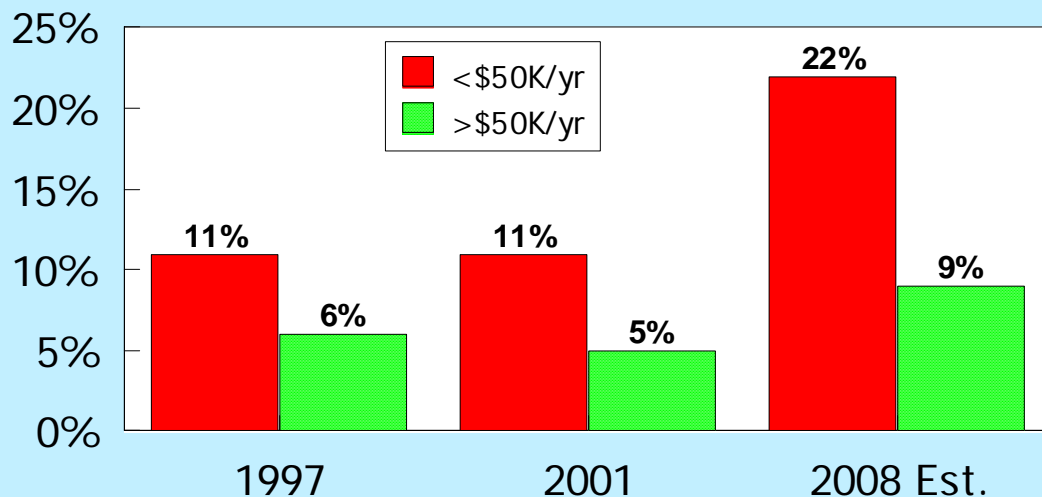


## \$100 Oil Crushes American Family Budgets

Sharply escalating oil prices are straining the budgets of America's middle class, and impoverishing lower-income families. In 2008, 60 million American households with annual incomes below \$50,000 will spend 22% of their after-tax income on energy, double the share of income they spent in 1997. The prices of gasoline, natural gas and home heating oil have skyrocketed, propelled by increased oil costs. Among consumer energy products, only electricity has maintained a relatively stable price trend over the past decade.

Family energy costs as percent of after-tax income,  
1997, 2001 and 2008



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# \$100 Oil Crushes American Family Budgets

This paper summarizes trends in consumer energy costs since 1997 based on data from the U.S. Department of Energy's Energy Information Administration (EIA)<sup>1</sup> and the U.S. Bureau of the Census.<sup>2</sup> It uses EIA's projected 2008 energy price data to portray the changing pattern of energy costs for households in different income categories. Energy expenditures as a percent of after-tax income are estimated for the effects of federal and state income taxes and federal social insurance payments.

Key findings include:

