

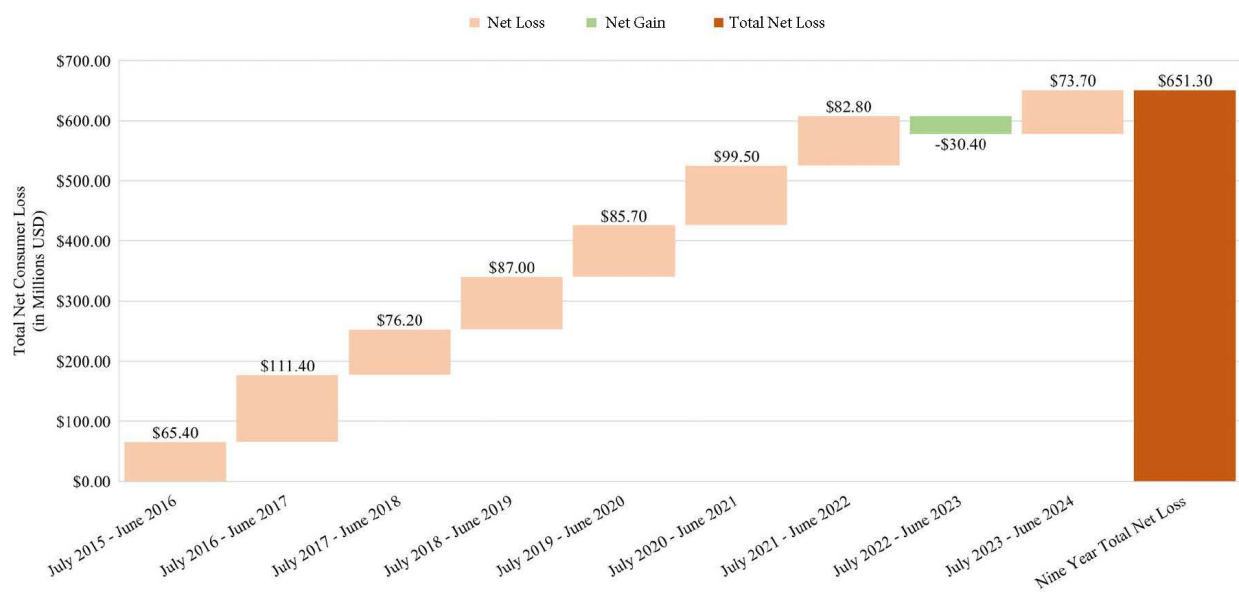
**A Predatory and Broken Market: the January 2025 Update**  
**Analysis of the Individual Residential Electric Supply Market in Massachusetts**

A Report by the Massachusetts Attorney General's Office  
Prepared by Timothy E. Howington  
January 2025

## Executive Summary

This January 2025 Update (“2025 Update”) follows the prior reports by the Massachusetts Attorney General’s Office (“AGO”) on the individual residential electric supply market in Massachusetts. This update provides an analysis of the actual rates charged by suppliers to residential consumers for the July 2023–June 2024 period. The updated analysis shows that Massachusetts consumers who relied on competitive suppliers for their electricity experienced **\$651.3 million** in net losses in comparison to basic service rates since the AGO began reporting on this market in 2018, including net losses of **\$73.7 million** in the July 2023–June 2024 period. Accordingly, in eight of the nine years evaluated by the AGO, competitive supply consumers experienced net losses.

**Figure ES.1. Net Consumer Loss from Participation in the Individual Residential Electric Supply Market Compared to the Electric Distribution Company’s Basic Service**

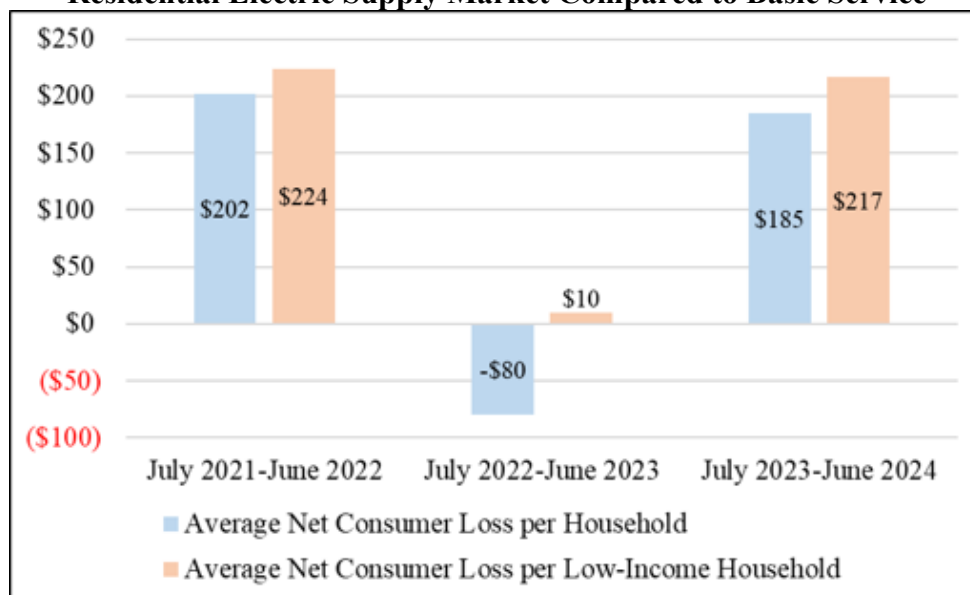


This 2025 Update demonstrates that competitive electric supply rates are neither cost-effective nor equitable. Between July 2023 and June 2024, most competitive electric supply consumers paid more for their electricity compared to the basic service rate, with low-income residential consumers on competitive electric supply plans paying *more* than non-low-income consumers. As discussed in the 2024 Update, even during the unprecedented 2022–2023 winter season, when record-high basic service rates triggered by macroeconomic conditions presented an ideal opportunity for the individual residential electric supply market to provide consumers with savings, low-income consumers of individual suppliers continued to experience net losses. Further, to the extent that some individual suppliers provided temporary and modest relief to consumers during that unprecedented time of sky-high basic service rates, the AGO’s July 2023–June 2024 analysis demonstrates a swift return to business as usual, with the broken and predatory individual residential competitive supply market causing significant harm to consumers, and low-income consumers in particular.

**Table ES.1. Average Annual Net Consumer Loss from Participation in the Individual Residential Electric Supply Market Compared to Basic Service**

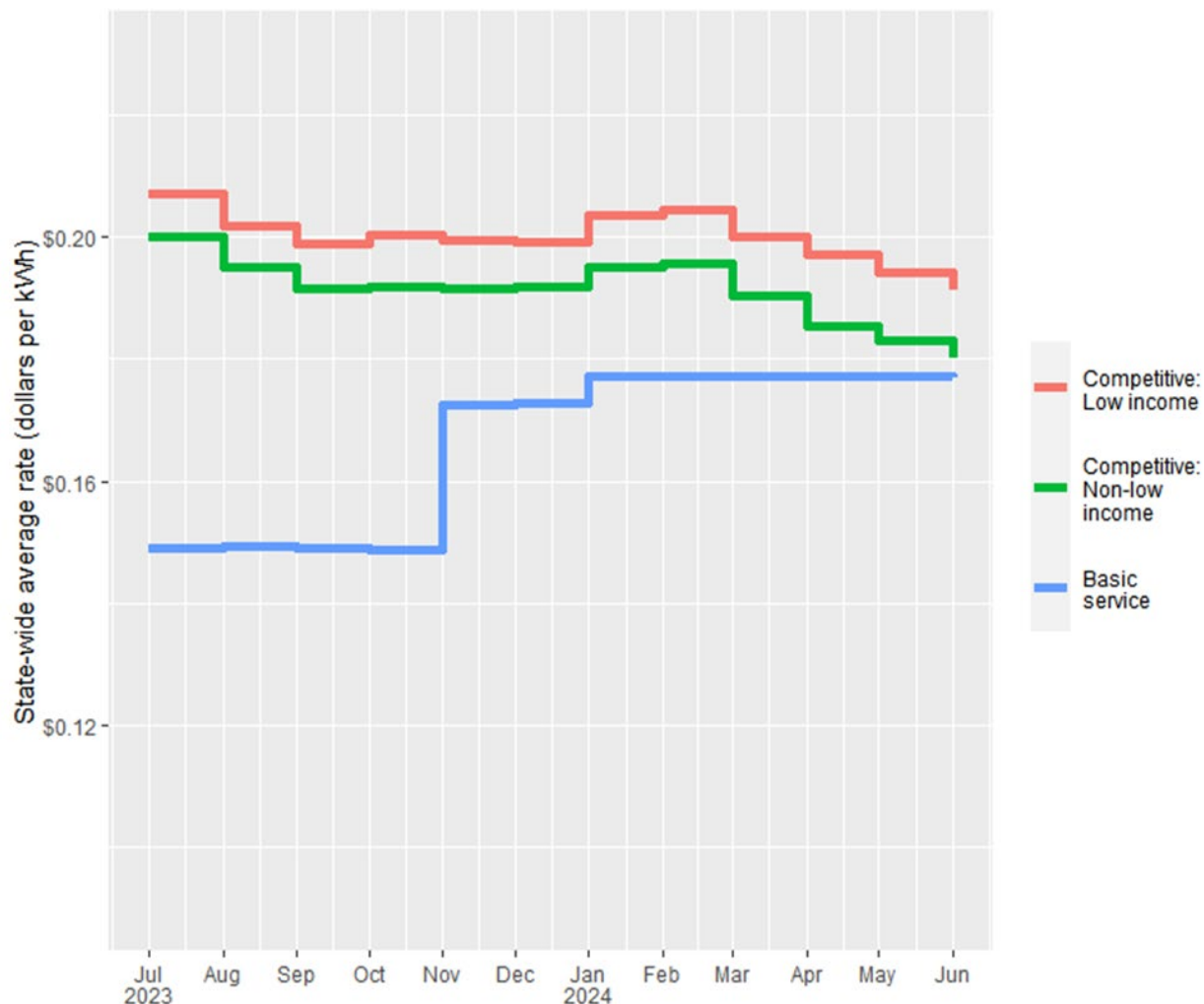
	July 2021 - June 2022	July 2022 - June 2023	July 2023 - June 2024
<b>Average Net Consumer Loss per Household</b>	\$202	-\$80	\$185
<b>Average Net Consumer Loss per Household - Low-Income</b>	\$224	\$10	\$217

**Figure ES.2. Average Annual Net Consumer Loss from Participation in the Individual Residential Electric Supply Market Compared to Basic Service**



Indeed, as basic service rates stabilized following the 2022–2023 winter, all consumers – and, in particular, low-income consumers – experienced net losses. As shown in Figure ES.1, rates charged by suppliers reverted to the “norm,” with both non-low-income and low-income consumers in this market experiencing net losses as compared to basic service.

**Figure ES.3 Gap Between Average Rate Paid to Competitive Suppliers and Rate Had Participants Purchased from Electric Distribution Companies (July 2023 – June 2024)**



The 2025 Update adds further confirmation to the simple truths established in the AGO’s previous analyses – the individual residential electric supply market in Massachusetts causes significant harm to most consumers, where any savings that consumers may experience are typically short-lived and canceled out by much bigger losses. At a time when many households struggle to afford groceries and pay bills, the market further burdens consumers, particularly those who are most vulnerable. The Legislature must act to protect our consumers by ending the individual residential electric supply market.

The 2025 Update provides updated tables and figures from prior reports. For more detail on the methods and analyses applied, and related context, please refer to the AGO’s earlier reports, which can be accessed at <https://www.mass.gov/competitive-electric-supply>.

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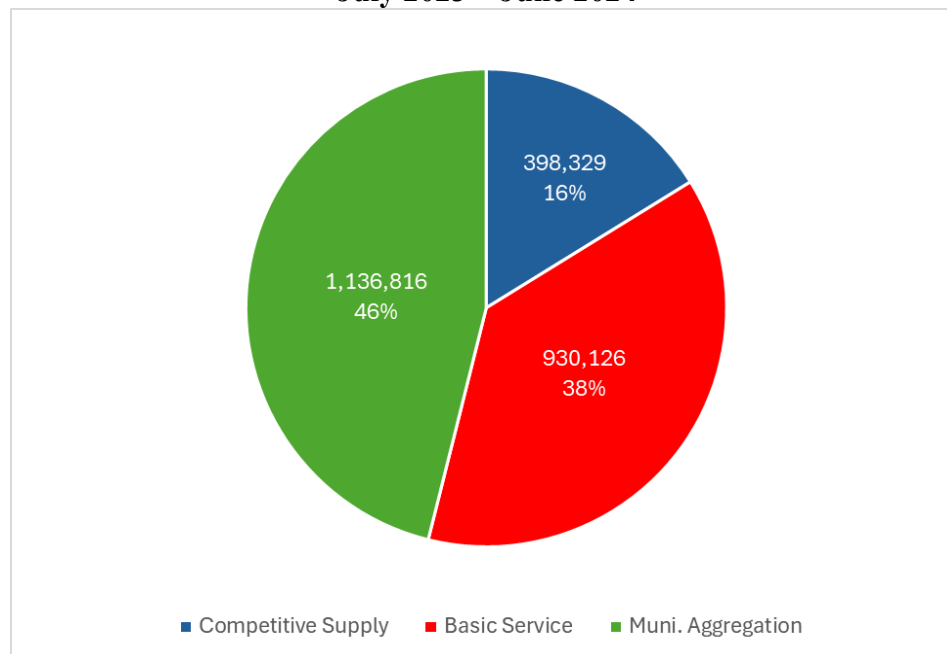


## Section 1: Market Overview

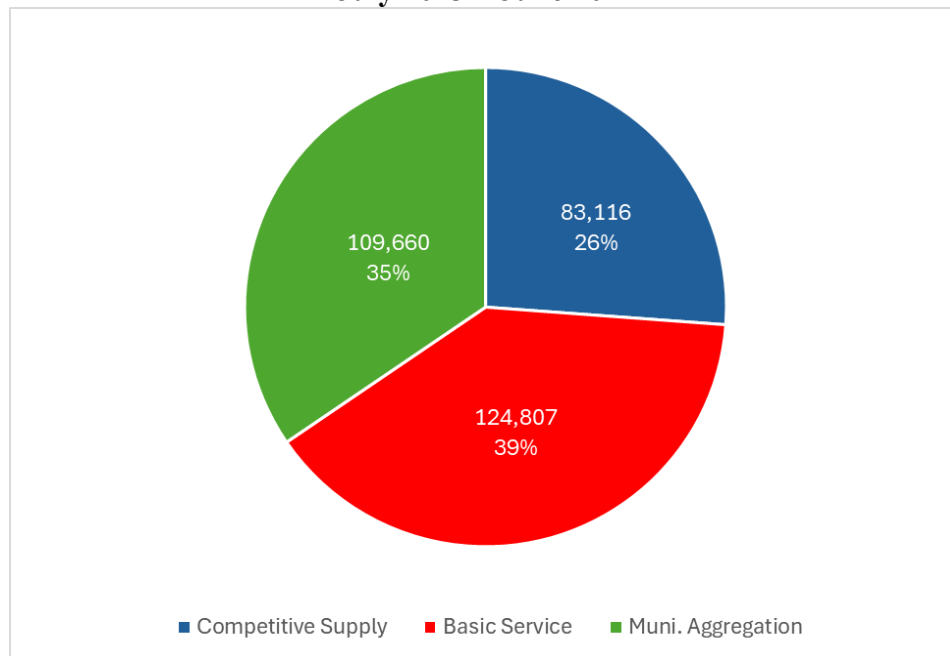
**Table 1.1: Participation Rates in Competitive Supply, Basic and Municipal Aggregation – Seven-Year Comparison**

		July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021	July 2021 - June 2022	July 2022 - June 2023	July 2023 - June 2024
Competitive Supply	Low-Income	35%	33%	31%	29%	28%	24%	26%
	Non-Low-Income	18%	17%	17%	16%	15%	14%	15%
Basic Service	Low-Income	48%	50%	48%	46%	41%	43%	39%
	Non-Low-Income	56%	55%	52%	47%	41%	41%	37%
Municipal Aggregation	Low-Income	16%	17%	21%	25%	31%	33%	35%
	Non-Low-Income	26%	27%	31%	37%	43%	45%	48%

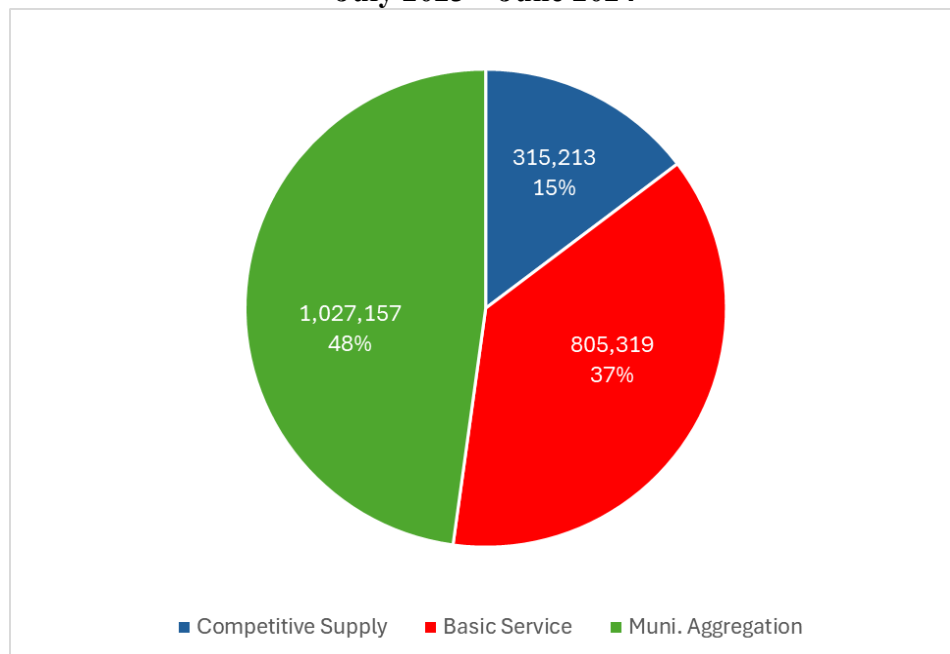
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## Section 2: Cost of Participation for All Households in the Individual Residential Electric Supply Market.

**Table 2.1: Average Annual Household Losses - Nine Year Comparison**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021	July 2021 - June 2022	July 2022 - June 2023	July 2023 - June 2024
\$134.00	\$226.00	\$155.00	\$187.00	\$190.00	\$230.68	\$202.00	-\$80.00	\$185.00
* Note -\$80.00 loss in Year 8 indicated net consumer gain.								

