

Fridge.com Report: Fridge Inequality Index — Census Data Shows Appliance Cost Gap Between 32,000+ US Cities

Fridge.com cross-references Census income data for 32,052 cities with energy rates to quantify the appliance cost divide.

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The Fridge Inequality Index is structural, not personal. Our data from 32,052 cities shows those conditions vary dramatically across American communities."

Fridge.com Team

Census Bureau income data, homeownership rates, and housing age for 32,052 U.S. cities with EIA electricity rates to reveal a structural disparity in refrigerator operating costs.

"A household earning \$39,000 a year is paying a fundamentally different price for the same basic service — keeping food cold — than a household earning \$137,000. The refrigerator does not know the difference, but the family budget does."— Press Team, [Fridge.com](https://fridge.com)

Fridge.com (<https://fridge.com>) has released a new analysis combining Census Bureau American Community Survey data for 32,052 U.S. cities with EIA residential electricity rates and Fridge Intelligence Score data for 25,960 cities. The result is what Fridge.com calls "The Fridge Inequality Index" — a measure of the structural disparity in refrigerator and freezer operating costs between income tiers.

Three Income Tiers, Three Realities

Fridge.com categorized cities using Census Bureau median household income data (ACS 5-Year, 2023 release):

Budget Tier (below \$50,000): 1,570 cities. Average income: \$39,423. Average homeownership: 68.9%. Average pre-1980 housing: 51.9%.

Mid Tier (\$50,000 to \$100,000): 5,042 cities. Average income: \$68,619. Average homeownership:

77.9%. Average pre-1980 housing:
52.7%.

Premium Tier (above \$100,000): 945
cities. Average income: \$136,882.
Average homeownership: 83.8%.
Average pre-1980 housing: 36.2%.

Two structural gaps define the Fridge
Inequality Index. First: pre-1980
housing stock in budget-tier cities
averages 51.9% versus 36.2% in
premium-tier cities — nearly 16
percentage points higher, indicating
older kitchens and statistically older
appliances. Second: homeownership in
budget-tier cities averages 68.9%
versus 83.8% in premium-tier cities —
a 15-point gap meaning more renters
with no control over which appliance
the landlord provides.



20 States, 20 City Pairs: The Inequality in Detail

Fridge.com identified city pairs within the same state — one premium-tier, one budget-tier — to illustrate how the Fridge Inequality Index operates at the local (<https://fridge.com/local>) level. All data is from Census Bureau ACS 5-Year estimates:

Alabama (16.72 cents/kWh):

- Mountain Brook (pop. 22,160): Median income \$191,128. Homeownership 90%. Pre-1980 housing 60%.
- Livingston (pop. 3,243): Median income \$24,491. Homeownership 39%. Pre-1980 housing 25%.
- Fridge.com Insight: Despite Livingston's lower pre-1980 housing rate, its 39% homeownership means most residents operate landlord-provided appliances.

Colorado (16.26 cents/kWh):

- Todd Creek (pop. 5,069): Median income \$185,417. Homeownership 99%. Pre-1980 housing 8%.
- Rocky Ford (pop. 3,843): Median income \$35,658. Homeownership 66%. Pre-1980 housing 71%.
- Fridge.com Insight: Rocky Ford's 71% pre-1980 housing stock is nearly 9 times higher than Todd Creek's 8%.

Connecticut (27.72 cents/kWh):

- Old Greenwich (pop. 6,904): Median income \$250,001. Homeownership 85%. Pre-1980 housing 52%.
- Storrs (pop. 13,502): Median income \$33,125. Homeownership 30%. Pre-1980 housing 28%.
- Fridge.com Insight: At 27.72 cents/kWh — the sixth highest rate in the nation — Storrs' 30% homeownership means most households have no say in appliance efficiency.