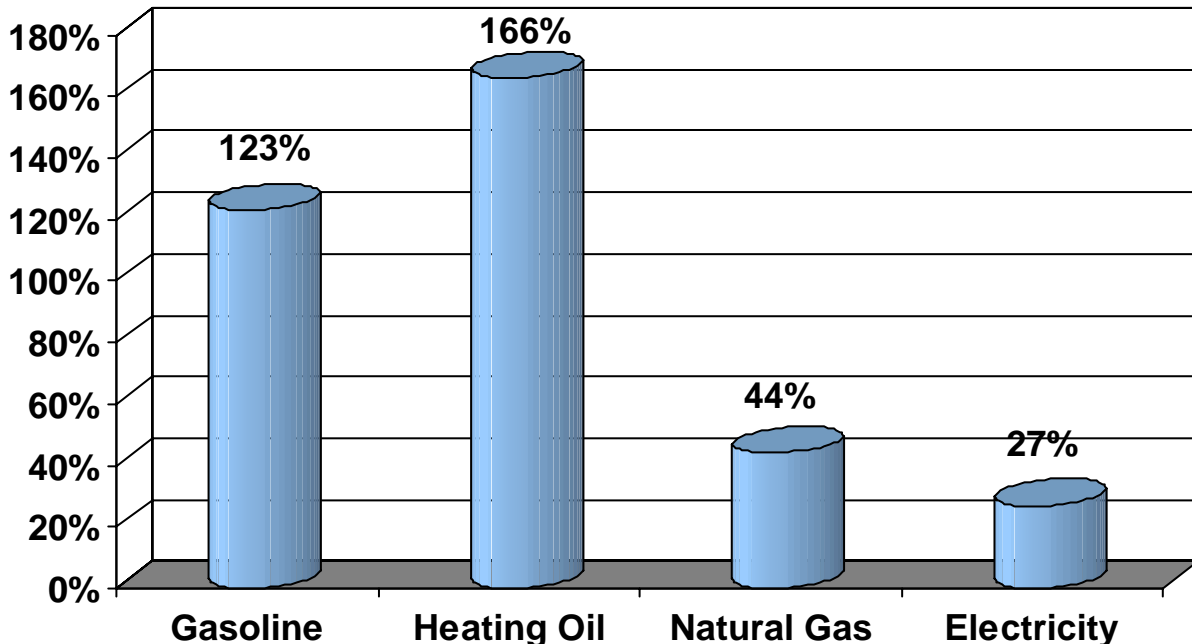
- Energy costs are consuming more than one-fifth of the after-tax household incomes of low- and middle-income families, an amount traditionally spent on food, housing or health care. In 1997 and in 2001, low- and middle-income families earning less than \$50,000 spent 11% of their after-tax income on energy. In 2008, energy will consume 22% of their after-tax family budgets.
- Between 1997 and 2008, average energy bills for American working families earning between \$10,000 and \$50,000 per year will more than double, from \$2,401 in 1997 to \$5,079 in 2008. Most of this increase is due to higher costs for gasoline, which will jump from \$1,143 per family in 1997 to \$3,143 in 2008.
- Residential electric bills for 51 million working families earning between \$10,000 and \$50,000 are projected to increase modestly from \$811 in 1997 to \$1,113 in 2008. The relatively low rate of electric price increases is due in large part to the utility industry's reliance on low-cost domestic coal for a majority of its electric generation.
- Transportation's share of total energy bills for the 60 million families earning less than \$50,000 – representing 51% of American households - will rise from 44% in 1997 to 59% in 2008. Residential electricity costs will decline from 36% of the energy budgets of these families in 1997 to 24% in 2008.
- The poorest families, well below the federal poverty line and earning less than \$10,000 per year, are being squeezed hardest by recent energy cost increases. Their residential and transportation energy bills will rise from 24% of after-tax income in 1997 to 54% in 2008. Many of these families will receive state energy assistance to help reduce the burden of higher energy costs.

## Relative Energy Price Increases

Chart 1 summarizes key consumer energy price increases since 2001. Prices for gasoline and home heating oil have increased by 123% and 166%, while natural gas for residential heating has increased by 44%. Compared to these fuels, residential electricity prices will increase by just 27%.

Chart 1

### Consumer Energy Price Increases, 2001-08



Source: U.S. DOE/EIA (March 2008).

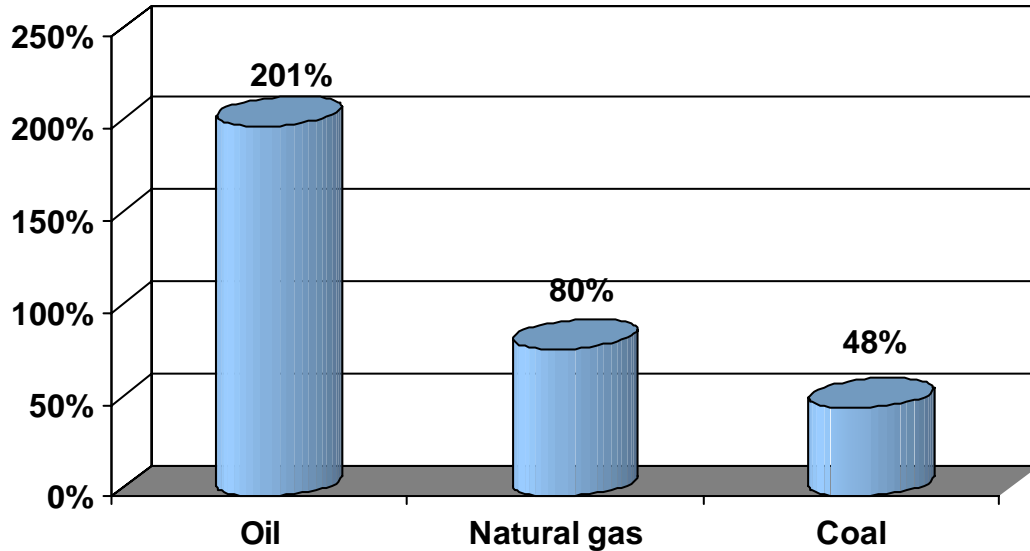
The modest rate of price increase for residential electric services reflects, in part, the electric utility industry's historic reliance on low-cost coal for more than 50% of its energy supplies.

