United Way
Bruce Grey

Energy Poverty Brief

What provincial, local utility and community data tell us about household energy affordability in Bruce Grey

AUGUST 2026

ONTARIO
Provincial OEB data

WESTARIO
Our local electricity lens

BRUCE GREY
Household-level experience

Connecting regulatory data, utility data and community experience to better understand energy poverty.

ENERGY POVERTY IN BRUCE GREY

Income adequacy is central to household energy insecurity

What provincial, distributor and community data tell us about affordability pressure

Why this brief, and why Westario

Purpose. United Way Bruce Grey works with households, municipalities, community agencies and energy-sector partners to understand where financial pressure is showing up and how existing supports are working. This brief brings together Ontario Energy Board open data, local distributor data and United Way service data to create a shared picture of energy affordability. The goal is not to assess or rank individual utilities. It is to use available data collaboratively to better understand the pressures facing households and to support informed discussion about affordability and income adequacy.

Why Westario. The provincial OEB data provide the high-level Ontario picture. To bring the electricity data home to Bruce Grey, we highlight Westario Power because it is our geographically specific local electricity distributor and a long-standing community partner. Westario gives us a local electricity lens that can be placed beside the provincial trend and our own household-level assistance data. Its inclusion is therefore about geography and partnership, not about suggesting that Westario is uniquely responsible for, or uniquely affected by, energy poverty.

How to read the brief. Ontario data show the broader system trend; Westario data show what that trend looks like in one local electricity service area; and United Way Bruce Grey data show the household incomes and cross-fuel needs behind the numbers. Read together, the datasets help separate a utility-specific issue from a wider household affordability issue.

The central finding: energy poverty is not only an energy-bill problem. Across the provincial OEB data, Westario's local electricity data and United Way Bruce Grey's household service data, the evidence points to growing financial pressure and limited household capacity to absorb essential energy costs.

+119%	+60%	$28,368	70%
Increase in Ontario residential arrears dollars, 2019–2023	Increase in Westario residential accounts in arrears, 2019–2023	Average annual income of local households helped, 2025–26	Of local grant dollars purchased wood, propane & oil

Three datasets, one pattern

Ontario. Residential customer accounts increased only 4.1% from 2019 to 2023, while accounts in arrears increased 29.1% and residential arrears dollars increased 118.7%. Residential write-offs increased 46.4% over the same period.

Westario. Residential accounts increased 3.9% from 2019 to 2023, but accounts in arrears increased 60.2% and arrears dollars increased 73.7%. Reported eligible low-income arrears dollars rose from $7,866 to $41,470, an increase of 427%.

Bruce Grey households. In 2025–26, United Way Bruce Grey supported 299 households representing at least 592 people and facilitated $172,116 in utility grants. Among 292 households with recorded income, average annual household income was approximately $28,368. Wood, propane and oil accounted for $119,815, about 70% of all grant dollars facilitated.

