have also risen higher than inflation, and in the last year have increased at a national average of 13%,[15] with specific regions being even higher.[16] What's more, with 43% of U.S. electricity generation coming from methane gas,[17] bills from electric utilities relying on methane gas to generate power will surge as well.

Corporations are investing billions in AI, causing a spike in energy demand. If left unchecked, this will lead to even higher energy bills for residential customers, and in many places it already has.[18] Jeff Bezos, Mark Zuckerberg, Sundar Pichai, and Satya Nadella (the CEOs of Amazon, Meta, Google, and Microsoft) are profiting from the AI boom while everyday utility customers pay the price.[19] (**Chapter 4: Solutions** explores how policymakers can use the AI data center bubble to lower rates for residential customers).

As the cost of fossil fuels goes up, and the cost of clean, renewable energy reaches record lows, why are monopoly utility companies choosing more expensive and dirty fossil fuels?

The answer lies in the legacy model for utility company profits. For more than 100 years, state regulators, who are elected by voters or appointed by governors or state legislators, have guaranteed a profit (called rate of return) to monopoly utility companies by law. Few other industries are *guaranteed a profit by law*.[20] Utility companies are not incentivized

to lower rates. Because of this, for-profit utility company executives have long considered that expanding existing infrastructure, which relies on fossil fuels, is the easiest way to increase shareholder profits. **The more money a corporate utility CEO spends, the more money Wall Street investors profit, while rates go up.[21] A former utility executive estimates that this outdated way of structuring electric and gas utilities costs U.S. ratepayers $50 billion total per year—or $300 per household.[22]**

Photo by Wolfgang Weiser on Unsplash

While fossil fuel infrastructure, like gas plants and pipelines, is more expensive to build and operate than clean, renewable energy, our federal government currently incentivizes corporations to expand our dependence on more expensive, dirtier energy sources. **For-profit power utilities are extracting excessive profits from customers by locking them into the most expensive energy sources—fossil fuels.** That's what we are uniting to change, because our families, our communities, and our planet depend on it.

Modernizing an Outdated and Costly Energy System

To replace or update aging infrastructure, and to become more resilient in the face of climate change, we do need new investment. What we don't need is gold-plating—buying the most expensive product. **As we'll see in this *Blueprint for Affordable Energy*, there are viable policy solutions to change the incentives for utility companies to approach meeting transmission and distribution needs cost-effectively for ratepayers.**

As explained in the Brief History below, we have an outdated energy regulatory system that incentivizes the extraction, burning, and transmission of fossil fuels, which are more expensive and more dangerous than abundant renewable energy. Our outdated system also disincentivizes energy efficiency, since utilities are not rewarded for power they don't sell. Our utility commissioners, who are either appointed by our governors or state legislators or are elected by voters, approve the utility corporations' profit for building expensive infrastructure–the more the utility spends, the more the CEO and shareholders profit. When we remove the profit incentive, rates are lower.[23]

In 2026, oil, gas, and coal are more expensive relative to renewable energy resources, and their price is volatile and supply unreliable due to geopolitical instability, frequent extreme weather, and infrastructure damage worldwide, among other factors. Despite the high cost of building new methane gas infrastructure, our outdated energy system incentivizes utilities to build new methane gas plants rather than opting for the lowest-cost solution.[24]

Corporate electric utilities used to earn their profits by spending money predominantly on **generation**—producing energy. Now corporate electric utilities spend most of their money on and therefore earn most of their profit on transmission and distribution. **Transmission** is the movement of an energy resource from the site of its production to the general area of its use; for example, from the solar farm to the substation in your neighborhood. **Distribution** is that "last mile" from your neighborhood substation to your home or business.

Utility Shutoffs & Skyrocketing Bills

In 2024, one quarter of U.S. households were unable to pay their energy bills, a 25% increase since 2021, according to Census Bureau data.[25] From January through September 2024, six of the largest investor-owned utility companies—Georgia Power, DTE Energy, Duke Energy, Ameren Corporation, Pacific Gas & Electric (PG&E), and Arizona Public Service (APS)—disconnected power to homes and businesses more than 662,000 times, including during the hottest months of the record hot year of 2024. Shutoffs across these six mega-corporations, serving customers from Georgia to California, represent a 20% increase over the same time period in 2023.[26]

For many families, not being able to afford a utility bill can feel like a personal failure. United Ratepayers understands that this economic stress is widely felt, and that it is a policy choice. If we come together, we can make better policy choices, alleviate financial stress, reduce fossil fuel pollution, lessen the impacts of climate change, and improve the overall economy.

Most of us receive an electric bill and a gas bill—or one bill for both. What's in those bills? What exactly are we paying for? Part of both bills represents how many "kilowatt hours" of electricity or "cubic feet" of gas you use, and part is for taxes and fees. **The majority of your electric and gas bills are capital projects like pipelines, poles, and wires for which the utility corporation makes a guaranteed profit.**[27] Unfortunately for us ratepayers, that means that we are paying for unnecessary spending that enriches corporate monopolies.[28]

Forty years ago, in 1984, about two-thirds of a gas utility bill paid for the methane gas a ratepayer used while one-third covered infrastructure, utility costs, and taxes.[29] Fast forward four decades and that has flipped: in 2024, less than a third of ratepayers' bills go to paying for gas used, and two-thirds go to other costs. Families end up stuck paying utilities before even using any gas, for charges over which they have no control.

For-profit power utilities are extracting excessive profits from customers by locking them into the most expensive energy sources—fossil fuels.

SO WHY ARE UTILITY BILLS RISING SO QUICKLY?

What your bill looks like

Most of us think that we pay for the energy we use. In fact, the majority of your electric and gas bills are capital projects like pipelines, poles, and wires for which the utility corporation makes a guaranteed profit.

What it actually means

We calculated the “energy supply”--the gas and/or electricity you use–and the “energy delivery”--which includes necessary infrastructure, but also unnecessary goldplating, CEO pay, and guaranteed profit.

50%

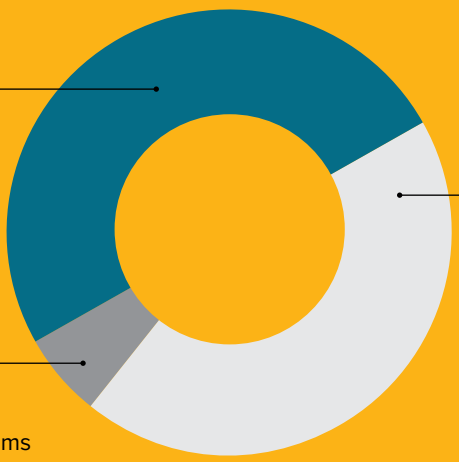
$238.72

What the utility decides. The more they build, the more profit they make. Includes CEO salaries and the Rate of Return (ie guaranteed profit)

6%

$31.39

Taxes, fees, and social good programs



44%

$212.45

How much gas or electricity you use - but the utility, not you, chooses *what* you use.