As shown in Chart 2, the price of natural gas used for electric generation has nearly doubled since 2001, exceeding the price trend for residential natural gas. Unlike residential natural gas prices, which are regulated by many states, the prices of natural gas sold to electric utilities are unregulated.

The cost of oil used for electric generation also has more than doubled in the last five years. EIA reports that coal prices in 2008 will be 48% above 2001 levels. Relatively stable coal prices have contributed substantially to the electric utility industry's ability to provide electricity at affordable prices. The utility industry traditionally relies on domestic energy supplies, and has less exposure to the volatile prices of imported petroleum.

Chart 2

### Electric Utility Fuel Price Increases, 2001-08



Source: U.S. DOE/EIA (March 2008).

### Household Energy Cost Estimates

The distribution of American households by income in 2006 provides the basis for estimating the effects of energy prices on consumer budgets in 2008. U.S. Census data indicate that working family incomes have not increased much in the past decade, while most income gains are concentrated among the top 5% of the highest-earning families.

EIA's 2001 Survey of Residential Energy Consumption (updated to 2008 with EIA's March 2008 forecast of residential energy prices) is the source for estimating energy expenditures for residential heating, cooling, electricity and other energy services.

EIA's 2001 Survey of Household Vehicles Energy Use<sup>3</sup> provides information for estimating transportation energy costs. These transportation costs are updated using EIA's 2008 national average retail gasoline price of \$3.26 per gallon, and changes since 2001 in vehicle fuel utilization.

## Household Income Trends

There has been little recent improvement in the incomes of average American working families. Since 1997, average family incomes have not kept pace with inflation. Median family income has increased from \$42,294 in 1997 to \$48,201 in 2006. This means that *in 2006, one-half of U.S. households earned less than \$48,201 before taxes.*

### U.S. household income trends, 1997-2006

Year	Average income	Median income
2006	\$66,570	\$48,201
2005	\$63,344	\$46,326
2004	\$63,348	\$45,817
2003	\$59,067	\$43,318
2002	\$59,177	\$43,381
2001	\$60,488	\$43,883
2000	\$61,031	\$44,853
1999	\$60,420	\$44,922
1998	\$58,433	\$43,825
1997	\$58,795	\$42,294

In 2006, 31% of American families had gross incomes below \$30,000 annually, while 51% of families earned less than \$50,000 annually. Overall, U.S. families had an average pre-tax income of \$66,570 in 2006.

The table below estimates after-tax incomes for families in different income brackets. The Congressional Budget Office has calculated effective total federal tax rates, including individual income taxes and payments for social security and other social welfare programs.<sup>4</sup> State income taxes are estimated from current state income tax rates.

### Distribution of U.S. households by pre-tax and after-tax income, 2006

Annual income	<\$10K	\$10-\$30K	\$30-\$50K	>\$50K	Total
No. of households (millions)	8.7	27.2	23.6	56.4	116.0
Pct. of households	8%	24%	20%	49%	100%
Average pre-tax income	\$5,359	\$19,809	\$39,229	\$109,699	\$66,570
Est. federal tax rate	2.0%	9.1%	14.1%	23.2%	17.8%
Est. state tax rate	1.5%	2.6%	4.0%	6.3%	4.6%
Avg. after-tax income	\$5,171	\$17,491	\$32,129	\$77,338	\$51,657

## Residential Energy Expenses

The principal residential energy expenses are for electricity and natural gas, followed by home heating oil. Since 1997, total residential energy expenditures have increased from \$136 billion to nearly \$250 billion annually. The share of household income spent for residential energy falls disproportionately on lower-income families. While low-income consumers may qualify for energy assistance through state or federal programs, these government programs are hard pressed to keep pace with the rapid escalation of energy prices. It is primarily the poor, fixed income, and other low-income families who will bear the greatest burden of recent energy price increases.

