It's a Knock Out: Reducing Enrollment Barriers in Income-Eligible Programs

Katherine Johnson, Johnson Consulting Group
Kristie Ruper, Cadmus Group
Scott Reeves, Energy Futures Group
Lionel Lansbury, Johnson Consulting Group

ABSTRACT

Complex applications, a lack of program awareness and the *"digital divide"* are just three of many barriers preventing customers from enrolling in income-eligible programs. These obstacles became even more problematic when the Public Service Commission ordered a threefold increase in program enrollment goals.

To better understand the impact of these barriers on customer enrollment, the process evaluation relied on *collecting* data from three sources: a literature review, participant surveys, and in-depth interviews with implementation contractors.

This study also quantified the number of participants who *"drop out"* during the application process and explored the reasons for not continuing the enrollment process with *"near*" participants and program implementers.

This paper summarizes the most common barriers to program participation that many income-eligible programs face in enrolling customers in these free programs. These include reluctance to seek assistance, language barriers, and skepticism about the program's authenticity.

More importantly, this paper offers tangible solutions that income-eligible program sponsors can use to reduce these enrollment barriers. Examples include standardizing the application process, providing enrollment assistance from program implementers, and reducing the stigma associated with asking for financial aid.

Introduction

Income-eligible weatherization programs play a critical role in the residential energy-efficiency market by helping low-income households install energy-saving measures at no out-of-pocket cost. Across the United States, utility-funded programs invest approximately $7.66 billion annually in energy efficiency initiatives. Funded through ratepayer surcharges, these programs focus on reducing energy consumption while improving occupant health, comfort, and safety (McNamara 2024).

Despite their importance, many weatherization programs struggle to achieve enrollment goals. One statewide utility-funded weatherization program serving low- and moderate-income households faced this challenge when participation levels fell short of expectations. Compounding the issue, the state's Public Service Commission issued an order requiring the program to triple enrollment within the following year.

To address this challenge, the program administrator engaged an independent evaluation firm to identify barriers to participation and develop strategies to increase enrollment. This paper summarizes the study's key findings and presents recommendations for improving participation in utility-funded weatherization programs.

Methodology

The evaluation firm, which had supported the state agency for more than a decade, conducted a multi-method research effort to identify enrollment barriers and potential solutions. Research activities included:

- A literature review examining common barriers to participation in utility-funded weatherization programs;
- A survey of customers eligible for the weatherization program who were actively engaged in the enrollment process (n = 363);
- In-depth interviews with 13 weatherization contractors responsible for explaining program requirements, conducting energy audits, and installing qualifying measures in income-eligible households.

Table 1 illustrates how the four research objectives were addressed through these research tasks.

Table 1. Research objectives and activities

Research objectives	Literature review	Participant survey	Network partner interviews
Assess barriers to enrollment process from application through delivery	√	√	√
Assess communication and coordination		√	√
Identify areas for Improvement		√	√
Identify methods and best practices for increasing outreach	√		√

Source: Johnson et al 2026.

Key Findings

The literature review, participant surveys, and in-depth interviews with 13 weatherization contractors identified the following barriers to enrolling income-eligible customers into free weatherization programs.

Complex Application Process

The literature review, participant surveys, and in-depth interviews consistently identified the application process as a major barrier to enrollment.

The evaluation of the statewide weatherization program confirmed this finding. Unlike many utility-funded weatherization programs, this program does not directly enroll participants.

Instead, eligibility is initially determined through a separate energy assistance intake process. During intake, the lead agency verifies household income and collects key information, including the customer's address, utility account number, and housing type. This information is then uploaded to the agency's database.

Each month, the statewide program administrator generates a list of eligible customers and distributes customer leads to weatherization contractors, referred to as network partners. Network partners contact customers to schedule an in-home energy audit. Households that qualify receive weatherization measures such as insulation, air sealing, and upgrades to heating and cooling equipment.