Total: $482.56

Nilsen, Ella, and Sam Hart. “What goes into your skyrocketing energy bills.” *CNN*, 28 November 2025, https://www.cnn.com/interactive/2025/11/climate/energy-bills-cost-gas-electric-vis

A comprehensive study of the factors responsible for recent trends in electricity prices, published in October 2025 by the Lawrence Berkeley National Laboratory, finds that **the biggest contributors to increased energy prices are:**

1. **Distribution and transmission** expenditures, due in part to aging infrastructure and supply-chain constraints
2. **Natural disasters, extreme weather, and wildfire mitigation**; and
3. Fluctuations in the price of **methane gas**.

That study as well as others also highlight evidence that **utility-scale wind and solar deployment reduce the retail cost of energy, savings that are passed on to consumers**.[30,31] In addition, widespread adoption of "distributed" clean energy such as rooftop, balcony, or community solar, storage, energy efficiency, and demand response, also reduces the overall need for transmission and distribution expenditures—thus bringing down the largest driver of cost increases.[32] What's more, wind, solar, and storage projects can also be deployed quickly, within 12 to 18 months, while new methane gas projects may take up to five years.[33]

Legislators and regulators are looking for new solutions to this problem, especially as we face rollbacks of federal policies like the Greenhouse Gas Reduction Fund[34], which was designed to address energy costs for the majority of Americans. But policymakers may only be hearing from the utility companies. The good news is that ratepayers are coming together to propose forward-thinking, common-sense solutions for clean, affordable, and reliable energy.

How We Got Here: A Short History Lesson

The foundation of today's energy system was built more than 100 years ago, when most of the United States did not have electricity. The goal of the energy system then was to electrify the nation—and we did.

In 1878—nearly 150 years ago and just one year before Thomas Edison patented the light bulb—rival engineer Charles Brush installed the first electrical lamp in a residential home in Cincinnati, Ohio. By 1930, 7 in 10 homes had electricity, mostly in urban areas. By 1945, 85% of U.S. homes were electrified. This transformation took about 50 years, with the most transformation taking place over just about 30 years.

From the introduction of electricity to our day—across the Progressive Era of the 1890s-1920s and the overlapping Dawes Act period (1880s-1930s) of land theft from Indigenous peoples, Jim Crow, the New Deal, and post-war periods—organizations of people, elected officials, and captains of industry battled it out for how to structure the energy system. A strong and often successful organized push for public ownership of electric utilities on the one hand, and private industry's pursuit of profit on the other, resulted in private, regulated corporate monopolies—a system of choice that favors industry profit that persists today.[35]

To meet our nation's goals 150 years ago, and under pressure from profit-seeking investors, we created a system that told energy companies: **we want you to generate and distribute electricity so badly that we will *guarantee you a set profit* based on how much money you spend and we will guarantee you customers to pay for these costs.** To regulate those monopolies, states set up utility commissions.

It worked. We electrified the nation—sort of. It was by no means perfect—Jim Crow, land theft, and structural racism meant that communities of color, rural communities, Indigenous communities, and poor communities were slower to receive widespread electrification, and continue to suffer greater energy burden, worse service, and greater pollution.[36,37,38]

In the 1930s, most private utilities refused to serve rural areas. They argued that dispersed farms were too expensive to connect relative to expected revenue. As a result, only about 10% of rural homes had electricity, compared to most urban homes. Congress passed the Rural Electrification Act in 1936, which created a federal lender and directed that capital to local, community based providers–newly created rural electric cooperatives (co-ops) rather than private utilities. The Rural Electrification Act was responsible for creating more than 800 rural co-ops, many of which are still around today and most have lower rates than private utilities.[39]

Even then, many Americans were concerned about monopoly corporate power, so fought to establish energy co-ops and public energy utilities; today about 30% of utility customers are served by publicly owned and operated systems,[40] and in recent years, a number of municipalities have moved to bring privately owned utilities under public control to reduce costs, improve service, and increase renewable energy to address climate change.[41] The number of municipally-owned energy utilities reached its peak in 1923, with more than 3,000 public systems across the U.S.[42] Also, it's helpful to note that most U.S. water utilities are publicly owned and operated.

At the time, U.S. energy generation was primarily a mix of coal and hydroelectric power.[43] Even as the fossil fuel industry learned, starting as early as the 1950s, of the dangers of its products to disrupt the global climate, they didn't want to lose their market share, profits, or political power.[44] The private utility industry contributed to climate disinformation and doubled down on the regulatory system their predecessors had helped set up: the more we build, the more money we make.[45]

Throughout this history, communities have come together to win change. Through the 1970s, neighborhoods organized, took on investor-owned utilities directly, and won structural changes like the Community Reinvestment Act.[46]

Fast forward to 2025, and our nation's goals, circumstances, and needs are different. Nearly every corner of the country is electrified–with notable exceptions in the Navajo Nation and other under-resourced communities.[47]

Gale Cincotta, right, cofounder of National People's Action (a predecessor of People's Action Institute) along with Shel Trapp, fought for utility lifeline rates as part of their campaign to win the Community Reinvestment Act.

Photo by Zbynek Burival on Unsplash

Our goals now are to lower costs for consumers, reduce pollution, become more resilient in the face of a destabilized climate, meet changing energy demand, and rein in out-of-control corporate power that is corrupting our democracy.

New goals require new systems. It no longer makes sense to hand out predetermined sums of money to corporations and their shareholders for expanding our reliance on dirty energy sources that are dangerous, expensive, and unreliable—it hasn't made sense for a long time now. In effect, utility corporations and private equity firms are wasting ratepayer money—our families' money—on outdated fossil fuel systems, when we could be building the clean, resilient grid of the future. **It makes much more sense to change the rules so that we incentivize what we need to meet today's energy needs and plan for the future.**

The good news is that much of what we need to succeed in the next 100 years is, in fact, less expensive to build and operate. There are many solutions as we explore in this Blueprint, from storage to distributed energy to energy efficiency and alternative financing, that would allow corporations to lower costs for working families. This *Blueprint* lays out the smart investments every state can make now to modernize our energy system, lower costs, increase reliability, and adapt to the extreme weather that the climate crisis has wrought. It will take leadership and organizing—people coming together with a shared purpose—coupled with the solutions in this *Blueprint for Affordable Energy*, to bring about the next chapter in our nation's energy story.

Intersecting Problems

Runaway corporate greed, the Big-Tech-AI-driven energy boom, persistent inequality in energy burden, impacts on health, impacts of a changing climate, and democracy are all at play in our energy system.

Corporate excesses are not new in U.S. history—the Wall Street crash of 1929 and

the Great Recession of 2008 are just two examples of what happens when corporations take advantage of consumers and working people. In recent years, CEOs are taking home bigger salaries and bonuses while millions of Americans feel the pain of spiking bills.[48]

The **AI boom and increased energy demand**, in the absence of regulation or a set of national guidelines, has turned quickly into a David vs. Goliath battle, where the world's wealthiest and largest corporations receive taxpayer and ratepayer handouts while residents and local decision-makers are left in the dark, with spiking energy bills, data centers hoarding water, greater risk of blackouts, delayed retirement of polluting coal and methane gas plants, and an overwhelming sense of alienation. Big tech companies, fossil fuel companies, utility companies, and Wall Street investors are passing money around between their shareholders and executives. In this stratified economy, middle class families, small and medium businesses, as well as even the better-off have been stunned by the unfairness of footing the bill for Meta, Google, and Microsoft's data center expansion. As we will see in this *Blueprint for Affordable Energy*, there are solutions readily available to meet increasing energy demand in ways that lower ratepayers' bills.[49]

Working class, Black, brown, Indigenous, immigrant and rural communities face the highest **energy burden**.[50] Energy burden is the percent of household income spent on energy bills. There are three main factors that contribute to energy burden: Affected populations (1) have less money overall, (2) have less efficient appliances and homes that use more energy for heating, cooling and cooking, and (3) and are experiencing increasing electricity and methane gas prices.