The table below shows the changing pattern of residential energy costs from 1997 to 2008, reflecting major increases in fuel oil, propane and natural gas prices since 2001. In 2008, the average U.S. household will spend more than \$2,100 on residential energy, a 59% increase since 1997.

### Household energy expenses by fuel, 1997, 2001 and 2008

	1997	2001	2008 (est.)	Pct. Chg. 1997-2008
Electricity	\$870	\$938	\$1,241	43%
Natural gas	\$579	\$702	\$1,009	74%
Fuel oil	\$714	\$737	\$1,963	175%
Propane gas	\$500	\$605	\$1,090	118%
Total*	\$1,338	\$1,493	\$2,133	59%

*\*Columns do not add to totals because some households use more than one type of fuel. Costs by fuel are averages for households using that type of fuel.*

The impacts of higher residential energy prices on low- and middle-income families are illustrated in the following table. Residential energy costs represent 29% of the household earnings of the lowest income families, less than \$10,000, and 10% of the after-tax incomes of families with incomes of \$10,000 to \$30,000.

### Residential energy costs by income category, 2008

Pre-tax income:	<\$10K	\$10-30K	\$30-\$50K	>\$50K	Total
Electricity	\$831	\$1,021	\$1,220	\$1,550	\$1,241
Natural gas	\$798	\$911	\$973	\$1,157	\$1,009
Fuel oil	\$1,540	\$1,726	\$1,846	\$2,283	\$1,963
Propane gas	\$760	\$1,083	\$1,095	\$1,193	\$1,090
Total*	\$1,483	\$1,803	\$2,089	\$2,615	\$2,133
Avg. after-tax income	\$5,171	\$17,491	\$32,129	\$77,338	\$51,657
Pct. of avg. income	29%	10%	7%	3%	4%

*\*Columns do not add to totals because some households use more than one type of fuel. Costs by fuel are averages for households using that type of fuel.*

## Transportation Costs

Imported oil prices have surged to more than \$100 per barrel, forcing gas prices well above \$3 per gallon with no long-term relief in sight. Gasoline accounts for the largest single increase in consumer energy costs since 1997. EIA projects 2008 average retail gasoline costs at \$3.26 per gallon, more than double the \$1.47 price prevailing in 2001.

The rapid increase in gas prices follows a decade-long trend of increased use of motor vehicles, measured in millions of vehicle miles driven annually, increased market shares of pickup trucks and SUVs, and an increase in the average number of vehicles owned per household.<sup>5</sup>

In 2001, 191 million American vehicles – cars, vans, SUVs, pickup trucks, and motorcycles – consumed 113 billion gallons of gasoline and traveled 2.3 trillion miles.<sup>6</sup> The total bill for these fuel purchases was \$150 billion. In 2008, gasoline costs will exceed \$400 billion.

Adjusting EIA's fuel consumption data by recent increases in gasoline prices, and for increased vehicle use since 2001, indicates that American families will spend more than \$3,400 per family on gasoline in 2008, or 7% of after-tax income. Low- and middle-income families earning from \$10,000 to \$50,000 will spend 13% of after-tax income on gasoline.

### 2008 energy costs for personal vehicles

Household income:	\$0-10K	\$10K-\$30K	\$30K-\$50K	>\$50K	Total
Fuel costs per h/h	\$1,314	\$2,228	\$4,198	\$4,248	\$3,440
Avg. after-tax income	\$5,171	\$17,491	\$32,129	\$77,338	\$51,657
Pct. of avg. income	25%	13%	13%	6%	7%

### Total Household Energy Costs

Energy costs for natural gas, heating oil, and gasoline are straining low- and middle-income family budgets. Heating, cooling and transportation are necessities of life, and the rapid increase in consumer energy costs is diverting low- and middle-income family budgets from other necessary goods and services such as improved health care, housing and nutrition.

In 2008, the average American family with an after-tax income of \$51,657 will spend more than \$5,500 on energy, or 11% of the family budget. The 60 million households earning less than \$50,000 - representing 51% of households - will devote 22% of their after-tax income to energy. For the 24% of working families with incomes

between \$10,000 and \$30,000 – 27 million households - energy expenditures will consume 23% of average after-tax incomes.

