



# **VULNERABLE POPULATIONS COMMITTEE**

## **Annual Progress Report - 2025**

In compliance with the New Brunswick Energy and Utilities Board Reasons for Decision issued March 31, 2025, in Matter 552

**Filing Date: June 30, 2025**

New Brunswick Power Corporation

# VULNERABLE POPULATIONS COMMITTEE REPORT

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## Background

On December 15, 2023, NB Power submitted a two-year General Rate Application to the New Brunswick Energy and Utilities Board (“the Board”) to provide New Brunswickers with predictability in rates for the 2024/25 and 2025/26 budget years. The application went through an independent, rigorous review processes by the Board, giving customers, industry, and others an opportunity to participate and offer feedback.

On November 8, 2024, the Board issued its oral decision for the 2024/25 and 2025/26 budget years. As a result, rate changes went into effect on April 1, 2024 and April 1, 2025.

As part of its decision, the Board directed NB Power to establish a Vulnerable Populations Committee to offer support to New Brunswickers as the new rates took effect. Specifically, the written decision *New Brunswick Energy and Utilities Board Reasons for Decision March 31, 2025 (Matter 552 – NB Power 2024-2025 and 2025-2026 General Rate Application)*, received by NB Power on March 31, 2025, noted that:

*[5] In summary and for the following reasons, the Board has determined that:*

*NB Power is directed to establish a vulnerable customer liaison committee to better understand and improve the customer experiences of those facing energy poverty or accessibility challenges.*

*[179] The second outcome is that NB Power has committed to establishing a vulnerable customer liaison committee to better understand and improve the customer experiences of those facing energy poverty or accessibility challenges.*

*[180] The Board considers a vulnerable customer liaison committee to be a valuable tool for NB Power, its customers, and the Board. The Board, therefore, directs NB Power to establish the committee and report to the Board no later than June 30th of each year on NB Power’s investment in the committee, participation, issues raised, and outcomes.*

*[238] The Board issues the following Orders and Directions to NB Power in these Reasons:*

*6. The Board directs NB Power to establish a vulnerable customer liaison committee and report to the Board no later than June 30th of each year on NB Power’s investment in the committee, participation, issues raised, and outcomes (Section 6.1.2).*

In response, NB Power committed to take the following action

*Launching a Vulnerable Populations Committee with government departments and social groups to find more ways to support those struggling with affordability.*

## Launching the Committee

As New Brunswick's energy utility, NB Power recognizes that its customers are diverse, having a range of individualized needs and socioeconomic and cultural backgrounds. NB Power also recognizes that customers need more support to manage energy use and bills and view the formation of this committee as an important means of working collaboratively with stakeholders to ensure the voices of all New Brunswickers are heard.

The formation of this new Vulnerable Populations Committee is an opportunity to ensure NB Power truly comprehends the wide array of experiences of New Brunswickers. Armed with a thorough understanding of their challenges, NB Power will be better equipped to improve their experience with the utility.

The importance of the Vulnerable Populations Committee grew, starting in December 2024, when NB Power customers began expressing concerns about higher-than-expected energy bills.

In January 2025, the provincial government and NB Power's Board of Directors ordered an independent assessment of the utility's billing and metering systems. The assessment, which was conducted by KPMG Canada, was released in April 2025, and showed NB Power's systems are working properly and there was no evidence that smart meters are over-reporting power consumption. Specifically, it found that higher bills were driven by two main factors: higher rates and more power used during colder weather. Similar results were found in neighbouring utilities.

While the assessment found that New Brunswickers are only paying for the electricity they are using, NB Power committed to take a number of actions to help customers understand and manage their energy use, ranging from changes to payment programs to improving customer education on energy efficiency and available online support.

The launch of the new Vulnerable Populations Committee continued to be prioritized as NB Power moved forward with its implementation to support those struggling with affordability.

As part of the committee's implementation and development process, NB Power engaged with research firm Narrative Research, which conducted surveys to help the utility gain key insights into the committee's potential scope and operations. Narrative Research helped identify potential priority groups, including New Brunswickers living below or close to the poverty line, seniors, those with physical disabilities and with mental health issues, as well as individuals without secure housing. The main types of assistance that were suggested focused on helping with paying electricity bills and arrears, improving efficiency, and helping when there is a need to contact NB Power's Customer Care Team with an issue.

