



HUMAN  
DEVELOPMENT  
COUNCIL

# 2025 ENERGY POVERTY

—  
In New  
Brunswick



# TABLE OF CONTENTS

- 3. **Executive Summary**
- 4. **Energy Poverty**
  - 4. **Energy Burden**
  - 5. **A Lens of Income**
  - 7. **Housing Tenure**
  - 7. **Variation Within NB**
- 10. **Income, Electricity Costs, and Affordability Context**
- 12. **Arrears, Payment Plans, and Disconnects**
  - 12. **Persistent Arrears**
  - 12. **Reliance on Payment Plans**
  - 13. **Disconnects - The Last Resort**
- 15. **Reducing the Burden**
- 17. **Toward a Comprehensive Response**
- 18. **References**
- 22. **Appendices**

# EXECUTIVE SUMMARY

Energy poverty in New Brunswick is deepening. Even though electricity rates remain among the lowest in Canada, incomes are also among the lowest, and they are not keeping pace with rising energy costs. Electricity costs increased by 21% between 2021 and 2025, far outstripping income growth. As a result, many New Brunswickers are unable to afford essential needs, from heating to running medical devices, and are pushed into arrears or face the risk of disconnection.

Energy burden, the share of income spent on electricity, is the best available proxy for energy poverty. The following data for households with only electricity payments shows the scale of the challenge:

- **25.6%** of households spend more than 6% of their after-tax income on electricity, the second highest in Canada.
- **68.4%** of low-income households exceed that threshold.
- **11.6%** of all households experience both low income and high energy burden, a rate nearly double the national average.

Energy poverty is experienced differently across the province. Certain rural communities face high household energy needs and low incomes, while urban priority neighbourhoods, especially renter-dominated areas, show some of the highest concentrations of households in low income and high energy burden. Renters are particularly vulnerable because they cannot control the efficiency of the homes they occupy.

Payment-related distress is now a permanent feature of the electricity system. Nearly **1 in 7** customers is in arrears each month. NB Power routinely maintains **9,000–10,000** active payment plans, and more than **4,200** disconnections occurred in 2024–25 alone, almost always after arrears reach levels that are unpayable on low incomes. The introduction of a winter disconnection moratorium is an important step, but it does not resolve the structural affordability gap.

New Brunswick already delivers emergency supports, efficiency programs, and some consumer protections. What is missing is a dedicated, permanent low-income affordability mechanism, such as an income-based payment plan or monthly credit, that ensures electricity bills are affordable based on what households can realistically pay.

A comprehensive strategy must also be shaped with meaningful input from communities most affected: renters, seniors, people with disabilities, rural households, and residents of priority neighbourhoods. Establishing an independent, community-led Energy Poverty Coalition would help ensure that future solutions are grounded in lived experience.

Together, these measures would form a durable, forward-looking provincial response that recognizes electricity as an essential service and prevents households from falling into crisis every billing cycle.

# ENERGY POVERTY

Energy poverty is characterized by the lack of access to affordable, reliable, and clean energy sources, which prevents individuals and communities from meeting their basic energy needs for cooking, heating, lighting, communication, transportation, and other essential services.[1] Energy poverty is complex and multifaceted, which makes it difficult to estimate. As a result, energy poverty is not measured directly. Energy burden, calculated with income and energy expenses, is used as the primary proxy measure.

## ENERGY BURDEN

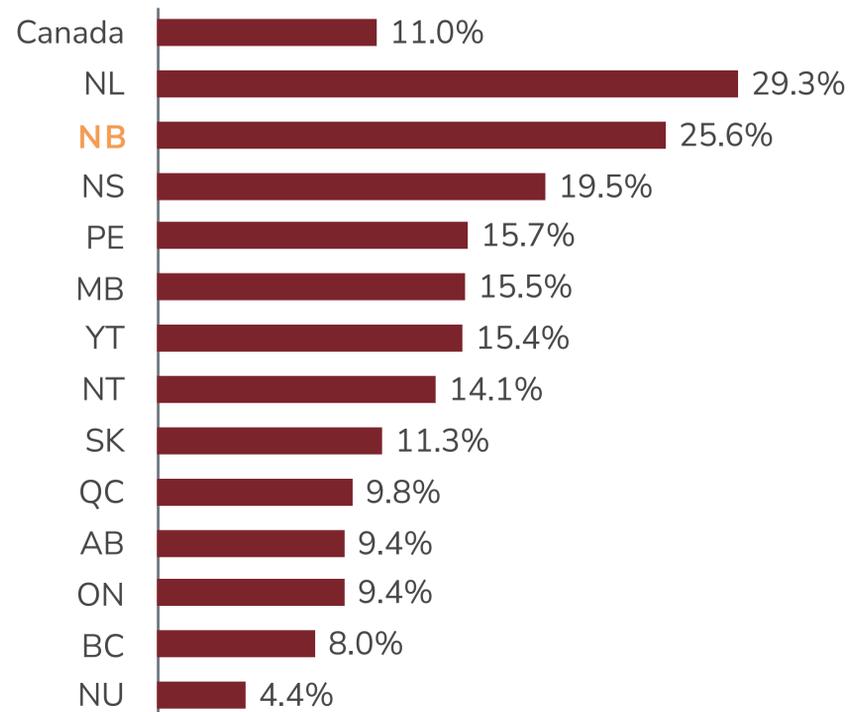
The generally accepted measure of home energy affordability is energy burden, calculated as the household energy bill divided by household income.[2] **Household energy bills and after-tax household incomes come from the 2021 census and include only those households that relied exclusively on electricity for home energy.[3] Figures 1 to 11 use this data source. For data on all households see Appendix 3.** A household with an annual income of \$20,000 and an annual home energy bill of \$1,800, for example, has a home energy burden of 9%.

Energy cost burden serves as a key indicator of energy poverty. While there is no formal threshold for high energy cost burden in Canada, different organizations and government bodies use varying thresholds. Efficiency Canada sets the threshold at 6%,[4] while the federal government uses 10%.[5] A 6% energy burden could be understood as a barrier to full participation in society. At 10%, burden can be considered severe enough to threaten essentials such as food or medication.

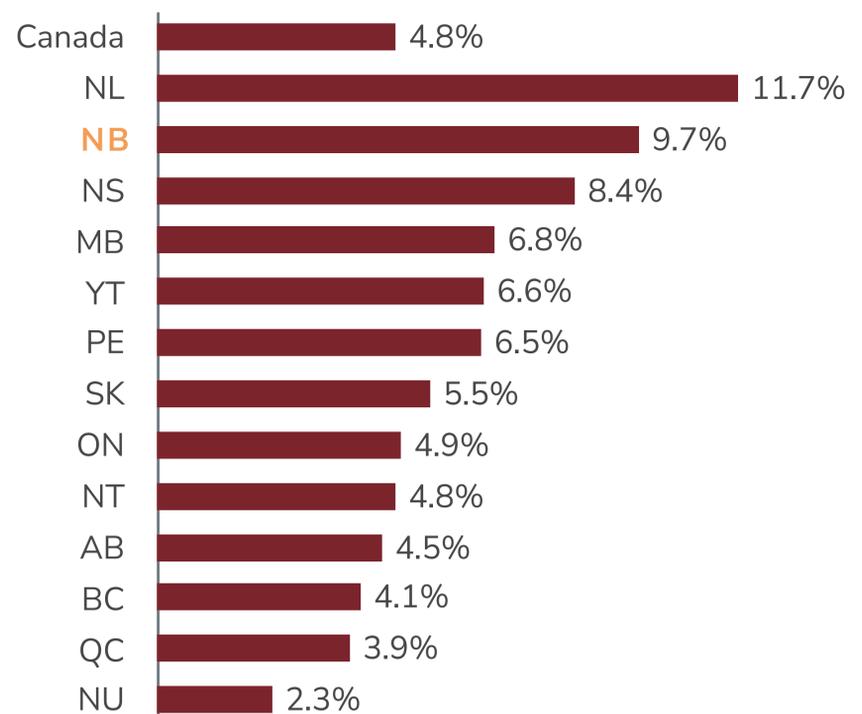
Using the 6% threshold, New Brunswick's high energy burden rate in 2021 was 25.3%, over twice the national rate of 11.0% (Figure 1). New Brunswick had the second highest energy cost burden among all provinces, according to these estimations.

With the 10% threshold, the national rate was 4.8%, and New Brunswick had a rate of 9.7% (Figure 2).

**Figure 1.** Energy Cost Burden 6% Threshold



**Figure 2.** Energy Cost Burden 10% Threshold

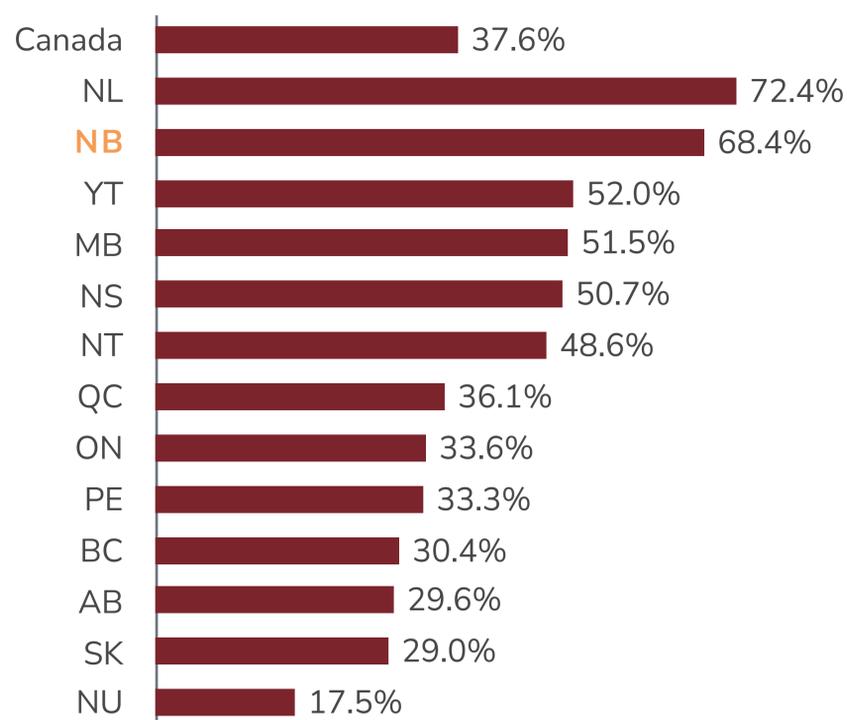


These statistics highlight the severity of energy poverty in New Brunswick, as evidenced by our high rates of energy burden compared to the national average and other provinces. The data underscores the urgent need for targeted interventions to address energy affordability challenges in the province.

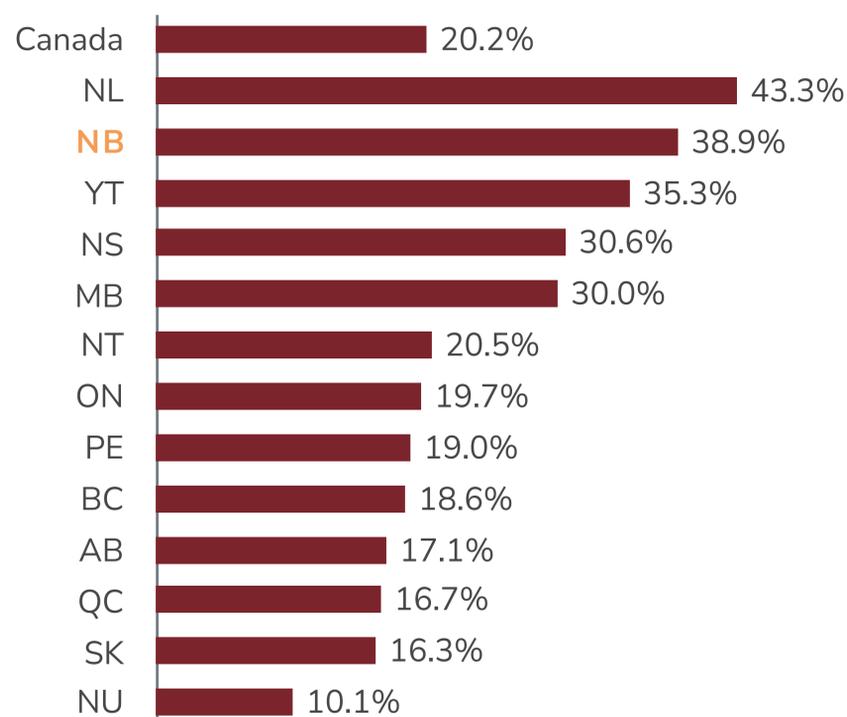
### A LENS OF LOW INCOME

Energy cost burden calculations provide a basic overview of the affordability of energy for a given household. While only calculating cost burden is instructive, it overlooks disparities in income and does not consider low-income status. Simply looking at high energy burden without considering household income level can mask the disproportionate impact on low-income households. When energy costs consume a significant portion of a household's income, it can exacerbate financial strain and perpetuate a cycle of poverty.[6] A household with a higher income may be able to afford high energy bills without sacrificing other necessities, while the same energy costs could be prohibitive for a low-income household. Figures 3 and 4 show the high percentage of low-income households (using Statistics Canada's Low Income Measure After-Tax) that face energy costs beyond the 6% and 10% thresholds.