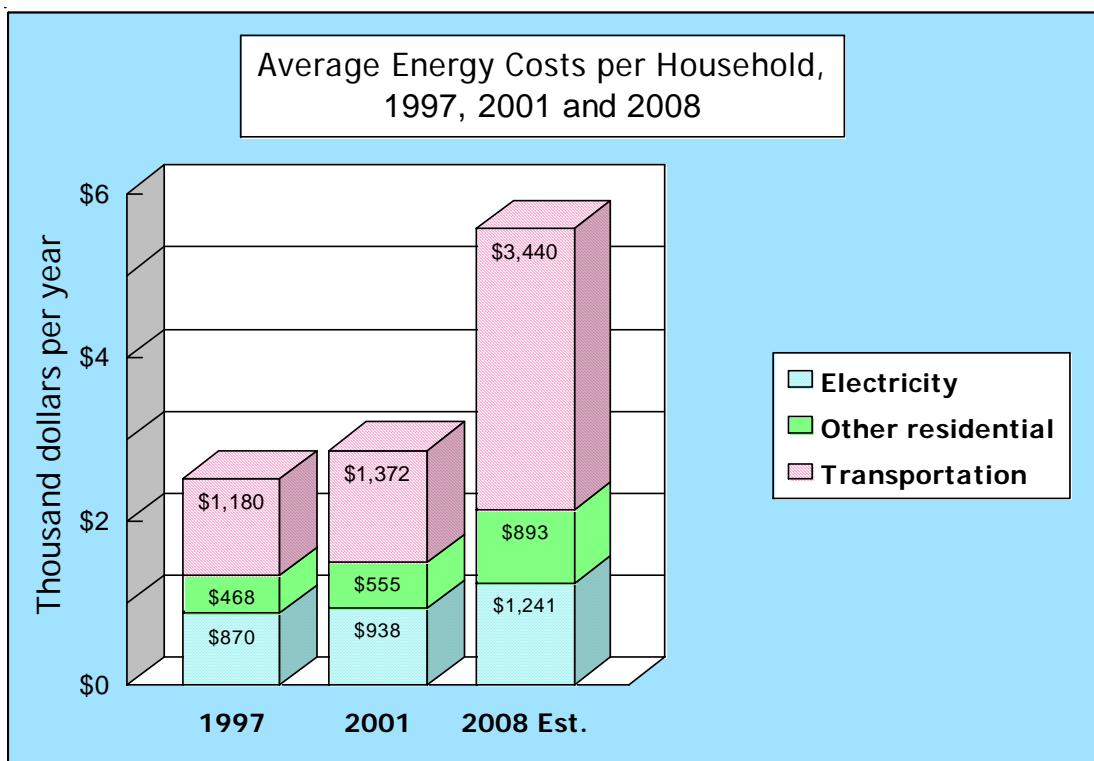
### Family energy expenditures as a percentage of income, 2008

Income:	<\$10K	\$10-30K	\$30-\$50K	>\$50K	Total
Residential energy	\$1,483	\$1,803	\$2,089	\$2,615	\$2,133
Transportation fuel	\$1,314	\$2,228	\$4,198	\$4,248	\$3,440
Total energy	\$2,797	\$4,031	\$6,287	\$6,863	\$5,573
After-tax avg income	\$5,171	\$17,491	\$32,129	\$77,338	\$51,657
Energy pct. of after-tax income	54%	23%	20%	9%	11%

The fraction of household incomes devoted to energy has doubled since 1997 (see Appendix Table 1). In 1997, the 53 million working families earning between \$10,000 and \$50,000 spent 10% of their after-tax income on residential and transportation energy. In 2008, energy will account for 21% of the after-tax income of the 51 million American families in this income category.

Chart 3 summarizes the increased costs of consumer energy products since 1997. Most of the increased costs are due to the rising price of gasoline, and increased gas consumption among U.S. households. While gasoline costs have nearly tripled since 1997, electricity costs have increased by 43% for the average U.S. household.