**Table 2.2: Overview of Individual Residential Electric Supply Market – Nine-Year Comparison**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Attribute of Market	July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021	July 2021 - June 2022	July 2022 - June 2023	July 2023 - June 2024
Total Bills Rendered (All)	5,860,037	5,920,193	5,916,177	5,568,187	5,427,350	5,173,999	4,909,532	4,534,969	4,779,950
Average Number of Customers per Month	488,336	493,275	493,015	464,016	452,279	431,167	409,128	377,914	398,329
Total Supply (kWh)	3581962995	3593084986	3426659398	3269849773	3052639221	3144170995	2861956358	2545424789	2790804745
Total Charges	\$450,704,148	\$437,948,033	\$465,139,973	\$486,375,415	\$449,228,429	\$441,136,036	\$445,741,788	\$527,461,476	\$538,851,590
Weighted Average Rate Paid by Customers of Competitive Supply	\$0.1258	\$0.1219	\$0.1357	\$0.1487	\$0.1472	\$0.1403	\$0.1557	\$0.2072	\$0.1931
Weighted Average Rate Customers of Competitive Supply would have paid for	\$0.1076	\$0.0905	\$0.1135	\$0.1221	\$0.1191	\$0.1087	\$0.1268	\$0.2192	\$0.1667
Average Premium to Participate (Per kWh - All Incomes)	\$0.0183	\$0.0314	\$0.0222	\$0.0266	\$0.0281	\$0.0316	\$0.0289	(\$0.0119)	\$0.0264
Average Annual Usage per HH (kWh)	7,335	7,284	6,950	7,047	6,749	7,292	6,995	6,735	7,006
Statewide Total Net Consumer Loss	\$65,406,644.00	\$111,400,842.72	\$76,208,702.94	\$86,994,123.47	\$85,745,018.74	\$99,460,385.73	\$82,784,636.74	\$ (30,415,518)	\$ 73,732,813
Statewide Total Net Consumer Loss - Low-Income	\$17,400,000.00	\$23,562,438.12	\$16,375,489.02	\$17,973,537.72	\$17,241,697.64	\$18,961,972.82	\$17,707,042.11	\$ 766,668	\$ 18,024,326
Average Net Consumer Loss per Household per Year	\$134	\$226	\$155	\$187	\$190	\$231	\$202	-\$80	\$185
Average Net Consumer Loss per Household per Year - Low-Income	\$145	\$231	\$166	\$196	\$205	\$233	\$224	\$10	\$217

**Table 2.3. Ten Suppliers with the Highest Average Premium – All Households (Ranked by Premium)**  
**July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
68	\$0.5147	2,638	\$0.3506	0.06%	\$436,361	-\$99	\$436,262	0.43%	0.00%
20	\$0.3990	2	\$0.2169	0.00%	\$160	\$0	\$160	0.00%	0.00%
72	\$0.3506	5	\$0.1898	0.00%	\$892	\$0	\$892	0.00%	0.00%
8	\$0.2663	5	\$0.1117	0.00%	\$1,358	\$0	\$1,358	0.00%	0.00%
57	\$0.2708	65,631	\$0.1071	1.37%	\$3,460,364	-\$179,434	\$3,280,931	3.37%	0.62%
24	\$0.2628	64,141	\$0.1044	1.34%	\$3,240,836	-\$16,277	\$3,224,558	3.16%	0.06%
26	\$0.2623	124,658	\$0.0982	2.61%	\$6,673,972	-\$67,623	\$6,606,350	6.50%	0.23%
66	\$0.2592	51,755	\$0.0959	1.08%	\$2,261,674	-\$45,972	\$2,215,702	2.20%	0.16%
6	\$0.2519	60,246	\$0.0866	1.26%	\$2,648,522	-\$75,642	\$2,572,880	2.58%	0.26%
25	\$0.2529	366,123	\$0.0856	7.66%	\$15,796,949	-\$631,417	\$15,165,532	15.39%	2.18%
Total for Top 10		735,204		15.38%	\$34,521,088	-\$1,016,463	\$33,504,625	33.63%	3.52%

**Table 2.4. Ten Suppliers with the Highest Number of Bills – All Households (Ranked by Number of Bills)**  
**July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
22	\$0.1695	774,356	\$0.0364	16.20%	\$18,370,892	-\$1,619,148	\$16,751,744	17.90%	5.60%
78	\$0.1581	594,311	-\$0.0088	12.43%	\$3,439,723	-\$7,178,883	-\$3,739,159	3.35%	24.82%
37	\$0.1966	492,617	\$0.0296	10.31%	\$9,859,986	-\$1,539,065	\$8,320,921	9.61%	5.32%
25	\$0.2529	366,123	\$0.0856	7.66%	\$15,796,949	-\$631,417	\$15,165,532	15.39%	2.18%
42	\$0.1715	356,283	\$0.0052	7.45%	\$4,795,523	-\$3,725,586	\$1,069,937	4.67%	12.88%
29	\$0.1621	226,766	-\$0.0043	4.74%	\$3,725,339	-\$4,412,270	-\$686,931	3.63%	15.26%
60	\$0.1819	222,230	\$0.0157	4.65%	\$2,347,119	-\$632,427	\$1,714,692	2.29%	2.19%
17	\$0.1498	193,080	-\$0.0161	4.04%	\$932,785	-\$3,098,665	-\$2,165,880	0.91%	10.71%
26	\$0.2623	124,658	\$0.0982	2.61%	\$6,673,972	-\$67,623	\$6,606,350	6.50%	0.23%
77	\$0.2278	118,372	\$0.0674	2.48%	\$4,110,884	-\$212,529	\$3,898,355	4.01%	0.73%
Total for Top 10		3,468,796		72.56%	\$70,053,174	-\$23,117,612	\$46,935,562	68.25%	79.94%

**Table 2.5. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – All Households (Ranked by Net Consumer Loss)  
July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
22	\$0.1695	774,356	\$0.0364	16.20%	\$18,370,892	-\$1,619,148	\$16,751,744	17.90%	5.60%
25	\$0.2529	366,123	\$0.0856	7.66%	\$15,796,949	-\$631,417	\$15,165,532	15.39%	2.18%
37	\$0.1966	492,617	\$0.0296	10.31%	\$9,859,986	-\$1,539,065	\$8,320,921	9.61%	5.32%
26	\$0.2623	124,658	\$0.0982	2.61%	\$6,673,972	-\$67,623	\$6,606,350	6.50%	0.23%
77	\$0.2278	118,372	\$0.0674	2.48%	\$4,110,884	-\$212,529	\$3,898,355	4.01%	0.74%
32	\$0.2348	91,120	\$0.0698	1.91%	\$3,762,045	-\$14,146	\$3,747,898	3.67%	0.05%
57	\$0.2708	65,631	\$0.1071	1.37%	\$3,460,364	-\$179,434	\$3,280,931	3.37%	0.62%
24	\$0.2628	64,141	\$0.1044	1.34%	\$3,240,836	-\$16,277	\$3,224,558	3.16%	0.06%
6	\$0.2519	60,246	\$0.0866	1.26%	\$2,648,522	-\$75,642	\$2,572,880	2.58%	0.26%
66	\$0.2592	51,755	\$0.0959	1.08%	\$2,261,674	-\$45,972	\$2,215,702	2.20%	0.16%
Total for Top 10		2,209,019		46%	\$70,186,124	-\$4,401,252	\$65,784,871	68%	15%

**Table 2.6. Total Fixed-Rate Charges Imposed by Competitive Suppliers  
July 2023 – June 2024**

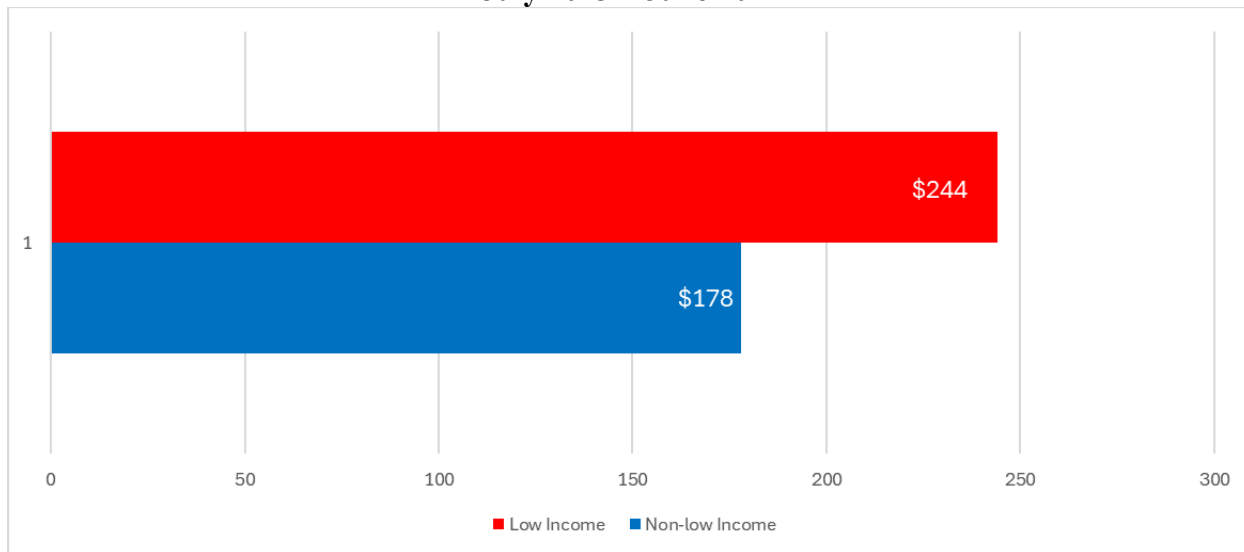
Income	Total Bills Rendered	Total Bills with Customer Charge	% of Bills with Customer Charge	Total Fixed Charges
All Income	4,779,950	351,969	7.4%	\$17,458,192
Low Income	997,389	84,571	8.5%	\$3,977,692
Non-Low Income	3,782,561	267,398	7.1%	\$13,480,500

**Table 2.7. Frequency of Fixed / Flat-Rate Charges by Magnitude, July 2023 – June 2024**

Frequency of Fixed Charges by Magnitude										
Supplier ID	a) Less than \$3	b) \$3 - \$5	c) \$5 - \$10	d) \$10 - \$25	e) \$25 - \$50	f) \$50 - \$75	g) \$75 - \$100	h) \$100 - \$200	i) \$200 - \$300	j) Greater than \$300
71	0	7932	18	0	0	0	0	0	0	0
77	0	0	48079	0	0	0	0	0	0	0
29	0	859	49505	0	0	0	0	0	0	0
24	0	20706	20872	0	0	0	0	0	0	0
22	0	0	0	26	1555	3033	3989	82836	4089	1564
15	0	0	9602	0	0	0	0	0	0	0
55	0	9102	24325	0	0	45	0	0	0	0
26	0	0	787	30	2	1	0	0	0	0
43	0	23487	38406	0	0	0	0	0	0	0
13	1117	0	2	0	0	0	0	0	0	0

### Section 3: Cost of Participation for Low-Income Households in the Individual Residential Electric Supply Market.

**Figure 3.1. Low-Income and Non-Low-Income Consumer Average Annual Loss\*  
July 2023 – June 2024**



\*The analysis in Figure 3.1 assumes the same average annual usage between low-income and non-low-income households for the sake of an apples-to-apples comparison. Actual consumer losses depend on consumers' usage, their choice of supplier, and the rate that the supplier charges (individual suppliers charge a wide range of rates to their various consumers).

**Table 3.1. Distribution of Suppliers with Premiums Above \$0.01 Among Low-Income  
Premiums  
July 2023 – June 2024**

Range of Premium	\$0.01 to \$0.02	\$0.02 to \$0.03	\$0.03 to \$0.04	\$0.04 to \$0.05	\$0.05 to \$0.06	> \$0.06
Number of Suppliers	3	5	4	6	3	10

**Table 3.2. Ten Suppliers with the Highest Average Premium — Low-Income Households  
July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
68	\$0.5255	462	\$0.3610	0.05%	\$71,720	\$0	\$71,720	0.34%	0.00%
20	\$0.3990	1	\$0.2169	0.00%	\$159	\$0	\$159	0.00%	0.00%
72	\$0.3506	5	\$0.1898	0.00%	\$892	\$0	\$892	0.00%	0.00%
24	\$0.2660	13,799	\$0.1079	1.38%	\$720,027	-\$2,180	\$717,847	3.39%	0.07%
57	\$0.2619	27,333	\$0.0989	2.74%	\$1,439,145	-\$84,695	\$1,354,450	6.77%	2.62%
66	\$0.2540	21,375	\$0.0924	2.14%	\$942,672	-\$27,516	\$915,156	4.43%	0.85%
6	\$0.2554	12,417	\$0.0909	1.24%	\$514,237	-\$9,736	\$504,501	2.42%	0.30%
77	\$0.2404	39,729	\$0.0819	3.98%	\$1,606,598	-\$32,745	\$1,573,853	7.56%	1.01%
32	\$0.2306	10,262	\$0.0669	1.03%	\$348,390	-\$877	\$347,513	1.64%	0.03%
50	\$0.2185	15	\$0.0639	0.00%	\$547	\$0	\$547	0.00%	0.00%
Total for Top 10		125,398		12.57%	\$5,644,386	-\$157,749	\$5,486,638	26.55%	4.88%

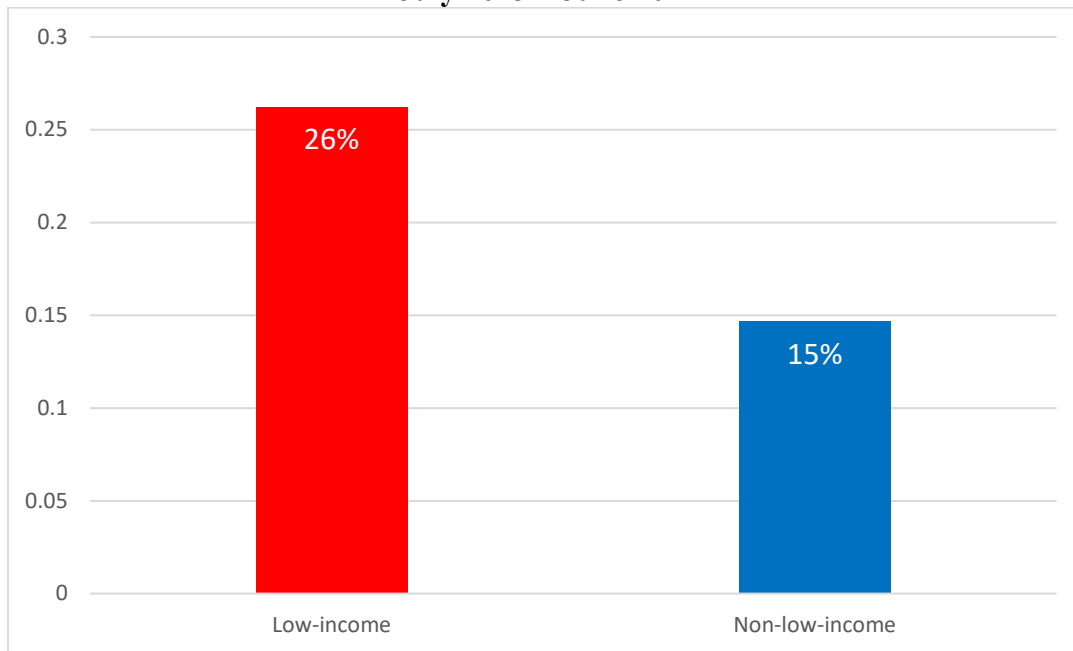
**Table 3.3. Ten Suppliers with the Highest Number of Bills – Low-Income Households  
July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
22	\$0.1716	155,909	\$0.0422	15.63%	\$4,203,747	-\$242,893	\$3,960,854	19.77%	7.51%
37	\$0.1879	98,549	\$0.0205	9.88%	\$1,612,058	-\$438,920	\$1,173,138	7.58%	13.57%
60	\$0.1866	97,363	\$0.0207	9.76%	\$1,143,370	-\$146,383	\$996,987	5.38%	4.53%
25	\$0.2017	67,529	\$0.0346	6.77%	\$1,174,710	-\$98,418	\$1,076,292	5.53%	3.04%
42	\$0.1863	55,628	\$0.0215	5.58%	\$940,849	-\$323,620	\$617,229	4.43%	10.00%
78	\$0.1612	48,202	-\$0.0054	4.83%	\$273,557	-\$448,246	-\$174,689	1.29%	13.86%
77	\$0.2404	39,729	\$0.0819	3.98%	\$1,606,598	-\$32,745	\$1,573,853	7.56%	1.01%
29	\$0.1842	37,656	\$0.0183	3.78%	\$860,296	-\$441,949	\$418,346	4.05%	13.66%
4	\$0.2072	37,160	\$0.0463	3.73%	\$791,469	-\$34,109	\$757,360	3.72%	1.05%
46	\$0.1946	35,641	\$0.0266	3.57%	\$564,231	-\$87,278	\$476,953	2.65%	2.70%
Total for Top 10		673,366		67.51%	\$13,170,885	-\$2,294,561	\$10,876,324	61.95%	70.93%

**Table 3.4. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – Low-Income Household  
July 2023 – June 2024**

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
22	\$0.1716	155,909	\$0.0422	15.63%	\$4,203,747	-\$242,893	\$3,960,854	19.77%	7.51%
77	\$0.2404	39,729	\$0.0819	3.98%	\$1,606,598	-\$32,745	\$1,573,853	7.56%	1.01%
57	\$0.2619	27,333	\$0.0989	2.74%	\$1,439,145	-\$84,695	\$1,354,450	6.77%	2.62%
37	\$0.1879	98,549	\$0.0205	9.88%	\$1,612,058	-\$438,920	\$1,173,138	7.58%	13.57%
25	\$0.2017	67,529	\$0.0346	6.77%	\$1,174,710	-\$98,418	\$1,076,292	5.53%	3.04%
60	\$0.1866	97,363	\$0.0207	9.76%	\$1,143,370	-\$146,383	\$996,987	5.38%	4.53%
66	\$0.2540	21,375	\$0.0924	2.14%	\$942,672	-\$27,516	\$915,156	4.43%	0.85%
4	\$0.2072	37,160	\$0.0463	3.73%	\$791,469	-\$34,109	\$757,360	3.72%	1.05%
24	\$0.2660	13,799	\$0.1079	1.38%	\$720,027	-\$2,180	\$717,847	3.39%	0.07%
55	\$0.2165	23,073	\$0.0554	2.31%	\$649,381	-\$16,715	\$632,666	3.05%	0.52%
Total for Top 10		581,819		58.33%	\$14,283,177	-\$1,124,574	\$13,158,603	67.19%	34.77%