Not only are cleaner, more affordable, more reliable choices out there, but the cost of not choosing them, and thereby exacerbating the **climate crisis**–which we experience as more destructive wildfires, floods, and other extreme weather–is also steep. The longer we burn fossil fuels to generate energy, the higher costs to hospitals and medical providers, to homeowners and insurers, to schools, to public infrastructure, to business security. The energy system today does not allow the more cost-effective and cleaner solution to win, and money that ratepayers are charged to build or extend dirty coal and gas is money we could be spending on modernizing the grid. This *Blueprint for Affordable Energy* lays out a pathway to changing the structural incentives, which in turn will reduce greenhouse gas emissions.

While the fossil fuel industry pushes a convenient story, the reality is that coal and gas plants are not **reliable**. Coal is getting less reliable as it ages, too.[51] Gas plants don't run when it's very cold, supply is dependent on unstable global markets, and industrial accidents make fossil fuels unreliable, especially when compared with battery technology and clean energy generation.[52]

Finally, by listening to and speaking with the millions of people struggling with high energy bills, we can also reignite the participatory **democratic muscle** in our communities, inviting people and communities that have been left out or disengaged into decision-making.

TESTIMONIAL

Duke Energy gives us a raw deal. I know that, because I used to work for them.

Forty years ago, I worked for Cincinnati Gas & Electric (CG&E). Before that, I worked for the IRS. CG&E got bought out by Cinergy, then Duke bought Cinergy, when they were deregulating energy markets. We were told that because they operated across several states, they'd be a stronger company and residents would pay less. That turned out not to be true.

So I was working at Duke, but I was still considered low income: a lot of us couldn't afford our bills. They were hard on their employees, too - if you didn't pay your bill, you could get fired. I had to get a second job to keep up with my gas and electric - so I could keep working at Gas & Electric!

After my father got sick, my sister ended up with an energy bill for $10,000. So I had to rob Peter to pay Paul; I paid what I could, so she could keep the heat on.

Houses in Cincinnati are old; they don't have much insulation. Two seniors I know lived in their basement to keep warm, because a lot of people can't afford to weatherize, even if they know it will save money in the long run.

Even when I worked at Duke, I could see they were working for shareholders, not consumers. They'd tell us that shares are going down, as a red flag so we had to do better. I don't think the shareholders knew they were milking consumers like that.

In November, my electric bill was $273. It went up $100 from the month before, and will go even higher in December because of the cold weather. I live on a fixed income.

I'm over eighty, but I was thinking about going back to work. My kids will give me money; I don't like taking it, but I need it. I'd rather wear a sweater. Bills like these have an effect on you - it strips you of your pride.

Mrs. Mary Partee's Energy Story

Ohio

BLUEPRINT FOR AFFORDABLE ENERGY

1. Protect Working Families

a. Stop Shut Offs
b. End Utility Debt
c. Limit Rate Hikes

2. Stop Fossil Fuels: They're Expensive, Dirty, and Unreliable

a. Pollution Emissions Targets
b. Challenge the Need for Fossil Fuels
c. Redirect Fossil Fuel Spending to Zero Emission Technologies

3. Build Renewable Energy: It's Cheaper, Cleaner, and Faster

a. Renewable Energy Targets
b. Connect Clean Energy Faster
c. Require Least-Cost, Distributed Clean Energy Before Building New Grid

4. Prioritize Families, Not Wall Street

a. Cap Utility Profits
b. Make Corporate Utilities Pay Their Fair Share
c. Make Corporate Utilities Pay for Blowing Their Budget

5. Build the Energy System of the Future

a. Require Least-Cost Effective Solutions - No Goldplating
b. End Blank Checks
c. Make Data Centers Pay their Fair Share

Additional Cross-Cutting Policies

- Alternative Financing (Non-Ratepayer Funding)
- Public Power
- Oversight and Transparency

PART FOUR

SOLUTIONS

Despite these challenges, the good news is that there are real policy solutions that will deliver for people's health, pocketbooks, and the planet. While some regulations are developed at the federal level, most oversight of private energy utilities happens at the state level. A Public Service Commission (PSC)— sometimes called a Public Utilities Commission (PUC) or other names—is a state-level agency that oversees the regulations of investor-owned utilities, including setting the rates, determining the amount of infrastructure that utilities are allowed to build, deciding the amount of profit private utilities are allowed to make, and more. Public Service Commissions are subject to regulations from state legislatures and commissioners are often appointed by the state governor, which means that those are also important decision makers for campaigns to advance strong affordability policies. Learn about the people who sit on your state's regulatory commission.[53]

As explained in **Part 3: The Problem**, private monopoly utilities currently maximize their shareholder profits at the expense of ratepayers and the planet. They need to be properly regulated in order to pursue affordable and clean energy solutions.

In 2025, corporate utilities spent at least $107 million and deployed at least 900 lobbyists (and likely more) to advance their agenda with state federal policymakers.[54] Industry executives sit on interview committees for seats on the state regulatory commissions.[55] That is why it is so important that United Ratepayers and everyday people engage in these campaigns to advance solutions.

Despite these challenges, the good news is that there are real policy solutions that will deliver for people's health, pocketbooks, and the planet.

The following categories outline key solutions that communities and policymakers are advancing across the country. State-specific conditions will influence which of the following solutions are best for your community. **These solutions are recommended by people experiencing high energy burden, are the most impactful at lowering costs, and address the cost-of-living, corporate power, and climate crises we face.**

1. Protect Working Families

Given the extent of the current affordability crisis, policymakers should protect our most vulnerable families. States can enact the following policies to provide immediate relief to struggling households.

Policymakers should protect our most vulnerable families

West Virginia Citizen Action Group protested dirty energy rate hikes at the headquarters of Appalachian Power, a subsidiary of AEP. Photo by Rebecca Kiger | Survival Media Agency

- **Stop Shut Offs:** States have the authority to prevent ratepayers from having their power shut off. This is an especially critical solution for those who have medical needs such as electricity-powered medical equipment, and during extreme temperatures such as cold winters and hot summers. During the COVID pandemic, 32 states and Washington, D.C. enacted disconnection moratoriums; those can be extended and expanded to protect vulnerable populations, including those with children or the elderly, an individual with pregnancy, illnesses and / or disability, and those living in poverty. Utilities should also be required to transparently and regularly share data about power shut offs so regulators and the public and utility commissions can set performance incentives for utilities to reduce shutoffs.
  - » Learn more about policies to prevent shut offs and data transparency at Utilities For All - Energy Democracy Project.[56]