**Chart 3**



For a majority of low- and middle-income families, energy costs today are consuming a fraction of after-tax household income comparable to that traditionally spent on major categories such as food, housing or health care.<sup>7</sup> A 2001 survey of middle-income families with two parents and two children living in eight diverse U.S. cities reported the following average expenditures, based on an average after-tax family income of \$43,962:

- Child care - \$12,420 (28%)
- Housing - \$10,836 (25%)
- Food - \$7,044 (16%)
- Health care - \$4,582 (10%)

The diversion of ever-increasing shares of family incomes to energy reduces available funds for other necessities of life such as housing and health care, diminishing both quality of life and the ability to save and invest for future needs.

## **Disproportionate Impacts on Minorities**

The costs of residential and transportation energy represent even larger shares of household expenditures for minority citizens. The Bureau of the Census reports that the median incomes of Hispanic and African American families in 2005 were \$35,967 and \$30,858, respectively, or 29% to 39% below the \$50,784 median income of non-Hispanic Caucasian families.<sup>8</sup>

The U.S. Government does not publish data on household energy consumption by ethnic background, so it is impossible to estimate the potentially greater burdens that energy costs are imposing on minority families. However, the lower median family incomes of these groups make it apparent that they are disproportionately represented among the income categories with the highest energy cost burdens as a percentage of household income.

## **Conclusion**

Rapid increases in oil demand by China and other developing nations are impacting the price trends for gasoline, home heating oil, natural gas, and other petroleum products. These fuels have experienced the fastest rate of price increase in the recent past because they are subject both to international market demand pressures and to supply uncertainties.

The prices of petroleum-based fuels have increased significantly above the rate of inflation in the past 10 years, while the residential cost of electricity has risen modestly. The rapid escalation of U.S. consumer energy prices - together with sluggish income growth among middle-income households, declining home equity values and major employment losses in the high-paying manufacturing sector - underscore the

need to find ways to reduce energy cost impacts on American families. Expanding the use of our domestic coal resources - a primary source of low-cost electric energy generation, and a potential source of ultra-clean fuel products for industry and consumer uses - is an immediate, common sense policy response available to the U.S. Government.

*Gene Trisko is an environmental attorney and energy economist who represents labor and industry clients. He previously served as an attorney in the Bureau of Consumer Protection of the U.S. Federal Trade Commission. Mr. Trisko concentrates on issues surrounding the Clean Air Act and the continued use of coal as part of America's fuel mix.*

## End Notes

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<sup>1</sup> Data on residential energy consumption patterns are from U.S. Department of Energy, Energy Information Administration, 1997 and 2001 Surveys of Residential Energy Consumption (RECS). See, <http://www.eia.doe.gov/emeu/recs/contents.html>. Data for 2001 energy consumption by fuel type were updated to estimated 2008 values based on consumer residential energy cost projections in EIA's Short Term Energy Outlook (March 2008).

<sup>2</sup> The most recent data on U.S. household income by income categories (2006) are from U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States, 2006," <http://www.census.gov/hhes/www/income/income.html>. Total and average household incomes by income category are derived from the distribution of household income in U.S. Bureau of the Census, Current Population Survey, Annual Social and Economic Supplement (2007), [http://pubdb3.census.gov/macro/032007/hhinc/new01\\_001.htm](http://pubdb3.census.gov/macro/032007/hhinc/new01_001.htm).

<sup>3</sup> U.S. DOE/EIA, "Household Vehicles Energy Use: Latest Data & Trends," (November 2005), available at: [http://www.eia.doe.gov/emeu/rtecs/nhts\\_survey/2001/](http://www.eia.doe.gov/emeu/rtecs/nhts_survey/2001/).

<sup>4</sup> Congressional Budget Office, "Effective Federal Tax Rates Under Current Law, 2001 to 2014," (August 2004). Effective federal tax rates for the income categories employed in this paper were interpolated from CBO's tax rates by income quintile based on the distribution of 2005 household incomes. State income tax rates were estimated from current tax rates summarized in Federation of Tax Administrators, [http://www.taxadmin.org/fta/rate/ind\\_inc.html](http://www.taxadmin.org/fta/rate/ind_inc.html).

<sup>5</sup> U.S. DOT, 2001 National Household Travel Survey, "Summary of Travel Trends," (December 2004).

<sup>6</sup> U.S. DOE/EIA, "Household Vehicles Energy Use: Latest Data & Trends," (November 2005), [http://www.eia.doe.gov/emeu/rtecs/nhts\\_survey/2001/](http://www.eia.doe.gov/emeu/rtecs/nhts_survey/2001/).