**Figure 3.2. Low-Income and Non-Low-Income Consumer Participation Rates  
July 2023 – June 2024**





#### Section 4: Demographic and Municipality-by-Municipality Analyses.

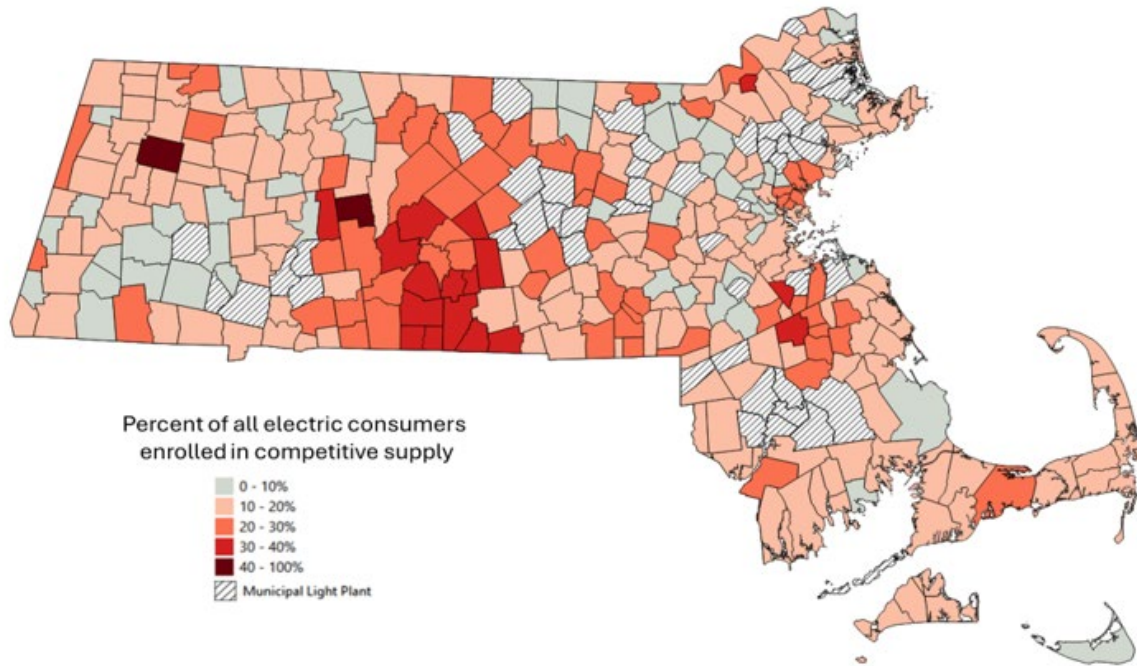
**Table 4.1. Participation Rates and Premiums Paid Based on Communities' Demographics (April 2024)**

Communities vs. Rest of State	Participation			Premium
	All	Low-Income	Non-Low-Income	All
<b>Communities of Color</b>	24%	34%	21%	\$0.0176
<b>Rest of State</b>	15%	23%	14%	\$0.0050
<b>Bottom 25 Median Incomes</b>	24%	34%	20%	\$0.0176
<b>Rest of State</b>	16%	25%	15%	\$0.0057
<b>Top 25 Median Incomes</b>	12%	14%	12%	\$0.0084
<b>Rest of State</b>	17%	27%	15%	\$0.0062
<b>Top 20 Limited English Proficiency</b>	26%	35%	23%	\$0.0202
<b>Rest of State</b>	16%	25%	15%	\$0.0056

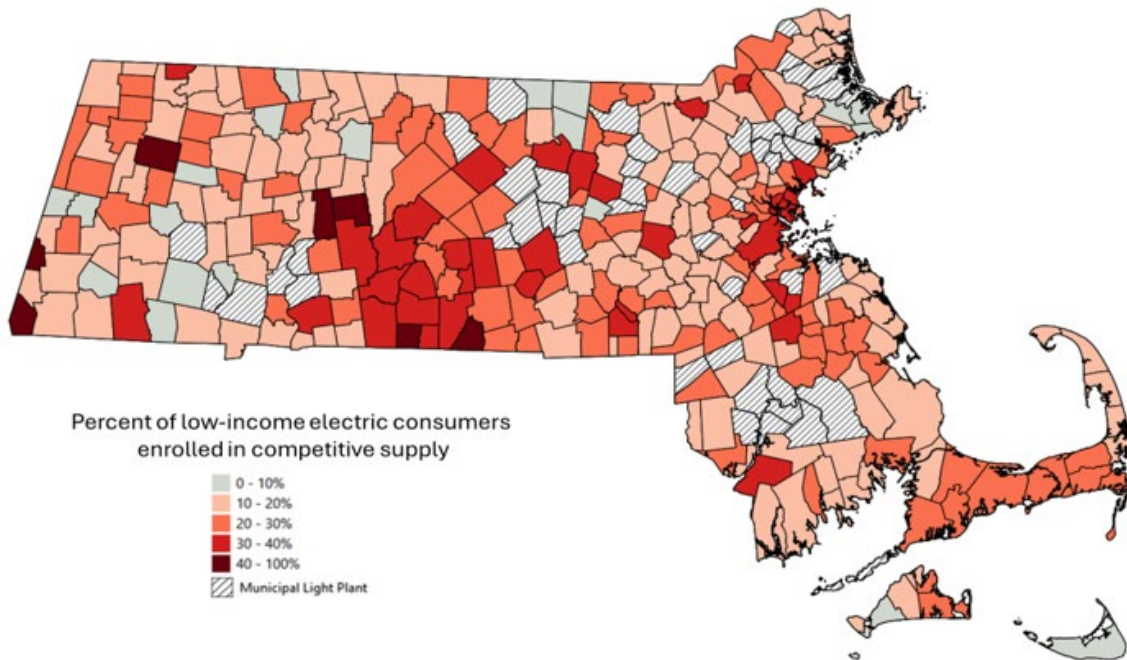
**Table 4.2. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (April 2024)**

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Boston	\$394,519	\$9.65	\$0.0224	14%	40,888
Springfield	\$208,000	\$16.38	\$0.0300	22%	12,697
Newton	\$90,624	\$24.62	\$0.0367	10%	3,681
Cambridge	\$60,866	\$15.27	\$0.0410	8%	3,986
New Bedford	\$60,245	\$7.94	\$0.0221	19%	7,592
Lowell	\$47,855	\$5.63	\$0.0127	22%	8,501
Lawrence	\$41,720	\$4.95	\$0.0116	32%	8,420
Chelsea	\$40,565	\$10.60	\$0.0283	28%	3,827
Pittsfield	\$40,074	\$17.49	\$0.0346	14%	2,291
Lynn	\$39,462	\$4.48	\$0.0102	26%	8,806

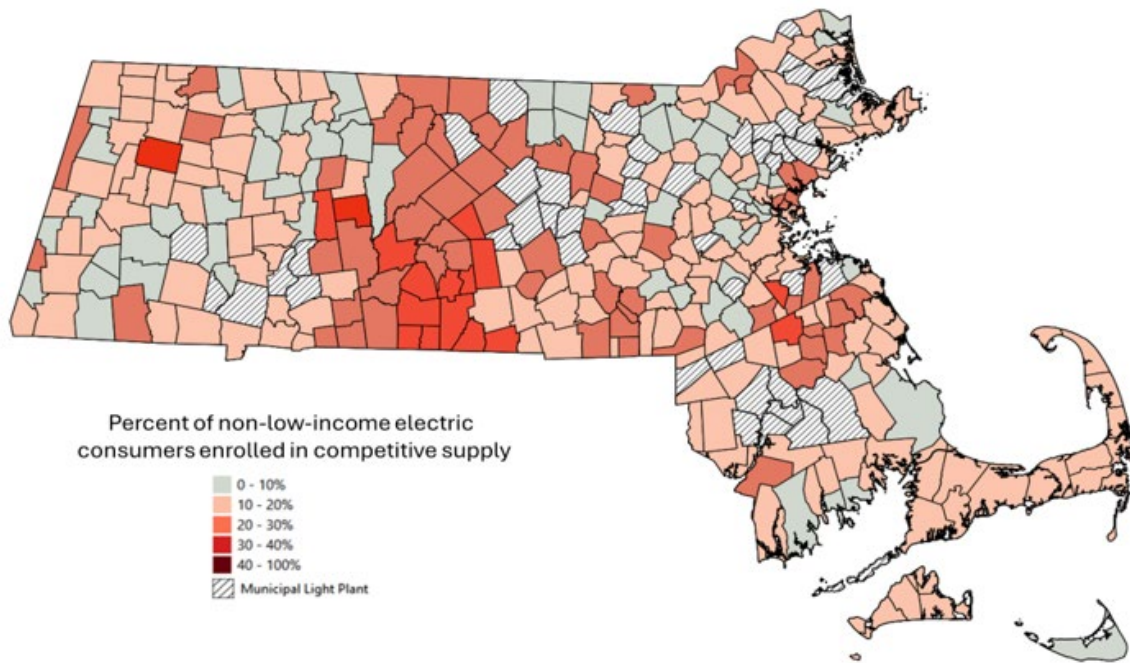
**Figure 4.1. Percent of All Electric Consumers Enrolled in Competitive Supply**



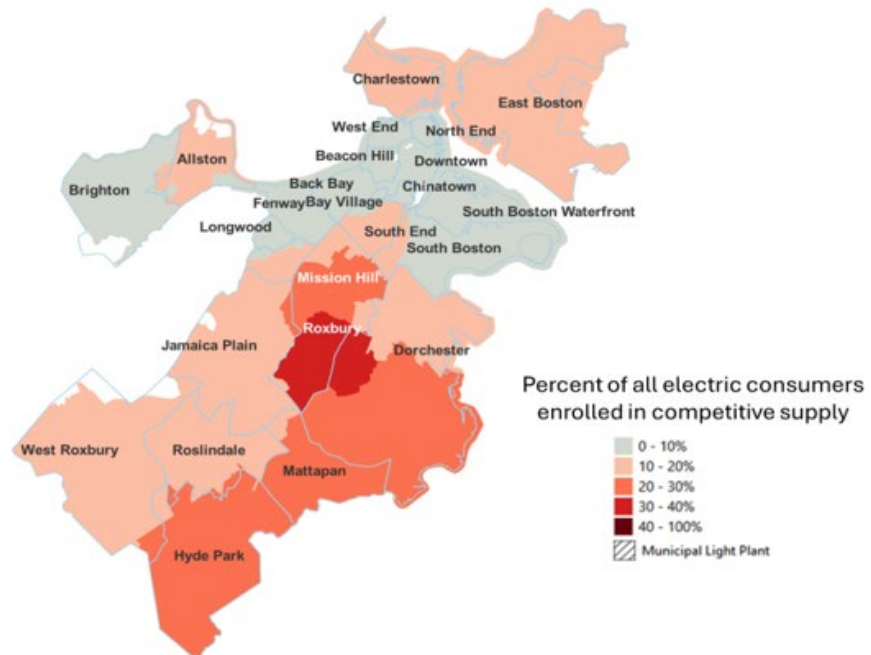
**Figure 4.2. Percent of Low-Income Electric Consumers Enrolled in Competitive Supply**



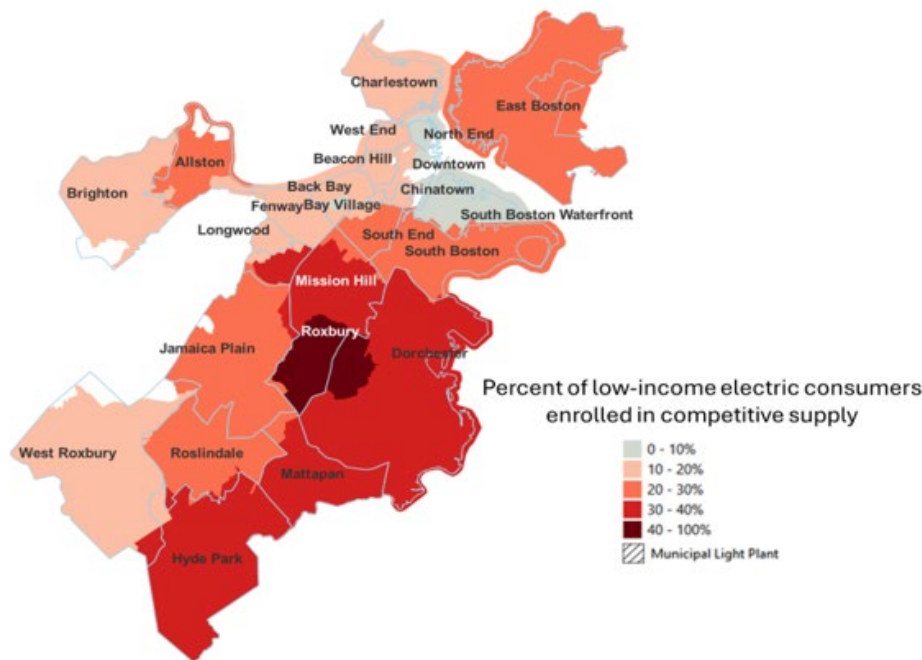
**Figure 4.3. Percent of Non-Low-Income Electric Consumers Enrolled in Competitive Supply**



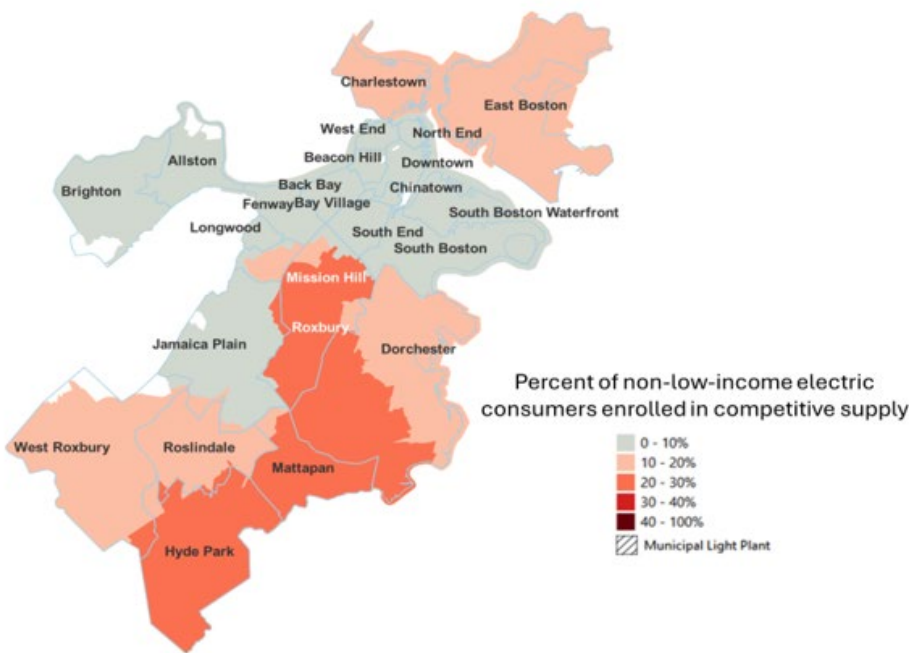
**Figure 4.4. Percent of All Electric Consumers Enrolled in Competitive Supply**



**Figure 4.5. Percent of Low-Income Electric Consumers Enrolled in Competitive Supply**

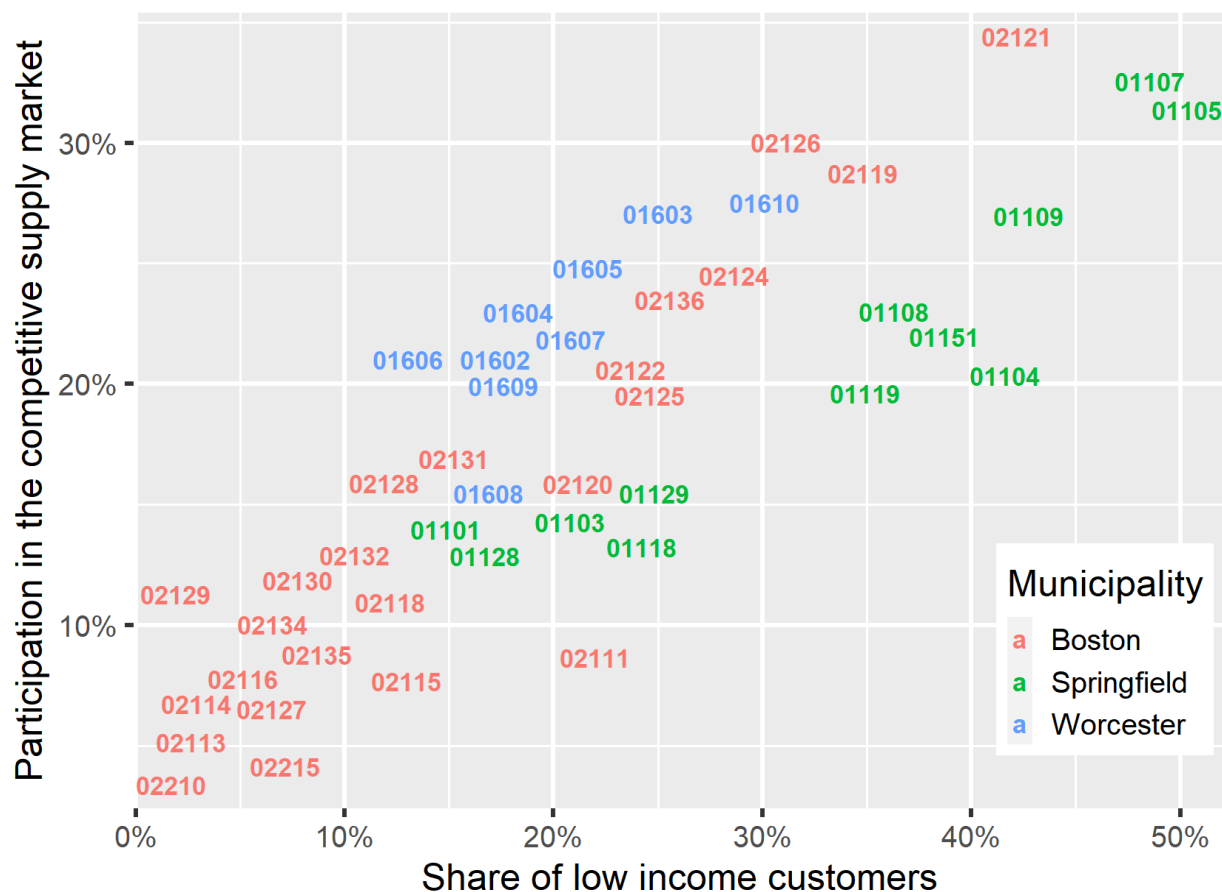


**Figure 4.6. Percent of Non-Low-Income Electric Consumers Enrolled in Competitive Supply**





**Figure 4.7. Boston, Springfield, and Worcester Zip Codes by Share of Low-Income Consumers and Rate of Participation in the Individual Residential Electric Supply Market (April 2024)**