The literature review found that participation in low-income programs is often hindered by the complexity of the enrollment process itself (Cadmus, 2021). Long or complicated applications can create "customer intimidation" and discourage participation (Cadmus, 2021, p. 9). For example, a study of low-income program enrollment conducted for Puget Sound Energy found that 47% of customers experienced difficulties with the application process, while 53% reported not knowing how to begin enrolling in an energy assistance program (Cadmus, 2021, p. 27).

Research has also documented the administrative burden placed on applicants. The American Progress Organization described the time and effort required to complete paperwork, gather documentation, make phone calls, and travel to appointments as a "time tax" imposed on participants seeking assistance (Schweitzer, 2022).

Participant surveys and contractor interviews conducted for this evaluation identified several specific enrollment barriers (Johnson et al., 2026):

- Customers do not understand that participation involves multiple steps and multiple organizations, including energy auditors, installers, and quality-control inspectors.
- The time lag between initial enrollment and eligibility notification creates confusion. In many cases, customers are informed of their eligibility for weatherization services three to nine months after enrolling in an energy assistance program and no longer recall participating.
- Customers who enroll in other assistance programs are often unaware that they may also qualify for weatherization services.
- Contractors sometimes contact customers before they receive official eligibility notifications from the state agency.
- Customers do not understand the purpose of the home energy audit and may be reluctant to allow unfamiliar individuals into their homes.
- Customers are skeptical of programs that offer services at no cost.

Survey respondents reported the following enrollment challenges:

- 29% were unclear about the overall enrollment process.
- 39% lacked required documentation during the initial sign-up period.
- 35% experienced difficulty providing proof of income.

These findings helped identify the primary enrollment barriers within the statewide program and informed the development of targeted recommendations.

Lack of Awareness

Many eligible customers are not aware of these programs. Few people apply for the Department of Energy's Weatherization Assistance Program, and even fewer complete the weatherization process. A study in Michigan found that, without additional advertising, only about 2% of likely eligible households signed up for the program. Another estimate found that only about 0.2% of eligible homes complete weatherization. (Mann, R. & Schuetz, J. 2022 cited in Amann et al 2023).

This lack of awareness is linked to insufficient engagement with low-income customers. A market research study in Massachusetts of more than 1,500 residential customers identified the following primary reasons for lack of participation:

- Lack of knowledge
- Perception that the program is not relevant
- Mistrust of program legitimacy and providers (Amman et al., 2023, p. 7).

The network partners' interviews also revealed that customers are skeptical of programs as one network partner explained, "*free is hard to sell"* (Johnson et al, 2026).

Aversion/Stigma of Asking for Help

Social stigma can also discourage eligible households from seeking assistance. Research indicates that some individuals avoid applying for programs because they do not want to be perceived as needing help or receiving government assistance.

Cadmus (2021) found that the stigma associated with low-income assistance programs can deter otherwise eligible households from participating (p. 18). Similarly, a U.S. Department of Agriculture study reported that 45% of SNAP-eligible nonparticipants identified stigma as a barrier to enrollment (Bartlett, 2004, cited in Terhaar et al., 2024).

As a result, even when programs are available and provide significant benefits, social perceptions and concerns about personal dignity may prevent eligible customers from accessing assistance.

Table 2 summarizes the types of stigmas that low-income customers face.

Table 1: Types of stigmas facing low-Income customers

Level of Stigma	Definition	Example
Internalized Stigma	When a person endorses stereotypes, prejudice, or other negative beliefs about themselves because of the group they belong to	Feeling shame for participating in assistance programs
Interpersonal Stigma	When people enact stereotypes, prejudice, or discrimination through interactions with or within stigmatized groups	Experiencing poor treatment from assistance program staff
Structural Stigma	When "societal-level conditions, cultural norms, and institutional policies constrain the opportunities, resources, and well-being of the stigmatized" (Hatzenbuehler, 2016)	Administrative policies that cause undue burden for assistance users

Source: Terhaar et al 2024, p. 3

Technology Access Limitations

Limited access to technology represents another significant barrier to participation in income-eligible weatherization programs. Commonly referred to as the "digital divide," this challenge can prevent eligible households from learning about programs, completing applications, and communicating with program administrators.

