

Beyond Energy Bills: Mass Save has Generated \$407 Million in Health Benefits

What is Mass Save?

Mass Save is Massachusetts’ statewide energy efficiency program. It helps residents and businesses reduce energy use through rebates, audits, and incentives, both lowering utility bills and cutting greenhouse gas emissions. However, Mass Save benefits more than residents’ bank accounts: **fossil fuel-based energy saved also means less air pollution, providing measurable improvements to public health.**

How Energy Savings Become Health Benefits

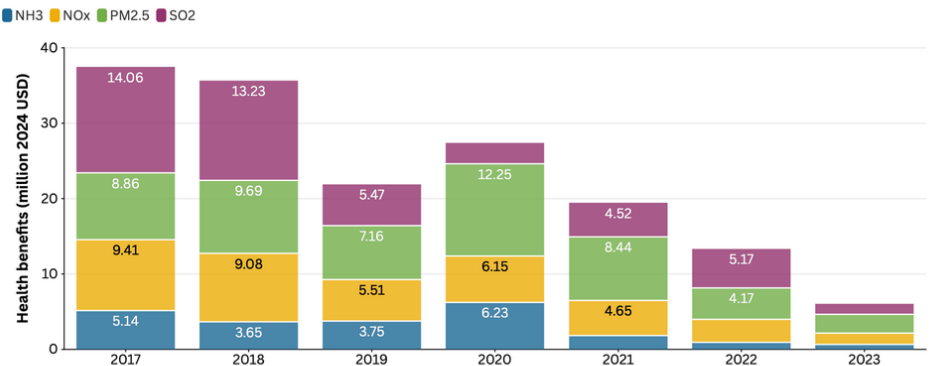
When homes and businesses reduce electricity consumption, power plants across the region generate less energy, burning less natural gas, oil, and coal in the process. Similarly, when homes and businesses reduce on-site natural gas use, less fuel is burned directly in furnaces, water heaters, and stoves. Both pathways reduce emissions of the same harmful pollutants:

- PM_{2.5} – fine particles linked to asthma attacks, heart disease, and premature death
- NO_x – a precursor to PM_{2.5} and ground-level ozone, a respiratory irritant
- SO₂ – another PM_{2.5} precursor tied to respiratory illness

CELT Initiative researchers from Boston University quantified these benefits using EPA emissions data on large power plants (> 25 Megawatts), the EPA’s AVERT tool, and mortality-impact models, translating avoided pollution into monetized health benefits.

Health benefits from reduced air pollution from Mass Save electricity savings, 2017-2023

The value of a statistical life is assumed to be 13.8 million 2024 USD



\$407 M

Total Health Benefits
Generated, 2017-2023

Behind that number:

60%

Share of benefits
from natural gas

30

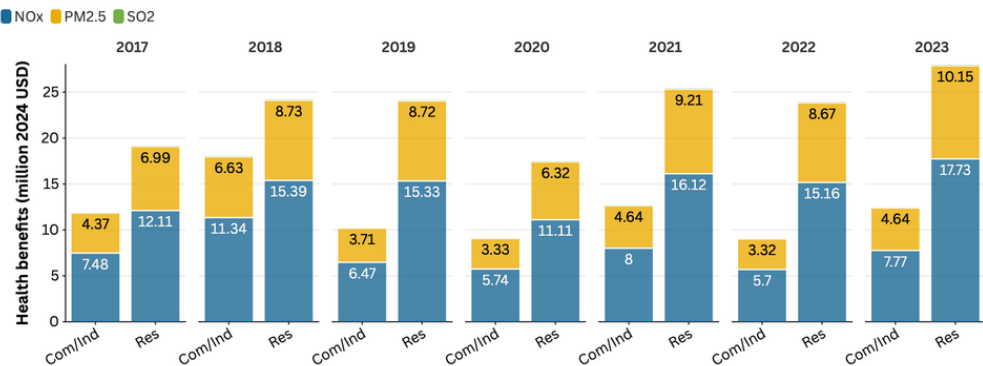
Premature deaths
prevented

Natural gas savings from home heating, furnaces, and stoves drove the largest share of health benefits, **with residential natural gas savings alone accounting for \$162 million** over the seven-year period. Electricity-driven benefits have declined as the grid gets cleaner, but natural gas co-benefits remain substantial and are a pressing case for continued electrification and energy efficiency investment.