**Figure 3.** Energy Cost Burden 6% Threshold For Low Income (LIM-AT) Households



**Figure 4.** Energy Cost Burden 10% Threshold For Low Income (LIM-AT) Households



The data shows that a significantly higher proportion of low-income households in New Brunswick are facing high energy cost burdens compared to all households. Specifically, 68.4% of low-income households spend more than 6% of their after-tax income on electricity, whereas 25.6% of all households experience the same level of burden. This indicates that energy poverty disproportionately affects low-income households, with their rate of high energy cost burden more than double the rate of the general household population.

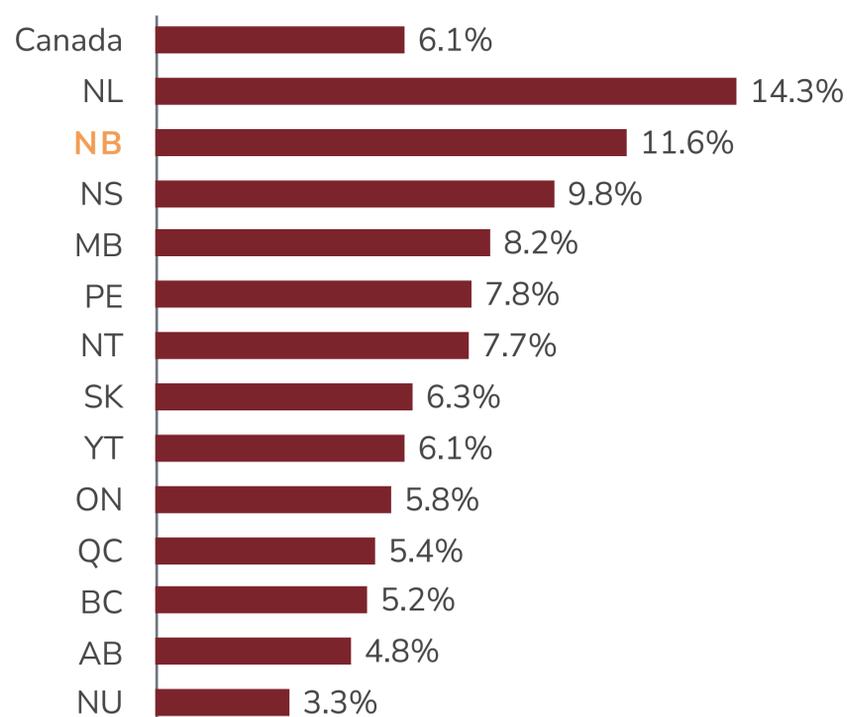
Low-income households encompass a diverse range of demographics, including single parents, new immigrants, racialized communities, people with disabilities, and seniors. These groups are particularly vulnerable to the impacts of energy poverty due to various socio-economic factors, including limited access to resources and opportunities. [7] When energy poverty is not addressed, affected households are forced to make impossible choices between essential needs such as food, clothing, and heating.[8]

Living in moderate to extreme discomfort due to inadequate heating or cooling exacerbates the challenges faced by these households, impacting their well-being and quality of life. [9]

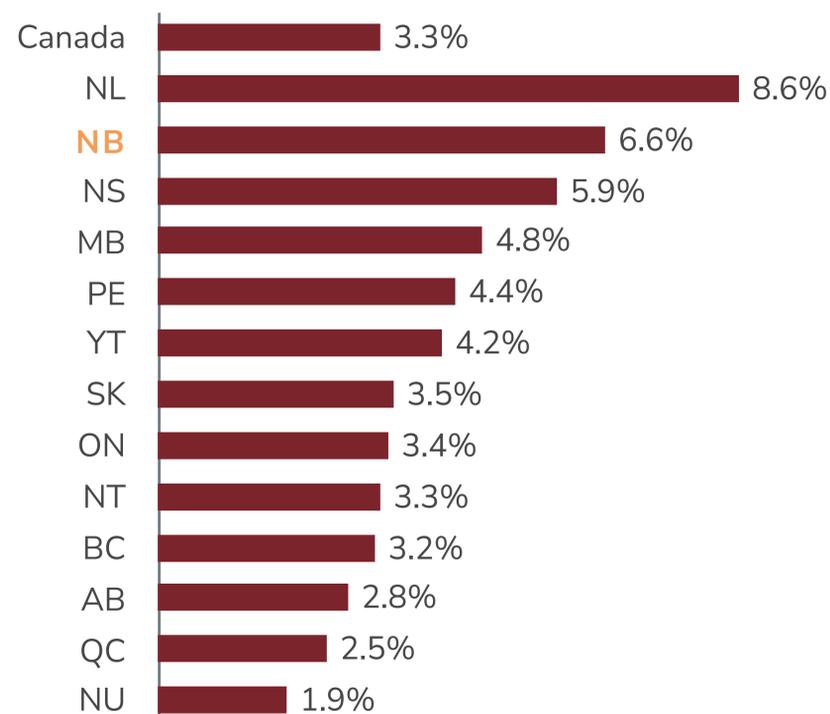
Energy poverty can have significant health implications, particularly in terms of respiratory and cardiovascular illnesses.[10] Cold and mouldy housing has been linked to conditions such as respiratory disease, rheumatic fever and cardiovascular disease.[11] Addressing energy poverty requires comprehensive and targeted interventions that address the specific needs of vulnerable populations.[12]

Another way to intersect low income and energy burden is to look at the prevalence of households in New Brunswick that are in low income **and** spend too much on energy. Figures 5 and 6 show the proportion of New Brunswick households with low income and high energy cost burden.

**Figure 5.** Households Spending > 6% on Energy and in Low Income (LIM-AT)



**Figure 6.** Households Spending > 10% on Energy and in Low Income (LIM-AT)



The estimate of 11.6% of New Brunswick households experiencing high energy burden and low income is much lower than the 25.6% of households experiencing high energy cost burden alone (Figure 3). It provides insight into the importance of considering low-income status when assessing energy poverty.

By excluding households that are not low income, this estimate provides a more targeted understanding of the households facing the most acute energy affordability challenges. A comparison with the national average of 6.1% underscores the severity of the situation in New Brunswick. The rate of households facing both high energy cost burdens and low income is almost double in New Brunswick compared to the national average.

New Brunswick's ranking as the second highest among provinces, with Newfoundland and Labrador being only slightly higher, indicates that energy poverty is a significant concern in Atlantic Canada. Factors such as regional economic conditions (including low minimum wages and inadequate provincial social assistance rates), energy-inefficient housing stock, and energy pricing policies contribute to this ranking.[13]

### HOUSING TENURE

Approximately 10.1% of owner households in New Brunswick experience low income and high energy cost burdens, according to the 6% threshold. While this is a significant portion of owner households, it is surpassed by the proportion of renter households facing similar challenges. 16.0% of renter households across the province are in low income and experience high energy cost burdens. Renters are therefore more likely to be in low income and face high energy cost burden in New Brunswick than homeowners.

**Figure 7.** Energy Burden and Low Income (LIM-AT) Housing Tenure Breakdown

Housing Tenure	Spending > 6% on Energy and in Low Income	Spending > 10% on Energy and in Low Income
Owner Households	10.1%	6.1%
Renter Households	16.0%	7.8%

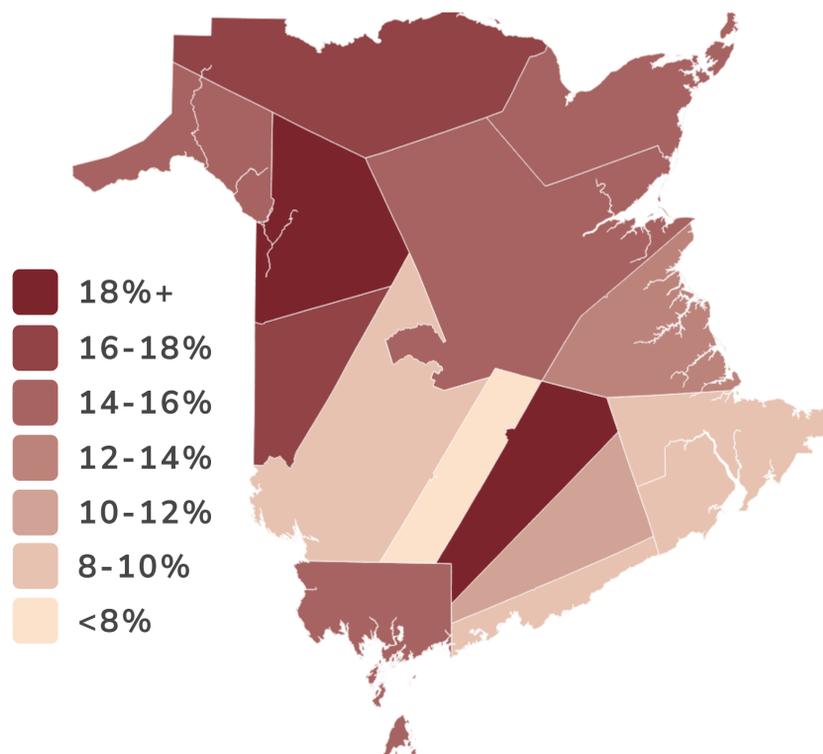
The disproportionate representation of low-income households spending too much on energy among tenants in New Brunswick underscores the unique challenges faced by renters in addressing energy poverty. Unlike homeowners, tenants lack the authority to make significant energy-efficient investments in their homes and often face mobility constraints that limit their ability to benefit from long-term paybacks associated with such investments.[14] Given these disparities, it is clear that targeted interventions are needed to support low-income renters in addressing energy poverty.

### VARIATION WITHIN NEW BRUNSWICK

Rates of low income and high energy cost burden also vary among New Brunswick's census divisions (former counties).

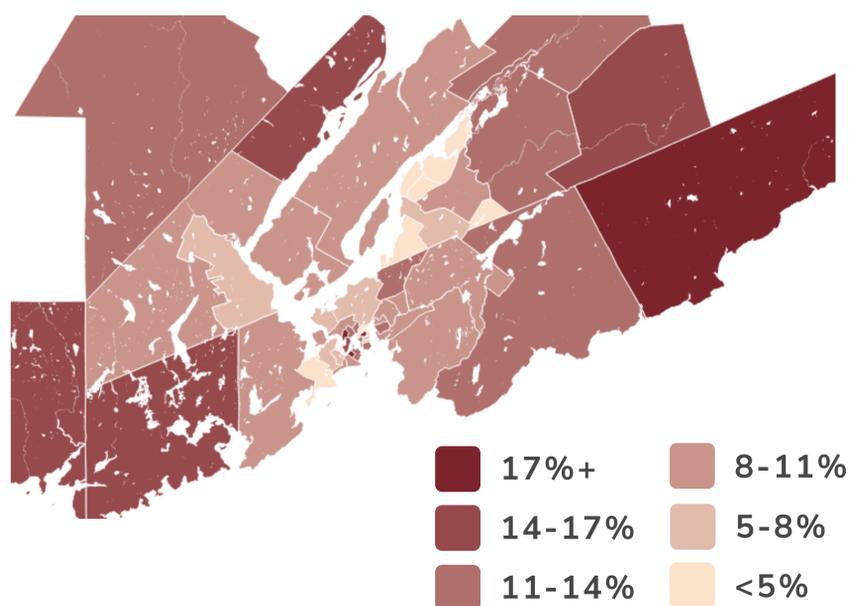
Rates range from a low of 7% to a high of 19%. The more rural census divisions tend to have higher rates.