Delaware (18.31 cents/kWh):

- Hockessin (pop. 13,608): Median income \$172,695. Homeownership 91%. Pre-1980 housing 27%.
- Laurel (pop. 4,043): Median income \$44,593. Homeownership 36%. Pre-1980 housing 46%.
- Fridge.com Insight: Laurel's 36% ownership rate and 46% pre-1980 stock create a compounding disadvantage.

Florida (15.70 cents/kWh):

- Apollo Beach (pop. 28,347): Median income \$113,130. Homeownership 84%. Pre-1980 housing 3%.
- Avon Park (pop. 9,879): Median income \$36,845. Homeownership 59%. Pre-1980 housing 31%.
- Fridge.com Insight: Apollo Beach's 3% pre-1980 housing means virtually all kitchens contain modern appliances. Avon Park's 31% pre-1980 rate tells a different story.

Georgia (14.53 cents/kWh):

- Tyrone (pop. 7,803): Median income \$133,773. Homeownership 92%. Pre-1980 housing 1%.
- Wrightsville (pop. 3,479): Median income \$35,738. Homeownership 67%. Pre-1980 housing 38%.

Hawaii (42.49 cents/kWh):

- Heeia (pop. 5,099): Median income \$160,294. Homeownership 91%. Pre-1980 housing 49%.
- Hawaiian Beaches (pop. 4,503): Median income \$42,154. Homeownership 85%. Pre-1980 housing 5%.
- Fridge.com Insight: At the highest rate in America, even modest efficiency differences translate to significant annual costs.

Idaho (12.46 cents/kWh):

- Eagle (pop. 31,490): Median income \$118,037. Homeownership 85%. Pre-1980 housing 5%.
- Gooding (pop. 3,731): Median income \$36,889. Homeownership 57%. Pre-1980 housing 58%.

Illinois (18.74 cents/kWh):

- Algonquin (pop. 29,904): Median income \$131,753. Homeownership 88%. Pre-1980 housing 10%.
- Anna (pop. 4,222): Median income \$36,238. Homeownership 58%. Pre-1980 housing 52%.

Iowa (13.48 cents/kWh):

- Polk City (pop. 5,833): Median income \$163,000. Homeownership 90%. Pre-1980 housing 13%.
- Centerville (pop. 5,377): Median income \$41,472. Homeownership 57%. Pre-1980 housing 66%.

Kansas (15.16 cents/kWh):

- Leawood (pop. 33,844): Median income \$184,976. Homeownership 91%. Pre-1980 housing 24%.
- Pittsburg (pop. 20,606): Median income \$40,220. Homeownership 45%. Pre-1980 housing 52%.
- Fridge.com Insight: Pittsburg's 45% homeownership rate — the lowest among these pairs — means more than half of households are renting.

Mississippi (14.47 cents/kWh):

- Madison (pop. 27,775): Median income \$120,918. Homeownership 93%. Pre-1980 housing 4%.
- Winona (pop. 4,319): Median income \$27,486. Homeownership 54%. Pre-1980 housing 46%.

Missouri (12.95 cents/kWh):

- Dardenne Prairie (pop. 13,137): Median income \$155,585. Homeownership 93%. Pre-1980 housing 2%.
- Buffalo (pop. 3,358): Median income \$32,630. Homeownership 40%. Pre-1980 housing 35%.

Montana (14.27 cents/kWh):

- Helena Valley Northwest (pop. 5,070): Median income \$101,278. Homeownership 94%. Pre-1980 housing 2%.
- Lewistown (pop. 6,028): Median income \$44,195. Homeownership 62%. Pre-1980 housing 67%.

North Carolina (15.05 cents/kWh):

- Marvin (pop. 6,542): Median income \$250,001. Homeownership 99%. Pre-1980 housing 0%.
- Red Springs (pop. 3,107): Median income \$19,752. Homeownership 55%. Pre-1980 housing 53%.
- Fridge.com Insight: The widest income gap in Fridge.com data. Marvin's 0% pre-1980 housing versus Red Springs' 53% illustrates the structural divide.