- **End Utility Debt:** Many households face significant financial energy burden paying for a disproportionate amount of their income to cover utility bills. Having to make hard choices like feeding one's family or paying to keep the lights on often results in utility debt and disconnection. States can enact programs to relieve cost concerns for vulnerable households. These programs should be easily accessible and allow automatic enrollment using other existing social good programs. Examples of debt relief and bill assistance programs include:
  - » Debt Relief - Programs to wipe out utility debt (Arrearage Management Plans in California[57]), (COVID Funds for debt cancellation[58], including New York[59])
  - » Bill Assistance - Discounted bills for low-income household (CARE / FERA in California[60]),
  - » Percentage of Income Payment Plans - PIPP (Programs in Ohio, Colorado, New Jersey, Nevada, Illinois, Pennsylvania, New Hampshire, and Maine[61]; Pilot in California[62]; Wisconsin proposal[63])
  - » Discounts to help meet heating and cooling demands (LIHEAP[64] - Federal)

- **Limit Rate Hikes:** States have the authority to limit both the frequency and timing of rate hikes as another policy mechanism to blunt the impacts on working families. Currently, utilities are able to ask for numerous rate hikes, which stack up and make the cost of bills unpredictable for ratepayers. Public Service Commissions review and approve these requests on an ongoing basis, meaning that ratepayers may see as many as 10 increases per year on their bills.[65] Instead, policies could limit utilities to a certain number of rate increase filings per year, could prohibit more than one increase approval within a year, could prohibit when rate increases take effect (for example, not during hot summer or cold winters months), or could set a cap on the maximum percentage that rates can be raised each year.
    - » For example, in Wisconsin legislation has been introduced to address both rate hikes and utility debt.[66]

Currently, utilities are able to ask for numerous rate hikes, which stack up and make the cost of bills unpredictable for ratepayers.

There are many ways to protect our vulnerable households. See Just Solutions' report "Pathways for Action: Affording Our Energy Future", pp. 15-16,[67] and Utilities For All - Energy Democracy Project for more.[68]

2. Stop Fossil Fuels: They're Expensive, Dirty and Unreliable

A number of policy levers can stop corporate utilities from constructing outdated, expensive, and slow-to-build fossil fuel infrastructure and passing along these costs to their customers. Utilities own, operate, and/or contract with fossil fuel infrastructure, such as coal- and gas-fired power plants that generate electricity, as well as gas pipelines, compressor stations, and other equipment that delivers methane gas for heating, cooking and power. Some corporate utilities provide customers only electricity, only gas, or in some cases both. Even the corporate utilities that only provide electricity to their customers often source the electricity generation from fossil fuels like coal- and gas-fired power plants. The following policy solutions may be applicable for some, but not all, utilities, based on if they provide only electricity or only gas to their customers.

To lower energy costs, we need to both block the build-out of expensive new fossil fuel infrastructure and phase out outdated, expensive existing fossil fuel assets. Utilities often claim that they need fossil fuels to meet rising energy demand, especially linked to the AI data center boom; this is false.[69] There are cheaper, cleaner, faster, and safer ways to meet demand without doubling down on expensive, polluting new fossil fuel infrastructure. State energy planning, utility energy planning, air pollution regulations, and individual permits for infrastructure are all venues to advance these efforts.

- **Pollution Emissions Targets:** States have the authority to set climate and air pollution goals with sector-specific emissions reduction targets that are stronger than the federal standards to protect public health. Climate and air pollution targets are often set by state and local air regulators, which are tools to prevent new expensive fossil fuel construction and phase out existing outdated infrastructure. The Public Service Commissions take these climate and air pollution targets into consideration as they evaluate and approve the utility's long term energy plans, called an Integrated Resource Plan (IRP), which is another venue for intervention. By setting clean air goals, states can block costly new construction and advance the phase out of existing polluting energy. This will save ratepayers from paying for expensive and unnecessary energy.
    - » As an example, environmental justice communities organized to get the California Air Resources Board to develop a Climate Change Scoping Plan that sets greenhouse gas emission targets for all the gas plants in the state, which the California Public Utilities Commission then requires utilities to abide by as part of their long term energy planning (IRP) proceedings.[70]

- **Challenge Need of Fossil Fuel Infrastructure:** Public Service Commissions grant utilities the authority to provide a specific public service in a designated area based on the public benefit and need. Utilities need to receive Certificates of Public Convenience and Necessity (CPCNs) from state PSCs to build and service power plants, transmission lines, gas pipelines, and other infrastructure. Advocates can intervene in these cases to argue against building out the expensive, new fossil fuel infrastructure and demand cheaper, cleaner choices. For pipelines and storage facilities that cross state lines, the Federal Energy Regulatory Commission

Photo by Janusz Walczak on Unsplash

(FERC) is the main agency responsible, but for infrastructure within a state, that usually falls to the Public Service Commission. Preventing unnecessary and expensive build out of fossil fuel infrastructure will save ratepayers on their utility bills.

- **Redirect Fossil Fuels to Zero Emission Technologies:** Gas and dual fuel (gas & electric) utilities charge ratepayers billions annually to maintain and replace their outdated fossil fuel infrastructure, including pipelines and power plants. States can establish requirements for utilities to instead invest in zero emission, energy efficiency, and electrification alternatives. These options are often less costly than gas replacement projects, would reduce gas rates directly, and would provide an important source of funding to transition off fossil fuels.
    - » As an example, New York recently passed the Customer Savings and Reliability Act,[71] lowering costs for all ratepayers by removing the "Obligation to Serve," which was the antiquated law that required utilities to connect customers to the aging, dirty gas system and allowed utilities to charge other customers for this. The change in this law means that costs for new gas hookups are not paid for by other ratepayers.

These policies are critical not just because of their impact on customer's bills, but also because fossil fuel infrastructure is the leading cause of global climate change and local pollution, causing respiratory diseases, asthma, cancer and other health impacts, and costs Americans billions of dollars.[72] There are many more potential venues and policies to protect ratepayers from paying for expensive, needless fossil fuel infrastructure. See Just Solutions' report "Pathways for Action: Affording Our Energy Future", p. 20, for more.[73]

Fossil fuel infrastructure is the leading cause of global climate change and local pollution.

Residents of Manchester, New Hampshire oppose Eversource's electricity rate hike and call for clean, affordable energy for all. In 2023, Eversource made $11.9 billion in profits while proposing a 42% rate hike. Photo by Giant Giants | Survival Media Agency

3. Build Renewable Energy: It's Cheaper, Cleaner, and Faster

Investing in clean, abundant, renewable energy provides numerous benefits to our communities and our economy. Clean energy not only keeps the lights on more reliably than fossil fuels, new renewables deliver cheaper energy than new fossil fuel facilities. Remember the blackouts in Texas due to a severe winter storm?[74] Those blackouts were primarily from coal and gas plants going offline in extreme cold. According to the June 2025 issue of the Levelized Cost of Energy+ report, renewable energy, specifically utility-scale wind and solar, are the lowest cost generation compared to methane gas-fired power which has reached a 10-year high.[75,76]

In addition to cost savings, renewable energy mitigates climate and air pollution, supports thriving communities and a healthy planet, employs more people than the fossil fuel industry,[77] and supports local economic development.

Furthermore, the AI boom is attracting billions of dollars of investment that can either be used to modernize the grid (by making better use of existing capacity and building new renewable energy), or to weigh down economies by taking advantage of ratepayers with dirty, expensive, polluting, slow-to-market fossil fuels.