**Figure 8.** Census Division Households with Energy Burdens >6 and Low Income (LIM-AT)



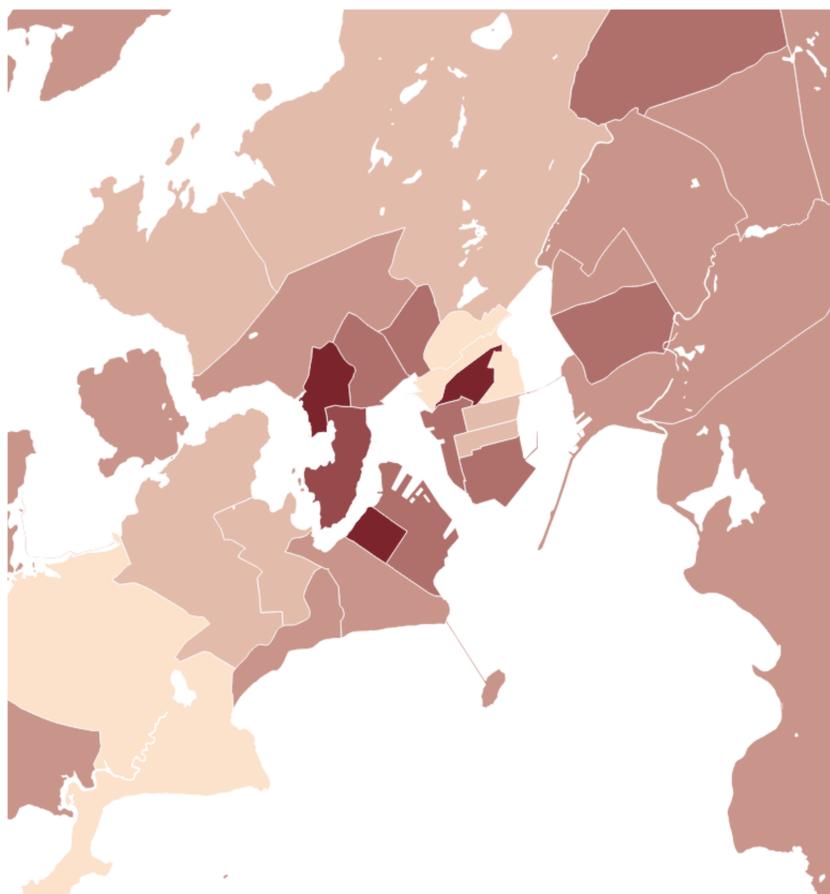
There is even greater variation in rates at smaller geographies. Figures 9 to 11 show the prevalence of households spending greater than 6% on energy and in low income by census tract. Census tracts are neighbourhood-level geographies that Statistics Canada uses to publicly release data.[15]

**Figure 9.** Households with Energy Burdens >6 and Low Income (LIM-AT) By Census Tract in The Saint John CMA



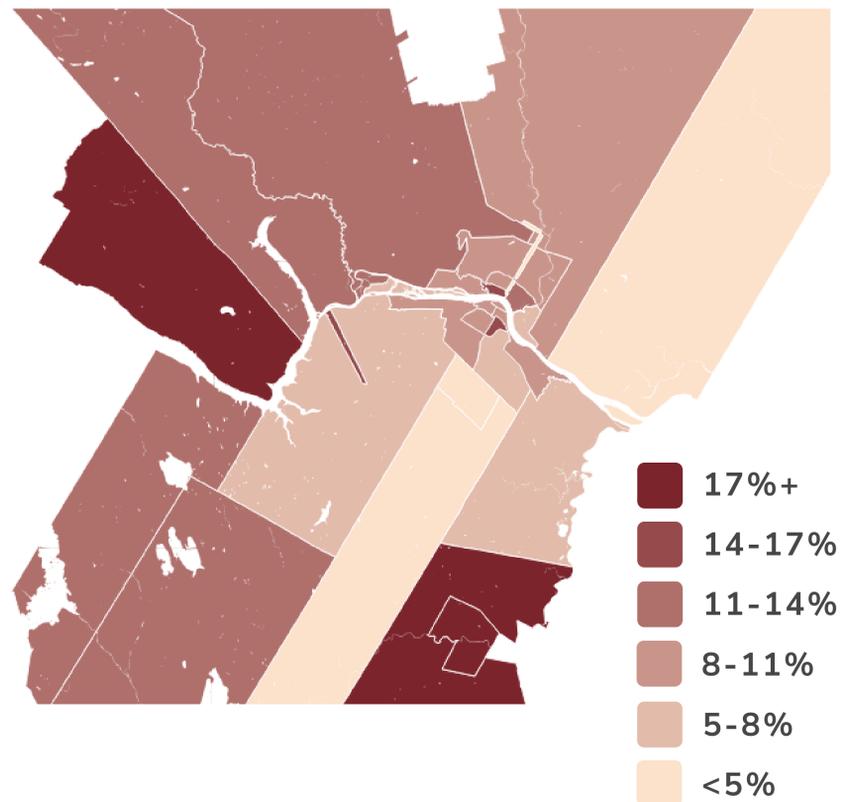
Rates range from 0% to 21% across census tracts in the Saint John Census Metropolitan Area (CMA). Two key patterns emerge from the chart. First, several of the more rural neighbourhoods show a higher prevalence of households spending more than 6% of their income on energy and living in low income. This mirrors the trend observed at the census division level. Second, many of the most densely populated areas in central Saint John also exhibit elevated rates (Figure 9.1). These neighbourhoods typically have some of the highest concentrations of low-income households in New Brunswick, are predominantly renter-occupied, and are frequently identified as priority neighbourhoods within urban centres.

**Figure 9.1.** Zoom in of The Urban Core in the Saint John CMA

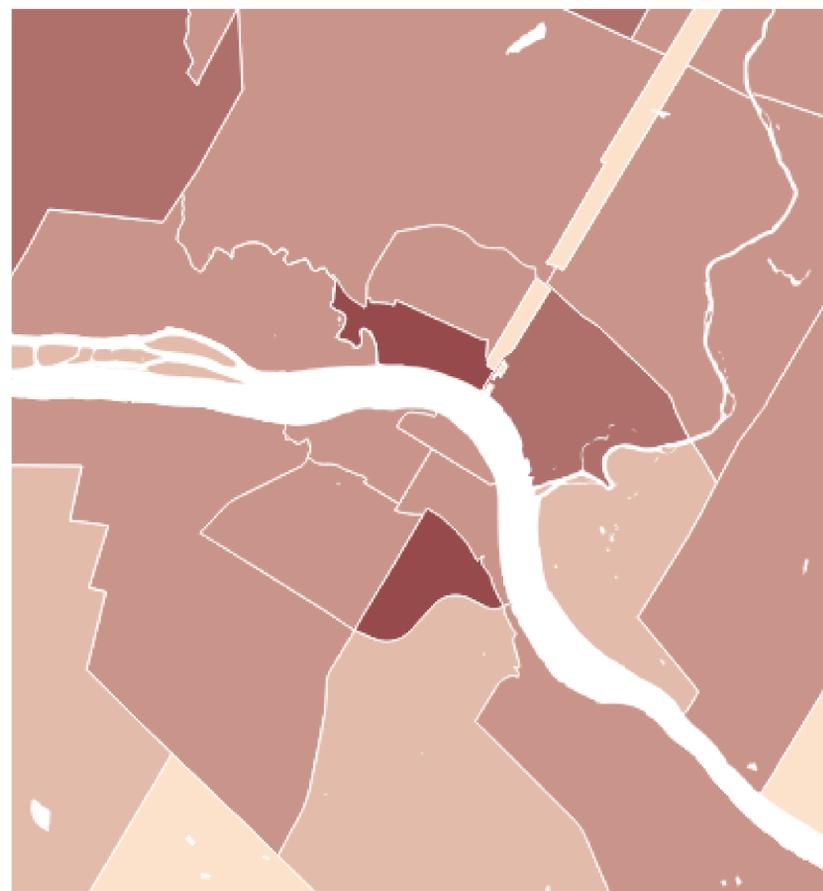


A similar pattern is evident in the CMAs of Moncton and Fredericton, as shown in Figures 10 and 11. In both CMAs, some of the most rural neighbourhoods and some of the most urban neighbourhoods exhibit the highest rates of combined low income and high energy burden. Energy poverty is both a rural issue, linked to low incomes, and an urban issue, concentrated in priority, renter-dominated areas.

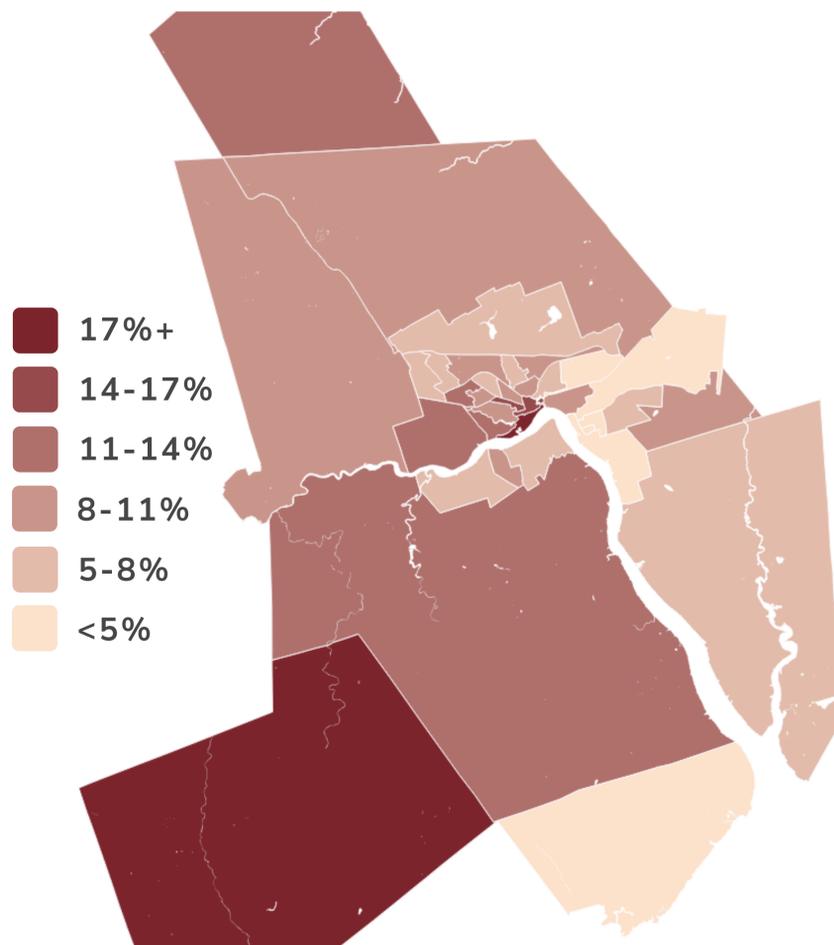
**Figure 10.** Households with Energy Burdens >6 and Low Income (LIM-AT) By Census Tract in The Fredericton CMA