## **Appendix ES.1. Experience and Qualifications of Timothy E. Howington**

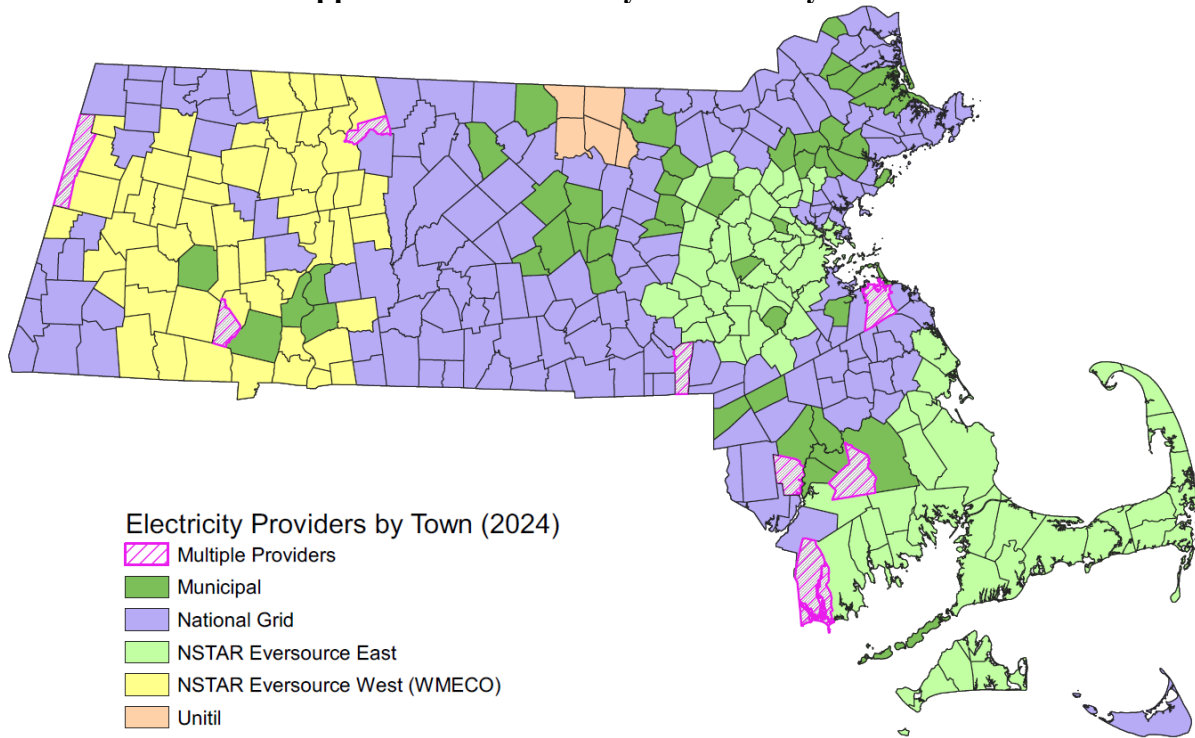
### **Experience and Qualifications of Timothy E. Howington**

Timothy E. Howington is an analyst with over twenty years of experience in a variety of disciplines, including economic development, utility regulation, and geospatial modelling. From 2001 to 2003 Mr. Howington led research efforts at Massachusetts Development Finance Agency, Massachusetts' quasi-public economic development authority. His duties in that position included creating location cost comparisons, evaluating tax structures and incentive programs for businesses, and contributing to economic impacts analyses.

Since 2003, Mr. Howington has contributed to numerous telecommunications and energy regulatory proceedings at the state and federal level addressing topics of concern to utility consumers, including market concentration and industry consolidation, differentials in product availability and service quality, and pricing.

Since 2012, Mr. Howington has contributed to the development of spatially-aware and cartographic solutions for the insurance, reinsurance, agriculture, and supply chain industries. Mr. Howington earned an M.S. in Geo-Information Science from Salem State University, an M.A. in Economics from Boston University, and a B.A. in Near Eastern Languages and Civilizations from the University of Chicago.

## Appendix 1.A. Electricity Providers by Town



## Appendix 2.A. EDC Rates During Study Period

<b><u>EDC Rates During Study Period</u></b>	
<b>National Grid (MECo and Nantucket)</b>	<b>Rate per kWh</b>
July 2023 - October 2023	\$0.14115
November 2023 - June 2024	\$0.18213
<b>NSTAR</b>	
July 2023 - December 2023	\$0.16078
January 2024 - June 2024	\$0.17216
<b>WMECO</b>	
July 2023 - December 2023	\$0.14854
January 2024 - June 2024	\$0.15810
<b>FITCHBURG</b>	
July 2023	\$0.21429
August 2023 - January 2024	\$0.21206
February 2024 - June 2024	\$0.19338

**Appendix 2.B. Consumer Loss, Premium, and Participation by Municipality All  
Households (Sorted Alphabetically)  
April 2024**

<b>Municipality</b>	<b>Total Consumer Loss in Month</b>	<b>Average Per Household Loss in Month</b>	<b>Premium (per kWh)</b>	<b>% Households Participating in Competitive Supply Market</b>	<b># Competitive Supply Accounts</b>
Abington	-\$1,247	-\$0.93	\$0.00	20%	1,339
Acton	\$2,519	\$2.24	\$0.00	12%	1,125
Acushnet	\$4,495	\$8.46	\$0.02	12%	531
Adams	\$2,770	\$3.90	\$0.01	17%	710
Agawam	\$17,472	\$10.45	\$0.02	14%	1,672
Alford	-\$57	-\$0.61	\$0.00	26%	94
Amesbury	-\$3,903	-\$3.39	-\$0.01	15%	1,152
Amherst	\$10,654	\$12.12	\$0.02	33%	879
Andover	-\$27,290	-\$11.12	-\$0.01	19%	2,454
Aquinnah	\$1,055	\$16.74	\$0.02	13%	63
Arlington	\$7,147	\$3.87	\$0.01	9%	1,847
Ashby	-\$22	-\$5.55	-\$0.02	0%	4
Ashfield	\$2,128	\$21.50	\$0.04	11%	99
Ashland	\$5,899	\$6.61	\$0.01	12%	893
Athol	-\$4,263	-\$3.17	-\$0.01	26%	1,345
Attleboro	\$3,930	\$1.57	\$0.00	14%	2,496
Auburn	-\$18,931	-\$11.18	-\$0.02	25%	1,693
Avon	\$1,846	\$5.41	\$0.01	20%	341
Ayer	\$1,422	\$1.92	\$0.00	20%	742
Barnstable	\$12,735	\$2.44	\$0.00	20%	5,228
Barre	-\$5,351	-\$8.45	-\$0.01	29%	633
Becket	\$1,047	\$9.03	\$0.01	8%	116
Bedford	\$2,789	\$5.36	\$0.01	10%	520
Belchertown	-\$11,477	-\$6.93	-\$0.01	26%	1,657
Bellingham	-\$9,975	-\$8.05	-\$0.01	18%	1,239
Berlin	-\$573	-\$4.51	-\$0.01	9%	127
Bernardston	\$1,191	\$10.93	\$0.02	11%	109
Beverly	-\$11,615	-\$3.74	-\$0.01	19%	3,105
Billerica	\$6,160	\$4.46	\$0.01	9%	1,381
Blackstone	-\$6,528	-\$6.83	-\$0.01	26%	956



Blandford	\$701	\$11.68	\$0.01	10%	60
Bolton	-\$8,999	-\$17.14	-\$0.02	27%	525
Boston	\$394,519	\$9.65	\$0.02	14%	40,888
Bourne	\$2,026	\$1.19	\$0.00	17%	1,696
Boxford	-\$6,897	-\$12.47	-\$0.01	19%	553
Brewster	\$4,383	\$3.08	\$0.01	17%	1,423
Bridgewater	-\$9,003	-\$4.42	-\$0.01	21%	2,037
Brimfield	-\$5,335	-\$9.17	-\$0.01	36%	582
Brockton	\$17,726	\$1.61	\$0.00	33%	11,042
Brookfield	-\$3,706	-\$7.20	-\$0.01	33%	515
Brookline	\$31,230	\$16.97	\$0.03	8%	1,840
Buckland	\$1,145	\$15.47	\$0.03	12%	74
Burlington	-\$3,433	-\$2.02	\$0.00	16%	1,697
Cambridge	\$60,866	\$15.27	\$0.04	8%	3,986
Canton	\$3,517	\$2.50	\$0.00	15%	1,409
Carlisle	\$377	\$1.69	\$0.00	11%	223
Carver	\$3,062	\$5.57	\$0.01	11%	550
Charlemont	\$694	\$7.71	\$0.01	13%	90
Charlton	-\$8,542	-\$9.43	-\$0.01	18%	906
Chatham	\$5,698	\$5.94	\$0.01	13%	959
Chelmsford	\$4,506	\$3.27	\$0.01	10%	1,378
Chelsea	\$40,565	\$10.60	\$0.03	28%	3,827
Cheshire	\$340	\$1.55	\$0.00	14%	219
Chesterfield	\$794	\$15.58	\$0.03	9%	51
Chilmark	\$1,795	\$9.60	\$0.01	12%	187
Clarksburg	\$84	\$0.77	\$0.00	15%	110
Clinton	\$679	\$4.72	\$0.01	21%	144
Cohasset	-\$1,170	-\$3.90	-\$0.01	9%	300
Colrain	\$3,873	\$43.03	\$0.05	16%	90
Conway	\$1,186	\$18.53	\$0.04	10%	64
Cummington	\$1,064	\$19.34	\$0.03	11%	55
Dalton	\$2,501	\$9.92	\$0.02	12%	252
Dartmouth	\$10,876	\$8.21	\$0.02	10%	1,324
Dedham	\$13,573	\$10.83	\$0.02	13%	1,253
Deerfield	\$149	\$0.63	\$0.00	14%	238
Dennis	\$8,944	\$4.18	\$0.01	14%	2,142
Douglas	-\$2,193	-\$4.73	-\$0.01	12%	464
Dover	-\$4,180	-\$12.30	-\$0.01	16%	340

Dracut	\$562	\$0.42	\$0.00	11%	1,324
Dudley	-\$13,759	-\$9.84	-\$0.02	31%	1,399
Dunstable	-\$3,114	-\$10.67	-\$0.01	24%	292
Duxbury	-\$147	-\$0.16	\$0.00	14%	911
East Bridgewater	-\$6,870	-\$5.41	-\$0.01	25%	1,269
East Brookfield	-\$2,445	-\$7.11	-\$0.01	34%	344
East Longmeadow	-\$3,724	-\$3.09	-\$0.01	20%	1,204
Eastham	\$3,690	\$3.98	\$0.01	15%	928
Easthampton	\$10,111	\$12.07	\$0.02	11%	838
Easton	\$1,234	\$1.05	\$0.00	13%	1,179
Edgartown	-\$5,226	-\$6.16	-\$0.01	16%	849
Egremont	\$3,159	\$33.25	\$0.04	10%	95
Erving	\$814	\$22.60	\$0.03	9%	36
Essex	-\$944	-\$4.05	-\$0.01	14%	233
Everett	\$9,130	\$2.10	\$0.01	25%	4,344
Fairhaven	\$7,538	\$10.20	\$0.02	10%	739
Fall River	\$37,037	\$4.04	\$0.01	24%	9,176
Falmouth	\$19,061	\$5.55	\$0.01	15%	3,433
Fitchburg	\$5,204	\$2.84	\$0.00	11%	1,831
Florida	-\$176	-\$4.29	-\$0.01	11%	41
Foxborough	-\$3,250	-\$3.39	-\$0.01	13%	959
Framingham	\$36,344	\$5.32	\$0.01	25%	6,827
Franklin	-\$7,242	-\$4.15	-\$0.01	14%	1,745
Freetown	\$1,979	\$5.25	\$0.01	11%	377
Gardner	\$47	\$0.02	\$0.00	24%	2,141
Gill	\$806	\$17.92	\$0.03	11%	45
Gloucester	\$7,343	\$4.53	\$0.01	11%	1,622
Goshen	-\$802	-\$9.78	-\$0.02	13%	82
Grafton	-\$602	-\$0.72	\$0.00	11%	835
Granby	-\$6,761	-\$11.12	-\$0.01	24%	608
Granville	\$1,164	\$10.21	\$0.02	17%	114
Great Barrington	-\$1,939	-\$3.44	-\$0.01	15%	564
Greenfield	\$14,369	\$19.21	\$0.04	11%	748
Hadley	\$3,317	\$17.65	\$0.04	8%	188
Halifax	\$1,944	\$3.30	\$0.01	19%	589
Hamilton	-\$129	-\$0.48	\$0.00	10%	272
Hampden	-\$2,997	-\$7.02	-\$0.01	22%	427

Hancock	-\$2,630	-\$13.63	-\$0.02	27%	193
Hanover	-\$9,082	-\$7.80	-\$0.01	22%	1,165
Hanson	-\$5,333	-\$5.73	-\$0.01	24%	931
Hardwick	-\$1,039	-\$2.69	\$0.00	30%	386
Harvard	-\$2,605	-\$11.58	-\$0.01	11%	225
Harwich	\$7,060	\$4.29	\$0.01	16%	1,644
Hatfield	\$1,000	\$5.43	\$0.01	13%	184
Haverhill	\$1,509	\$0.31	\$0.00	19%	4,838
Hawley	\$13	\$0.31	\$0.00	22%	42
Heath	\$681	\$14.18	\$0.02	8%	48
Hinsdale	\$2,268	\$13.75	\$0.02	14%	165
Holbrook	\$1,124	\$1.01	\$0.00	26%	1,116
Holland	-\$3,854	-\$8.31	-\$0.01	32%	464
Holliston	\$4,438	\$10.16	\$0.02	8%	437
Hopedale	-\$8,628	-\$13.27	-\$0.02	30%	650
Hopkinton	-\$4,358	-\$3.89	-\$0.01	16%	1,119
Hubbardston	-\$3,295	-\$6.39	-\$0.01	29%	516
Huntington	\$785	\$11.22	\$0.02	10%	70
Kingston	-\$2,902	-\$3.58	-\$0.01	14%	811
Lancaster	-\$6,880	-\$9.49	-\$0.01	26%	725
Lanesborough	\$1,470	\$14.27	\$0.02	10%	103
Lawrence	\$41,720	\$4.95	\$0.01	32%	8,420
Lee	-\$12,142	-\$26.00	-\$0.03	15%	467
Leicester	-\$8,563	-\$12.61	-\$0.02	16%	679
Lenox	-\$929	-\$4.42	-\$0.01	8%	210
Lenox Dale	-\$40	-\$3.29	-\$0.01	8%	12
Leominster	-\$22,172	-\$4.50	-\$0.01	28%	4,929
Leverett	\$452	\$3.35	\$0.00	21%	135
Lexington	\$17,355	\$18.64	\$0.03	8%	931
Leyden	\$807	\$20.19	\$0.04	11%	40
Lincoln	\$4,442	\$12.07	\$0.01	16%	368
Longmeadow	\$8,083	\$11.56	\$0.02	12%	699
Lowell	\$47,855	\$5.63	\$0.01	22%	8,501
Ludlow	\$9,899	\$10.44	\$0.02	11%	948
Lunenburg	-\$553	-\$5.37	-\$0.01	2%	103
Lynn	\$39,462	\$4.48	\$0.01	26%	8,806
Malden	\$5,485	\$1.08	\$0.00	20%	5,100
Manchester	\$143	\$0.44	\$0.00	14%	324

Marion	\$4,364	\$15.31	\$0.03	10%	285
Marlboro	\$9,532	\$4.00	\$0.01	14%	2,382
Marshfield	\$10,773	\$7.22	\$0.01	13%	1,492
Mashpee	\$5,355	\$2.86	\$0.01	17%	1,874
Mattapoisett	\$3,638	\$11.97	\$0.02	8%	304
Maynard	\$4,658	\$6.69	\$0.01	15%	696
Medfield	-\$1,204	-\$2.03	\$0.00	13%	594
Medford	-\$1,075	-\$0.38	\$0.00	12%	2,846
Medway	\$781	\$1.03	\$0.00	15%	758
Melrose	\$5,071	\$5.78	\$0.01	7%	878
Mendon	-\$8,981	-\$13.36	-\$0.02	29%	672
Methuen	-\$5,718	-\$1.29	\$0.00	23%	4,431
Middlefield	\$607	\$33.71	\$0.05	6%	18
Milford	-\$19,442	-\$5.83	-\$0.01	28%	3,337
Millbury	-\$8,543	-\$9.06	-\$0.01	16%	943
Millis	\$1,396	\$3.74	\$0.01	10%	373
Millville	-\$93	-\$0.50	\$0.00	16%	184
Milton	\$15,527	\$14.92	\$0.02	11%	1,041
Monroe	-\$128	-\$8.50	-\$0.01	20%	15
Monson	-\$7,412	-\$7.31	-\$0.01	29%	1,014
Montague	\$5,951	\$13.25	\$0.02	11%	449
Monterey	\$620	\$11.48	\$0.02	6%	54
Montgomery	\$709	\$20.27	\$0.02	10%	35
Monument Beach	\$262	\$1.87	\$0.00	17%	140
Mt Washington	-\$259	-\$9.98	-\$0.01	15%	26
Nahant	-\$114	-\$0.42	\$0.00	17%	271
Nantucket	\$476	\$1.59	\$0.00	2%	299
Natick	\$982	\$0.39	\$0.00	17%	2,514
Needham	\$7,025	\$4.72	\$0.01	13%	1,488
New Ashford	\$111	\$13.93	\$0.01	7%	8
New Bedford	\$60,245	\$7.94	\$0.02	19%	7,592
New Braintree	-\$456	-\$3.90	-\$0.01	28%	117
New Marlboro	\$680	\$6.74	\$0.01	9%	101
New Salem	-\$214	-\$4.38	\$0.00	10%	49
Newbury	-\$5,699	-\$10.07	-\$0.01	18%	566
Newburyport	\$3,243	\$3.88	\$0.01	10%	837
Newton	\$90,624	\$24.62	\$0.04	10%	3,681

Norfolk	-\$1,633	-\$2.69	\$0.00	16%	606
North Adams	\$8,992	\$8.21	\$0.02	18%	1,095
North Andover	-\$15,116	-\$8.67	-\$0.01	15%	1,743
North Brookfield	-\$4,647	-\$7.64	-\$0.01	29%	608
Northampton	\$3,467	\$1.65	\$0.00	17%	2,104
Northboro	-\$13,182	-\$9.12	-\$0.01	25%	1,445
Northbridge	-\$3,679	-\$3.74	-\$0.01	15%	984
Northfield	\$1,615	\$19.22	\$0.03	9%	84
Norton	-\$5,334	-\$5.65	-\$0.01	14%	944
Norwell	-\$9,736	-\$12.74	-\$0.02	20%	764
Oak Bluffs	-\$111	-\$0.16	\$0.00	16%	681
Oakham	-\$1,758	-\$5.69	-\$0.01	35%	309
Orange	\$888	\$1.15	\$0.00	22%	771
Orleans	\$3,953	\$4.77	\$0.01	15%	829
Otis	\$470	\$2.64	\$0.00	10%	178
Oxford	-\$12,712	-\$11.71	-\$0.02	20%	1,086
Palmer	-\$8,477	-\$5.17	-\$0.01	30%	1,640
Pelham	\$810	\$12.27	\$0.02	58%	66
Pembroke	-\$1,391	-\$1.49	\$0.00	14%	931
Pepperell	-\$7,541	-\$8.76	-\$0.01	19%	861
Peru	\$632	\$13.45	\$0.02	11%	47
Petersham	-\$1,210	-\$9.38	-\$0.01	21%	129
Phillipston	-\$1,101	-\$5.12	-\$0.01	25%	215
Pittsfield	\$40,074	\$17.49	\$0.03	14%	2,291
Plainfield	\$510	\$11.08	\$0.02	13%	46
Plainville	-\$2,045	-\$4.37	-\$0.01	11%	468
Plymouth	\$13,079	\$4.47	\$0.01	10%	2,929
Plympton	\$247	\$2.24	\$0.00	10%	110
Provincetown	\$2,919	\$5.57	\$0.01	11%	524
Quincy	-\$9,457	-\$1.16	\$0.00	18%	8,176
Randolph	\$6,699	\$1.65	\$0.00	33%	4,054
Rehoboth	-\$2,970	-\$5.02	-\$0.01	12%	591
Revere	\$5,112	\$1.04	\$0.00	23%	4,931
Richmond	\$884	\$9.20	\$0.01	11%	96
Rochester	\$917	\$3.64	\$0.01	11%	252
Rockland	\$2,724	\$2.40	\$0.00	16%	1,136
Rockport	-\$4,053	-\$5.44	-\$0.01	17%	745
Rowe	\$37	\$0.81	\$0.00	21%	46