NB Power's new Vulnerable Populations Committee was officially launched in May 2025 with the following purpose

*The Vulnerable Populations Committee will be established by NB Power to serve as a strategic-level forum to better understand and improve the experiences of customers having payment difficulty, facing energy poverty, or living with disabilities.*

Meetings will be held quarterly, with additional meetings as needed.

Initial meetings were held May 28, 2025, and June 24, 2025 with the primary focus being on finalizing committee membership and establishing the Terms of Reference.

The next meeting will be held in early fall. At that meeting, the committee is expected to finalize its Terms of Reference, which will be posted on the NB Power website.

## **Commitment**

NB Power is committed to helping customers understand and manage their energy use. The Vulnerable Populations Committee is intended to help NB Power better understand and improve the experiences of customers who have trouble paying their bills, are facing energy poverty or are living with disabilities.

While the advisory committee does not have executive or decision-making authority it will serve as an important line of communication between NB Power and various community groups representing vulnerable populations. It will also provide a mechanism for representatives of those groups to provide direct input into NB Power programs and services that affect vulnerable New Brunswickers and offer advice on effective and inclusive approaches to addressing their unique needs.

NB Power will act as the host and administrator of the committee and will be responsible for organizing meetings, managing agendas, background materials and minutes, leading member communications, and ensuring any required technology and accommodations are in place for members.

To ensure effectiveness and impact, Narrative Research offers support by partially facilitating meetings.

The Vulnerable Populations Committee's recommendations and feedback will be shared with the utility's senior leadership team for their consideration and, reciprocally, will be provided with updates on how input has influenced decision-making.

The committee's activities, participation, issues raised, and outcomes will be summarized annually and shared with the Board by June 30 of each year.

## **Investment**

To date, NB Power has invested the following in the new Vulnerable Populations Committee

- collaborated and consulted with government and non-government organizations in identifying New Brunswick's vulnerable populations to be represented as members of the committee
- established a dedicated resource to host and administrate the committee
- retained the services of an independent research firm which conducted surveys to help the utility gain key insights into the committee's potential scope and operations

## Committee Members

The Vulnerable Populations Committee will be chaired by an employee of NB Power and will include membership to a maximum of 12 voluntary members with relevant experience or insight into the challenges faced by customers experiencing energy poverty. Representation will be province-wide and inclusive of linguistic and cultural diversity. Participants will be able to communicate in the official language of their choice (French or English).

Current membership includes

### Chair

- Chair, Portfolio Development Manager – Energy Efficiency Services, NB Power

Committee members are currently representative of the following organizations

- NB Department of Energy, Policy Advisor
- NB Department of Social Development, Registered Social Worker
- Saint John Human Development Council, Executive Director
- NB Department of Social Development, Income Support Consultant
- NB Coalition of Persons with Disabilities, Chair
- NB Power, Supervisor, Customer Care and Fredericton Food Bank Board Member
- Feed Nourrir NB, Executive Director

### Admin Support

- NB Power

## Meeting Summaries

### Meeting 1 – May 28, 2025

The first sitting of NB Power's Vulnerable Populations Committee served to define the committee's purpose, responsibilities, scope, and structure. A total of 10 individuals took part in the meeting: two facilitators from Narrative Research, a note taker, and seven committee members. The discussion lasted approximately two hours.

*From the meeting notes*

*In summary, the first meeting of the Vulnerable Populations Committee saw general agreement with the proposed Purpose and Scope & Responsibility statements, with some minor edits. Committee members believe that expanding the membership to include those with first-hand experiences related to poverty and there were additional suggestions for additions to the Committee. The Committee seeks to keep the definition of vulnerable populations broad, including anyone who may face electricity insecurity for various reasons. Finally, there was a general consensus that the Committee should strive to make a real difference to the vulnerable populations interacting with NB Power.*

## Outcomes

The committee members agreed that because the committee is so new, it should meet within a month to confirm the scope and determine what outcomes should be expected from the meetings. A meeting was scheduled for late June.

## Meeting 2 – June 24, 2025

A total of 9 individuals took part in the second meeting: a guest speaker from NB Power Customer Care, a note taker, and seven committee members. The discussion lasted approximately 90 minutes.