According to the Federal Communications Commission (FCC), approximately 15.5 million people living in rural and Tribal communities lack access to high-speed internet service, compared with only 1.5% of urban residents (Amann et al., 2023, p. 7). Broadband access also varies significantly by income. A Pew Research Center study found that only 54% of households earning less than $30,000 annually subscribe to home broadband service, compared with 94% of households in the highest income category. Black and Hispanic households were also less likely than White or Asian households to have broadband access (Pew Research Center, 2026).

Even when internet access is available, online applications can be difficult to navigate, particularly for older adults and individuals with limited digital literacy (Schweitzer, 2022).

The statewide program evaluation confirmed the importance of this barrier. Survey findings indicated that 21% of participants needed to complete the enrollment process in person, while an additional 12% required assistance from another person to complete the online application (Johnson et al., 2026). These findings suggest that reliance on digital enrollment channels may unintentionally exclude some of the households most in need of assistance.

Language Barriers

Another common barrier to program enrollment among low-income groups is the language barrier. According to the American Community Survey (ACS), 46.1% of foreign-born US residents (8.3% of the US population) speak English with limited proficiency (Census Bureau 2021 cited in Amman et al., 2023, p. 7).

Paperwork can often be inaccessible if:

- It is not written in plain language.
- Translated versions are unavailable.
- If it does not consider the needs of people with specific vision, auditory, or cognitive impairments, or
- If staff are unavailable to help customers promptly (Schweitzer, 2022.)

Lack of Enrollment Assistance

A lack of enrollment support from local community organizations can further limit participation among eligible households. Community agencies often serve as trusted intermediaries that help residents understand program requirements, complete applications, and gather necessary documentation. However, many organizations face constraints that limit their ability to provide this assistance.

The Cadmus (2021) study identified several factors that reduce the capacity of community organizations to support program enrollment, including (Cadmus, 2021, p. 19):

- Limited staffing capacity;
- Insufficient funding;
- Challenges associated with enrolling eligible clients; and
- Regulatory and administrative barriers.

As a result, many eligible customers may not receive the personalized assistance needed to successfully navigate the enrollment process.

Reasons for Program Dropout

In addition to barriers that prevent customers from enrolling, some participants begin the enrollment process but do not complete it. Interviews with weatherization contractors (n = 13) identified several factors contributing to participant attrition during enrollment.

Recommendations for Program Design and Delivery

The literature review and program evaluation identified several strategies to help weatherization programs overcome common enrollment barriers and increase participation among income-eligible households.

Simplify the Enrollment Process

Research consistently shows that reducing administrative complexity increases program participation. Recommended strategies include:

- Streamline application forms, provide clear instructions, and offer user-friendly online enrollment options (Schweitzer, 2022).

- Clearly communicate eligibility requirements and provide applicants with a checklist of required documents before they begin the application process.
- Allow customers to submit documentation electronically, including photographs uploaded from mobile devices.
- Use secure online account portals to prepopulate customer information and reduce paperwork.
- Provide confirmation notices that explain next steps, expected timelines, and any remaining customer actions (E Source, 2022).
- Reduce the frequency and complexity of recertification requirements, which are a common cause of participant attrition (Schweitzer, 2022).
- Eliminate unnecessary administrative steps to reduce customer burden and utility processing costs (E Source, 2023, p. 22).

Case Studies in Enrollment Simplification

Several states have implemented reforms that demonstrate the benefits of reducing administrative barriers:

- **Minnesota** developed a unified online application platform for nine safety-net programs, reducing paperwork and increasing participation among eligible residents.
- **Michigan** shortened renewal applications for health care, food assistance, childcare, and cash assistance programs by approximately 80% and reduced processing times by nearly half. The reforms resulted in more completed applications, fewer errors, fewer office visits, and an estimated 200,000 staff hours saved annually.
- **Massachusetts** eliminated asset limits for Temporary Assistance for Needy Families (TANF) and Emergency Aid to the Elderly, Disabled, and Children (EAEDC), reducing administrative barriers for eligible households (Schweitzer, 2022).