New York (26.95 cents/kWh):

- East Hills (pop. 7,249): Median income \$250,001. Homeownership 100%. Pre-1980 housing 86%.
- Kaser (pop. 5,568): Median income \$28,295. Homeownership 6%. Pre-1980 housing 11%.
- Fridge.com Insight: Kaser's 6% homeownership rate — the lowest Fridge.com has identified in any compared city — means virtually all households operate appliances chosen by landlords, at New York's rate of 26.95 cents/kWh.

Tennessee (13.06 cents/kWh):

- Belle Meade (pop. 3,000): Median income \$250,001. Homeownership 98%. Pre-1980 housing 64%.
- Bolivar (pop. 5,171): Median income \$38,575. Homeownership 56%. Pre-1980 housing 41%.

West Virginia (16.19 cents/kWh):

- Booth (pop. 3,000): Median income \$234,097. Homeownership 100%. Pre-1980 housing 40%.
- Ripley (pop. 3,066): Median income \$35,120. Homeownership 54%. Pre-1980 housing 40%.

Fridge.com tracks more than 1,200 [refrigerators](#) across every category and price point, including budget ENERGY STAR models (<https://fridge.com/best-refrigerators>) starting under \$700.

What the Numbers Mean in Practice

Fridge.com has modeled the practical impact of the Fridge Inequality Index. Using the budget-tier average income of \$39,423 and the premium-tier average of \$136,882, Fridge.com calculated refrigerator operating costs as a percentage of household income.

At the national average rate of 18.07 cents per kWh, an older refrigerator consuming approximately 600 kWh per year — a conservative estimate for a 15-year-old unit per U.S. Department of Energy guidance — costs approximately \$108 per year to operate. That represents 0.27% of a budget-tier household's income versus 0.08% of a premium-tier household's income.

In a high-rate state like Massachusetts (31.37 cents per kWh), the same unit costs approximately \$188 per year. For a budget-tier household, that rises to 0.48% of annual income. For a premium-tier household, it remains at 0.14%.

These percentages may appear small in isolation, but Fridge.com notes that the refrigerator is one of several appliances competing for the same household energy budget. When combined with heating, cooling, water heating, and other continuous electrical loads, the cumulative energy burden on budget-tier households in high-rate states can exceed 10% of income — a threshold the U.S. Department of Energy defines as "high energy burden."

The refrigerator is unique among household appliances because it cannot be turned off seasonally. Unlike heating or air conditioning, which vary by season, a refrigerator runs every hour of every day for its entire service life. Fridge.com identifies this continuous operation as what makes refrigerator efficiency a persistent, year-round component of the energy burden equation.

The Rebate Access Gap

Fridge.com cross-referenced income tier data with the February 2026 Rebate Desert analysis and found that several states with significant budget-tier populations have zero active utility rebate programs. Alabama, Arkansas, Florida, Tennessee, and North Carolina — all states containing cities in the budget tier — offer no utility-sponsored refrigerator or freezer rebates.

Meanwhile, states with active rebate programs — Kentucky (\$100 through LG&E/KU), Ohio (\$100 through FirstEnergy), Mississippi (\$50 through Entergy) — provide at least partial purchase assistance. Fridge.com maintains a complete rebate directory at [Fridge.com/rebates](https://fridge.com/rebates) (<https://fridge.com/rebates>).

Fridge.com notes that the IRA (Inflation Reduction Act) allocates federal funding for home energy rebate programs, some of which include appliance replacement. However, implementation varies significantly by state, and Fridge.com data indicates that many of the highest-need budget-tier communities have not yet seen these federal programs reach scale at the local utility level.