Residents of Manchester, New Hampshire oppose Eversource's electricity rate hike and call for clean, affordable energy for all. In 2023, Eversource made $11.9 billion in profits while proposing a 42% rate hike. Photo by Giant Giants | Survival Media Agency

KEY TERMS FOR CLEAN ENERGY SOLUTIONS

There is an alphabet soup of cleaner and cheaper **non-wire alternatives (NWA)** options for states to consider, including:

ENERGY EFFICIENCY (EE) to reduce overall energy consumption and help customers save on their bills overall

DEMAND RESPONSE (DR) to encourage and pay customers to temporarily reduce their electricity use during periods of high demand

DISTRIBUTED ENERGY GENERATION (DEG) small-scale, localized power sources like rooftop solar, wind, and battery storage, located on the customer's side of the meter, that help reduce energy needs, including build out of the grid

VIRTUAL POWER PLANTS (VPP) made up of a network of distributed energy resources (DERs), such as solar panels, home batteries, and electric vehicles, that are aggregated and controlled by a central system and can be dispatched to meet grid need much like a large utility-scale power plant

SHORT AND LONG DURATION ENERGY STORAGE (SDES AND LDES) that stores the excess energy produced by solar and wind for use at times when they are not generating

GRID ENHANCING TECHNOLOGIES (GETs) to allow more power to flow through existing lines

VEHICLE 2 GRID (V2G) technology to enable electric vehicles to not only charge from the power grid but also send electricity back to it

The following policy solutions are most applicable for distribution utilities that provide electricity.

- **Renewable Energy Targets:** States can pass Renewable Portfolio Standard (RPS) policies that set a target for how much of the electricity supply needs to be renewable by a certain date. Well-designed RPS programs can reduce costs for ratepayers, and bring additional affordability benefits like avoiding future fossil fuel stranded assets and insulating working families from volatile fossil fuel prices. Inadequate program design can unfortunately not increase renewable energy adoption and raise electricity rates, which is why program design and stakeholder engagement are critical to get right. While 35 states have some form of Renewable Portfolio Standard,[78] work can be done to speed up the timeframe and ensure adequate implementation of targets. A venue for advancing a state clean energy goal is the utility long-term energy planning process at the Public Service Commission, including the Integrated Resource Plan (IRP) and Resource Adequacy (RA) proceedings. These proceedings are where state regulators ask utilities to share their plans for both clean and dirty energy to meet the state's needs, and allows for stakeholders to comment and intervene. Through targeted deployment of cost-effective, clean energy resources and reliability policy reforms, states can take important steps to phase out their outdated, polluting fossil fuel generation and transition to a modern grid powered by cleaner, cheaper renewable energy.
  - » Among the 29 states and D.C. with a Renewable Portfolio Standard (RPS), 16 states have RPS targets of at least 50% of retail sales, and 17 states have a 100% Clean Electricity Standard (CES) or RPS target. Learn more here.[79]
  - » Interested in having your state pass or improve its renewable energy target? Check out model policy language here.[80]

- **Connect Clean Energy Faster:** While clean energy is often relatively fast to build, one of the barriers to clean energy deployment on the grid is a process called "interconnection," where the utility approves connection to the grid. Unfortunately, this process has been getting slower in recent years[81] and the delays cost utility customers billions.[82] Many states can tackle interconnection reform by working with their regional transmission organization (RTO) and passing their own processes to remove red tape and help make the abundant clean energy

Members of PUSH Buffalo visit a National Fuel service center on Buffalo's east side. National Fuel raised rates in that community by 18% and shut off gas 25,321 times while CEO David Bauer took home $8.65 million and $1.12 billion in profits for Wall Street. Photo by Malik Rainey | Survival Media Agency

Work can be done to speed up the timeframe and ensure adequate implementation of targets

resources get to people's homes and businesses even faster. Another option is to connect clean energy specifically in places where there is an existing interconnection point, such as from a retired fossil fuel power plant. (Learn more about that from RMI.[83]) In some cases, there will be a need to build out the new electric grid to connect with new clean energy sources. But given the expense and impact of this approach, that should be considered against the least-cost, clean alternatives, such as demand response, energy efficiency, distributed energy generation and more known as distributed energy resources.

- **Require Least-Cost, Clean Energy Before Building New Grid:** One of the main factors raising electric utility rates and bills today is not on the generation side (clean vs dirty energy), but for building out and maintaining the electric grid—the poles and wires needed to move the electricity from where it is generated to where it is used. The build out and maintenance of both the transmission and distribution systems is expensive, but the good news is that there are many different clean energy technologies available today that reduce the need to build out new infrastructure and can reduce costs. States can force utilities to consider and compensate for less expensive "non-wire alternatives" that reduce grid investment needs while maintaining grid reliability. It is critical that states ensure that these clean energy programs are equitably designed for all households, including renters and families in multi-unit buildings, so that the benefits of cleaner, cheaper energy solutions and burdens of expensive fossil fuel infrastructure are fairly distributed across ratepayers.
    - » Examples of non-wire alternatives include energy efficiency to reduce overall energy needs, demand response programs that shift electricity use to when it is cheapest, distributed energy generation like solar panels, and energy storage such as batteries, developed to benefit all customers by reducing utility costs. If located in grid constrained areas, these non-wire alternatives can also aid in replacing fossil fuel energy demand, and increasing reliability and resilience which is critical during extreme weather events. Equitable program design is critical to get these solutions right.

There are many ways to advance clean energy solutions, including options for funding and financing, as well as making it accessible to all customers. See Just Solutions' report "Pathways for Action: Affording Our Energy Future", pp. 16-17, 19, for more.[84]

People march in the 2025 Wisconsin Climate March in Madison for clean, affordable, and reliable energy. Photo by Lizzy Larson | Survival Media Agency

TESTIMONIAL

My name is Donna, and I live with my daughter and three grandkids in upstate New York. I had cancer, so I have to go back and forth to Buffalo for treatment.

My light bills have been astronomical: I have a lot of medical bills, and I have to choose between the medicine, heat and light, and buying food every month - so I now have a bill of over $11,000.

I just don't have that kind of money. I worked all my life, and I just think that as a retired person, I should at least be able to afford Christmas with my family. It's very unnerving that this is happening.

National Grid sent out a contractor, and they did what they claimed was some kind of upgrade, and that's when the bills started to go up, to over $500! The National Grid bills are out of sight - everybody's complaining about them. I'm really afraid for the people, because literally people are going to freeze this winter if something's not done.

I have dropsy in my feet because of the cancer, so I need the heat. Anybody needs heat! That's why I don't understand why this is even happening. I'm not the only elderly person in the world!

People sometimes choose to be homeless and choose to be outside; but I don't think that's really a choice for most people. My heart goes out to the people who do, because we want to have heat, but we can't get the heat, or even if we do, every day is stressful. Because when you get a large light bill like that, or even a little light bill and you don't know how you're going to pay it, that's an extreme stress.

Donna Collett-Ce'carte's Energy Story

New York

4. Prioritize Families, Not Wall Street

Under the current regulatory system, private monopoly utilities are guaranteed a profit in return for building infrastructure intended to provide energy (electricity and/or gas) to ratepayers. Unsurprisingly and unfortunately, corporate greed has caused these utilities to take advantage of this arrangement to maximize their executive and shareholder profits at the expense of ratepayers. This has resulted in skyrocketing utility bills for customers and record profits for executives and shareholders. The good news is that there are multiple ways that states can tackle this issue to reign in unchecked utility profits and protect ratepayers from unnecessary price gouging.