Royalston	-\$735	-\$5.65	-\$0.01	20%	130
Rutland	-\$5,553	-\$5.44	-\$0.01	29%	1,020
Salem	\$11,880	\$4.76	\$0.01	13%	2,496
Salisbury	\$20	\$0.04	\$0.00	10%	466
Sandisfield	-\$16	-\$0.10	\$0.00	29%	161
Sandwich	-\$1,169	-\$0.67	\$0.00	18%	1,748
Saugus	-\$9,927	-\$4.44	-\$0.01	20%	2,234
Savoy	\$800	\$14.54	\$0.02	15%	55
Scituate	\$1,092	\$1.07	\$0.00	12%	1,024
Seekonk	\$97	\$0.14	\$0.00	13%	720
Sharon	\$5,915	\$9.31	\$0.01	10%	635
Sheffield	\$257	\$1.30	\$0.00	11%	197
Shelburne	\$1,327	\$20.74	\$0.04	9%	64
Sherborn	\$1,036	\$4.39	\$0.00	14%	236
Shirley	-\$3,564	-\$7.65	-\$0.01	17%	466
Shutesbury	\$923	\$6.59	\$0.01	16%	140
Somerset	\$1,222	\$1.11	\$0.00	15%	1,103
Somerville	\$31,812	\$9.29	\$0.03	10%	3,425
South Wellfleet	\$953	\$7.17	\$0.01	13%	133
Southampton	\$2,216	\$8.39	\$0.01	11%	264
Southborough	-\$5,776	-\$15.24	-\$0.02	10%	379
Southbridge	-\$6,557	-\$2.50	\$0.00	36%	2,622
Southwick	\$4,937	\$8.20	\$0.01	15%	602
Spencer	-\$15,236	-\$9.42	-\$0.01	31%	1,617
Springfield	\$208,000	\$16.38	\$0.03	22%	12,697
Stockbridge	-\$790	-\$2.91	\$0.00	17%	271
Stoneham	\$4,768	\$4.72	\$0.01	10%	1,011
Stoughton	\$2,166	\$0.85	\$0.00	23%	2,553
Sturbridge	-\$18,883	-\$12.74	-\$0.02	34%	1,482
Sudbury	\$1,394	\$2.62	\$0.00	8%	532
Sunderland	\$1,665	\$13.43	\$0.02	10%	124
Sutton	-\$1,514	-\$3.57	\$0.00	11%	424
Swampscott	\$4,471	\$7.18	\$0.01	11%	623
Swansea	\$4,235	\$3.89	\$0.01	16%	1,088
Tewksbury	\$4,830	\$3.91	\$0.01	10%	1,236
Tisbury	\$2,053	\$3.76	\$0.00	17%	546
Tolland	\$444	\$6.17	\$0.01	14%	72
Topsfield	-\$2,945	-\$7.44	-\$0.01	17%	396

Townsend	-\$1,154	-\$6.56	-\$0.01	5%	176
Truro	\$1,834	\$4.67	\$0.01	12%	393
Tyngsboro	\$1,435	\$3.10	\$0.00	10%	463
Tyringham	\$88	\$4.21	\$0.00	8%	21
Upton	-\$11,196	-\$14.19	-\$0.02	25%	789
Uxbridge	-\$16,812	-\$13.17	-\$0.01	21%	1,277
Wales	-\$1,903	-\$5.61	-\$0.01	37%	339
Walpole	\$8,900	\$9.81	\$0.02	9%	907
Waltham	\$20,011	\$5.55	\$0.01	14%	3,607
Ware	-\$521	-\$0.34	\$0.00	34%	1,550
Wareham	\$12,034	\$5.98	\$0.01	15%	2,013
Warren	-\$5,063	-\$6.79	-\$0.01	34%	746
Warwick	\$274	\$4.73	\$0.01	14%	58
Washington	\$491	\$11.97	\$0.02	14%	41
Watertown	\$16,253	\$8.70	\$0.02	11%	1,868
Wayland	\$1,025	\$1.22	\$0.00	16%	843
Webster	-\$10,160	-\$6.78	-\$0.01	19%	1,499
Wellfleet	\$2,130	\$5.46	\$0.01	12%	390
Wendell	-\$13	-\$12.77	-\$0.03	5%	1
Wenham	-\$2,765	-\$11.81	-\$0.02	17%	234
West Bridgewater	\$1,877	\$4.90	\$0.01	13%	383
West Brookfield	-\$3,572	-\$7.63	-\$0.01	27%	468
West Chesterfield	\$272	\$38.82	\$0.07	12%	7
West Hyannisprt	\$215	\$2.22	\$0.00	13%	97
West Newbury	-\$4,114	-\$12.35	-\$0.02	19%	333
West Springfield	\$24,082	\$16.10	\$0.03	17%	1,496
West Stockbridge	-\$260	-\$3.10	\$0.00	9%	84
West Tisbury	\$1,968	\$5.67	\$0.01	15%	347
West Whately	\$4	\$3.78	\$0.00	7%	1
Westboro	-\$842	-\$1.08	\$0.00	10%	776
Westford	\$2,573	\$3.72	\$0.01	7%	692
Westhampton	\$1,081	\$11.87	\$0.01	11%	91
Westminster	-\$11,718	-\$13.59	-\$0.02	26%	862
Weston	\$7,112	\$13.15	\$0.01	14%	541
Westport	\$4,473	\$4.45	\$0.01	13%	1,005

Westwood	\$4,962	\$8.67	\$0.01	10%	572
Weymouth	-\$14,429	-\$2.77	-\$0.01	21%	5,208
Whately	\$202	\$6.75	\$0.01	7%	30
Whitman	-\$2,793	-\$2.21	\$0.00	22%	1,263
Wilbraham	-\$7,061	-\$6.00	-\$0.01	21%	1,177
Williamsburg	-\$542	-\$3.01	-\$0.01	14%	180
Williamstown	\$3,857	\$11.62	\$0.02	11%	332
Winchendon	-\$6,045	-\$6.09	-\$0.01	25%	992
Winchester	\$11,296	\$18.95	\$0.03	7%	596
Windsor	\$886	\$15.54	\$0.02	83%	57
Winthrop	\$511	\$0.37	\$0.00	18%	1,377
Woburn	\$7,305	\$2.45	\$0.00	17%	2,985
Worcester	-\$10,588	-\$0.76	\$0.00	23%	13,967
Worthington	\$727	\$8.26	\$0.02	13%	88
Wrentham	-\$12,096	-\$10.37	-\$0.02	25%	1,166
Yarmouth	\$8,694	\$2.85	\$0.01	18%	3,046



**Appendix 2.C. Consumer Loss, Premium, and Participation by Municipality Low-Income  
Households (Sorted Alphabetically)  
April 2024**

<b>Municipality</b>	<b>Total Consumer Loss in Month</b>	<b>Average Per Household Loss in Month</b>	<b>Premium (per kWh)</b>	<b>% Households Participating in Competitive Supply Market</b>	<b># Competitive Supply Accounts</b>
Abington	-\$497	-\$3.09	-\$0.01	24%	161
Acton	\$745	\$7.93	\$0.02	17%	94
Acushnet	\$1,001	\$9.02	\$0.02	16%	111
Adams	\$1,356	\$5.47	\$0.01	23%	248
Agawam	\$6,205	\$18.09	\$0.04	17%	343
Alford	-\$86	-\$14.29	-\$0.02	43%	6
Amesbury	\$184	\$1.73	\$0.00	17%	106
Amherst	\$3,483	\$22.62	\$0.04	60%	154
Andover	\$374	\$3.56	\$0.01	17%	105
Aquinnah	\$82	\$16.49	\$0.01	20%	5
Arlington	\$714	\$3.97	\$0.01	17%	180
Ashby	\$3	\$1.59	\$0.01	2%	2
Ashfield	\$251	\$16.70	\$0.03	16%	15
Ashland	\$725	\$6.72	\$0.01	20%	108
Athol	\$1,828	\$5.15	\$0.01	27%	355
Attleboro	\$4,439	\$8.30	\$0.02	21%	535
Auburn	-\$3,880	-\$14.81	-\$0.02	31%	262
Avon	\$1,129	\$19.47	\$0.03	27%	58
Ayer	\$496	\$7.40	\$0.01	22%	67
Barnstable	\$4,524	\$7.19	\$0.01	26%	629
Barre	-\$56	-\$0.63	\$0.00	30%	89
Becket	\$168	\$9.86	\$0.01	13%	17
Bedford	\$280	\$8.47	\$0.02	11%	33
Belchertown	-\$1,094	-\$4.54	-\$0.01	31%	241
Bellingham	-\$322	-\$2.47	\$0.00	20%	130
Berlin	-\$41	-\$5.92	-\$0.01	8%	7
Bernardston	\$349	\$18.35	\$0.04	12%	19
Beverly	\$741	\$2.08	\$0.00	24%	356
Billerica	\$793	\$5.96	\$0.01	13%	133
Blackstone	-\$660	-\$6.00	-\$0.01	28%	110

Blandford	\$210	\$41.95	\$0.05	7%	5
Bolton	-\$55	-\$4.55	-\$0.01	32%	12
Boston	\$188,508	\$14.41	\$0.03	31%	13,084
Bourne	\$1,347	\$7.88	\$0.02	19%	171
Boxford	-\$16	-\$2.61	\$0.00	11%	6
Brewster	\$536	\$5.83	\$0.01	20%	92
Bridgewater	\$308	\$1.58	\$0.00	21%	195
Brimfield	-\$1,024	-\$14.22	-\$0.02	35%	72
Brockton	\$12,496	\$4.28	\$0.01	38%	2,923
Brookfield	-\$521	-\$6.35	-\$0.01	27%	82
Brookline	\$719	\$7.64	\$0.02	12%	94
Buckland	\$437	\$33.64	\$0.04	14%	13
Burlington	\$1,159	\$7.99	\$0.02	20%	145
Cambridge	\$8,829	\$11.20	\$0.03	21%	788
Canton	\$2,680	\$12.52	\$0.02	22%	214
Carlisle	-\$81	-\$10.14	-\$0.01	19%	8
Carver	\$535	\$5.05	\$0.01	15%	106
Charlemont	-\$5	-\$0.31	\$0.00	14%	17
Charlton	-\$1,020	-\$9.11	-\$0.01	23%	112
Chatham	\$660	\$14.67	\$0.02	23%	45
Chelmsford	\$258	\$1.72	\$0.00	16%	150
Chelsea	\$15,791	\$13.50	\$0.03	38%	1,170
Cheshire	\$456	\$8.45	\$0.02	21%	54
Chesterfield	-\$61	-\$6.74	-\$0.01	14%	9
Chilmark	-\$43	-\$21.50	-\$0.04	10%	2
Clarksburg	\$70	\$2.69	\$0.00	19%	26
Clinton	\$105	\$2.78	\$0.01	27%	38
Cohasset	\$660	\$54.99	\$0.06	14%	12
Colrain	\$812	\$31.23	\$0.03	24%	26
Conway	\$292	\$36.49	\$0.07	14%	8
Cummington	\$181	\$45.20	\$0.07	10%	4
Dalton	\$901	\$11.70	\$0.02	20%	77
Dartmouth	\$1,647	\$5.93	\$0.01	16%	278
Dedham	\$2,695	\$13.68	\$0.02	21%	197
Deerfield	\$288	\$11.53	\$0.02	17%	25
Dennis	\$2,495	\$13.49	\$0.02	22%	185
Douglas	-\$33	-\$0.55	\$0.00	17%	59
Dover	-\$9	-\$2.32	\$0.00	16%	4

Dracut	\$1,107	\$6.15	\$0.01	14%	180
Dudley	-\$2,159	-\$11.25	-\$0.02	30%	192
Dunstable	-\$140	-\$19.94	-\$0.02	23%	7
Duxbury	\$158	\$3.16	\$0.01	15%	50
East Bridgewater	-\$1,048	-\$9.35	-\$0.01	25%	112
East Brookfield	\$9	\$0.24	\$0.00	33%	37
East Longmeadow	-\$116	-\$1.44	\$0.00	14%	81
Eastham	\$131	\$2.62	\$0.00	18%	50
Easthampton	\$2,729	\$15.08	\$0.03	15%	181
Easton	\$432	\$3.93	\$0.01	18%	110
Edgartown	-\$76	-\$2.12	\$0.00	21%	36
Egremont	-\$156	-\$22.32	-\$0.02	13%	7
Erving	\$228	\$16.32	\$0.02	15%	14
Essex	-\$209	-\$26.09	-\$0.02	9%	8
Everett	\$3,119	\$3.55	\$0.01	31%	879
Fairhaven	\$2,501	\$15.53	\$0.04	13%	161
Fall River	\$15,409	\$4.79	\$0.01	31%	3,214
Falmouth	\$3,207	\$10.84	\$0.02	23%	296
Fitchburg	\$2,896	\$3.68	\$0.01	18%	786
Florida	-\$28	-\$3.12	-\$0.01	11%	9
Foxborough	\$6	\$0.05	\$0.00	22%	123
Framingham	\$8,381	\$7.29	\$0.01	35%	1,149
Franklin	-\$212	-\$1.45	\$0.00	19%	146
Freetown	\$807	\$14.67	\$0.02	15%	55
Gardner	\$823	\$1.48	\$0.00	30%	558
Gill	\$235	\$29.33	\$0.05	16%	8
Gloucester	\$888	\$3.44	\$0.01	14%	258
Goshen	-\$204	-\$18.51	-\$0.03	23%	11
Grafton	\$121	\$1.89	\$0.00	14%	64
Granby	-\$999	-\$16.11	-\$0.02	23%	62
Granville	\$160	\$13.31	\$0.02	20%	12
Great Barrington	\$361	\$6.12	\$0.01	15%	59
Greenfield	\$6,481	\$20.19	\$0.05	20%	321
Hadley	\$249	\$9.24	\$0.03	11%	27
Halifax	\$403	\$5.37	\$0.01	23%	75
Hamilton	\$52	\$10.49	\$0.02	7%	5
Hampden	-\$379	-\$12.22	-\$0.01	19%	31

Hancock	\$5	\$0.51	\$0.00	22%	10
Hanover	-\$189	-\$3.09	-\$0.01	24%	61
Hanson	\$284	\$3.79	\$0.01	26%	75
Hardwick	\$512	\$7.11	\$0.01	36%	72
Harvard	-\$176	-\$58.55	-\$0.05	11%	3
Harwich	\$1,006	\$8.52	\$0.01	20%	118
Hatfield	\$173	\$7.50	\$0.03	15%	23
Haverhill	\$8,254	\$7.17	\$0.01	27%	1,152
Hawley	\$244	\$34.83	\$0.05	28%	7
Heath	\$143	\$14.30	\$0.01	15%	10
Hinsdale	\$961	\$28.26	\$0.04	16%	34
Holbrook	\$1,238	\$6.13	\$0.01	32%	202
Holland	-\$466	-\$9.14	-\$0.01	32%	51
Holliston	\$435	\$12.10	\$0.02	11%	36
Hopedale	-\$610	-\$11.30	-\$0.01	38%	54
Hopkinton	\$1,244	\$21.44	\$0.03	19%	58
Hubbardston	-\$151	-\$2.75	\$0.00	31%	55
Huntington	\$142	\$7.12	\$0.01	18%	20
Kingston	\$546	\$5.01	\$0.01	21%	109
Lancaster	\$290	\$5.80	\$0.01	31%	50
Lanesborough	\$488	\$21.22	\$0.02	14%	23
Lawrence	\$24,859	\$7.08	\$0.02	38%	3,510
Lee	\$715	\$12.54	\$0.02	15%	57
Leicester	-\$1,719	-\$14.33	-\$0.02	21%	120
Lenox	\$54	\$4.49	\$0.02	9%	12
Lenox Dale	\$4	\$4.08	\$0.03	14%	1
Leominster	-\$1,198	-\$1.44	\$0.00	33%	834
Leverett	\$171	\$24.38	\$0.03	12%	7
Lexington	\$482	\$8.46	\$0.02	12%	57
Leyden	-\$5	-\$2.61	-\$0.01	6%	2
Lincoln	-\$267	-\$14.07	-\$0.03	18%	19
Longmeadow	\$94	\$2.70	\$0.01	11%	35
Lowell	\$25,528	\$10.27	\$0.02	30%	2,486
Ludlow	\$3,220	\$19.40	\$0.03	13%	166
Lunenburg	\$9	\$0.28	\$0.00	7%	32
Lynn	\$16,574	\$6.81	\$0.01	33%	2,434
Malden	\$1,251	\$1.20	\$0.00	30%	1,046
Manchester	-\$46	-\$5.11	-\$0.02	9%	9

