

## **PUC Proposes Decreasing Shut-Off Protection for “Younger” Seniors**

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A national survey asked people at what age they would consider someone to be “elderly”. The average age given in their responses was 75. We agree that, for the sake of analysis and discussion, we can usefully divide the senior population into “younger seniors” aged 60-75, and “older seniors” aged 75 and older. However, we believe that public officials should be very careful about enacting proposals to take away benefits from younger seniors. This issue has recently surfaced in connection with a proposal before the Rhode Island Public Utilities Commission (PUC).

The PUC is reviewing regulations regarding protection of certain vulnerable groups, including seniors, disabled persons, and households with infants, from shutoffs of gas and electric service due to unpaid back bills. Current PUC rules exempt households of seniors aged 62 and over from shutoffs unless there is written advance approval by the PUC. This protection for seniors was hard-won. These rules resulted from many years of advocacy at PUC hearings by the George Wiley Center, RI Gray Panthers and other groups. Their members told their stories of the impact of shutoffs on their health and well-being. Medical experts gave written testimony about the danger for seniors of living in a cold house. National experts testified about how Rhode Island’s shutoff policies were less consumer-friendly than in other cold-weather states.

Now the PUC is considering major changes to its shutoff rules, including increasing the age from age 62 to age 65 for low-income elderly to qualify for shutoff protection. The PUC has not explained its reasons for this change. We can infer that they somehow assume that seniors aged 62 to 65 are less in need and less vulnerable to the cold than older persons. We have provided them with written testimony that such an assumption is erroneous for several reasons. Many low-income seniors opted at age 62 for an early Social Security benefit, thirty percent lower than they would have received at age 66. This decision was typically driven by their immediate need for income due to long-term unemployment or loss of savings during the current recession. Also, unless they have been permanently disabled for two years, these younger seniors do not qualify for Medicare until they reach age 65. As a result, many face declining health and higher medical bills because they lack health insurance coverage.

We are familiar with the PUC’s process. We know that when the PUC is making critical decisions about increases in utility rates, it reviews reams of economic data, staff analyses and expert testimony. Yet it appears that, when considering shutoff policies affecting thousands of elderly and other customers, the PUC may be relying primarily on its members’ anecdotal impressions and assumptions about those customers. It has disclosed no studies or data supporting these changes. We recommend that PUC commissioners meet with low-income seniors aged 62-65.

They should listen carefully to these seniors' stories describing their financial situations. Having done so, perhaps the PUC might think twice about taking away shutoff protection from this group of vulnerable seniors.