- **Cap Utility Profits:** Utilities are one of the only businesses in the country that get a guaranteed profit, called the return on equity (ROE) that averages 9.7% nationwide.[85] To put that in perspective, **tens of millions of families could have their bills lowered by hundreds of dollars per year if regulators lowered the return on equity by just a few percentage points**. A study by the American Economic Liberties Project estimates that **excess utility profits costs U.S. customers approximately $50 billion per year.**[86] Many stakeholders, including former private utility executives and utility commissioners,[87] [88] argue that these are too high and not justified by the market. According to research from RMI, utility profits account for about 16.7% of a typical utility bill.[89] Lowering the allowed ROE for Investor Owned Utilities (IOUs) reduces their profit margins and leads to lower rates for customers. The Public Service Commission sets this rate during the "Cost of Capital (COC)" process and provides an opportunity for community members to advocate for a lower profit for utilities. **Several states have introduced and/or passed policies to cap utility profits:**

Michigan for the Many supporters deliver an "award" to the Detroit Regional Chamber for their work representing the top 1% of Michiganders, and gather petition signatures from the public. Corporate utility DTE is a Signature Member of the Chamber Photo. by Luigi Macairan | Survival Media Agency

- In **Connecticut**, the Public Utilities Regulatory Authority (PURA) issued recent decisions denying rate increases by gas companies, approving less than the utility requests and requiring them to pay millions of dollars back to their customers.[90] PURA's oversight since then has been boosted by support from Connecticut legislators.[91] Connecticut also introduced legislation to address transparency and accountability, including on utility profits.[92]
- The **Illinois** Commerce Commission, which is Illinois' utility regulator, cut the utilities' proposed rate increases and return on equity, saving customers hundreds of millions of dollars.[93]
- **Rhode Island** introduced legislation to put a limit in state law on the profit for electric and gas utilities down to 4%.[94]
- **New York** introduced state legislation to cap certain utility profits at 4%.[95]
- **New Jersey** introduced legislation to determine and consider lowest reasonable utility profits before approving electric, gas, and water public utility base rate cases.[96]
- **Florida** introduced legislation to cap utility profits and require utilities to justify their increases.[97]
- **Massachusetts** introduced legislation to limit utilities in the state from earning more profit than neighboring states Connecticut, Rhode Island, Maine, Vermont, and New Hampshire.[98]

Check out the American Economic Liberties Project toolkit for more information about ways to take on utility profits.[99]

Left: Members of PUSH Buffalo visit a National Fuel service center on Buffalo's east side. Photo by Malik Rainey | Survival Media Agency. Right: Citizens gather in front of the West Virginia State Capitol for the Make Billionaires Pay Rally on September 20, 2025, in Charleston, West Virginia. Photo by HG Biggs | Survival Media Agency

Utilities are one of the only businesses in the country that get a guaranteed profit, called the return on equity (ROE) that averages 9.7% nationwide.

Congresswoman Rashida Tlaib addresses Michiganders for Money Out of Politics at a rally in Detroit to keep DTE utility money out of politics. Photo by Luigi Macairan | Survival Media Agency

- **Make Utilities Pay Their Fair Share:** In addition to having profits levels that are too high, utilities often charge their ratepayers for costs that should be paid out of profits. Examples of these types of charges include corporate income taxes, lobbying costs, trade association membership dues, promotional advertising costs (especially because utilities are often monopolies meaning customers do not have a choice about their energy provider), charitable donations, litigation costs against state regulations, excessive expert testimony fees, and more. Many of the political advocacy costs that are charged to customers are utility expense activities intended to create a favorable political environment that allows them to receive a high ROE from regulators and/or receive approval to build unnecessary fossil fuel projects.[100] States taking action to restrict these costs also protect ratepayers from indirectly financing activities that may not align with the public good.
    - » Numerous states have introduced and passed legislation or regulations to prohibit utilities from using ratepayer funds to support political activities. Learn more about efforts in AZ, CA, CO, CT, DE, IL, IN, LA, ME, MA, MD, MN, NC, NH, NY, OH, OR, PA, RI, UT, and VA from the Energy Policy Institute.[101]

- **Corporate Utilities Pay for Blowing Their Budget:** There is also an opportunity to make utility shareholders bear some of the financial responsibility for overspending on infrastructure projects (a capital expenditure or CAPEX) and from poor procurement of fuel (an operational expenditure or OPEX).

Utilities often charge their ratepayers for costs that should be paid out of profits.

Infrastructure Costs (CAPEX): Typically, utilities are able to pass along all the costs associated with building new infrastructure. The way this works is that utilities seek approval to build infrastructure from state Public Service Commissions, which then allows those costs plus utility profits to be charged to ratepayers. Often the expenses for these projects far exceed their initial approved budgets, which means the utilities make *even more profit* on the excess spending. State regulators often approve the excess spending with insufficient scrutiny. By having a requirement that cost overruns would come, even at least partially, from shareholder profits, utilities would be incentivized to better control their costs and state regulators could better protect ratepayers.

Fuel Costs (OPEX): This type of policy also applies to the cost of fuels like fossil gas. Utilities typically handle fuel costs through "fuel adjustment clauses" where they pass along 100% of the costs to customers. When fuel costs rise, ratepayers are the ones hit. This means that utilities are not incentivized to be cautious about their fuel burning in gas power plants because ratepayers are the ones stuck with the bill.

- There are numerous policies that can address this, as outlined in this RMI report[102] and article.[103] States that have made utilities pay for fuel costs include Hawaii, Colorado and Montana.[104, 105]

There are other types of policies, including other performance based regulations tied to utility profits, to ensure shareholders and executives are accountable for bridging down costs to captive ratepayers. See Just Solutions' report "Pathways for Action: Affording Our Energy Future", p. 19, for more.[106]

5. Build the Energy System of the Future

As explained above in **Part 3: The Problem**, we are facing a crisis with an aging utility grid and gas pipeline system across the country. Considerations for how we build the grid of the future and phase out of polluting gas pipelines will determine if the infrastructure is advanced in such a way that protects ratepayers from unjust rising costs and supports the most cost effective and reliable transition to clean energy or one that is wasteful and provides excess profits to utility executives and shareholders.