Marion	\$428	\$17.84	\$0.03	11%	24
Marlboro	\$2,363	\$6.71	\$0.01	22%	352
Marshfield	\$1,161	\$9.92	\$0.02	15%	117
Mashpee	\$1,892	\$10.01	\$0.01	22%	189
Mattapoisett	\$194	\$10.23	\$0.02	11%	19
Maynard	\$903	\$10.63	\$0.03	21%	85
Medfield	-\$301	-\$11.58	-\$0.02	14%	26
Medford	\$1,478	\$4.63	\$0.01	22%	319
Medway	\$191	\$2.89	\$0.00	20%	66
Melrose	\$214	\$2.57	\$0.01	12%	83
Mendon	-\$443	-\$10.07	-\$0.01	37%	44
Methuen	\$1,967	\$2.05	\$0.00	30%	961
Milford	-\$760	-\$2.60	\$0.00	30%	292
Millbury	-\$1,906	-\$14.23	-\$0.02	21%	134
Millis	-\$155	-\$3.88	-\$0.01	16%	40
Millville	-\$40	-\$1.84	\$0.00	18%	22
Milton	\$1,207	\$12.44	\$0.02	18%	97
Monroe	-\$130	-\$32.43	-\$0.03	36%	4
Monson	-\$465	-\$3.49	\$0.00	31%	133
Montague	\$2,616	\$17.92	\$0.04	15%	146
Monterey	-\$38	-\$19.20	-\$0.02	7%	2
Montgomery	\$150	\$49.90	\$0.03	10%	3
Monument Beach	\$69	\$5.73	\$0.01	20%	12
Mt Washington	\$40	\$9.90	\$0.01	44%	4
Nahant	\$176	\$8.81	\$0.01	26%	20
Nantucket	-\$207	-\$29.58	-\$0.04	4%	7
Natick	\$1,088	\$5.58	\$0.01	19%	195
Needham	\$1,190	\$17.50	\$0.03	15%	68
New Ashford	\$57	\$28.39	\$0.01	29%	2
New Bedford	\$34,864	\$11.27	\$0.03	24%	3,093
New Braintree	-\$161	-\$16.14	-\$0.02	27%	10
New Marlboro	-\$57	-\$6.33	-\$0.01	15%	9
New Salem	\$35	\$5.02	\$0.01	13%	7
Newbury	\$206	\$9.35	\$0.01	17%	22
Newburyport	\$470	\$8.25	\$0.03	12%	57
Newton	\$1,440	\$5.46	\$0.01	15%	264
Norfolk	\$176	\$6.50	\$0.01	17%	27

North Adams	\$4,839	\$11.83	\$0.02	25%	409
North Andover	-\$970	-\$5.92	-\$0.01	21%	164
North Brookfield	-\$26	-\$0.28	\$0.00	31%	95
Northampton	-\$1,028	-\$3.20	-\$0.01	22%	321
Northboro	\$389	\$4.80	\$0.01	28%	81
Northbridge	\$188	\$1.29	\$0.00	20%	145
Northfield	\$439	\$21.96	\$0.04	16%	20
Norton	\$486	\$3.89	\$0.01	19%	125
Norwell	-\$216	-\$12.72	-\$0.02	15%	17
Oak Bluffs	-\$608	-\$16.89	-\$0.01	24%	36
Oakham	-\$75	-\$4.19	\$0.00	26%	18
Orange	\$90	\$0.40	\$0.00	23%	228
Orleans	\$320	\$6.82	\$0.01	17%	47
Otis	\$98	\$8.88	\$0.01	11%	11
Oxford	-\$1,529	-\$7.46	-\$0.01	26%	205
Palmer	-\$926	-\$2.26	\$0.00	34%	409
Pelham	\$64	\$7.16	\$0.01	60%	9
Pembroke	-\$373	-\$4.01	-\$0.01	22%	93
Pepperell	\$162	\$1.91	\$0.00	22%	85
Peru	\$94	\$9.38	\$0.01	20%	10
Petersham	\$25	\$2.45	\$0.00	24%	10
Phillipston	-\$44	-\$2.00	\$0.00	21%	22
Pittsfield	\$15,786	\$17.03	\$0.03	24%	927
Plainfield	\$235	\$19.61	\$0.03	22%	12
Plainville	\$118	\$1.52	\$0.00	16%	78
Plymouth	\$4,314	\$10.08	\$0.02	16%	428
Plympton	-\$184	-\$16.72	-\$0.02	15%	11
Provincetown	\$443	\$10.81	\$0.02	19%	41
Quincy	\$687	\$0.50	\$0.00	27%	1,376
Randolph	\$4,234	\$4.75	\$0.01	38%	892
Rehoboth	-\$130	-\$2.71	-\$0.01	16%	48
Revere	\$3,472	\$3.55	\$0.01	31%	978
Richmond	\$40	\$20.22	\$0.03	4%	2
Rochester	\$59	\$1.97	\$0.00	18%	30
Rockland	\$375	\$2.55	\$0.00	18%	147
Rockport	-\$420	-\$11.66	-\$0.02	13%	36
Rowe	\$21	\$7.06	\$0.01	14%	3
Royalston	-\$102	-\$7.32	-\$0.01	18%	14

Rutland	-\$232	-\$2.83	\$0.00	27%	82
Salem	\$1,546	\$3.00	\$0.01	24%	516
Salisbury	\$533	\$10.26	\$0.01	11%	52
Sandisfield	\$264	\$15.51	\$0.03	31%	17
Sandwich	\$281	\$2.21	\$0.00	21%	127
Saugus	-\$1,322	-\$4.71	-\$0.01	22%	281
Savoy	\$249	\$14.66	\$0.02	20%	17
Scituate	-\$48	-\$1.20	\$0.00	13%	40
Seekonk	\$425	\$6.74	\$0.01	15%	63
Sharon	\$515	\$9.71	\$0.02	15%	53
Sheffield	\$341	\$13.13	\$0.02	15%	26
Shelburne	\$88	\$11.01	\$0.02	9%	8
Sherborn	-\$2	-\$0.38	\$0.00	14%	5
Shirley	-\$603	-\$7.74	-\$0.01	24%	78
Shutesbury	-\$159	-\$14.47	-\$0.02	16%	11
Somerset	\$470	\$3.07	\$0.01	19%	153
Somerville	\$5,808	\$8.59	\$0.03	24%	676
South Wellfleet	-\$39	-\$3.90	-\$0.01	23%	10
Southampton	\$810	\$33.74	\$0.05	11%	24
Southborough	-\$163	-\$13.56	-\$0.01	15%	12
Southbridge	\$1,526	\$1.80	\$0.00	41%	849
Southwick	\$1,070	\$14.86	\$0.02	14%	72
Spencer	-\$1,840	-\$6.39	-\$0.01	33%	288
Springfield	\$128,715	\$18.72	\$0.03	32%	6,874
Stockbridge	-\$376	-\$17.08	-\$0.02	27%	22
Stoneham	\$940	\$7.40	\$0.02	15%	127
Stoughton	\$838	\$2.13	\$0.00	30%	394
Sturbridge	-\$1,356	-\$8.02	-\$0.01	35%	169
Sudbury	-\$331	-\$8.71	-\$0.02	13%	38
Sunderland	\$107	\$7.12	\$0.01	14%	15
Sutton	\$1,430	\$46.14	\$0.04	16%	31
Swampscott	\$392	\$6.13	\$0.01	18%	64
Swansea	\$728	\$4.26	\$0.01	22%	171
Tewksbury	\$1,475	\$10.69	\$0.02	18%	138
Tisbury	\$42	\$1.28	\$0.00	18%	33
Tolland	\$8	\$3.79	\$0.01	9%	2
Topsfield	-\$45	-\$7.47	-\$0.02	11%	6
Townsend	\$88	\$5.89	\$0.01	4%	15

Truro	\$138	\$11.47	\$0.01	11%	12
Tyngsboro	\$24	\$0.39	\$0.00	16%	62
Tyringham	\$616	\$307.82	\$0.13	12%	2
Upton	\$99	\$2.35	\$0.00	22%	42
Uxbridge	-\$1,486	-\$13.76	-\$0.01	22%	108
Wales	\$110	\$1.83	\$0.00	43%	60
Walpole	\$889	\$9.88	\$0.02	15%	90
Waltham	\$3,876	\$7.72	\$0.02	23%	502
Ware	\$2,301	\$5.39	\$0.01	38%	427
Wareham	\$4,951	\$9.94	\$0.02	23%	498
Warren	-\$1,025	-\$5.86	-\$0.01	36%	175
Warwick	\$109	\$7.76	\$0.01	18%	14
Washington	\$237	\$26.36	\$0.04	26%	9
Watertown	\$2,184	\$8.53	\$0.02	20%	256
Wayland	\$63	\$2.05	\$0.00	16%	31
Webster	\$311	\$0.69	\$0.00	26%	451
Wellfleet	\$84	\$3.36	\$0.00	19%	25
Wenham	-\$2	-\$0.19	\$0.00	20%	9
West Bridgewater	-\$453	-\$9.06	-\$0.01	16%	50
West Brookfield	\$81	\$1.15	\$0.00	29%	70
West Chesterfield	\$179	\$89.48	\$0.23	33%	2
West Hyannisprt	-\$155	-\$19.34	-\$0.02	24%	8
West Newbury	\$32	\$6.43	\$0.01	10%	5
West Springfield	\$9,053	\$18.14	\$0.03	26%	499
West Stockbridge	\$417	\$46.32	\$0.06	15%	9
West Tisbury	\$266	\$14.79	\$0.01	18%	18
Westboro	\$160	\$2.86	\$0.00	17%	56
Westford	\$282	\$5.99	\$0.01	13%	47
Westhampton	\$30	\$2.51	\$0.00	20%	12
Westminster	\$268	\$5.95	\$0.01	24%	45
Weston	-\$483	-\$24.13	-\$0.04	19%	20
Westport	\$393	\$2.34	\$0.00	20%	168
Westwood	\$303	\$7.99	\$0.02	10%	38
Weymouth	-\$734	-\$1.13	\$0.00	25%	648
Whately	\$56	\$7.93	\$0.02	22%	7



Whitman	\$423	\$2.96	\$0.00	24%	143
Wilbraham	-\$127	-\$1.29	\$0.00	20%	98
Williamsburg	-\$102	-\$5.65	-\$0.01	16%	18
Williamstown	\$313	\$8.70	\$0.02	16%	36
Winchendon	-\$590	-\$3.37	\$0.00	27%	175
Winchester	\$251	\$10.46	\$0.02	11%	24
Windsor	\$200	\$20.00	\$0.03	100%	10
Winthrop	\$148	\$0.84	\$0.00	26%	175
Woburn	\$4,107	\$9.69	\$0.02	23%	424
Worcester	\$8,892	\$2.30	\$0.00	32%	3,867
Worthington	\$152	\$16.93	\$0.04	12%	9
Wrentham	-\$654	-\$9.08	-\$0.02	25%	72
Yarmouth	\$3,001	\$8.50	\$0.02	24%	353

**Appendix 2.D. Supplier-Specific Information – All Households (July 2023 – June 2024)**

Supplier-Specific Information - All Households (July 2023 - June 2024)									
Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
22	\$0.1695	774,356	0.0364	16.2%	\$16,751,744	\$18,370,892	-\$1,619,148	17.9%	5.6%
25	\$0.2529	366,123	0.0856	7.7%	\$15,165,532	\$15,796,949	-\$631,417	15.4%	2.2%
37	\$0.1966	492,617	0.0296	10.3%	\$8,320,921	\$9,859,986	-\$1,539,065	9.6%	5.3%
26	\$0.2623	124,658	0.0982	2.6%	\$6,606,350	\$6,673,972	-\$67,623	6.5%	0.2%
77	\$0.2278	118,372	0.0674	2.5%	\$3,898,355	\$4,110,884	-\$212,529	4.0%	0.7%
32	\$0.2348	91,120	0.0698	1.9%	\$3,747,898	\$3,762,045	-\$14,146	3.7%	0.0%
57	\$0.2708	65,631	0.1071	1.4%	\$3,280,931	\$3,460,364	-\$179,434	3.4%	0.6%
24	\$0.2628	64,141	0.1044	1.3%	\$3,224,558	\$3,240,836	-\$16,277	3.2%	0.1%
6	\$0.2519	60,246	0.0866	1.3%	\$2,572,880	\$2,648,522	-\$75,642	2.6%	0.3%
66	\$0.2592	51,755	0.0959	1.1%	\$2,215,702	\$2,261,674	-\$45,972	2.2%	0.2%
55	\$0.2123	84,796	0.0501	1.8%	\$2,140,613	\$2,298,293	-\$157,680	2.2%	0.5%
9	\$0.2123	79,567	0.0461	1.7%	\$2,110,596	\$2,186,996	-\$76,400	2.1%	0.3%
60	\$0.1819	222,230	0.0157	4.6%	\$1,714,692	\$2,347,119	-\$632,427	2.3%	2.2%
4	\$0.2001	89,146	0.0372	1.9%	\$1,561,700	\$1,822,435	-\$260,735	1.8%	0.9%
15	\$0.1994	70,493	0.0361	1.5%	\$1,375,265	\$1,699,095	-\$323,830	1.7%	1.1%
35	\$0.2171	47,891	0.0523	1.0%	\$1,367,233	\$1,375,989	-\$8,756	1.3%	0.0%
42	\$0.1715	356,283	0.0052	7.5%	\$1,069,937	\$4,795,523	-\$3,725,586	4.7%	12.9%
81	\$0.1936	94,825	0.0239	2.0%	\$1,049,150	\$1,485,669	-\$436,519	1.4%	1.5%
46	\$0.1949	66,123	0.0264	1.4%	\$832,223	\$981,911	-\$149,688	1.0%	0.5%
43	\$0.1762	83,482	0.0193	1.7%	\$802,703	\$1,094,644	-\$291,941	1.1%	1.0%
13	\$0.1832	55,608	0.0182	1.2%	\$565,291	\$764,147	-\$198,857	0.7%	0.7%
68	\$0.5147	2,638	0.3506	0.1%	\$436,262	\$436,361	-\$99	0.4%	0.0%
63	\$0.1826	66,385	0.0140	1.4%	\$425,347	\$586,649	-\$161,302	0.6%	0.6%
71	\$0.1949	25,872	0.0328	0.5%	\$405,833	\$423,532	-\$17,699	0.4%	0.1%
39	\$0.2052	18,647	0.0398	0.4%	\$389,731	\$415,045	-\$25,314	0.4%	0.1%
1	\$0.2110	13,706	0.0456	0.3%	\$366,183	\$376,248	-\$10,065	0.4%	0.0%
27	\$0.2406	3,173	0.0365	0.1%	\$58,050	\$76,257	-\$18,207	0.1%	0.1%
50	\$0.2235	230	0.0678	0.0%	\$7,692	\$7,784	-\$92	0.0%	0.0%
7	\$0.1678	46,854	0.0002	1.0%	\$6,677	\$336,984	-\$330,307	0.3%	1.1%
8	\$0.2663	5	0.1117	0.0%	\$1,358	\$1,358	\$0	0.0%	0.0%
72	\$0.3506	5	0.1898	0.0%	\$892	\$892	\$0	0.0%	0.0%
20	\$0.3990	2	0.2169	0.0%	\$160	\$160	\$0	0.0%	0.0%
12	\$0.1499	1	0.0087	0.0%	\$6	\$6	\$0	0.0%	0.0%
41	\$0.1059	1	-0.0762	0.0%	-\$20	\$0	-\$20	0.0%	0.0%
70	\$0.1302	25	-0.0222	0.0%	-\$415	\$0	-\$415	0.0%	0.0%
74	\$0.1109	27	-0.0400	0.0%	-\$606	\$0	-\$606	0.0%	0.0%
79	\$0.1642	211	-0.0064	0.0%	-\$1,453	\$1,476	-\$2,929	0.0%	0.0%
59	\$0.1523	220	-0.0170	0.0%	-\$4,601	\$0	-\$4,601	0.0%	0.0%
36	\$0.1435	371	-0.0205	0.0%	-\$5,087	\$2,579	-\$7,665	0.0%	0.0%
80	\$0.1304	105	-0.0432	0.0%	-\$10,711	\$0	-\$10,711	0.0%	0.0%
44	\$0.1355	745	-0.0398	0.0%	-\$18,475	\$579	-\$19,054	0.0%	0.1%
23	\$0.1275	1,837	-0.0365	0.0%	-\$30,232	\$232	-\$30,464	0.0%	0.1%
21	\$0.1436	1,068	-0.0250	0.0%	-\$36,575	\$8,035	-\$44,610	0.0%	0.2%
11	\$0.1568	4,980	-0.0099	0.1%	-\$54,821	\$123,954	-\$178,775	0.1%	0.6%
14	\$0.1587	18,950	-0.0077	0.4%	-\$99,314	\$142,173	-\$241,486	0.1%	0.8%
3	\$0.1560	18,236	-0.0105	0.4%	-\$141,290	\$151,710	-\$293,000	0.1%	1.0%
75	\$0.1119	3,255	-0.0568	0.1%	-\$178,143	\$2,000	-\$180,143	0.0%	0.6%
49	\$0.1573	34,465	-0.0117	0.7%	-\$285,276	\$200,221	-\$485,497	0.2%	1.7%
10	\$0.1372	25,678	-0.0290	0.5%	-\$603,777	\$126,299	-\$730,076	0.1%	2.5%
33	\$0.1285	18,638	-0.0351	0.4%	-\$676,887	\$83,827	-\$760,714	0.1%	2.6%
29	\$0.1621	226,766	-0.0043	4.7%	-\$686,931	\$3,725,339	-\$4,412,270	3.6%	15.3%
17	\$0.1498	193,080	-0.0161	4.0%	-\$2,165,880	\$932,785	-\$3,098,665	0.9%	10.7%
78	\$0.1581	594,311	-0.0088	12.4%	-\$3,739,159	\$3,439,723	-\$7,178,883	3.4%	24.8%
		4,779,950			73,732,813				