The second sitting of NB Power's Vulnerable Populations Committee included a discussion of the committee's Terms of Reference, which is expected to be finalized at the next meeting. Also, the committee received a presentation from representatives of NB Power's Customer Care Team who answered questions from committee members and outlined NB Power's approach to dealing with arrears.

### *From the meeting notes*

*A Customer Support Overview was provided by representatives of NB Power's Customer Care Team, providing an overview of NB Power's collections processes and customer supports, emphasizing the balance between financial responsibility and compassion. Team members detailed the proactive steps taken to help customers manage overdue bills and avoid service disruptions. Representatives reiterated that disconnection is always a last resort for NB Power and detailed the thorough review process and steps taken to avoid disconnection. They emphasized NB Power's focus on restoring service and providing ongoing support.*

*Data was presented on the number of disconnects by month for each year between 2017/18 to 2023/24. Data was also presented on the total number of customers in arrears each year between 2019-2024.*

*The committee's Terms of Reference was discussed, including clarifying language around meeting recordings, meeting logistics (in person vs. virtual), quorum, decision-making and code of conduct.*

## Outcomes

NB Power will provide information on the total number of customers in arrears for the 2024-25 fiscal year; consider opportunities to provide awareness on how to efficiently utilize heat pumps and advance discussions at the next committee meeting on the Terms of Reference and meeting schedule.

# Appendix A - Narrative Research Vulnerable Populations Committee Summary



**NARRATIVE  
RESEARCH**

NB Power, Vulnerable Populations Committee  
*Summary of Key Takeaways from Meeting #1*

*The following is a summary of key takeaways from the first meeting of NB Power's Vulnerable Populations Committee, partially facilitated by Narrative Research on May 28, 2025. A total of 11 individuals took part in the meeting: two facilitators from Narrative Research, a note taker, and eight committee members. The discussion lasted approximately 2 hours.*

## Key Findings

The first sitting of NB Power's Vulnerable Populations Committee served to define the committee's purpose, responsibilities, scope, and structure. The following provides a summary of the key takeaways with respect to each of the items discussed.

## Purpose of the Committee

- There was minor debate on the subject of the committee's purpose, with one mentioning that they believed that an **exploratory** approach should be taken, while others felt the Committee's purpose should be to **make a real difference**. There was recognition among several members that power bills are a small part of much larger and highly complex systemic problems faced by vulnerable populations, and that it will be important to narrow the focus of the committee enough to effect real change that NB Power would be able to influence.
- One specific suggestion was to focus on the steps (expressed as **'customer rules'**) when a customer is dealing with NB Power in an arrears or difficulty paying situation. Another suggestion was for the committee to develop a set of recommendations with a focus on **helping people keep their power on**. The topic of **power-rates** came up in the discussion but was surrounded by a great deal of uncertainty, with more than one member citing the complexity of rate-design and how that would likely be out of scope for the committee. In this regard, committee members expressed interest in hearing from an expert on the topic of the Electricity Act to ensure they have an understanding of what is involved in rate-setting.

*The Vulnerable Populations Committee will be established by NB Power to serve as a strategic-level forum to better understand and improve the experiences of customers having payment difficulty, facing energy poverty or living with disabilities.*

- The above definition was presented as a proposed purpose statement for the Committee and members were asked to provide feedback. One member mentioned that the terminology should be updated to not only specify that the Committee would better understand experiences but also **recommend** solutions. Another member took issue with the phrase 'improve the experiences' noting that experiences of vulnerable populations are never going to be good and suggested that instead, the mandate be to **'support and advocate for.'** To really solidify the purpose, there was a general interest in understanding what other

provinces with committees of this type have done, which inspired a few action items and topics tabled for the next meeting.

### Scope & Responsibilities of the Committee

- Some of the discussion related to scope and responsibilities of the Committee overlapped with that related to the Committee's purpose. Specifically, there was more discussion about rates and whether this was something the Committee could influence. There was some agreement that rate design is likely beyond the scope of the of the Committee.
- One member suggested the Committee should start by **defining vulnerable populations**, specifically in terms of percentage of their income that goes towards electricity. Broadly, there was mention that the Committee should seek to **make things better – for both those calling and for the customer service professionals** – in the context of what happens when someone is in arrears with NB Power and calls the customer service line. Other members expanded on this idea, suggesting that first they need to gain an understanding of the process of **what happens when someone calls NB Power in arrears**, and also the **ways in** which people can contact or interact with NB Power.