<sup>7</sup> See, Economic Policy Institute, "Basic Family Budgets," Briefing Paper (2001), available at <http://www.epinet.org/briefingpapers/165/bp165.pdf>.

<sup>8</sup> U.S. Bureau of the Census, "Income, Poverty, and Health Insurance Coverage in the United States, 2006," <http://www.census.gov/hhes/www/income/income.html>.

APPENDIX TABLE 1 - ENERGY CONSUMPTION DATA FOR 1997, 2001 AND 2008

	ESTIMATED 1997 HOUSEHOLD ENERGY EXPENSES BY INCOME CATEGORY					SUBTOTALS		
	<\$10K	\$10-25K	\$25-\$50K	>\$50K	TOTALS	\$10K-\$50K	<\$50K	>\$50K
Households (Mil.)	11.2	23.3	29.9	37.0	101.5	53.2	64.4	37.0
Pct of total households	11.0%	23.0%	29.5%	36.5%	100.0%	52.4%	63.4%	36.5%
Avg pre-tax income	\$6,280	\$17,176	\$36,061	\$82,950	\$56,902	\$27,790	\$24,049	\$82,950
Effec. fed tax rate %	2.0%	9.7%	15.5%	24.3%	19.0%	13.0%	11.1%	24.3%
Est. state tax rate%	1.5%	2.6%	4.0%	6.3%	4.2%	3.4%	3.1%	6.3%
Est. after-tax income	\$6,060	\$15,063	\$29,029	\$57,609	\$43,706	\$23,247	\$20,655	\$57,609
Residential energy \$	\$998	\$1,156	\$1,336	\$1,696	\$1,338	\$1,257	\$1,212	\$1,696
Residential electric \$	\$629	\$753	\$856	\$1,127	\$870	\$811	\$779	\$1,127
Other resid. energy \$	\$369	\$403	\$480	\$569	\$468	\$446	\$433	\$569
Transport energy \$	\$450	\$764	\$1,439	\$1,457	\$1,180	\$1,143	\$1,023	\$1,457
Total energy \$	\$1,448	\$1,920	\$2,775	\$3,153	\$2,518	\$2,401	\$2,235	\$3,153
Energy % of after-tax inc.	23.9%	12.7%	9.6%	5.5%	5.8%	10.3%	10.8%	5.5%
Resid. % of after-tax inc.	16.5%	7.7%	4.6%	2.9%	3.1%	5.4%	5.9%	2.9%
Trans. % of after-tax inc.	7.4%	5.1%	5.0%	2.5%	2.7%	4.9%	5.0%	2.5%
Electric % of total energy \$	43.4%	39.2%	30.8%	35.7%	34.6%	34.5%	36.1%	35.7%
Trans. % of total energy \$	31.1%	39.8%	51.9%	46.2%	46.9%	46.6%	43.9%	46.2%

	ESTIMATED 2001 HOUSEHOLD ENERGY EXPENSES BY INCOME CATEGORY					SUBTOTALS		
	<\$10K	\$10-30K	\$30-\$50K	>\$50K	TOTALS	\$10K-\$50K	<\$50K	>\$50K
Households (Mil.)	9.8	28.9	23.6	47.0	109.3	52.5	62.3	47.0
Pct of total households	9.0%	26.4%	21.6%	43.0%	100.0%	48.0%	57.0%	43.0%
Avg pre-tax income	\$5,733	\$19,707	\$39,201	\$107,649	\$60,488	\$28,470	\$24,893	\$107,649
Effec. fed tax rate %	2.0%	8.5%	13.4%	23.1%	17.3%	10.7%	9.3%	23.1%
Est. state tax rate%	1.5%	2.6%	4.0%	6.3%	4.4%	3.2%	3.0%	6.3%
Est. after-tax income	\$5,532	\$17,520	\$32,380	\$76,054	\$47,396	\$24,504	\$21,834	\$76,054
Residential energy \$	\$1,039	\$1,260	\$1,456	\$1,836	\$1,493	\$1,348	\$1,299	\$1,836
Residential electric \$	\$628	\$772	\$922	\$1,172	\$938	\$839	\$806	\$1,172
Other resid. energy \$	\$411	\$488	\$534	\$664	\$555	\$509	\$493	\$664
Transport energy \$	\$524	\$888	\$1,674	\$1,694	\$1,372	\$1,241	\$1,128	\$1,694
Total energy \$	\$1,563	\$2,148	\$3,130	\$3,530	\$2,865	\$2,589	\$2,428	\$3,530
Energy % of after-tax inc.	28.3%	12.3%	9.7%	4.6%	6.0%	10.6%	11.1%	4.6%
Resid. % of after-tax inc.	18.8%	7.2%	4.5%	2.4%	3.2%	5.5%	6.0%	2.4%
Trans. % of after-tax inc.	9.5%	5.1%	5.2%	2.2%	2.9%	5.1%	5.2%	2.2%
Electric % of total energy \$	40.2%	35.9%	29.5%	33.2%	32.7%	33.0%	34.2%	33.2%
Trans. % of total energy \$	33.5%	41.3%	53.5%	48.0%	47.9%	46.8%	44.7%	48.0%