Interpretation

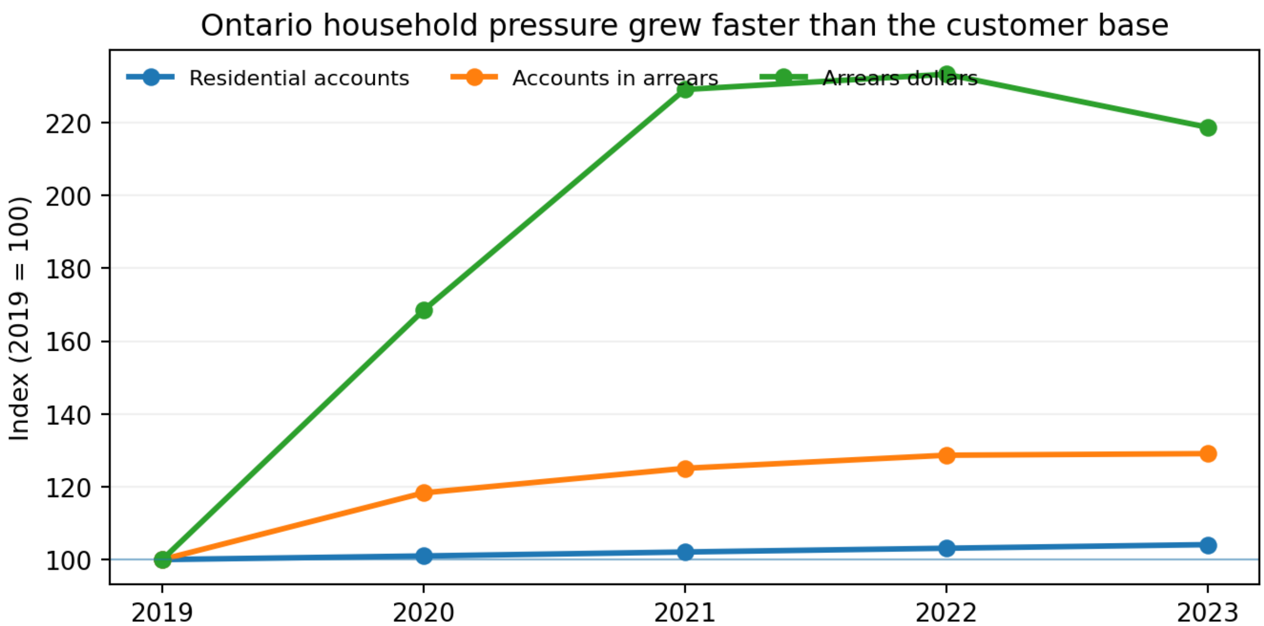
The evidence does not prove that income alone causes energy poverty. Energy prices, housing condition, heating source, weather and household circumstances all matter. The convergence across three independent data sources supports a more careful conclusion: income adequacy is a central factor in whether households can absorb essential energy costs without arrears, disconnection risk or emergency assistance.

1. Ontario: financial pressure is growing faster than the customer base

Using 2019 as the pre-pandemic comparison point avoids treating the extraordinary 2020–21 disconnection period as a normal affordability baseline.

Indicator	2019	2023	Change
Residential accounts	4,750,619	4,945,409	**+4.1%**
Accounts in arrears	275,910	356,185	**+29.1%**
Residential arrears	$70.6M	$154.4M	**+118.7%**
Residential write-offs	$30.0M	$44.0M	**+46.4%**
Disconnections for non-payment	28,664	29,789	**+3.9%**

Figure 1. Ontario residential accounts, arrears accounts and arrears dollars indexed to 2019 = 100. Source: OEB RRR 2.1.8, latest 2023 release.



Disconnections require context. Ontario reported 28,664 residential disconnections for non-payment in 2019 and 29,789 in 2023. In March 2020, the OEB extended the disconnection ban through July 31, 2020; the sharp 2020–21 decline therefore should not be read as a sudden improvement in household affordability.

LEAP participation increased, but 2024 changed the lens

Ontario electricity-distributor LEAP applications increased from 11,368 in 2019 to 18,806 in 2024. That is a 65.4% increase in reported applications, but it should not be read as a clean 65.4% increase in underlying energy poverty.

The OEB clarified that 2024 expanded income eligibility and changed the funding model so distributors must provide sufficient LEAP funding to assist all eligible applicants. Earlier LEAP participation and assistance levels could therefore be constrained by narrower eligibility and available funding. Pandemic-era disruption further complicates direct year-to-year comparison.

Those changes do not make the 2024 increase meaningless. LEAP is emergency assistance for electricity or natural gas arrears, not a general bill rebate. A household newly captured by the higher income threshold must still be experiencing qualifying arrears.

Expanded eligibility therefore makes visible financial hardship among a broader range of household incomes, while the funding change allows eligible need to be met rather than capped by a local allocation.

OESP and LEAP should also be read differently.

The OESP rebate provides an ongoing electricity-bill credit; expanded OESP eligibility acknowledges incomes were not keeping pace with financial pressures.

LEAP responds to an arrears crisis. For LEAP, broader eligibility means more households already in financial difficulty can qualify for emergency help.

2. Westario: a local electricity lens on the provincial pattern

Westario Power is highlighted here because its service territory provides the most geographically specific electricity lens for our local community. The analysis is descriptive, not evaluative: it uses Westario's publicly reported data to place the Ontario-wide affordability indicators in a Bruce Grey context and to complement the household-level experience reported by United Way Bruce Grey.