*The Vulnerable Populations Committee is an advisory body and will*

- *promote open dialogue between NB Power and community stakeholders representing vulnerable populations*
- *provide constructive input on NB Power's programs and services that affect vulnerable populations*
- *advise on effective and inclusive approaches to addressing the unique needs of vulnerable populations*

- Once presented with the above text for the proposed scope of this project, one member suggested amending the phrase 'community stakeholders' to '**community and community stakeholders.**' As with the purpose, committee members want to see stronger verbiage including the word '**recommend**' in the place of 'advise.' Further, a committee member mentioned that the scope statement should include a point about understanding the 'rules' or steps of how interactions between the customer and NB Power are currently handled. Finally, some members felt it would be good to get the data on how many people are being impacted by these particular issues so that any recommendations the Committee makes can be properly contextualized.

### Additional Committee Members

Committee members made several recommendations for the types of other voices who would be helpful at the committee table. These included:

- People with lived experience (i.e., those living in poverty, who have faced challenges paying their electric bill);
- An NB Power customer service person/who is familiar with the calls (note, there was recognition after this suggestion was made that this role is already being filled);
- A representative from the provincial food banks organization, who can speak to the provincial situation;
- Someone who can give perspective on newcomers/immigrants in terms of how they set up their power (note, some suggested the Multicultural Association, and also mentioned concerns about language barriers);
- Someone from NB Housing;

- Someone from the renter’s association (Assuming this referred to the NB Coalition for Tenants Rights); and
- Someone from ACORN (Association of Community Organizations for Reform Now) (i.e., a multi-issue community union of low- and moderate-income people).

### Vulnerable Populations

- Through a discussion of what specific communities fall under the umbrella term ‘vulnerable populations,’ Committee members tended to mention **low-income individuals and families**. Additionally, members mentioned that **persons with disabilities** at any income (given their added living expenses), **seniors on fixed incomes, immigrants,** and **ethnic minorities** should be considered in the definition of vulnerable populations. Furthermore, Committee members felt that the **definition of vulnerable populations should remain broad**, and any list of populations served by the Committee should be prefixed with ‘including but not limited to.’
- The Committee felt *very strongly* that **a priority order should not be assigned** to these identified vulnerable populations, saying one group was not more important/disadvantaged than another and that assigning a priority might pit already disadvantaged groups against one another. Additionally, the Committee alluded to the importance of considering intersectionality as a reason not to assign a priority order to the groups, citing that there is often overlap across the listed populations.
- When asked to share what challenges the identified vulnerable populations face, challenges included:
  - Financial barriers;
  - Language barriers (including verbal or ASL/LSQ);
  - Pride/perceived judgment preventing people from asking for help;
  - Mental health issues, including anxiety about speaking to people/leaving the house;
  - Lack of formal education (i.e., not knowing how to budget, etc.); and
  - Accessibility of information.
- Again, there was a strong feeling these challenges should not be prioritized, so no such ranking was assigned during the meeting. That said, one member did acknowledge during the conversation that from a practical perspective, at some point a decision would have to be made about which challenges the Committee should address first.
- The following definition of vulnerable populations was proposed by one member and agreement was expressed by at least one other:

*“Vulnerable customers’ refer to individuals or households that, due to socioeconomic, demographic, health, geographic, or situational factors, face increased risks of encountering financial hardship, energy insecurity, or negative health and social outcomes related to their energy usage and access.”*

*In summary, the first meeting of the Vulnerable Populations Committee saw general agreement with the proposed Purpose and Scope & Responsibility statements, with some minor edits. Committee members believe that expanding the membership to include those with first-hand experiences related to poverty and there were additional suggestions for additions to the Committee. The Committee seeks to keep the definition of vulnerable populations broad, including anyone who may face electricity insecurity for various reasons. Finally, there was a general consensus that the Committee should strive to make a real difference to the vulnerable populations interacting with NB Power.*

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