**Figure 10.1.** Zoom in of The Urban Core in the Fredericton CMA



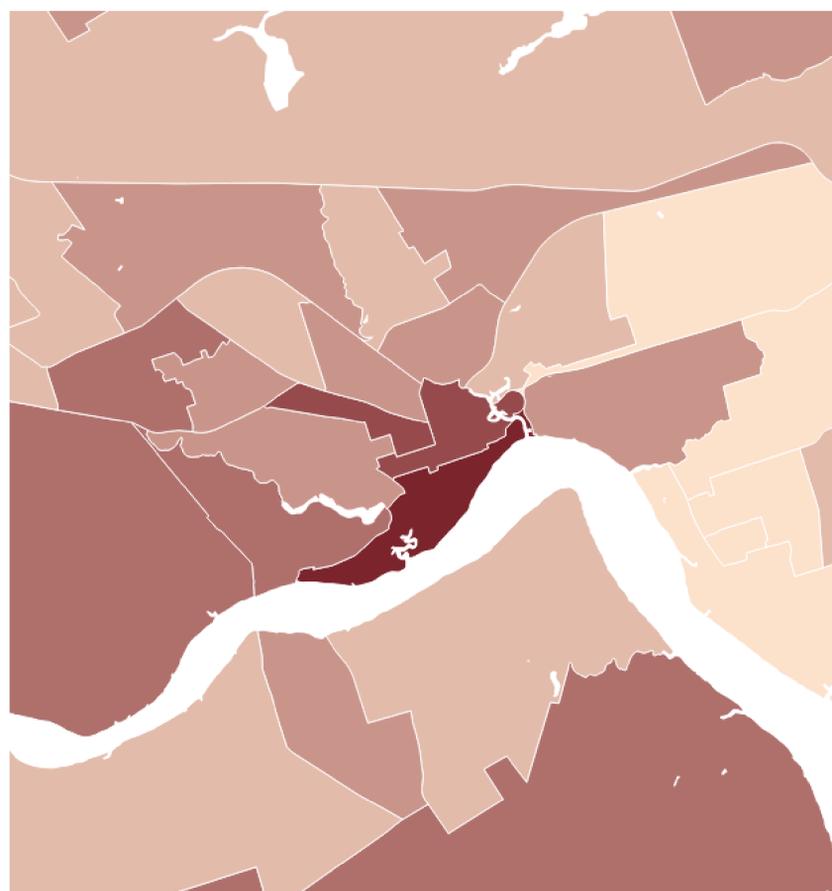
**Figure 11.** Households with Energy Burdens >6 and Low Income (LIM-AT) By Census Tract in The Moncton CMA



The spatial patterns in the maps reinforce the interconnected nature of social challenges in New Brunswick, and how these issues tend to concentrate in certain communities. Energy poverty is not a standalone issue. It intersects with, and exacerbates, challenges related to income, housing, health, disability, and geography.

Programs intended to reduce energy cost burdens for low-income New Brunswickers—such as a low-income energy rebate—should be developed in consultation with the communities they are meant to support. While households facing low income and high energy costs exist across the province, high concentrations appear in two distinct contexts in the CMAs: rural low-income communities and urban, renter-dominated low-income neighbourhoods. Each community experiences energy poverty differently, and both perspectives should be meaningfully included in discussions about policy solutions.

**Figure 11.1.** Zoom in of The Urban Core in the Moncton CMA

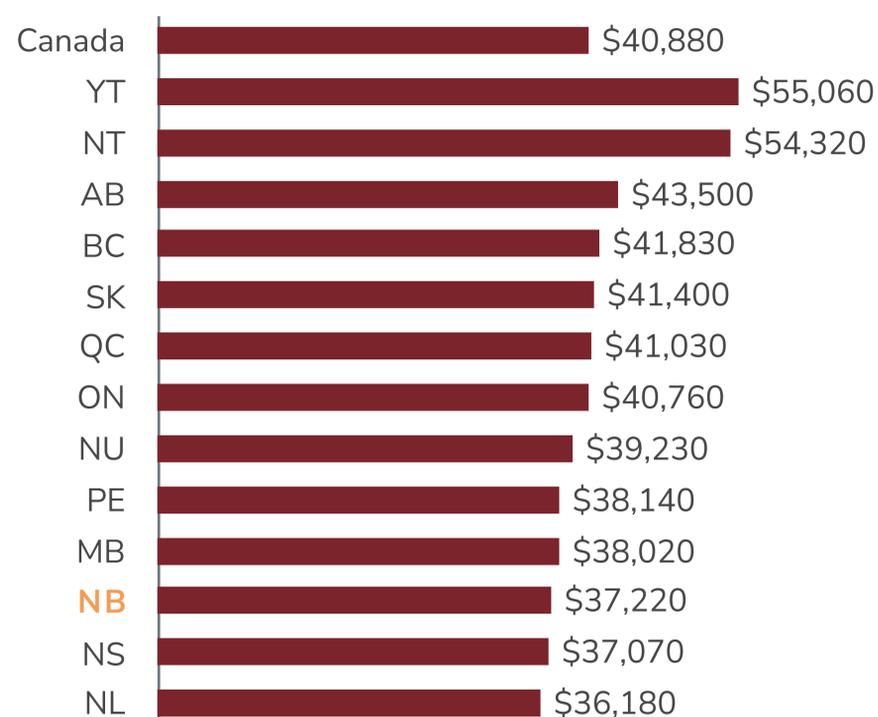


# INCOME, ELECTRICITY COSTS, AND AFFORDABILITY CONTEXT

New Brunswick's electricity rates are relatively low compared to other jurisdictions (Appendix 2). Despite these lower electricity rates, the province continues to experience disproportionately high levels of energy poverty. One of the key reasons is New Brunswick's comparatively low family and individual incomes. Electricity costs must be understood in relation to what residents can afford.

According to the most recent T1FF Taxfiler data (2023), New Brunswick has the third lowest median after-tax individual income among the provinces, which contributes significantly to higher energy-cost burdens (Figure 12).[16] New Brunswick also ranks as having the lowest median after-tax family income for census families across all provinces (Figure 13).[17]

**Figure 12.** 2023 Median After-Tax Income of Individuals

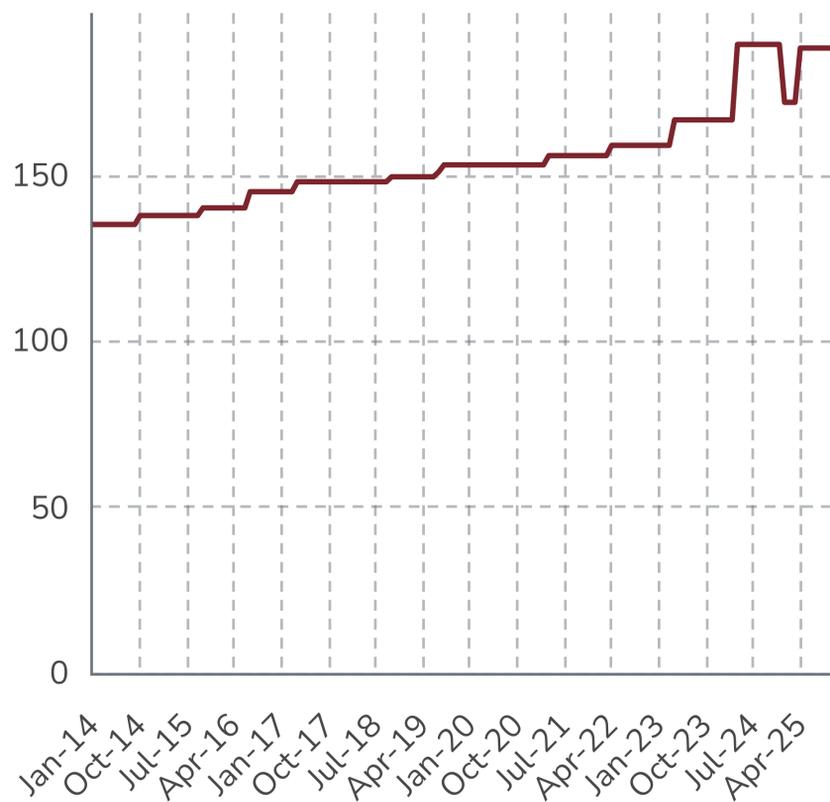


**Figure 13.** 2023 Median After-Tax Census Family Income



Another important consideration for understanding energy affordability in New Brunswick is the impact of recent electricity rate increases—changes that are not yet reflected in available energy-poverty data. According to the Consumer Price Index (CPI), the cost of electricity in New Brunswick increased by 21% between October, 2021 and October, 2025.[18] This represents a sharp acceleration compared to the period from 2017 to 2021, when costs rose by only 5% (Figure 14).

**Figure 14.** Consumer Price Index for Electricity in New Brunswick



Trends in family income reinforce these affordability concerns. Taxfiler data show that the average increase in family income in New Brunswick has been approximately 3% per year from 2015 to 2023.[19]

The most recent year that data is available is 2023, but this pattern is unlikely to have changed drastically in 2024 or 2025. In contrast, recent electricity cost increases have far exceeded 3%. Costs increased by 13.6% in 2024. NB Power has applied for another rate increase of 4.75% which, if approved, will come into effect April 2026.[20]

Electricity costs are rising at a significantly faster rate than family incomes. This widening gap suggests that energy affordability pressures are worse today than available energy poverty data can yet show.

Essential goods such as food, rent, personal care, and transportation have also seen steep price increases. When basic needs costs increase faster than incomes, there is a disproportionate affect on low-income households who spend a larger share of their disposable income on basic needs.[21]

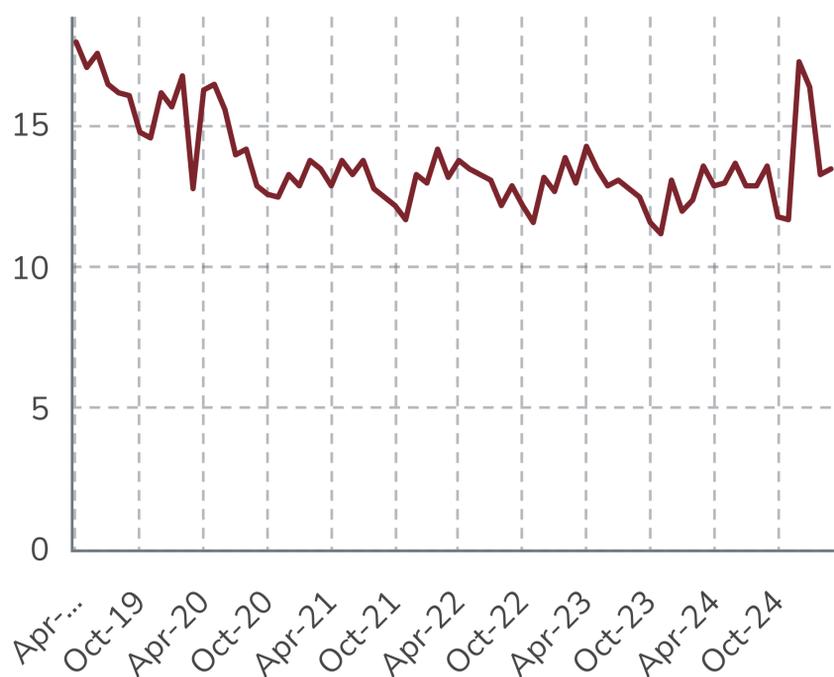
# APPEAR, PAYMENT PLANS, AND DISCONNECTS

Despite New Brunswick's relatively low electricity rates, rising costs and stagnant incomes mean that many households are struggling to keep up with their bills. The historical data shows that a substantial share of NB Power customers continue to fall into arrears and depend on payment plans to manage overdue balances. The lack of any meaningful decline in their use over time signals that financial strain is entrenched.

## PERSISTENT ARREARS

A large, persistent group of NB Power's customers is in arrears. In March 2025, 13.5% of all customers were in arrears (47,749 out of 353,272).[22] Nearly 1 in 7 residential customers missed a payment (Figure 15).