As explained above under *Build the Energy System of the Future*, corporate utilities are currently incentivized to spend as much as possible on building new infrastructure (capital expenditures or CAPEX) for which they earn a guaranteed or approved profit from the Public Service Commission. This means that utilities are incentivized to overbuild their infrastructure and often keep unnecessary fossil fuels online to maximize their profits. We need an updated energy system,

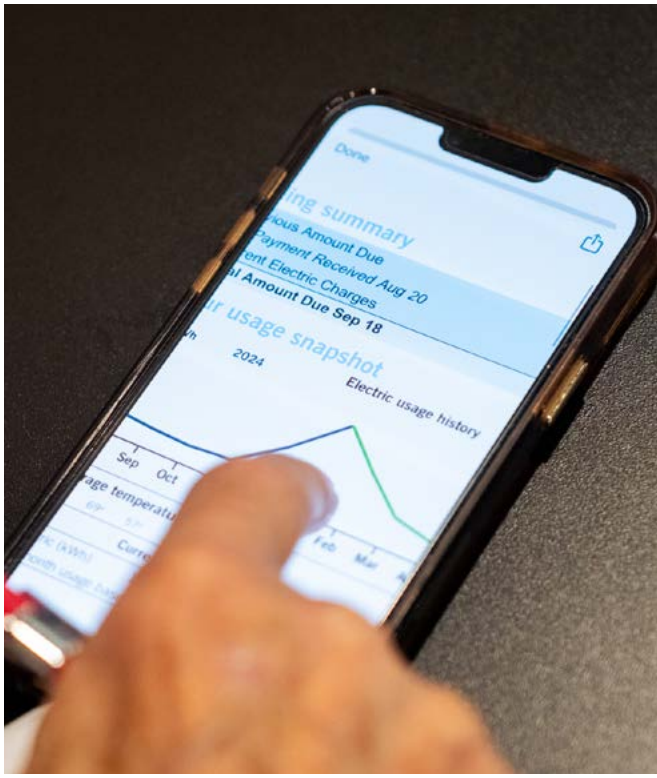
but not a gold-plated one. The current dominant incentive model that state Public Service Commissions oversee results in unnecessary costs being passed along to ratepayers and extra profits passed along to shareholders and executives.

The need for new infrastructure to replace our aging, polluting energy systems presents us with a critical choice. If done the right way, we can advance a cheaper, cleaner, and more reliable energy system for all. If done the wrong way, we will advance more expensive, polluting, and dangerous energy. State policy makers – including Public Service Commissions and state legislatures – need to take action. In addition to enacting policies that make shareholders and not just families accountable for those extra costs, there are even more direct actions states can take to actually prevent the wasteful spending from happening.

If done the right way, we can advance a cheaper, cleaner, and more reliable energy system for all. If done the wrong way, we will advance more expensive, polluting, and dangerous energy.

- **Require Least-Cost Effective Solutions - No Goldplating:** Utilities are incentivized to "goldplate" their projects which means unnecessarily overspending to invest more than is required to meet customer needs, as a way to increase profits. This happens most frequently with transmission and distribution infrastructure investments. Building on the third policy idea introduced under *Build Clean Energy: It's Cheaper and Faster*, states can require utilities to consider least-cost solutions to their infrastructure needs. In addition to the "non-wire alternatives" outlined in *Require Least-Cost, Clean Energy Before Building New Grid* that specifically addresses clean energy solutions to prevent expensive new transmission and distribution lines, states should consider the specific high cost factors for their local geographies.
    - » For example, in California, costs around wildfire mitigation and insurance are significantly driving up rates and bills for customers. Requiring utilities to consider the relative cost-effectiveness of wildfire prevention and justify their proposals before the Public Utilities Commission could ensure more practical, affordable solutions that minimize unnecessary expenses. Recent legislation has begun to enact some of these changes.[107]

- **End Blank Checks:** Utilities often take advantage of loopholes in regulation to overspend on projects without adequate oversight from Public Service Commissions. One way this happens is by using their "memorandum or balancing accounts" to cover these costs and then later apply for retroactive cost recovery. These accounts essentially function as "blank checks" for utilities to spend as much as they want without oversight. State regulators can close loopholes in their regulations by requiring utilities to transparently share when they are going to spend more than the authorized amount and instead come back to the Public Service Commission for review and approval. Policies can ensure amounts above the approved threshold are charged to ratepayers only if the utility proves the costs were necessary, least-cost, disclosed in a timely manner, competitively procured where applicable, and not the result of management error. This connects to the policy about making Utilities Pay for Excess Spending.



A member of Communities United for Action in Cincinnati, Ohio, learns how to read a Duke Energy utility bill at a community education event. Photo by Eli Hiller | Survival Media Agency

- **Make Big Tech Pay:** Data centers pose significant risks to ratepayers, climate, water, land, and digital privacy. Data centers are a major source of new electricity demand that may drive increasing electricity rates and keep fossil fuel generation online. Under business-as-usual practices, working families unfairly shoulder the cost of the increased energy demand and grid upgrades for data centers.[108] States need to enact proper policy guardrails to ensure that data centers and other new large loads that are built actually lower average bills, are powered by new renewable energy resources, and that the massive investment for data centers modernizes the grid and maximizes use of unused capacity of the existing grid.[109] As electric and gas bills go up, a majority of voters point to lowering residential customers' utility bills and increasing rates for superusers as the most effective policy to improve affordability for families.[110]

Lowering residential customers' bills and increasing rates for superusers are a top priority for families.

Family protections from data centers could take the following broad policy forms:

- Shield ratepayers from grid upgrade and energy demand costs for data centers. For example, ensuring that data centers pay for any transmission upgrades and have minimum payments for energy, even if the data center project falls through.
- Require data centers to procure their own new bundled clean electricity, or to invest in on-site renewables or residential energy efficiency and solar to offset demand, per several recent reports from Rewiring America's recent report,[111] We Build Progress,[112] and Public Citizen.[113]
- Ensure utilities cannot pass the cost of supplying electricity to data centers onto other customers, or use the growth of data centers as an excuse to avoid meeting the state's decarbonization mandates, such as Minnesota's legislation.[114]
- For more tools to address data centers, including noise pollution and water use, see pp. 69-80 in AI Now's North Star Data Center Policy Toolkit.[115]

As states and regional grid operators plan massive grid modernization, states must consider the ways that utilities will work to maximize profits and instead protect ratepayers from unnecessary expenses. Additional solutions to this are outlined next.

Members of Communities United for Action in Cincinnati, Ohio, work together to learn how to read a Duke Energy utility bill and organize for improvements. Photo by Eli Hiller | Survival Media Agency

As states and regional grid operators plan massive grid modernization, states must consider the ways that utilities will work to maximize profits and instead protect ratepayers from unnecessary expenses.

Additional Cross-Cutting Policies

States and municipalities should consider efforts to advance:

Alternative Financing: States can tap funding sources other than ratepayers' bills for necessary capital projects, including taxes, bonds, fees, greenhouse gas reduction funds, and polluter pays fees. Wildfire prevention, for example, impacts everyone living in a state; those costs need not be passed on only to families subject to a monopoly.

Furthermore, states can require that utilities exclude certain expenses from being considered as part of their "rate base" and therefore not part of their guaranteed profit. States can also require utilities to secure capital at lower costs, such as restructuring certain types of utility debt into securitized bonds or changing the equity-to-debt ratios as part of Cost of Capital considerations, which lowers financing costs and reduces the burden passed on to ratepayers. See Just Solutions' report "Pathways for Action: Affording Our Energy Future", pp. 21-22 for more.[116]

Public Power: To keep costs down, states can break up corporate utility monopolies and consider public utility models. While the majority of Americans rely on corporate monopoly for our residential energy, 55 million Americans get their heating, cooling and lights from one of more than 2,000 municipal or other publicly-owned utilities. **Over the past five years, residential electricity rates for investor-owned utilities have surpassed the rate of inflation by 41 percent, while rates for publicly owned utilities have decreased relative to inflation.**[117] Commissioning studies to consider the viability and considerations for this change are a great first step, as are laws that limit the use of ratepayer funds to combat utility takeover efforts. States may also consider utility business model reforms that codify the fiduciary duty for utilities to serve ratepayers, not just shareholders interests. There are also opportunities for key programs to be run by the state, instead of the monopoly utilities, such as low-income protection programs, transmission procurement, wildfire mitigation and more. Learn more from the Institute for Local Self Reliance.[118]

To keep costs down, states can break up corporate utility monopolies and consider public utility models.