Partnership lens: The intent is to learn from the data with Westario and other partners, not to attribute household income pressures to the distributor.

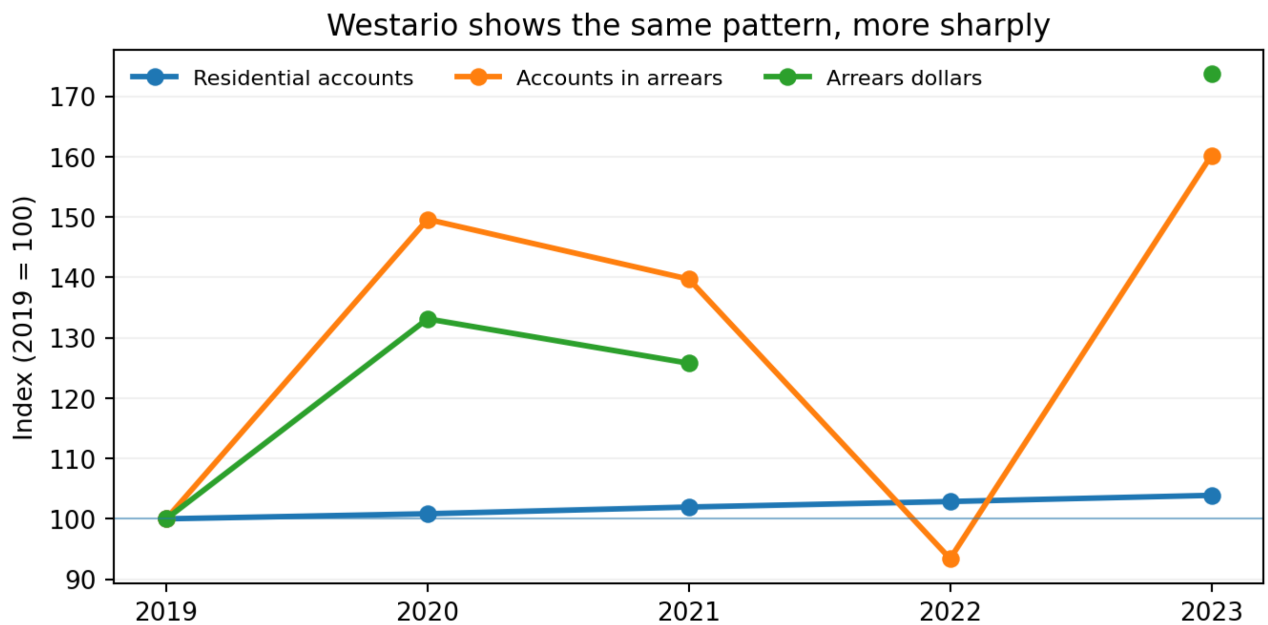


Figure 2. Westario residential accounts, arrears accounts and arrears dollars indexed to 2019 = 100. Source: OEB RRR 2.1.8, latest 2023 release.

1,151 → 1,844	$250K → $434K	70 → 148
Westario residential accounts in arrears, 2019 to 2023	Westario residential arrears, 2019 to 2023	Eligible low-income accounts in arrears, 2019 to 2023

The low-income indicator is especially important. Westario's OEB-reported eligible low-income customer accounts decreased from 1,332 in 2019 to 1,066 in 2023, while eligible low-income accounts in arrears more than doubled from 70 to 148. Their reported arrears balance increased from $7,865.88 to $41,469.59.

LEAP use accelerated after 2023

Westario LEAP applications rose from 44 in 2023 to 134 in 2024.

The 2024 increase coincides with expanded income eligibility and the requirement that distributors provide enough funding to assist all eligible LEAP applicants, so it should not be interpreted as a 205% increase in underlying need.

It does show that substantially more households with actual electricity arrears met the broader program criteria and reached the assistance process.

Westario's supplemental reporting shows 124 funding recipients in 2025 and 93 recipients already recorded by June 16, 2026; the 2026 figure is year-to-date and should not be compared as a completed year.