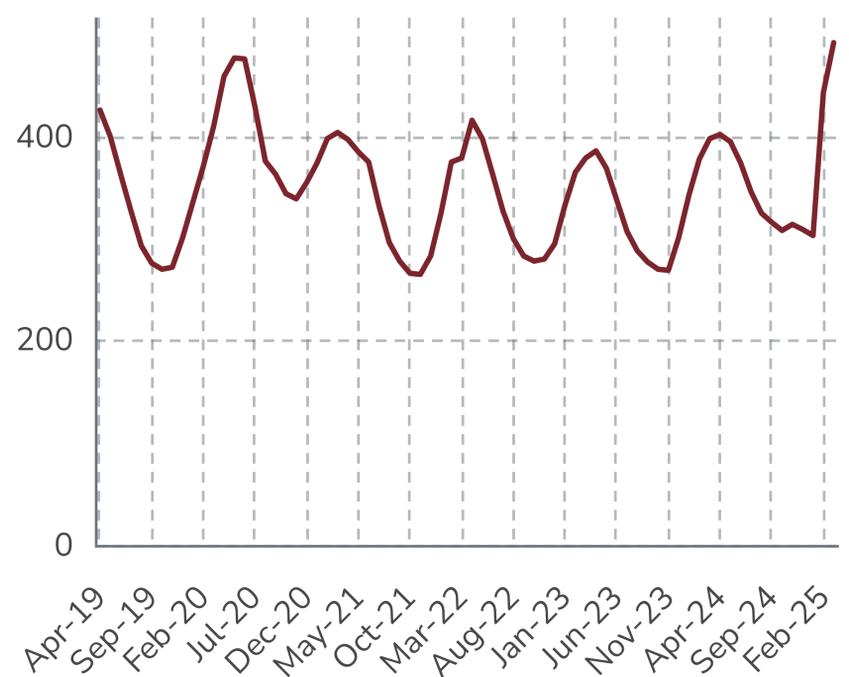
**Figure 15.** Percent of Customers in Arrears by Month



Missing payments have been an ongoing problem for customers. The percentage of customers in arrears has not fallen below 11% in the last five years. The lowest monthly percent of customers in arrears for the last six fiscal years was in November 2023 at 11.2%. Rates tend to fluctuate between 12% and 14%.

The average amount of arrears in March 2025 was \$492, the highest amount in the last 6 fiscal years.[23] Average arrear amounts have remained persistent across time ranging from \$300 to \$400 (Figure 16).

**Figure 16.** Average Dollar Amount of Arrears by Month



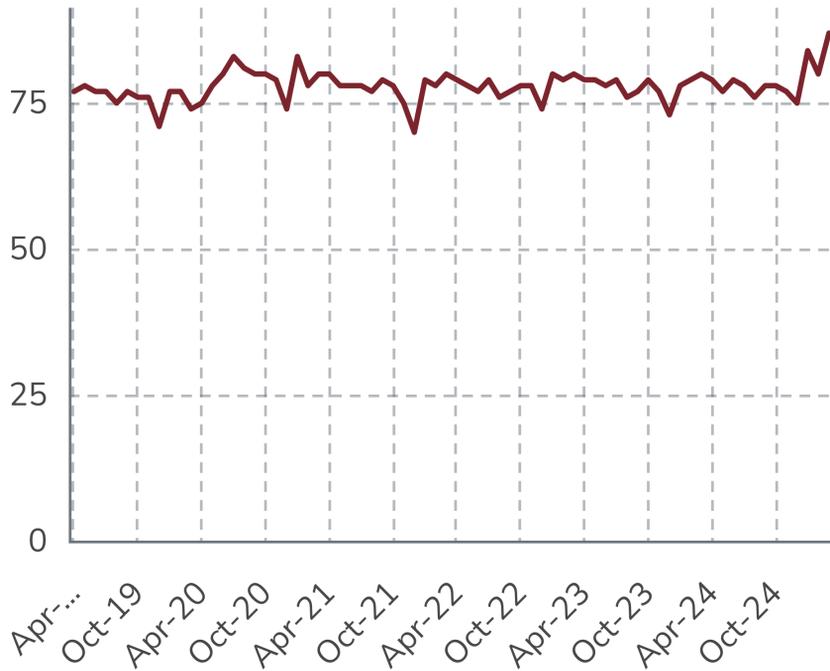
## RELIANCE ON PAYMENT PLANS

When a customer falls into arrears, they are set up on a payment plan that sets the schedule and payment amounts that the customer must follow to resolve their arrears. There are currently no formal procedures in place to forgive or reduce the burden of past arrears in light of inadequate income.

When a customer has a substantial amount owing in missed payments, a Customer Care Advisor refers the delinquent account holder to various provincial assistance programs, including the Rent Bank. In the 2025 fiscal year (April 2024 to March 2025), a total of \$67,188 was allocated to NB Power to cover costs for 70 customers.[24]

In March 2025, the payment plan success rate was 87%, the highest in 6 years. It reflects more than 12,100 successful payment plans.[25]

**Figure 17.** Percent of Payment Plans That Were Successful by Month



NB Power’s payment plan history indicates that many households rely on payment plans to keep their accounts active. Between April 2019 and March 2025, the utility averaged roughly 9,500 successful payment plans each month, with a success rate of around 78%.

High success rates do not imply that affordability is improving; instead, they show that many customers can only manage their bills when payment terms are extended beyond standard billing cycles. These data suggest that reliance on payment plans has become a structural indicator of affordability stress. Persistent reliance on payment plans is evidence that regular billing is unaffordable for many customers, even when their overall energy usage has not changed.

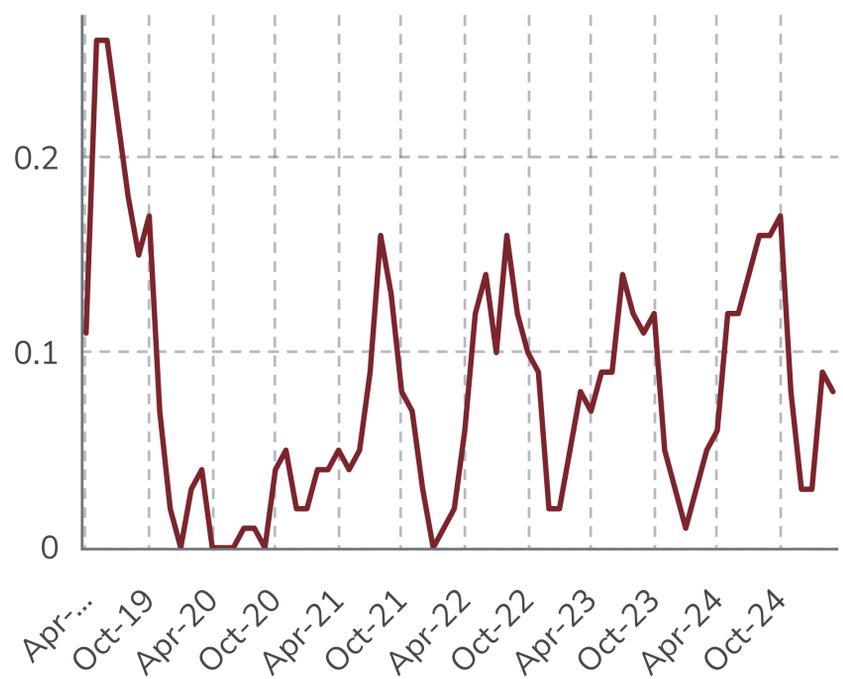
While ensuring current bills are affordable is important, it is equally important to address the burden of past arrears on households. Payment obligations required to retire past arrears must be manageable and take into account the financial circumstances of low-income consumers.

**DISCONNECTS - THE LAST RESORT**

When bills and arrears become unmanageable, a disconnection occurs.

272 residential customers were disconnected in March 2025. From April 2024 to March 2025, 4297 disconnections occurred.[26] Figure 18 shows the percentage of residential customers whose power was disconnected by month, and Figure 19 shows the number of customers disconnected by fiscal year.

**Figure 18.** Percent of Customers Disconnected by Month



**Figure 19.** Total Number of Disconnections by Fiscal Year

Fiscal Year	Number of Customers Disconnected
2020	4,984
2021	736
2022	2,435
2023	3,563
2024	3,170
2025	4,297

The percentage and number of customers experiencing power disconnections follow a seasonal pattern, with the lowest rates of disconnection in winter and the highest in summer. (An exception to this trend occurred during the COVID-19 pandemic, when temporary measures were implemented to prevent disconnections). While NB Power has taken steps to reduce disconnections during the winter months, this approach did not address the underlying affordability challenges faced by customers. In the summer, customers seem to find themselves with arrears that exceed their capacity to repay, leading to a disconnection.

In March 2025 the average amount owing at the time of disconnection was \$1,159. The average amount for the 2025 fiscal year was approximately \$1,150.[27]

Values for the average amount owing for disconnections follow similar seasonal trends with higher values in the summer and lower in the winter. The data indicates that for many customers, the amount owing due to missed payments grows over the winter months, reaching an unpayable amount in the summer, which leads to a disconnection.

On November 28th, 2025 NB Power announced that it will be ceasing customer disconnections for vulnerable populations for non-payment on an interim basis from Dec 1, 2025 to March 31, 2026.[28]

The moratorium will apply to customers who meet one of these requirements:

- Aged 70 and above
- Have confirmed medical issues requiring equipment powered by electricity
- Have annual household incomes less than \$70,000

Customers who qualify must continue to make some payment each month to keep their accounts in good standing and to help avoid having large amounts owing for electricity bills in the spring.

The moratorium will function as a pilot, to provide an opportunity to collect and analyze data on arrears, payment plans, and customer outcomes to inform the design of a long-term affordability and service-continuity policy framework.[29]

# REDUCING THE BURDEN

Ontario is a leader in energy poverty mitigation in Canada. The Low-Income Energy Network (LIEN) in Ontario created an energy poverty pyramid (Figure 20) to visually represent the elements required for a comprehensive energy poverty strategy.[30]

**Figure 20.** LIEN Pyramid Vision



The elements are arranged into the following categories:

- **Energy Conservation and Efficiency:**  
Promoting energy conservation and efficiency measures is crucial for reducing energy bills for low-income households. This includes initiatives such as weatherization programs, energy-efficient appliance subsidies, heat pumps, and home energy audits.
- **Consumer Protection and Education:**  
Providing consumer protection measures and education is essential to empower low-income households to make informed decisions about their energy usage and billing. This may involve advocating for transparent billing practices, dispute resolution mechanisms, and financial literacy programs.

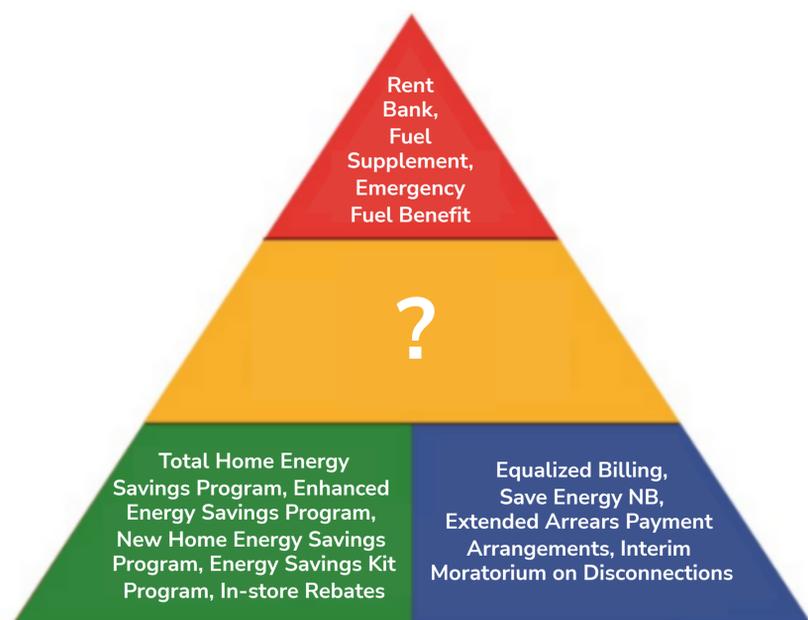
- **Low-Income Rate Affordability Programs:**  
Implementing low-income rate affordability programs helps ensure that energy costs remain affordable for vulnerable households. These programs may include discounted utility rates, bill assistance programs, and flexible payment options tailored to the financial circumstances of low-income consumers.

- **Emergency Assistance:**  
Providing emergency assistance is critical to supporting low-income households during times of financial crisis or energy-related emergencies. This may involve offering emergency bill payment assistance, temporary utility service disconnection prevention, and access to community support services.