Transparency and Oversight: States can require a significant increase in transparency and accountability both for what the utilities share (technical data sharing to prevent "secret models", real time costs vs spending for projects, utility debt and shut off information, etc.) as well as what the regulators share (meetings with utilities, decision making rationale, etc.). States can enact whistleblower protections, create an independent watchdog agency, and place restrictions on the revolving door for employment between utilities and regulators. Regular and transparent reporting requirements for utilities can also be used to set a baseline for performance incentive mechanisms to improve upon, including efforts to reach goals related to affordability, disconnections, climate impacts, and resilience.

Conclusion

These policy solutions and the overall *Blueprint for Affordable Energy* are meant to be a starting place for you to consider the various ways that your state can tackle expensive, polluting and wasteful utility energy systems to bring cleaner, cheaper and more reliable energy for all. As a reminder, each policy solution has state-specific elements. You will need to learn the rules and laws that apply for your utility, including the regulations at the Public Service Commission and state legislature.

While some of the ideas listed above may be long-term solutions, action is often needed sooner to lay the groundwork for progress.

The best policy solutions meet the needs of the many by intersecting across multiple values—equity (protecting the most vulnerable and making sure policies work for all), climate (fight the fossil fuels industry and build the clean energy economy), and democracy (taking on powerful corporate interests). Some of the ideas listed above fit more clearly into one or another of these values, but the best policy packages will combine ideas from multiple categories to tackle the crisis in a unified way.

We now have a *Blueprint for Affordable Energy* and we know what it takes to win these solutions—people power!

Michigan for the Many supporters deliver an "award" to the Detroit Regional Chamber for their work representing the top 1% of Michiganders. Corporate utility DTE is a Signature Member of the Chamber. Photo by Luigi Macairan | Survival Media Agency

TESTIMONIAL

I live in Boone, North Carolina, way up in the mountains. We're the home of Appalachian State University. It gets cold up here, so we need heat we can rely on, and affordable energy all year long.

We get electricity from New River Light and Power, a nonprofit run by the university. For decades, NRLP generated all the energy we need from a dam near campus, and they've built windmills right downtown. Now, they buy energy off the grid from Carolina Power Partners, which runs a fossil-fuel plant near Charlotte, but they also work with homeowners who generate rooftop solar and sell it back to the grid.

We're way better off than our neighbors in the rest of Watauga County, who rely on Blue Ridge Electric. Blue Ridge resells energy they buy in bulk from Duke Energy, which is notorious for passing costs on to consumers. A friend of mine heats his house with firewood, but his bill is still going up in the winter months. It's way worse for folks who, like me, completely rely on electric heating.

The irony is Blue Ridge Electric is a member-owned cooperative - it was created by rural people who worked together to bring electricity to their High Country neighbors after Franklin Roosevelt signed the Rural Electrification Act in 1935. Yet now all they do is pass on Duke's higher costs to consumers.

I'd like to see cooperatives like Blue Ridge get back to their roots, and give rural people more of a say in how they get their energy. My gut tells me this would bring costs way down. And I'd also like to see NLP get back to its own roots, and generate all of our power in Boone from renewable sources. There's no reason we can't do this - we'll all be better off when we do.

John Doe's Energy Story

North Carolina

PART FIVE

CALL TO ACTION

The solutions are here. Our task now is to bring people together to make these policy solutions irresistible and inevitable.

1. Start by talking with people in your community. Maine People's Resource Center hosts community meetings in churches and libraries to help people make sense of their utility bills. Michigan United is having tens of thousands of conversations with voters about the outsized influence that their monopoly utility corporations, DTE and Consumers Energy, have on their state politics.

2. Research your utility company or companies. Is it a municipal or public utility or co-op, or a private corporation? If it's a corporation, who is the CEO? How much money do they make? What boards do they sit on? What political donations does the corporation make?

3. Who are your state utility commissioners? How did they get their job - were they elected by voters, or appointed by the governor or legislature? When are their meetings, and what is on the agenda?

4. What other organizations in your area or state are working to lower energy bills, advance reliable clean energy, and modernize our energy grid?

The People's Action Strategic Campaigns Toolkit[119] is an accompanying resource to guide your campaign to win the policies in this Blueprint.

Michigan for the Many supporters deliver an "award" to the Detroit Regional Chamber for their work representing the top 1% of Michiganders. Corporate utility DTE is a Signature Member of the Chamber. Photo by Luigi Macairan | Survival Media Agency

Join United Ratepayers at
www.unitedratepayers.org

People march in the 2025 Wisconsin Climate March in Madison for clean, affordable, and reliable energy. Photo by Lizzy Larson | Survival Media Agency

PART SIX

CONCLUSION

The energy affordability crisis and the climate crisis are policy choices. That means we can change course, set new goals, form new coalitions, and make energy affordable, reliable, and clean for all. The solutions are there. The industry lobbyists are there, but so are we, and it's up to us—community leaders, organizers, champions in government, and every-day people—to unite to bring this *Blueprint for Affordable Energy* to life. It is going to take popular demands, coalitions, and decision-makers ready to be champions when backed up by voters and community members. We can address the intersecting crises—cost of living, climate change, and corporate consolidation—together. Let's go do it—for clean, affordable, reliable energy for all.

United Ratepayers are working people coming together to fight for clean, affordable, and reliable energy. Join us at unitedratepayers.org. Photo by Luigi Macairan | Survival Media Agency

LIBRARY

For further reading, we recommend:

- Utilities for dummies: How they work and why that needs to change - Grist
- Electric utilities 101: A breakdown of the basics on US power providers - Canary Media
- Center for Biological Diversity: Powerless in the United States: How Corporate Utilities Drive Energy Unaffordability and Climate Chaos
- Climate and Community Institute: Overcharged: The Rules Of The Electricity Affordability Crisis
- Energy & Policy Institute: Utility CEOs get raises as companies roll back diversity, environmental pay incentives and rates increase
- Just Solutions: Affording Our Energy Future
- Institute for Local Self Reliance: Local Energy Policy Toolkit | ILSR Energy Democracy Initiative
- Initiative for Energy Justice: Utilities 101
- Initiative for Energy Justice & Vote Solar: Amp up the People – A Guide for Energy Justice Advocates in Utility Regulation
- Energy Democracy Project: Utilities for All and A People's History of Utilities
- Sierra Club: Dirty Truth Report 2025
- People's Power Union & Georgia Conservation Voters Education Fund: 2025 Georgia People's Power Plan
- Powerlines: Utility Bills are Rising
- People's Action: Strategic Campaigns Toolkit
- People's Utility Commons: How did The Utilities End Up Like This?
- Permit Power: As Cheap as Our Peers: How cutting red tape can lower the cost of rooftop solar and offset rising utility bills
- RMI: Affordability 101: Can We Cut American Energy Bills in Half?
- We Make the Future: Messaging Guide: Mobilizing Toward Climate Justice

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