Health benefits from reduced air pollution from Mass Save natural gas savings, 2017-2023

The value of a statistical life is assumed to be 13.8 million 2024 USD

Res = Residential; Com/Ind = Commercial and Industrial



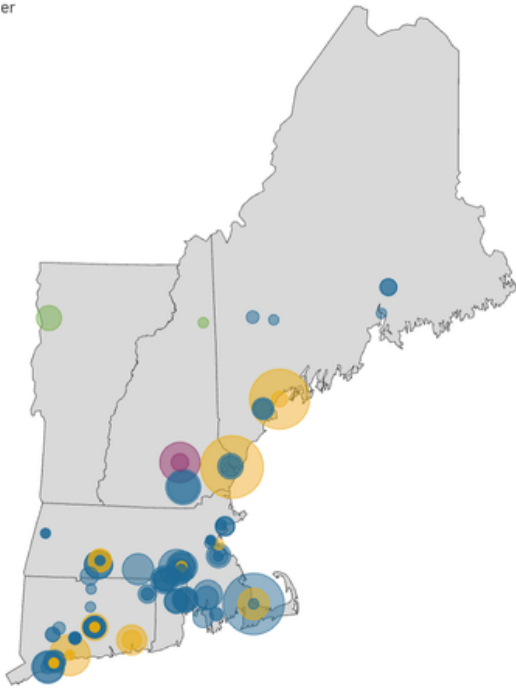
Mass Save's Public Health Benefits Don't Stop at the State Border

Mass Save health benefits from air pollution reductions by power plant, 2023

Circle size represents the monetary value of health benefits.

Smallest circle \$278 ○ \$477,401 Largest Circle

Fuel Type: ■ Gas ■ Oil ■ Coal ■ Other



The Grid is Regional, and So Are the Benefits

New England shares a single electricity grid (managed by ISO-NE). When Mass Save reduces electricity demand in Massachusetts, power plants across the region generate less. Those plants, many burning natural gas, oil, or coal, are located in communities across all six states.

Fenceline Communities Feel It Most

Massachusetts and Connecticut have **22 and 15 fossil fuel plants**, respectively, and until September 2025, New Hampshire hosted **the last operating coal plant in the northeast**. Nearby “fenceline communities”, often lower-income and communities of color, bear a disproportionate pollution burden from these plants.

By reducing electricity demand, Mass Save provides targeted air quality improvements to these communities due to reduced emissions of harmful pollutants, even outside Massachusetts’ borders.

What This Means for Municipal Leaders

Investing in Energy Efficiency is a Direct Investment in Public Health

Greater participation in energy efficiency programs directly translates to cleaner local air, and fewer costly health outcomes for residents. Asthma attacks, heart disease, and premature mortality carry real costs to families and municipal budgets. Energy efficiency lowers utility bills and improves community health.

Outdoor Air Pollution Is Only Part of the Health Story

When presenting energy investments to boards or residents, the \$407 M health co-benefit is compelling and robust. However, it only captures reductions in outdoor air pollution: indoor air quality benefits of switching away from gas appliances are not included, so the true value of these programs is likely higher.

Target Outreach to Neighborhoods Closest to Pollution Sources First

Towns near fossil fuel infrastructure stand to gain the most from efficiency and electrification investment. These fenceline communities often already carry compounding environmental health burdens, which can be lowered through energy efficiency and electrification programs.

Reducing On-Site Natural Gas Use Is the Highest-Impact Health Opportunity

Electric grid benefits have declined as the New England grid gets cleaner, but natural gas combustion in home furnaces, water heaters, and stoves still generates local emissions. Heat pump installations, weatherization, and appliance electrification are the most direct levers for improving local indoor and outdoor air quality.