In the 2024 *Energy Poverty in New Brunswick* report, the pyramid is described in detail and adapted for the New Brunswick context.[31] Though the province has programs to support emergency assistance, energy conservation and efficiency, and consumer protection and education, it still lacks a low-income rate affordability program. As a model, New Brunswick could look to the Ontario Electricity Support Program (OESP), which provides monthly credits to reduce electricity bills for qualifying low-income households (Appendix 1). Implementing a program like this in New Brunswick would provide targeted financial assistance to those most in need, alleviate the burden of high energy costs, and reduce the risk of energy poverty.

Here's how New Brunswick's existing programs correspond with LIEN's framework:

**Figure 21.** NB Pyramid



**Emergency Assistance:**

- Rent Bank[32]
- Emergency Fuel Benefit[33]
- Electric Fuel Supplement[34]
- Non-Electric Fuel Supplement[35]
- Bulk Fuel Supplement[36]

**Energy Conservation and Efficiency:**

- Total Home Energy Savings Program[37]
- Enhanced Energy Savings Program[38]
- New Home Energy Savings Program[39]
- Energy Savings Kit Program[40]
- In-store Rebates[41]

**Consumer Protection and Education:**

- Save Energy NB is a website for community outreach with energy efficiency and savings tips.[42]
- NB Power offers equalized billing[43]
- NB Power extended arrears payment arrangements[44]
- Interim moratorium on disconnections[45]

# TOWARD A COMPREHENSIVE RESPONSE

Without intervention, rising rates, aging housing stock, and stagnant incomes will continue to deepen hardship, particularly for renters and those living in poverty in rural and priority urban neighbourhoods. Energy poverty is an indicator of vulnerability, affecting everything from respiratory illness to household food security. Reducing it will improve quality of life and strengthen household financial stability.

To move from a reactive posture to a structural solution, New Brunswick must implement a program, such as a low-income electricity rebate or a percentage-of-income payment plan, that ensures bills are affordable based on what people can actually pay. This is the foundation upon which the rest of the pyramid's benefits can be realized. A comprehensive response must also be informed by the lived experiences of those disproportionately impacted including renters, seniors, people with disabilities, single parents, and households in rural and priority urban neighbourhoods.

Therefore, HDC recommends that the Province of New Brunswick and NB Power:

- **Strengthen consumer protections** including permanent winter disconnection protections, more flexible repayment options, and formal arrears-forgiveness mechanisms when household income is inadequate.
  - **Expand targeted efficiency programs for renters and low-income households** with measures designed to overcome landlord-tenant barriers and to deliver savings directly to those facing the highest burdens.
  - **Support the creation of an independent, community-led Energy Poverty Coalition** that brings together utilities, government, community organizations, municipalities, and people with lived experience to co-design solutions and track progress over time.
- Together, a province-wide coalition, targeted affordability program, and strengthened customer protections would form the core of a durable energy poverty strategy that recognizes electricity as an essential service and shields vulnerable New Brunswickers from falling into crisis every billing cycle.
- **Design and implement a Low-Income Affordability Program**—e.g., a monthly bill-reduction credit or a percentage-of-income payment plan to ensure energy costs remain affordable for low-income residents.

# REFERENCES

- [1] McClenaghan, T., Bhanji, Z., Wilson, J., & Todorow, M. (2021). *Working Paper: Energy justice & poverty – A Case Study for Ontario*. Canadian Environmental Law Association. <https://cela.ca/wpcontent/uploads/2021/05/Energy-Justice-and-Poverty-Ontario-Case-Study-Working-Paper-Book-inPress.pdf>
- [2] Ibid.
- [3] Community Data Program (CDP). (2025). *Home energy spending as % after-tax household income (6), Household home energy expenditures (6), Selected Household Statistics (8), Low Income Status (LIM-AT) (2), Household with after-tax income groups (6), Housing Tenure (4), Selected housing characteristics (23), Census 2021*. <https://communitydata.ca/data/home-energy-spending-after-tax-household-income-6-household-home-energy-expenditures-6-0>
- [4] Efficiency Canada. (2025). *Energy Poverty in Canada*. <https://www.energycanada.org/energy-poverty-in-canada/>
- [5] Dionne-Laforest, S., Heisel, D., & Situ, J. (2024). *Estimation of Energy Poverty Rates Using the 2021 Census of Population*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2024001/article/00001-eng.htm>
- [6] Bohr, J., & McCreery, A. C. (2019). Do Energy Burdens Contribute to Economic Poverty in the United States? A Panel Analysis. *Social Forces*, 99(1), 155– 177. <https://doi.org/10.1093/sf/soz131>
- [7] Efficiency Canada. (2025). *Energy Poverty in Canada*. <https://www.energycanada.org/energy-poverty-in-canada/>
- [8] McClenaghan, T., Bhanji, Z., Wilson, J., & Todorow, M. (2021). *Working Paper: Energy justice & poverty – A Case Study for Ontario*. Canadian Environmental Law Association. <https://cela.ca/wpcontent/uploads/2021/05/Energy-Justice-and-Poverty-Ontario-Case-Study-Working-Paper-Book-inPress.pdf>
- [9] Boyd, R., & Corbett, H. (2015). *Energy Poverty — An Agenda for Alberta*. All One Sky Foundation. <https://static1.squarespace.com/static/5ed809f05c460126fe7f10e2/t/5eea6d62c4a8215ca7549d63/1592421744184/Alberta%2BEnergy%2BPoverty%2BAGenda.pdf>
- [10] Ibid.
- [11] Wimalasena, N. N., Chang-Richards, A., Wang, K. I., & Dirks, K. N. (2021). Housing Risk Factors Associated with Respiratory Disease: A Systematic Review. *International Journal of Environmental Research and Public Health* 18(6): 2815. <https://doi.org/10.3390/ijerph18062815>
- [12] McClenaghan, T., Bhanji, Z., Wilson, J., & Todorow, M. (2021). *Working Paper: Energy justice & poverty – A Case Study for Ontario*. Canadian Environmental Law Association. <https://cela.ca/wpcontent/uploads/2021/05/Energy-Justice-and-Poverty-Ontario-Case-Study-Working-Paper-Book-inPress.pdf>

[13] Das, R. R., & Martiskainen, M. (2022). *Keeping the Lights On: Ensuring energy affordability, equity, and access in the transition to clean electricity in Canada*. David Suzuki Foundation.

[14] Haley, B., & Kantamneni, A. (2023). *Policy Brief: Energy efficiency for low-income tenants*. Efficiency Canada. <https://www.energycanada.org/wp-content/uploads/2023/05/Energy-Efficiency-For-Low-Income-Tenants-Federal-Policy-Brief.pdf>

[15] Statistics Canada. (2022). *Dictionary, Census of Population, 2021: Census tract (CT)*. <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=geo013>

[16] Statistics Canada. (2025). *Table 11-10-0050-01 Tax filers and dependants with income by after-tax income, sex and age*. <https://doi.org/10.25318/1110005001-eng>

[17] Statistics Canada. (2025). *Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family*. <https://doi.org/10.25318/1110001701-eng>

[18] Statistics Canada. (2025). *Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted*. <https://doi.org/10.25318/1810000401-eng>

[19] Statistics Canada. (2025). *Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family*. <https://doi.org/10.25318/1110001701-eng>

[20] 003-2025 NB Power 2026-2027 General Rate Application. NBP1.01. <https://nbeub.ca/all-current-matters-decisions>

[21] Human Development Council. (2025). *How Has the Cost of Basic Needs Changed?* <https://sjhdc.ca/wp-content/uploads/2025/06/Basic-Needs-Costs-Infographic.pdf>

[22] 003-2025 NB Power 2026-2027 General Rate Application. NBP9.55. <https://nbeub.ca/all-current-matters-decisions>

[23] Ibid.

[24] 003-2025 NB Power 2026-2027 General Rate Application. NBP9.54. <https://nbeub.ca/all-current-matters-decisions>

[25] 003-2025 NB Power 2026-2027 General Rate Application. NBP9.56. <https://nbeub.ca/all-current-matters-decisions>

[26] 003-2025 NB Power 2026-2027 General Rate Application. NBP9.55. <https://nbeub.ca/all-current-matters-decisions>

[27] Ibid.

[28] NB Power. (2025). *Winter Disconnection Moratorium*. <https://www.nbpower.com/en/accounts-billing/payment-assistance/winter-disconnection-moratorium/>

[29] Ibid.

[30] McClenaghan, T., Bhanji, Z., Wilson, J., & Todorow, M. (2021). *Working Paper: Energy justice & poverty – A Case Study for Ontario*. Canadian Environmental Law Association. <https://cela.ca/wpcontent/uploads/2021/05/Energy-Justice-and-Poverty-Ontario-Case-Study-Working-Paper-Book-inPress.pdf>

[31] Fisher, L., Atcheson, H., Leen, & Hatfield, R. (2024). *Energy Poverty in New Brunswick*. Human Development Council. <https://sjhdc.ca/wp-content/uploads/2024/07/energy-poverty.pdf>

[32] Government of New Brunswick. (n.d.). *Rent bank*. <https://www.gnb.ca/en/topic/family-home-community/housing-property/rent-bank.html>

[33] Government of New Brunswick. (n.d.). *Emergency Fuel Benefit*. [https://www2.gnb.ca/content/gnb/en/services/services\\_renderer.200993.Emergency\\_Fuel\\_Benefit.html](https://www2.gnb.ca/content/gnb/en/services/services_renderer.200993.Emergency_Fuel_Benefit.html)

[34] Government of New Brunswick. (n.d.). *Fuel Supplement*. [https://www2.gnb.ca/content/gnb/en/services/services\\_renderer.200719.Fuel\\_Supplement.html](https://www2.gnb.ca/content/gnb/en/services/services_renderer.200719.Fuel_Supplement.html)

[35] Ibid.

[36] Ibid.

[37] Save Energy NB. (2025). *Total Home Energy Savings Program*. <https://www.saveenergynb.ca/en/save-energy/residential/total-home-energy-savings-program/>

[38] Save Energy NB. (2025). *Enhanced Energy Savings Program*. <https://www.saveenergynb.ca/en/for-home/enhanced-energy-savings-program/>

[39] Save Energy NB. (2025). *New Home Energy Savings Program*. <https://www.saveenergynb.ca/en/for-home/new-home/>

[40] Save Energy NB. (2025). *Energy Savings Kits*. <https://www.saveenergynb.ca/en/for-home/energy-saving-kits/>

[41] Save Energy NB. (2025). *In-Store Rebates*. <https://www.saveenergynb.ca/en/for-home/in-store-rebates/>

[42] Save Energy NB. (2025). *Save Energy NB*. <https://www.saveenergynb.ca/>

[43] NB Power. (2025). *Equalized Payment Plan*. <https://www.nbpower.com/en/accounts-billing/billing-and-payment/equalized-payment-plan/>

[44] NB Power. (2025). *Payment Arrangements*. <https://www.nbpower.com/en/accounts-billing/payment-assistance/payment-arrangements/>

[45] NB Power. (2025). *Winter Disconnection Moratorium*. <https://www.nbpower.com/en/accounts-billing/payment-assistance/winter-disconnection-moratorium/>

[46] Ontario Energy Board. (2025). *Ontario Electricity Support Program*. <https://www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/ontario-electricity-support-program#qualify>

[47] NB Power. (2025). Rate Comparisons. <https://www.nbpower.com/en/products-services/residential/rates/rate-comparisons/>

# APPENDIX 1: OESP MONTHLY CREDIT AMOUNTS

Below is a breakdown of the monthly credit amounts provided to households under the OESP program.[46]

The OESP on-bill credit amount will depend on how many people live in the house and the combined household income after tax.