3. Bruce Grey: what the pressure looks like at the household level

United Way Bruce Grey's Utility Assistance Program adds something the regulatory datasets cannot capture: the household income people are living on and the full mix of fuels they are trying to afford.

Provincial assistance programs provide support for regulated electricity and natural gas costs, while United Way Bruce Grey also fills a critical local gap for rural households relying on wood, propane and furnace oil for heat.

This distinction matters in rural Bruce Grey. Energy poverty cannot be understood through electricity data alone. For many households, keeping warm means purchasing delivered fuels that fall outside LEAP.

In 2025–26, approximately 70% of United Way Bruce Grey's utility grant dollars purchased wood, propane and furnace oil.

299	592+	$172,116	$28,368
Households assisted	People assisted	In direct utility grants paid	Average annual income of local households helped, 2025–26

Of the $172,116 in direct utility grants facilitated in 2025–26, $119,815 went to wood, propane and oil. These delivered fuels accounted for about 70% of grant dollars. Electricity accounted for $44,308, natural gas for $6,294 and water/sewer for $1,700.

This cross-fuel pattern matters: the affordability problem persists regardless of whether a household heats with electricity, natural gas, propane, oil or wood. The common denominator visible in the local service data is limited household income.

Energy affordability cannot be considered separately from housing affordability. As Appendix A illustrates, current asking rents in Bruce Grey can consume most, or in some cases more than all, of the monthly income available to low-income households before utilities, food, transportation and other basic needs are considered.

What the evidence supports — and what it does not

- Supports: household financial pressure has intensified since 2019, both provincially and in Westario's service area.
- Supports: local households seeking energy assistance have very limited annual household income, and need spans multiple fuel types.
- Supports: income adequacy is a central factor in energy insecurity and should be part of the policy lens.
- Does not establish: that income is the only cause, or that any single energy policy, price change or household characteristic explains the observed trends.

Implications for municipal and provincial leadership

The combined evidence suggests that energy affordability should be understood within the broader household budget. Emergency energy assistance remains essential, but the data point upstream to income adequacy and the ability to absorb unavoidable basic costs.

1 Treat energy insecurity as an income-and-essentials issue

Energy arrears and emergency grants are downstream indicators. Municipal poverty reduction, housing, social assistance and energy-affordability work are more useful when viewed together rather than as separate silos.

2 Preserve flexible, cross-fuel assistance in rural communities

Bruce Grey households rely heavily on delivered fuels. Programs limited to regulated electricity and natural gas cannot capture the full local energy-poverty picture.

3 Pair regulatory data with community-level evidence

OEB data show system pressure; distributor data show local intensity; community data show household income, heating source and lived budget constraints. Together they provide a stronger early-warning system.

4 Evaluate the new LEAP rules with the next full data cycle

The 2025 OEB data will provide the first full-year view after expanded income eligibility and the requirement that distributors fund all eligible LEAP applicants. LEAP participation should be read alongside arrears, disconnections and community-level data rather than used alone as a measure of total energy poverty.

Data notes

Eligible low-income accounts. This is an OEB-reported category and should not be interpreted as the total number of low-income households in a utility service area.

LEAP applications measure households that reached and completed the application process, not all unmet need. In 2024, LEAP income eligibility expanded, and the OEB clarified that distributors must provide sufficient funding to assist all eligible applicants; earlier years may therefore reflect narrower eligibility and funding constraints.

Because LEAP assists households with qualifying arrears, increased participation after the eligibility expansion remains a meaningful signal of financial distress, but it is not a like-for-like measure of growth in total energy poverty.

Disconnections. 2020–21 figures are affected by pandemic-era disconnection restrictions.
Westario 2026. The 93-recipient figure is year-to-date through June 16, 2026.

