

Electric Ratepayer Advisory Council Meeting Summary

Date: June 8, 2026

Duration: 56 minutes

Attendees:

- **Council:** Jess Fay, Victoria Forkus, Mark Morisette, Lisa Henaghen, Amy Turner, Eloise Vitelli, David Zachow, John Bliss. Absent: Nakia Dana, Katy Childs, Sharon Klein.
- **Ex-Officio:** Heather Sanborn (chair), Kiera Reardon, Phil Bartlett, Ian Burnes, Erik Jorgensen.
- **Staff and interested parties:** Sylvia Most, Deirdre Schneider, Kris Winther, Elizabeth Deprey, Derek Davidson, Kaiden Kelley, Leona Michelson, Kathy Largay.
- **Presenters:** Dan Coyne, Valerie Franks.

Working Group Updates

Winter Disconnect Initiative Working Group

Mark reported on the group's recent meeting and progress toward collecting utility arrearage data.

Key updates included:

- The working group simplified its proposed data request by reducing arrearage categories from eleven bands to five.
- Members agreed to begin with an initial data request that excludes ZIP code information, making the data collection process more manageable and allowing the group to evaluate the usefulness of the data before requesting additional geographic detail.
- The group discussed approaches for obtaining the data, including:
 - Requesting the Public Utilities Commission or Consumer Assistance Division to open a docket; or
 - Having ERAC directly request the information from utilities.
- Utility representatives indicated that a direct request from ERAC may be the more efficient path.
- Sylvia is drafting a formal letter on behalf of ERAC requesting the data. The Winter Disconnect Working Group will review the draft before it is sent to utilities.

Affordability Focus Group Initiative Working Group

Sylvia provided an update on behalf of the group.

Key developments:

- The group shifted its initial focus from conducting new focus groups to reviewing existing affordability-related studies and reports completed in Maine.
- A graduate student from the University of Maine will assist in compiling and analyzing existing research and identifying information gaps.
- The goal is to determine what affordability questions have already been explored and what additional information may still be needed from Maine residents.
- ERAC is developing a project agreement between the University of Maine and the Office of the Public Advocate.
- The group hopes to begin work by mid-July and expects to meet throughout the summer to guide the project.

Presentation: United Way ALICE Framework

Dan Coyne and Valerie Franks of the United Way of Southern Maine presented an overview of the ALICE framework, which stands for **Asset Limited, Income Constrained, Employed**.

Overview of ALICE

The presenters explained that the federal poverty level significantly understates financial hardship because it is based on an outdated methodology developed in the 1960s. The ALICE framework seeks to measure the actual cost of meeting basic needs in today's economy.

ALICE households:

- Earn above the federal poverty level.
- Still cannot afford basic necessities such as housing, childcare, food, transportation, healthcare, and utilities.
- Often do not qualify for assistance programs despite experiencing significant financial hardship.

Maine ALICE Findings

Key data points include:

- Approximately 40% of Maine households fall below the ALICE threshold.

- ALICE households represent the fastest-growing segment of financially vulnerable households in Maine.
- Growth in the ALICE population has significantly outpaced both poverty growth and overall household growth.
- Financial hardship exists in every county and community across Maine.

Groups most likely to experience ALICE-level hardship include:

- Single-parent households, particularly single mothers.
- Young adults beginning their careers.
- Older adults on fixed incomes.
- Black and Asian households at disproportionately higher rates than the statewide average.

Methodology

The presenters described how ALICE thresholds are calculated:

- Costs are determined based on local geography and household composition.
- Expenses include:
 - Housing (including utilities)
 - Childcare
 - Food
 - Transportation
 - Healthcare
 - Technology
 - Taxes
 - Miscellaneous necessities
- The model reflects only a basic survival budget and does not include savings, vacations, emergency expenses, or other discretionary spending.

For example:

- A family of four with two children in childcare requires approximately \$91,000 annually to meet basic needs.

- Many common occupations do not generate sufficient income to meet this threshold.

Discussion

Council members focused on several issues related to energy affordability:

Utility Costs

- Utility expenses are currently incorporated into housing costs within the ALICE model.
- Members expressed interest in separating energy costs from housing costs to better understand household energy burdens.

Energy Affordability

- Questions were raised about whether an "affordable" electric bill exists for households already facing significant annual budget shortfalls.
- United Way representatives noted that affordability challenges extend well beyond energy costs but agreed additional analysis may be useful.

Program Eligibility

- Members discussed whether ALICE could serve as a basis for eligibility in affordability programs.
- Presenters noted that ALICE generally corresponds to approximately 275–300% of the federal poverty level, depending on household circumstances.
- There was interest in examining how existing assistance programs align with ALICE households and identifying populations that may be falling through eligibility gaps.

Asset and Employment Questions

- Members questioned whether the ALICE methodology adequately captures assets and employment status.
- Presenters clarified that ALICE eligibility is primarily income-based and determined by household composition and local cost of living.
- Discussion highlighted potential challenges if ALICE were used directly as a program qualification standard.

Elder Care Costs

- Members noted that elder care expenses can be significant and are not currently included in the ALICE survival budget.

- United Way acknowledged the concern and explained that while older adults have separate budget calculations, direct elder care expenses are not currently incorporated.

Future Information

United Way agreed to:

- Share the updated 2024 ALICE report when released.
- Provide ERAC with the results of its Southern Maine affordability listening sessions when available.
- Continue discussions with ERAC regarding potential applications of ALICE data in policy and program design.

Other Business

- Heather recognized Victoria for her service on ERAC and wished her well as she transitions to a new role.
- The next ERAC meeting is scheduled for **September 14, 2026**.
- Working groups will continue meeting over the summer.