**Effective March 1, 2024**

## OESP Monthly Credit Amounts by Household Income Level

Household Income (After Tax)	Household Size (Number of people living in household)						
	1	2	3	4	5	6	7+
\$38,000 or less	\$45	\$45	\$51	\$57	\$63	\$75	\$75
\$38,001 – \$54,000		\$40	\$45	\$51	\$57	\$63	\$75
\$54,001 – \$65,000			\$35	\$40	\$45	\$51	\$57
\$65,001 – \$71,000					\$35	\$40	\$45

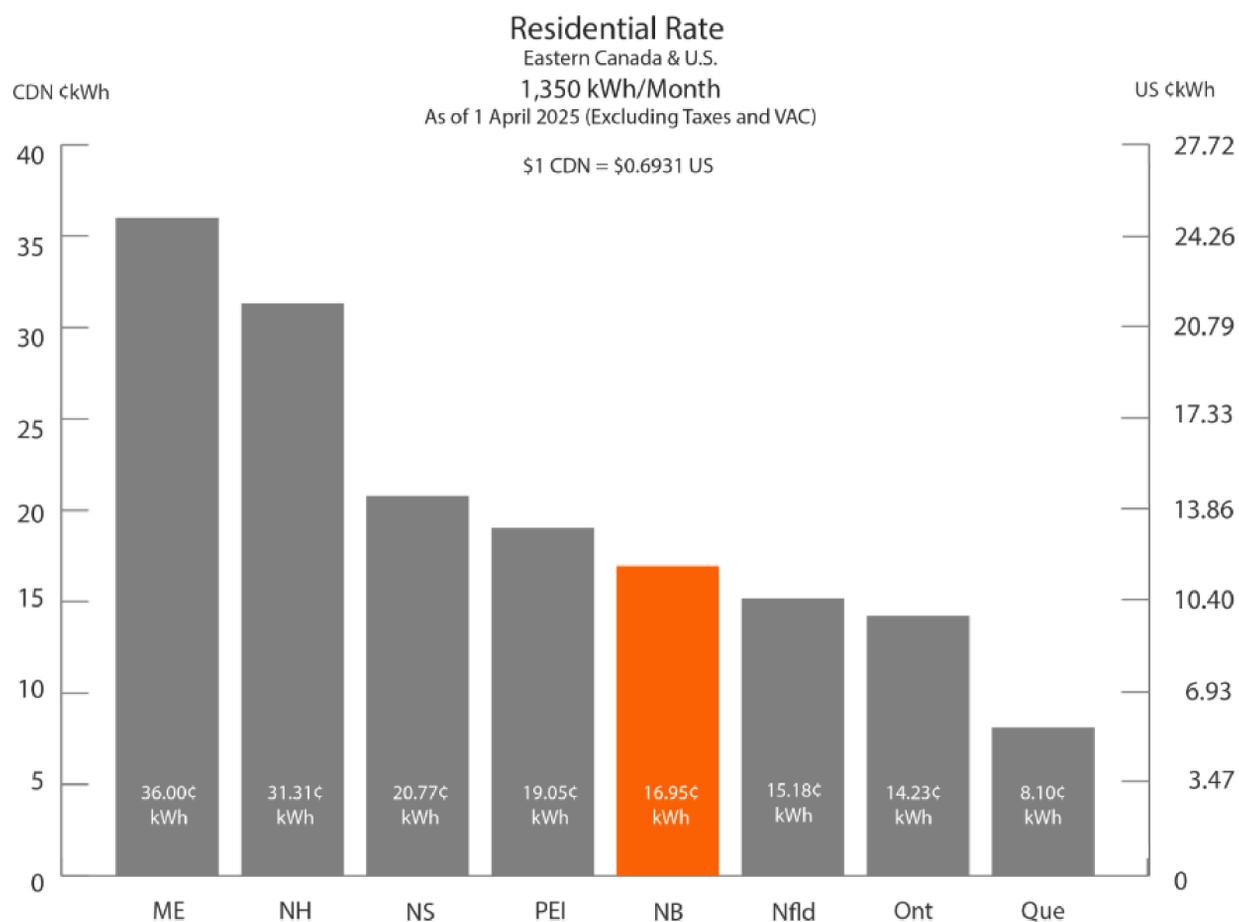
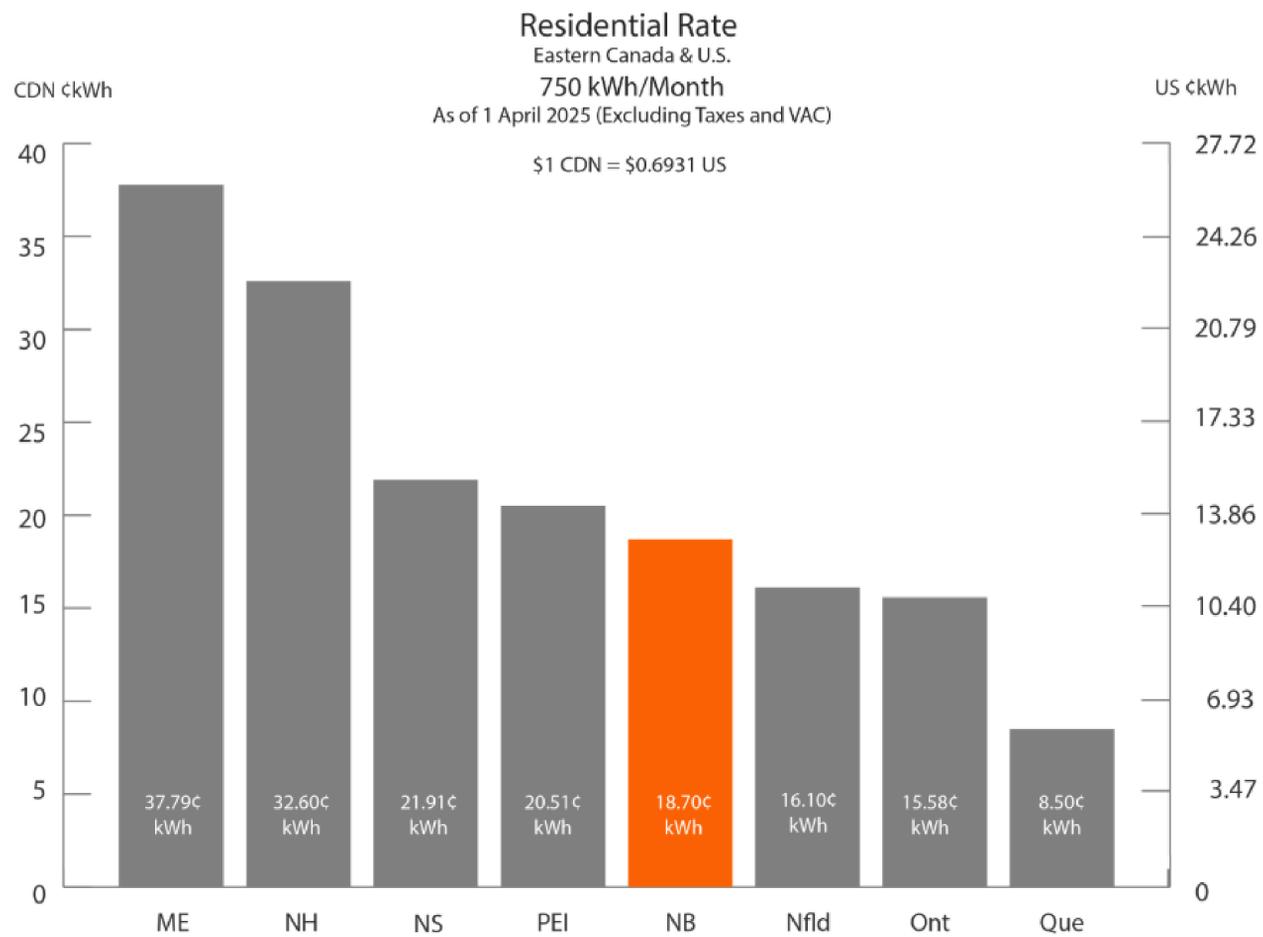
For some customers, the need to use more power is unavoidable. If your home is electrically heated, or you rely on an approved medical device requiring a lot of electricity, OESP offers a higher level of assistance.

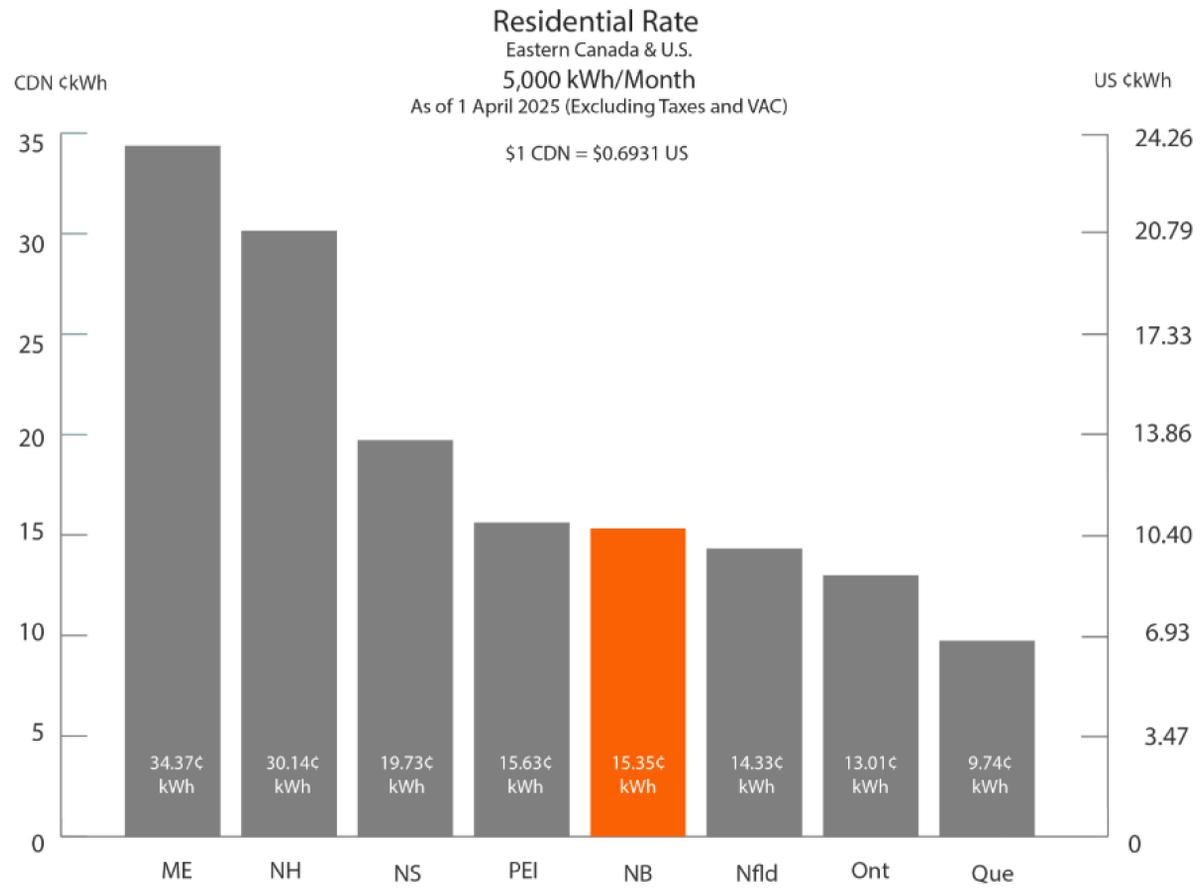
## OESP Monthly Credit Amounts by Household Income Level – Energy Intensive

Household Income (After Tax)	Household Size (Number of people living in household)						
	1	2	3	4	5	6	7+
\$38,000 or less	\$68	\$68	\$75	\$83	\$90	\$113	\$113
\$38,001-\$54,000		\$60	\$68	\$75	\$83	\$90	\$113
\$54,001-\$65,000			\$52	\$60	\$68	\$75	\$83
\$65,001-\$71,000					\$52	\$60	\$68

# APPENDIX 2: NB POWER RELATIVE ELECTRICITY RATES

Below is a comparison of NB Power's electricity rates compared to other jurisdictions.[47]