Improve Outreach and Customer Targeting

Targeted outreach can help programs identify and engage eligible households that might otherwise remain unaware of available services. Examples include:

- Using geographic information systems (GIS), community mapping, and predictive analytics to identify potentially eligible households beyond traditional census-based targeting methods (Amann et al., 2023).
- Leveraging targeted communications through email, text messages, mobile applications, and direct mail to notify eligible customers of available benefits.
- Providing educational materials that clearly explain program benefits, eligibility requirements, and enrollment procedures (SEW.AI, no date).

Examples of data-driven outreach tools include:

- California's Energy Equity Indicators Map, which combines environmental, health, and socioeconomic data to identify disadvantaged communities for targeted program delivery.

- The U.S. Department of Energy's Justice40 Initiative, which uses 36 burden indicators and the Disadvantaged Communities Reporter to identify underserved communities for investment and outreach (E Source, 2023, p. 27).

Address Program Stigma

Research suggests that stigma associated with receiving assistance can discourage participation among eligible households. Program administrators can help reduce this barrier by:

- Conducting public awareness campaigns that normalize participation in assistance programs;
- Framing weatherization services as energy-saving and home-improvement opportunities rather than social assistance programs; and
- Emphasizing the health, comfort, safety, and financial benefits available to participants (SEW.AI).

Strengthen Enrollment Support

Providing personalized enrollment assistance can improve participation rates and reduce application abandonment. Recommended strategies include:

- Partnering with community organizations and customer assistance agencies to identify and enroll income-qualified households (E Source, 2023, p. 27);
- Providing dedicated enrollment specialists or navigators to assist customers throughout the application process; and
- Offering in-person, telephone, and online support options to accommodate varying customer needs and levels of digital literacy (SEW.AI).

Additional Recommendations for Program Improvement

Participant feedback reinforced many of the findings from the literature review. More than one-third of survey respondents (37%; n = 149) indicated that the program could be improved by providing regular updates regarding application and enrollment status (Johnson et al., 2026). Participants also recommended:

- Simplifying enrollment requirements for seniors and individuals with limited access to technology;
- Providing clearer explanations of program requirements and timelines; and
- Streamlining the overall application process to reduce customer effort and confusion.

Table 4 summarizes these findings.

Table 2: Reasons for dropping out of the enrollment process*

Reason	# Mentioning
Skeptical about program validity	7
Do not want strangers in their home	6
Too busy for an energy audit	6
Unsure about why to have an audit	4
Not interested	2
Unaware of program	2

*multiple response question
Source: Johnson et al, 2026)

Conclusions

This study identified several common barriers to participation in income-eligible weatherization programs, including complex enrollment processes, limited program awareness, limited access to technology, insufficient enrollment support, and stigma associated with seeking assistance.

The following quotation summarizes the reasons that low-and moderate-income customers are reluctant to enroll in programs, even if they are free.

> *"Underserved customers may be interested in utility bill savings and environmental gains that result from energy efficiency… However, energy efficiency program designs often make it difficult …for many customers to access them. Low-income customers face many barriers, including difficulty accessing programs and finding information on program offerings, rules, and requirements." (*Amman et al, 2023, p. vi).

The findings demonstrate that enrollment can be improved through a combination of streamlining the enrollment process, targeted outreach, enhanced customer communication, and personalized enrollment assistance. Programs that reduce paperwork, provide timely updates, and help customers navigate the enrollment process are more likely to reach eligible households and maintain participation through project completion.

The statewide agency is currently exploring opportunities to simplify enrollment procedures and improve communication with prospective participants. Future evaluations will assess the effectiveness of these strategies and identify additional approaches for increasing participation among income-eligible households. Ultimately, reducing enrollment barriers will help ensure that more vulnerable households can access the energy savings, health, comfort, and safety benefits provided through weatherization programs.

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