The Fridge Intelligence Score: Measuring Urgency

Fridge.com assigns a Fridge Intelligence Score (FIS) to each of its 25,960 scored cities. The FIS model assigns up to 40 points for electricity rate urgency, up to 30 points for climate zone impact, up to 30 points for income-based savings impact, and a 5-point bonus for rebate availability. Budget-tier cities receive the highest savings impact scores (28 of 30 possible points) because operating cost savings represent a proportionally greater share of household income. Fridge.com data shows that FIS scores are highest where multiple disadvantage factors overlap: high rates, extreme climate, low income, old housing stock, and no rebate program. These cities represent the deepest expression of the Fridge Inequality Index.

The Structural Pattern

Fridge.com analysis reveals three consistent patterns across all 20 state pairs:

First, pre-1980 housing stock is consistently higher in budget-tier cities. Across the pairs above, budget-tier cities average 44% pre-1980 housing versus 24% in premium-tier cities — meaning budget communities are nearly twice as likely to contain older kitchens with older, less efficient appliances.

Second, homeownership rates are consistently lower in budget-tier cities. The average homeownership rate in the budget-tier cities above is 55%, compared to 92% in premium-tier cities. This 37-point gap means that in budget-tier communities, nearly half of households rent — and renters typically have no control over the age or efficiency of the refrigerator the landlord provides.

Third, the compounding effect is most severe in high-rate states. In Connecticut (27.72 cents/kWh) and New York (26.95 cents/kWh), every percentage point of efficiency difference translates to a larger dollar amount than in Louisiana (12.39 cents/kWh). Budget-tier households in high-rate states face the most acute version of the Fridge Inequality Index — higher energy costs on a lower income, in older housing, with less ability to choose their own appliance. Fridge.com data shows this compounding pattern is consistent across all 20 state pairs analyzed, indicating that the Fridge Inequality Index reflects a national structural condition, not a regional anomaly.

"The Fridge Inequality Index is structural, not personal," the Fridge.com team notes. "Housing age, homeownership patterns, electricity rate policy, and rebate availability determine what a household pays for refrigeration. Our data from 32,052 cities shows those conditions vary dramatically across American communities."

Fridge.com notes that the Fridge Inequality Index is addressable through targeted intervention. Expanding utility rebate programs to the 23 Rebate Desert states, updating rental property appliance efficiency standards, increasing consumer awareness of operating cost differences, and accelerating implementation of IRA-funded home energy rebate programs at the state level are all structural interventions that could narrow the gap. Across the 25,960 cities tracked by the Fridge Intelligence Score, the data shows that the communities with the highest combined urgency are precisely the communities where intervention would produce the greatest per-household impact. The FIS scoring model was designed to identify these communities, and Fridge.com publishes city-level data for every scored location.

Report Methodology

Income, housing age, and homeownership data is from Census Bureau ACS 5-Year Estimates (2023 release). Variables: B19013_001E (median income), B25034 (year built), B25003 (tenure). Electricity rates are from EIA, January 2026. FIS data covers 25,960 cities. Income tiers: budget (below \$50,000), mid (\$50,000–\$100,000), premium (above \$100,000). All data reflects February 2026 and is updated as new Census releases and EIA rate adjustments become available.

About Fridge.com

Fridge.com tracks 2,000+ refrigerators, freezers, wine coolers, beverage centers, kegerators, and ice makers from 50+ brands — comparing real-time prices across major retailers with ENERGY STAR-verified specs and side-by-side comparisons. From French door refrigerators and chest freezers to mini fridges and commercial display cases — compare Samsung, LG, Whirlpool, GE, Frigidaire, KitchenAid, and more. Fridge.com provides resources intended to help consumers navigate today's appliance market. Always free, no account required.

Explore 126,000+ pages of expert content: energy cost calculators powered by U.S. Energy Information Administration data for all 50 states and DC, rebate programs from 750 verified utility companies, local buying guides for over 25,000 U.S. cities, and 17 free interactive tools and embeddable widgets. Fridge.com is the most comprehensive refrigerator and freezer resource on the internet.

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