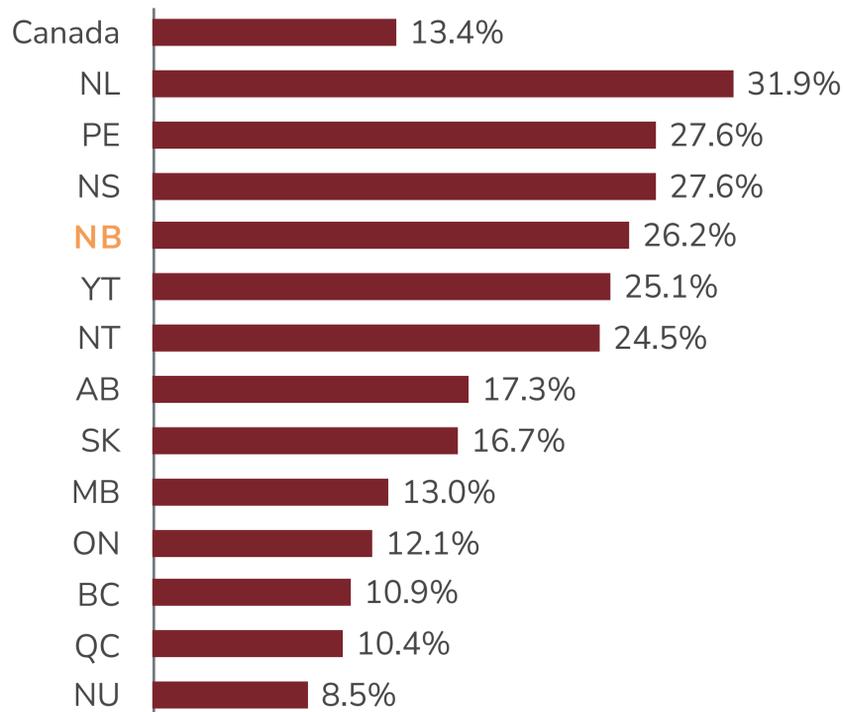




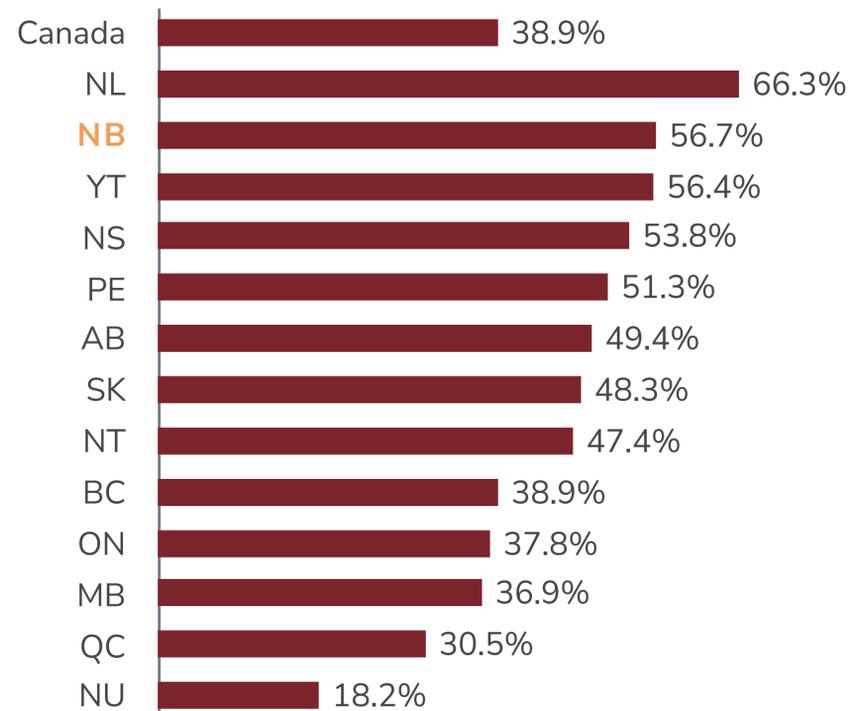
# APPENDIX 3: Energy Poverty Rates for All Households

Below are energy poverty rates for all households. These households can have fuel and/or electricity payments, or neither.

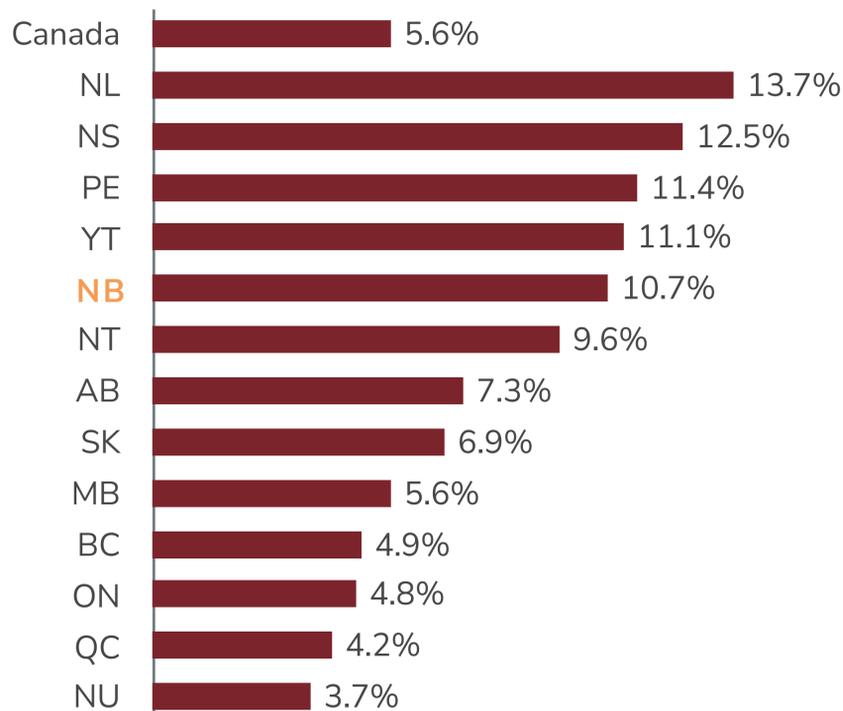
Energy Cost Burden 6% Threshold



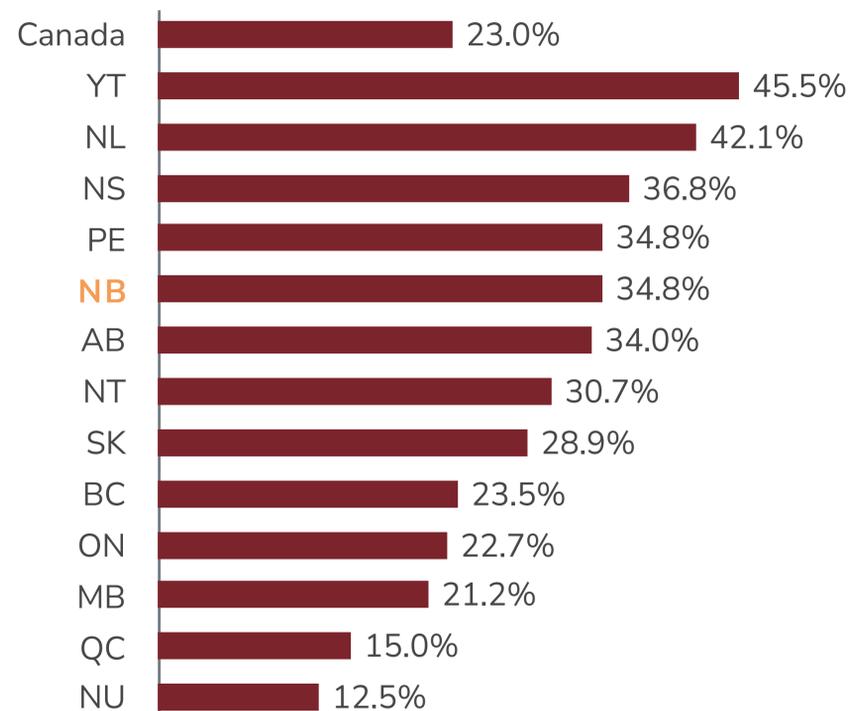
Energy Cost Burden 6% Threshold For Low Income (LIM-AT) Households



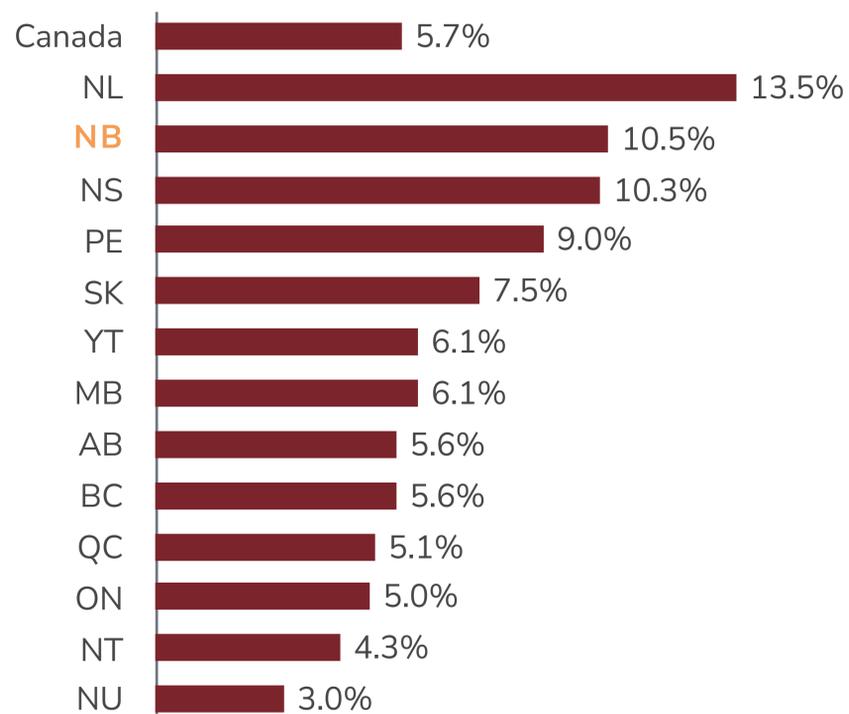
Energy Cost Burden 10% Threshold



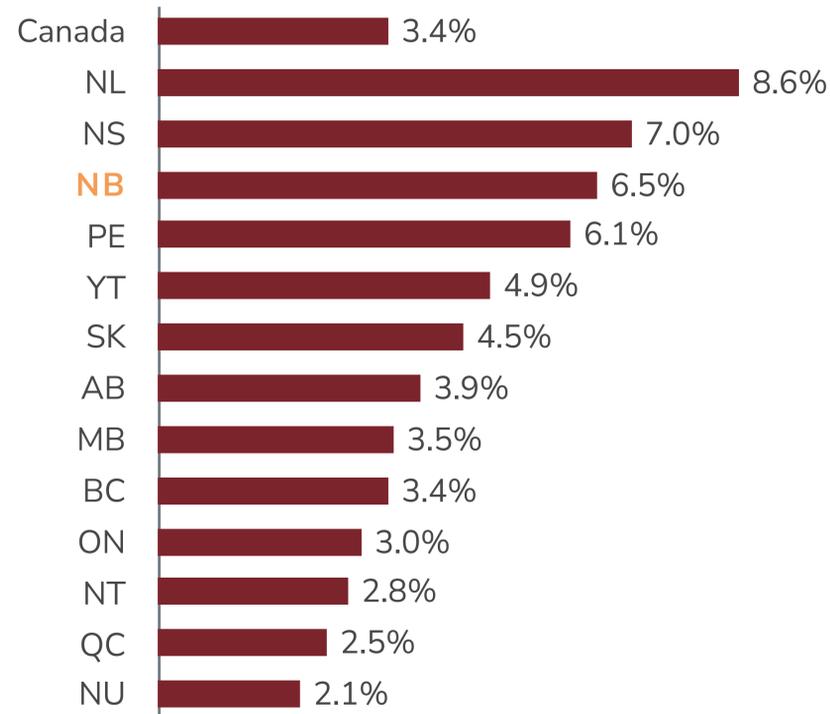
Energy Cost Burden 10% Threshold For Low Income (LIM-AT) Households



Households Spending > 6% on Energy and in Low Income (LIM-AT)



Households Spending > 10% on Energy and in Low Income (LIM-AT)



Prepared by Liam Fisher, Heather Atcheson, and Randy Hatfield with the Human Development Council, a social planning council that coordinates and promotes social development in New Brunswick. Contributions were made from the Conservation Council of New Brunswick. Copies of the report are available from:



## HUMAN DEVELOPMENT COUNCIL

[www.sjhdc.ca](http://www.sjhdc.ca)

139 Prince Edward Street

Saint John, N.B.

Canada

E2L 3S3

506-634-1673