Sources

Ontario Energy Board, RRR 2.1.8 Residential and Low-Income Customer Billing and Payment / Disconnections, Arrears, Write-offs, Equal Billing, Security Deposits and Load Control Devices datasets (2015–2023). https://www.oeb.ca/documents/opendata/rrr/2023/2.1.8

Ontario Energy Board, LEAP RRR open data (2015–2024). https://www.oeb.ca/open-data/electricity-reporting-record-keeping-requirements-rrr-section-2116-low-income-energy

Ontario Energy Board, “OEB’s extended disconnection ban will end July 31, 2020.” https://www.oeb.ca/newsroom/2020/oebs-extended-disconnection-ban-will-end-july-31-2020

United Way Bruce Grey, 2025–2026 Utility Assistance Impact Report, July 1, 2025 to June 30, 2026.

Westario Power, LEAP Metrics supplemental report provided to United Way Bruce Grey; 2026 figure based on report to June 16, 2026.

Ontario Energy Board staff clarification to United Way Bruce Grey, 2026: 2024 changes expanded income eligibility and require sufficient LEAP funding to assist all eligible applicants. See also OESP & LEAP program materials and OEB open-data reporting.

Use of Generative AI

This report was developed with the assistance of generative artificial intelligence (AI) for data analysis, synthesis, drafting and document design. Source data were provided by the Ontario Energy Board, utility partners and United Way Bruce Grey. Generative AI was used to assist with calculations and interpretation of these data. United Way Bruce Grey reviewed the final report for context, clarity and alignment with its experience and purpose. Readers are encouraged to refer to the cited source datasets for the underlying regulatory and program data.

United Way Bruce Grey

Appendix A: Housing Affordability in Bruce Grey, 2025

Living in Bruce Grey Costs: Housing in 2025

How much money is left each month after paying typical rent?
(Based on **35** hours of work per week)

Housing is considered affordable when it costs no more than **30%** of gross income.

THESE EXAMPLES SHOW A SINGLE PERSON LIVING ON ONE INCOME.

TYPICAL ASKING RENTS IN BRUCE GREY (2025)

ROOM / SHARED	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM
$1,100 per month	$1,600 per month	$1,500 per month	$1,800 per month	$2,200 per month

WHAT'S LEFT FOR OTHER COSTS EACH MONTH?

Income left over (or short) after paying typical rent.

	Room / Shared	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
BRUCE GREY LIVING WAGE* $24.60/hr $4,301/month	$3,201 74% of income left	$2,701 63% of income left	$2,801 65% of income left	$2,501 58% of income left	$2,101 49% of income left
ONTARIO MINIMUM WAGE $17.20/hr $3,010/month (before tax)	$1,910 63% of income left	$1,410 47% of income left	$1,510 50% of income left	$1,210 40% of income left	$810 27% of income left
ODSP (max single) $1,408/month	$308 22% of income left	–$192 –14% of income (short)	–$92 –7% of income (short)	–$392 –28% of income (short)	–$792 –56% of income (short)
ONTARIO WORKS (max single)** $733/month	–$367 –50% of income (short)	–$867 –118% of income (short)	–$767 –105% of income (short)	–$1,067 –146% of income (short)	–$1,467 –200% of income (short)

Healthy (50% or more left over) · Getting by (30–49% left over) · Struggling (0–29% left over) · In the red (rent costs more than income)

ONTARIO WORKS SHELTER ALLOWANCE FOR A SINGLE ADULT: $390/MONTH.
It has not increased since 2018.
Shelter allowances increase with household size.

Today's shelter allowances do not reflect the real cost of housing.

Everyone deserves a home that fits their life and budget.
Together, we can build a community where everyone can thrive.
unitedwayofbrucegrey.com

NOTES:
- Rents are asking rents for typical units or rooms advertised in 2025 across Bruce Grey communities. Actual rents paid may vary.
- Housing availability is extremely limited in many communities.
- Contractor demand in our region can drive up rents locally.

DATA SOURCES (2025):
- Public listings on Kijiji.ca, Facebook Marketplace, OhMy.ca, Property.ca, BruceHousing.com (June–December 2025)
- Zumper.com – Hanover rent history (March–July 2025)
- Zillow.com – Market trends for Grey Highlands, Meaford, South Bruce Peninsula (Jan–June 2025)

* Living Wage calculated for Bruce Grey (2025).
** Ontario Works maximum for a single adult: $343 basic needs + $390 shelter = $733/month. (Source: Ontario Works Rates – Jan 1, 2025)

Dec 2025