	PROJECTED 2008 HOUSEHOLD ENERGY EXPENSES BY INCOME CATEGORY					SUBTOTALS		
	<\$10K	\$10-30K	\$30-\$50K	>\$50K	TOTALS	\$10K-\$50K	<\$50K	>\$50K
Households (Mil.)	8.7	27.2	23.6	56.4	116.0	50.9	59.6	56.4
Pct of total households	7.5%	23.5%	20.4%	48.6%	100.0%	43.9%	51.4%	48.6%
Avg pre-tax income	\$5,359	\$19,809	\$39,229	\$109,699	\$66,570	\$28,833	\$25,410	\$109,699
Effec. fed tax rate %	2.0%	9.1%	14.1%	23.2%	17.8%	11.4%	10.0%	23.2%
Est. state tax rate%	1.5%	2.6%	4.0%	6.3%	4.6%	3.3%	3.0%	6.3%
Est. after-tax income	\$5,171	\$17,491	\$32,129	\$77,338	\$51,657	\$24,602	\$22,095	\$77,338
Residential energy \$	\$1,483	\$1,803	\$2,089	\$2,615	\$2,133	\$1,936	\$1,870	\$2,615
Residential electric \$	\$831	\$1,021	\$1,220	\$1,550	\$1,241	\$1,113	\$1,072	\$1,550
Other resid. energy \$	\$652	\$782	\$869	\$1,065	\$893	\$823	\$798	\$1,065
Transport energy \$	\$1,314	\$2,228	\$4,198	\$4,248	\$3,440	\$3,143	\$2,877	\$4,248
Total energy \$	\$2,797	\$4,031	\$6,287	\$6,863	\$5,573	\$5,079	\$4,747	\$6,863
Energy % of after-tax inc.	54.1%	23.0%	19.6%	8.9%	10.8%	20.6%	21.5%	8.9%
Resid. % of after-tax inc.	28.7%	10.3%	6.5%	3.4%	4.1%	7.9%	8.5%	3.4%
Trans. % of after-tax inc.	25.4%	12.7%	13.1%	5.5%	6.7%	12.8%	13.0%	5.5%
Electric % of total energy \$	29.7%	25.3%	19.4%	22.6%	22.3%	22.6%	23.6%	22.6%
Trans. % of total energy \$	47.0%	55.3%	66.8%	61.9%	61.7%	60.6%	58.6%	61.9%

Sources: U.S. population and income data from U.S. Bureau of the Census, Current Population Reports. Residential energy expenditures are estimated from U.S. DOE Residential Energy Consumption Surveys (1997 and 2001), with projections for 2008 based on changes in 2001-2008 residential energy costs from U.S. DOE/EIA Short-Term Energy Outlook (March 2008). Transportation energy expenditures are estimated from U.S. DOE/EIA, Household Vehicle Energy Use: Latest and Trends (November 2005) and DOE/EIA Short-Term Energy Outlook (March 2008). Average effective federal tax rates are estimated from Congressional Budget Office, Effective Federal Tax Rates Under Current Law, 2001-2014 (August 2004), and Effective Federal Tax Rates, 1979-2001 (April 2004). State tax rates estimated from [www.taxadmin.org/fta/rate/ind\\_inc.html](http://www.taxadmin.org/fta/rate/ind_inc.html).

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