**Appendix 3.A. Supplier-Specific Information – Low-Income Households (July 2023 – June 2024)**

<b>Supplier-Specific Information - Low-Income Households (July 2023 - June 2024)</b>									
<b>Supplier ID</b>	<b>Average Rate</b>	<b># of Bills</b>	<b>Average Premium</b>	<b>Share of Accounts</b>	<b>Net Consumer Loss</b>	<b>Loss</b>	<b>Gain</b>	<b>Share of Loss</b>	<b>Share of Gain</b>
22	\$0.1716	155,909	0.0422	15.6%	\$3,960,854	\$4,203,747	-\$242,893	19.8%	7.5%
77	\$0.2404	39,729	0.0819	4.0%	\$1,573,853	\$1,606,598	-\$32,745	7.6%	1.0%
57	\$0.2619	27,333	0.0989	2.7%	\$1,354,450	\$1,439,145	-\$84,695	6.8%	2.6%
37	\$0.1879	98,549	0.0205	9.9%	\$1,173,138	\$1,612,058	-\$438,920	7.6%	13.6%
25	\$0.2017	67,529	0.0346	6.8%	\$1,076,292	\$1,174,710	-\$98,418	5.5%	3.0%
60	\$0.1866	97,363	0.0207	9.8%	\$996,987	\$1,143,370	-\$146,383	5.4%	4.5%
66	\$0.2540	21,375	0.0924	2.1%	\$915,156	\$942,672	-\$27,516	4.4%	0.9%
4	\$0.2072	37,160	0.0463	3.7%	\$757,360	\$791,469	-\$34,109	3.7%	1.1%
24	\$0.2660	13,799	0.1079	1.4%	\$717,847	\$720,027	-\$2,180	3.4%	0.1%
55	\$0.2165	23,073	0.0554	2.3%	\$632,666	\$649,381	-\$16,715	3.1%	0.5%
42	\$0.1863	55,628	0.0215	5.6%	\$617,229	\$940,849	-\$323,620	4.4%	10.0%
15	\$0.2064	24,839	0.0453	2.5%	\$575,628	\$616,759	-\$41,131	2.9%	1.3%
6	\$0.2554	12,417	0.0909	1.2%	\$504,501	\$514,237	-\$9,736	2.4%	0.3%
46	\$0.1946	35,641	0.0266	3.6%	\$476,953	\$564,231	-\$87,278	2.7%	2.7%
0	\$0.1993	32,790	0.0305	3.3%	\$454,459	\$532,884	-\$78,425	2.5%	2.4%
29	\$0.1842	37,656	0.0183	3.8%	\$418,346	\$860,296	-\$441,949	4.0%	13.7%
9	\$0.2140	15,755	0.0479	1.6%	\$401,270	\$412,910	-\$11,640	1.9%	0.4%
26	\$0.2204	12,960	0.0558	1.3%	\$352,474	\$362,911	-\$10,437	1.7%	0.3%
32	\$0.2306	10,262	0.0669	1.0%	\$347,513	\$348,390	-\$877	1.6%	0.0%
35	\$0.2151	8,656	0.0514	0.9%	\$220,313	\$222,246	-\$1,933	1.0%	0.1%
71	\$0.1955	12,727	0.0334	1.3%	\$216,212	\$227,482	-\$11,270	1.1%	0.3%
43	\$0.1777	19,744	0.0212	2.0%	\$202,982	\$263,563	-\$60,581	1.2%	1.9%
63	\$0.1836	25,692	0.0148	2.6%	\$182,993	\$241,530	-\$58,537	1.1%	1.8%
13	\$0.1792	11,934	0.0154	1.2%	\$106,135	\$151,772	-\$45,637	0.7%	1.4%
68	\$0.5255	462	0.3610	0.0%	\$71,720	\$71,720	\$0	0.3%	0.0%
39	\$0.2094	1,901	0.0453	0.2%	\$41,346	\$43,461	-\$2,115	0.2%	0.1%
27	\$0.2425	1,666	0.0385	0.2%	\$33,750	\$42,999	-\$9,248	0.2%	0.3%
1	\$0.2126	475	0.0492	0.0%	\$10,403	\$10,656	-\$253	0.1%	0.0%
14	\$0.1715	1,351	0.0055	0.1%	\$4,496	\$11,877	-\$7,381	0.1%	0.2%
3	\$0.1685	1,959	0.0032	0.2%	\$4,037	\$25,859	-\$21,822	0.1%	0.7%
72	\$0.3506	5	0.1898	0.0%	\$892	\$892	\$0	0.0%	0.0%
50	\$0.2185	15	0.0639	0.0%	\$547	\$547	\$0	0.0%	0.0%
20	\$0.3990	1	0.2169	0.0%	\$159	\$159	\$0	0.0%	0.0%
41	\$0.1059	1	-0.0762	0.0%	-\$20	\$0	-\$20	0.0%	0.0%
10	\$0.1696	8	-0.0083	0.0%	-\$53	\$134	-\$187	0.0%	0.0%
36	\$0.1295	14	-0.0366	0.0%	-\$444	\$10	-\$453	0.0%	0.0%
11	\$0.1111	32	-0.0556	0.0%	-\$1,191	\$0	-\$1,191	0.0%	0.0%
59	\$0.1540	163	-0.0154	0.0%	-\$2,792	\$0	-\$2,792	0.0%	0.1%
23	\$0.1310	215	-0.0368	0.0%	-\$3,450	\$12	-\$3,463	0.0%	0.1%
7	\$0.1671	6,528	-0.0014	0.7%	-\$5,755	\$41,461	-\$47,216	0.2%	1.5%
33	\$0.1291	183	-0.0301	0.0%	-\$5,999	\$1,370	-\$7,368	0.0%	0.2%
49	\$0.1610	3,804	-0.0088	0.4%	-\$22,788	\$22,296	-\$45,084	0.1%	1.4%
17	\$0.1573	31,884	-0.0084	3.2%	-\$161,455	\$168,844	-\$330,299	0.8%	10.2%
78	\$0.1612	48,202	-0.0054	4.8%	-\$174,689	\$273,557	-\$448,246	1.3%	13.9%
		<b>997,389</b>			<b>18,024,326</b>				

**Appendix 3.B. Zip Code and Municipality Participation in the Competitive Supply Market:  
Communities of Color vs. Rest of State  
April 2024**

ZIP	Municipality	Percent Nonwhite and/or Hispanic	Total Accounts	Percent Low- Income Accounts	Average Markup Over Basic	Percent of Accounts in Competitive Supply		
						All	Low-Income	Non-Low- Income
-	Communities of Color	69%	429,818	24%	\$0.0176	24%	34%	21%
-	Rest of State	23%	2,027,776	10%	\$0.0050	15%	23%	14%
02126	Boston	96%	8,576	32%	\$0.0243	29%	38%	25%
02121	Boston	93%	10,077	41%	\$0.0300	34%	42%	28%
01105	Springfield	92%	4,716	50%	\$0.0354	32%	41%	23%
01841	Lawrence	90%	14,234	38%	\$0.0143	35%	40%	31%
01841	Methuen	90%	55	33%	\$0.0136	22%	22%	22%
01107	Springfield	89%	3,853	49%	\$0.0386	32%	42%	22%
01840	Lawrence	89%	3,393	39%	\$0.0140	26%	32%	22%
02119	Boston	87%	10,895	34%	\$0.0235	28%	40%	22%
01109	Springfield	83%	10,083	42%	\$0.0270	26%	36%	20%
02124	Boston	82%	17,812	29%	\$0.0315	25%	37%	20%
01843	Lawrence	81%	8,975	29%	\$0.0055	29%	36%	26%
02150	Chelsea	80%	13,827	22%	\$0.0283	28%	38%	25%
02136	Boston	77%	12,328	25%	\$0.0246	23%	32%	20%
01101	Springfield	77%	497	16%	\$0.0250	14%	22%	13%
01104	Springfield	77%	8,018	41%	\$0.0367	21%	28%	16%
01103	Springfield	74%	1,302	23%	\$0.0318	15%	33%	9%
01902	Lynn	73%	16,234	24%	\$0.0129	28%	34%	26%
02301	Brockton	73%	21,737	24%	\$0.0036	34%	38%	33%
02368	Randolph	71%	12,228	19%	\$0.0030	33%	38%	32%
01608	Worcester	71%	1,682	16%	-\$0.0057	15%	25%	13%
02125	Boston	70%	14,500	23%	\$0.0304	19%	34%	15%
01108	Springfield	68%	10,054	37%	\$0.0323	22%	32%	17%
01851	Lowell	67%	10,443	21%	\$0.0094	23%	32%	21%
02122	Boston	67%	9,528	23%	\$0.0301	20%	33%	16%
02302	Brockton	67%	11,217	23%	\$0.0032	33%	36%	32%
01905	Lynn	67%	8,569	22%	\$0.0083	28%	34%	26%
01151	Springfield	66%	3,569	40%	\$0.0288	21%	29%	16%
02120	Boston	66%	5,128	20%	\$0.0240	15%	36%	10%
02128	Boston	66%	17,932	14%	\$0.0224	16%	27%	14%
02111	Boston	64%	4,205	23%	\$0.0205	9%	17%	7%
01610	Worcester	63%	5,377	31%	\$0.0050	28%	38%	23%
01901	Lynn	61%	1,711	33%	\$0.0229	20%	27%	17%
02149	Everett	60%	17,183	16%	\$0.0052	25%	31%	24%
01119	Springfield	59%	5,037	34%	\$0.0217	19%	28%	14%
02746	New Bedford	57%	6,428	36%	\$0.0236	22%	26%	20%
02142	Cambridge	57%	3,038	5%	\$0.0364	5%	18%	5%
01702	Framingham	57%	14,595	17%	\$0.0153	29%	39%	27%
01603	Worcester	56%	7,273	26%	\$0.0020	28%	34%	25%
01718	Acton	56%	279	5%	-\$0.0018	11%	14%	11%
01850	Lowell	56%	5,705	25%	\$0.0202	24%	32%	21%
02148	Malden	56%	25,185	14%	\$0.0024	20%	30%	19%
02118	Boston	55%	13,552	11%	\$0.0070	11%	27%	9%
01605	Worcester	55%	8,700	21%	\$0.0007	24%	35%	21%
02366	Carver	55%	393	9%	-\$0.0141	9%	8%	9%
02151	Revere	53%	21,896	15%	\$0.0023	23%	31%	21%
01118	Springfield	51%	5,639	23%	\$0.0260	14%	22%	11%
02131	Boston	51%	12,160	16%	\$0.0255	17%	29%	15%

**Appendix 3.C. Zip Code and Municipality Participation in the Competitive Supply  
Market: Bottom 25 Median Income vs. Rest of State  
April 2024**

ZIP	Municipality	Median Household Income	Total Accounts	Percent Low-Income Accounts	Average Markup Over Basic	Percent of Accounts in Competitive Supply		
						All	Low-Income	Non-Low-Income
-	Bottom 25 Median Household Income	\$44,539	147,418	34%	\$0.0176	24%	34%	20%
-	Rest of State	\$106,436	2,300,280	11%	\$0.0057	16%	25%	15%
01066	Hatfield	\$20,202	130	13%	\$0.0023	12%	12%	12%
01901	Lynn	\$20,699	1,711	33%	\$0.0229	20%	27%	17%
01103	Springfield	\$21,288	1,302	23%	\$0.0318	15%	33%	9%
01105	Springfield	\$23,948	4,716	50%	\$0.0354	32%	41%	23%
01840	Lawrence	\$30,696	3,393	39%	\$0.0140	26%	32%	22%
01107	Springfield	\$30,825	3,853	49%	\$0.0386	32%	42%	22%
02119	Boston	\$37,158	10,895	34%	\$0.0235	28%	40%	22%
02746	New Bedford	\$39,545	6,428	36%	\$0.0236	22%	26%	20%
01610	Worcester	\$39,570	5,377	31%	\$0.0050	28%	38%	23%
01608	Worcester	\$41,319	1,682	16%	-\$0.0057	15%	25%	13%
02121	Boston	\$42,411	10,077	41%	\$0.0300	34%	42%	28%
01109	Springfield	\$42,928	10,083	42%	\$0.0270	26%	36%	20%
02723	Fall River	\$43,579	6,803	31%	\$0.0107	26%	34%	23%
02724	Fall River	\$46,120	7,263	28%	\$0.0134	24%	29%	22%
01101	Springfield	\$47,413	497	16%	\$0.0250	14%	22%	13%
01104	Springfield	\$47,413	8,018	41%	\$0.0367	21%	28%	16%
01108	Springfield	\$48,465	10,054	37%	\$0.0323	22%	32%	17%
01031	Hardwick	\$51,250	445	20%	-\$0.0106	32%	36%	31%
01605	Worcester	\$51,360	8,700	21%	\$0.0007	24%	35%	21%
01151	Springfield	\$51,410	3,569	40%	\$0.0288	21%	29%	16%
02115	Boston	\$51,454	9,609	12%	\$0.0025	8%	20%	7%
01841	Lawrence	\$51,574	14,234	38%	\$0.0143	35%	40%	31%
01841	Methuen	\$51,574	55	33%	\$0.0136	22%	22%	22%
01088	Hatfield	\$51,591	272	15%	-\$0.0017	14%	28%	12%
02740	New Bedford	\$51,599	18,252	34%	\$0.0261	18%	23%	15%



**Appendix 3.D. Zip Code and Municipality Participation in the Competitive Supply  
Market: Top 25 Median Income vs. Rest of State  
April 2024**

ZIP	Municipality	Median Household Income	Total Accounts	Percent Low-Income Accounts	Average Markup Over Basic	Percent of Accounts in Competitive Supply		
						All	Low-Income	Non-Low-Income
-	Top 25 Median Household Income	\$212,531	92,324	4%	\$0.0084	12%	14%	12%
-	Rest of State	\$98,403	2,355,374	13%	\$0.0062	17%	27%	15%
02030	Dover	\$250,000	2,091	1%	-\$0.0103	16%	16%	16%
02468	Newton	\$250,000	2,326	3%	\$0.0488	9%	14%	9%
02493	Weston	\$250,000	3,931	3%	\$0.0106	14%	19%	14%
01741	Carlisle	\$247,656	1,940	2%	\$0.0018	11%	19%	11%
01770	Sherborn	\$242,688	1,630	2%	\$0.0048	14%	14%	14%
01776	Sudbury	\$234,427	6,842	4%	\$0.0037	8%	13%	8%
02420	Lexington	\$221,458	5,497	4%	\$0.0349	8%	13%	7%
02052	Medfield	\$215,099	4,621	4%	-\$0.0029	13%	14%	13%
02459	Newton	\$210,785	6,647	3%	\$0.0391	10%	11%	10%
01944	Manchester	\$209,052	2,396	4%	\$0.0006	14%	9%	14%
01890	Winchester	\$208,531	7,999	3%	\$0.0257	7%	11%	7%
02637	Barnstable	\$207,878	515	3%	\$0.0033	18%	12%	19%
02492	Needham	\$207,844	6,892	3%	\$0.0053	14%	14%	14%
01778	Wayland	\$207,721	5,310	4%	\$0.0016	16%	16%	16%
01885	Boxford	\$203,750	92	0%	-\$0.0085	27%	0%	27%
01921	Boxford	\$203,750	2,785	2%	-\$0.0134	19%	11%	19%
02494	Needham	\$203,690	4,293	6%	\$0.0086	12%	16%	12%
02071	Walpole	\$200,496	349	6%	\$0.0259	7%	23%	6%
02421	Lexington	\$200,294	6,396	4%	\$0.0228	8%	11%	8%
01451	Harvard	\$199,191	2,033	1%	-\$0.0128	11%	12%	11%
01922	Newbury	\$197,583	1,068	5%	-\$0.0184	19%	20%	19%
01827	Dunstable	\$193,583	1,214	2%	-\$0.0126	24%	21%	24%
02090	Westwood	\$192,887	5,757	6%	\$0.0116	10%	10%	10%
02461	Newton	\$191,711	2,832	6%	\$0.0444	11%	16%	10%
01748	Hopkinton	\$191,439	6,868	4%	-\$0.0055	16%	19%	16%

**Appendix 3.E. Zip Code and Municipality Participation in the Competitive Supply Market:  
Top 20 Limited English Proficiency vs. Rest of State**

ZIP	Municipality	Percent Limited English Proficiency	Total Accounts	Percent Low-Income Accounts	Average Markup Over Basic	Percent of Accounts in Competitive Supply		
						All	Low-Income	Non-Low-Income
-	Top 20: Limited English Proficiency	23%	153,127	27%	\$0.0202	26%	35%	23%
-	Rest of State	5%	2,304,074	12%	\$0.0056	16%	25%	15%
01840	Lawrence	40%	3,393	39%	\$0.0140	26%	32%	22%
01901	Lynn	38%	1,711	33%	\$0.0229	20%	27%	17%
01841	Lawrence	30%	14,234	38%	\$0.0143	35%	40%	31%
01841	Methuen	30%	55	33%	\$0.0136	22%	22%	22%
01103	Springfield	29%	1,302	23%	\$0.0318	15%	33%	9%
01105	Springfield	29%	4,716	50%	\$0.0354	32%	41%	23%
01107	Springfield	28%	3,853	49%	\$0.0386	32%	42%	22%
02150	Chelsea	27%	13,827	22%	\$0.0283	28%	38%	25%
02111	Boston	26%	4,205	23%	\$0.0205	9%	17%	7%
01843	Lawrence	23%	8,975	29%	\$0.0055	29%	36%	26%
01902	Lynn	22%	16,234	24%	\$0.0129	28%	34%	26%
01610	Worcester	22%	5,377	31%	\$0.0050	28%	38%	23%
02637	Barnstable	21%	515	3%	\$0.0033	18%	12%	19%
02128	Boston	21%	17,932	14%	\$0.0224	16%	27%	14%
02746	New Bedford	20%	6,428	36%	\$0.0236	22%	26%	20%
01101	Springfield	20%	497	16%	\$0.0250	14%	22%	13%
01104	Springfield	20%	8,018	41%	\$0.0367	21%	28%	16%
02149	Everett	19%	17,183	16%	\$0.0052	25%	31%	24%
01702	Framingham	18%	14,595	17%	\$0.0153	29%	39%	27%
02121	Boston	18%	10,077	41%	\$0.0300	34%	42%	28%

**Table A.4.1. Overcharge by Region and Income**

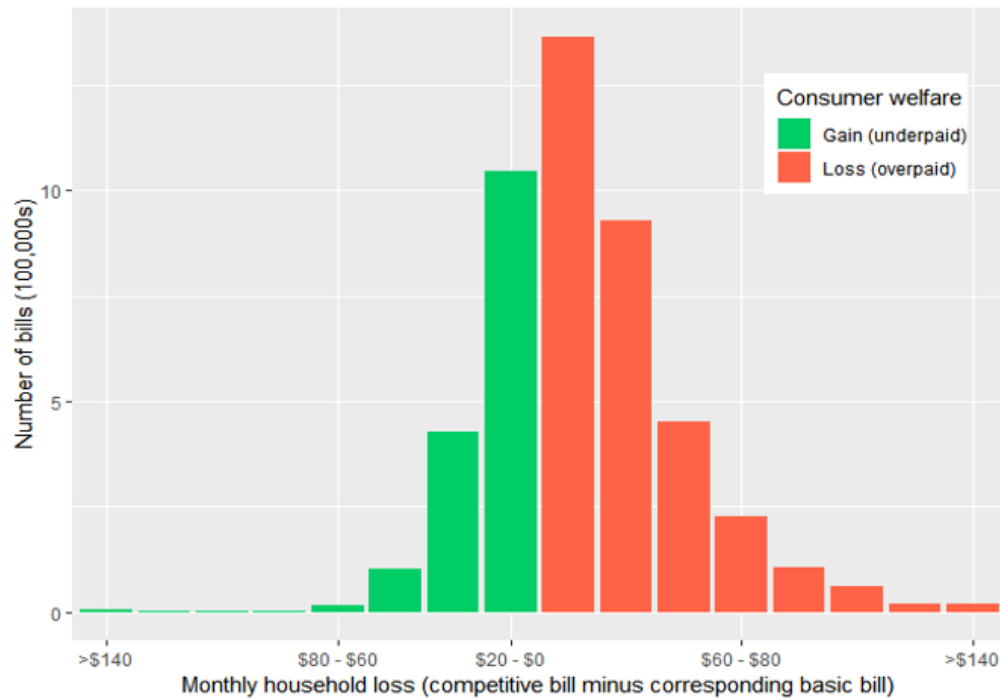
<b>Region</b>	<b><u>Total Overcharge</u></b>	
	<b>Low-Income</b>	<b>Non-Low-Income</b>
Eversource East	\$6,162,265	\$22,751,457
Eversource West	\$3,076,847	\$3,984,417
MECO	\$8,760,074	\$28,930,593
Nantucket	\$112	\$80,855
Unitil	\$25,028	-\$38,882
<b>Total</b>	<b>\$18,024,326</b>	<b>\$55,708,441</b>
<b>Total All Incomes</b>		<b>\$73,732,767</b>

**Table A.4.2. Bills by Region & Income**

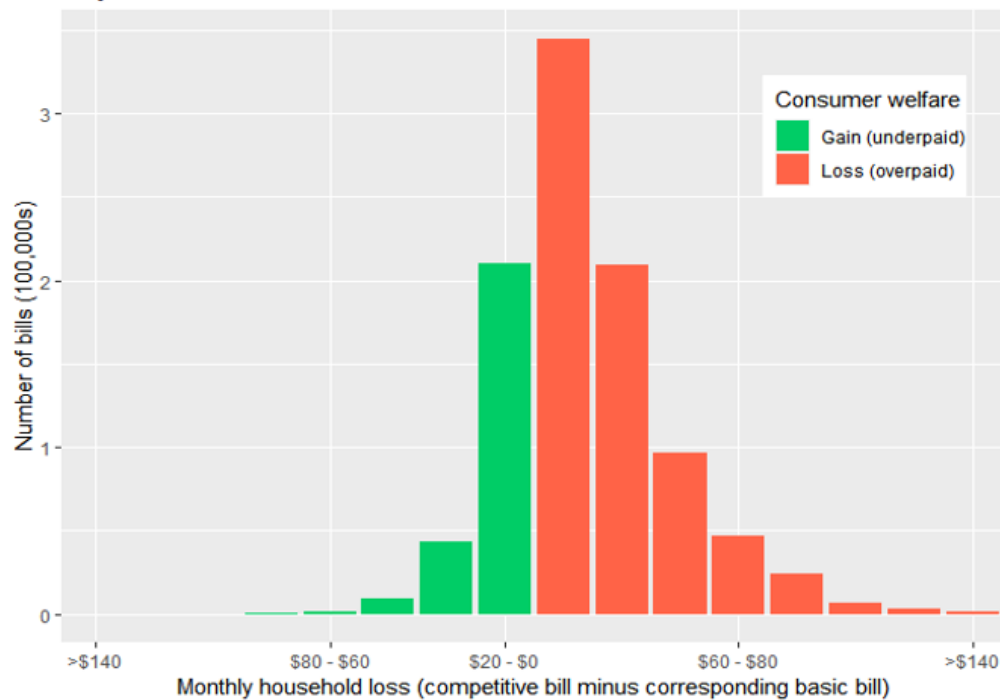
<b>Region</b>	<b>Low-Income</b>	<b>Non-Low-Income</b>	<b>% Low-Income</b>	<b>% Non-Low-Income</b>
Eversource East	336,193	1,305,194	20%	80%
Eversource West	129,251	217,971	37%	63%
MECO	521,768	2,240,669	19%	81%
Nantucket	77	3,687	2%	98%
Unitil	10,100	15,048	40%	60%



**Figure A.4.1 Monthly Household Loss, All Customers**  
July 2023 - June 2024, All Customers



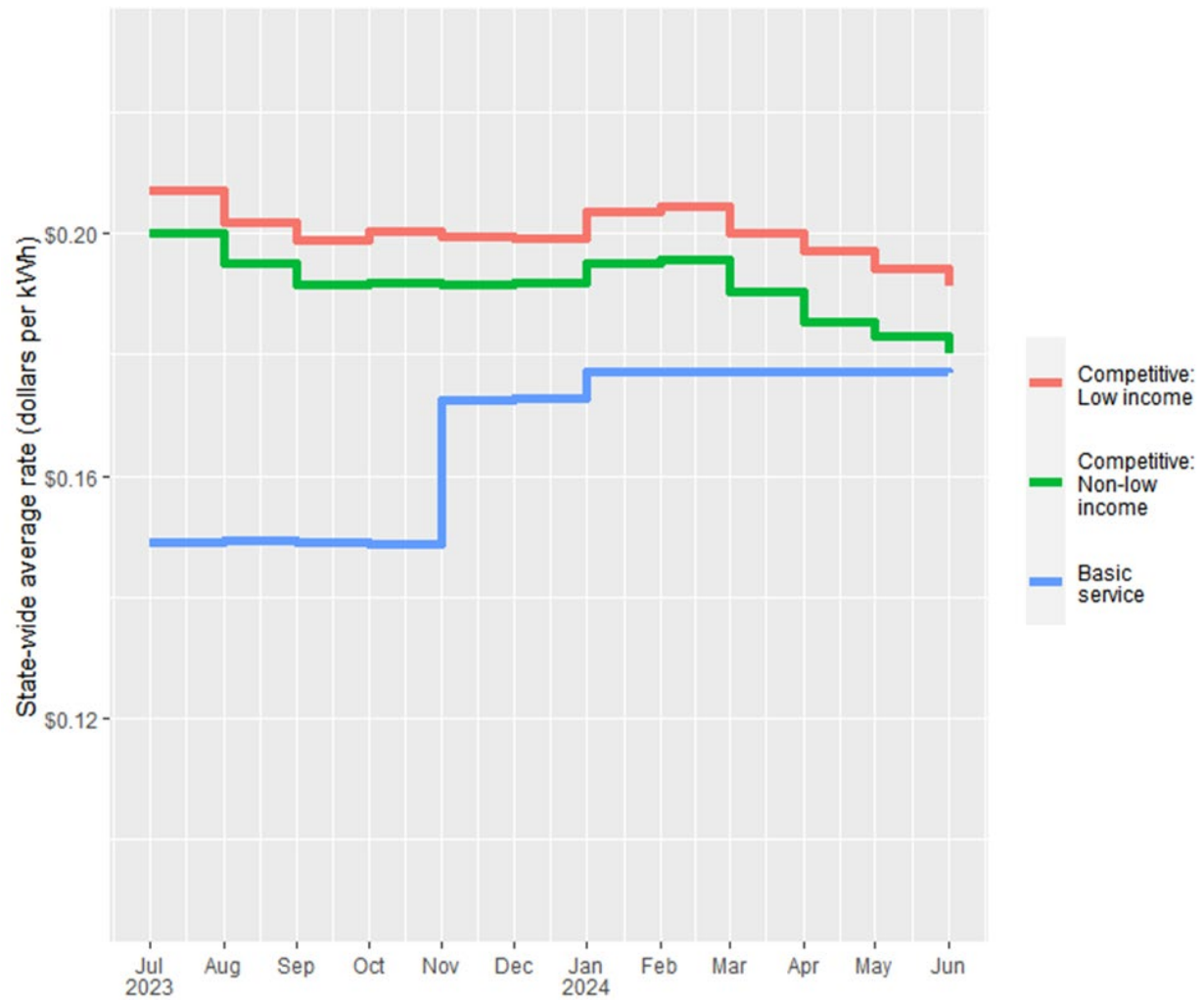
**Figure A.4.2 Monthly Household Loss, Low-Income Customers**  
July 2023 - June 2024, Low Income Customers



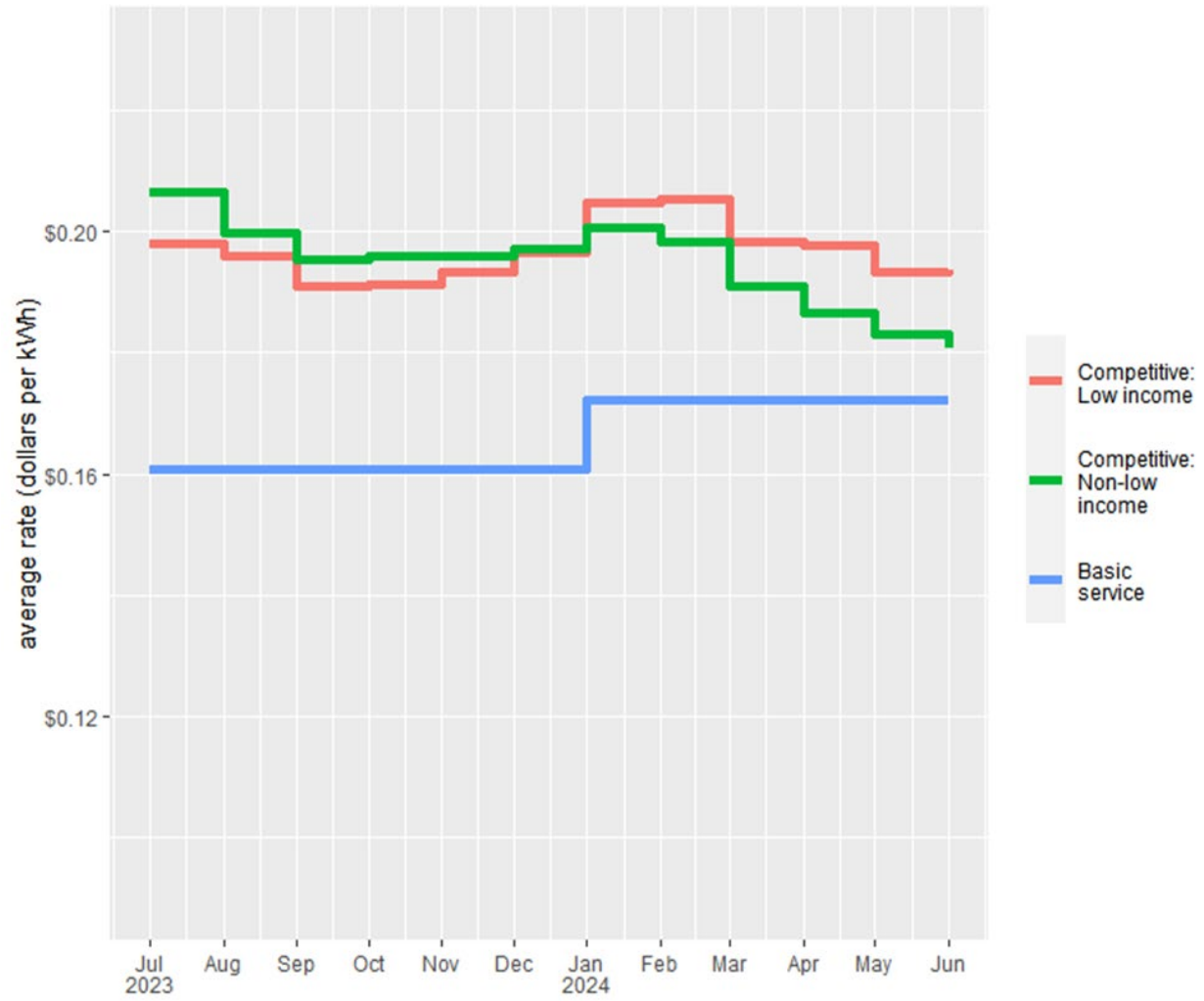
**Table A.4.3**

<b>July 2023 through June 2024</b>			
	<b>Low-Income</b>	<b>Non-Low-Income</b>	<b>All</b>
<b>Number of Bills Showing a Gain</b>	264,261	1,337,436	1,601,697
<b>Average Gain</b>	(\$12.24)	(\$19.20)	(\$18.05)
<b>Number of Bills Showing a Loss</b>	733,128	2,445,133	3,178,261
<b>Average Loss</b>	\$29.00	\$33.28	\$32.29
<b>Total Monthly Bills</b>	997,389	3,782,569	4,779,958
<b>% of Bills with Gain</b>	26%	35%	34%
<b>% of Bills with Loss</b>	74%	65%	66%
<b>Total 12-Month Loss / (Gain)</b>	\$18,024,328	\$55,708,449	\$73,732,764

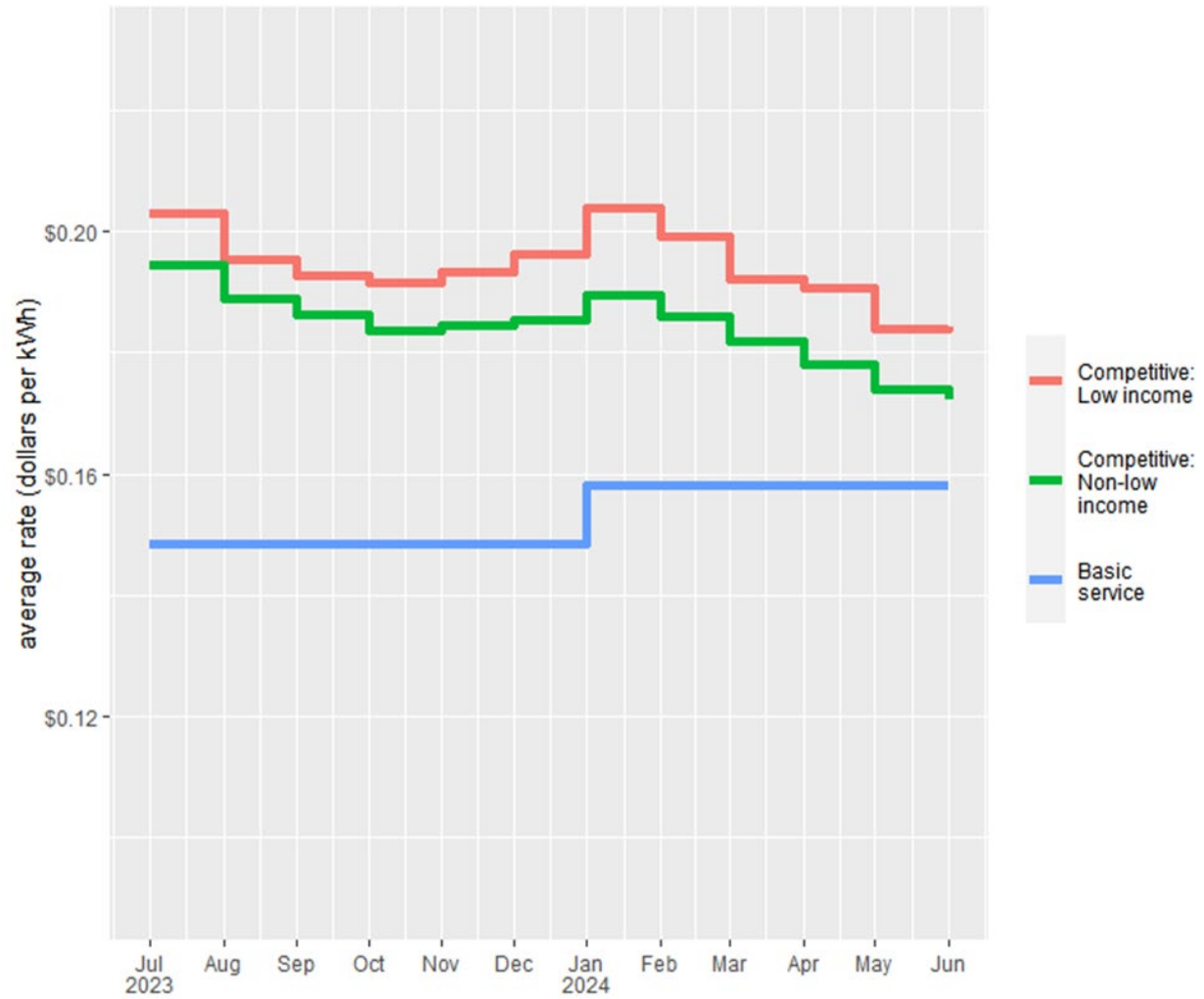
**Figure A.4.5**  
**Statewide**



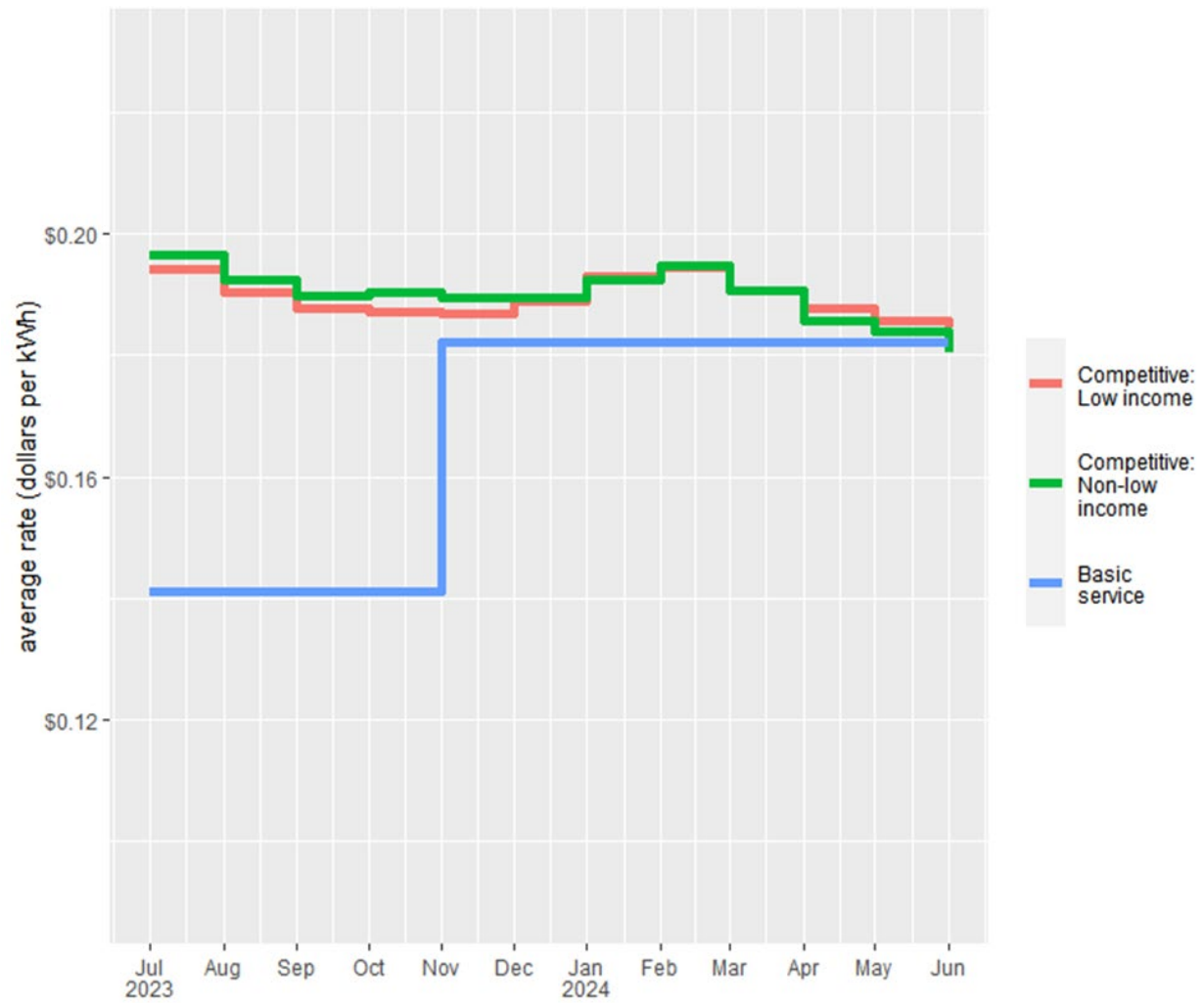
## Eversource East



## Eversource West



## MECO



## Nantucket

