Beyond the bill: understanding energy affordability through customers' lived experiences

The FortisBC energy affordability tracker



Most customers pay their energy bills on time. However, this tells us very little about how affordable this essential service is for customers. Energy affordability can affect customers' ability to pay for other household essentials and invest in energy-efficiency improvements, while also influencing their broader experience with their energy provider. By increasing our understanding of how customers experience energy affordability, FortisBC can build a stronger evidence base to inform future programs, communications and other efforts aimed at supporting customers in managing their energy costs.

Why a broader view of energy affordability matters

Energy affordability is an important consideration for FortisBC as it works to provide safe and reliable energy services and helps customers manage energy costs. Yet affordability is difficult to understand through rates or average bills alone. Two households with similar energy costs may experience these costs very differently depending on income, housing conditions, competing expenses and access to resources to improve home energy efficiency.

To better understand these differences, FortisBC has commissioned research focusing on the customers' energy affordability lived experience. The goal is to develop a more complete picture of energy affordability and identify the factors that impact customers' ability to manage their energy costs.

Listening to customers

The benchmark wave of this tracking study was conducted via an online survey of 991 FortisBC residential customers. The survey explores home characteristics, energy costs, financial realities, awareness of customer programs and the steps households may take when energy bills compete with other priorities.

At the centre of the research is the Energy Affordability Index that brings together two dimensions of customer experience: stress and strain reflects worry, perceived control and the ability to manage energy costs. Sacrifice and ability to pay reflects trade-offs in household

spending and whether customers can keep payments current. The index provides a holistic way to understand energy affordability without relying on a single question or bill amount.

What customers are telling us

Two-thirds of customers (67%) say they can pay their household energy bills without undue financial strain, 13% had made a late or partial payment in the past 12 months, and 8% were unable to pay an energy bill at some point. At the same time, over half (53%) worry about being able to afford their energy bills in the future. In the 12 months prior to the survey, 45% reduced discretionary spending at least some of the time to pay energy bills, while 25% reduced spending on essentials such as food or medicine.

The research also considers energy burden, which is the share of household income that goes towards paying energy bills monthly. On average, customers have an energy burden of 3.1%. Income-qualified customers have a much higher energy burden than customers who are not income-qualified (5.3 % vs. 2.3%). According to Efficiency Canada[1], a household with an energy burden of 6% is considered to be living in energy poverty.

Affordability is shaped by several connected factors

A separate statistical analysis identified five factors that impact affordability experiences: perceptions that FortisBC is working to keep energy affordable, energy burden (the percentage of household income that goes toward paying energy bills), home energy efficiency, awareness and participation in energy-efficiency rebate programs, and the ability to afford desired home energy efficiency upgrades. Together, these factors explain 67% of the variation in scores on the Energy Affordability Index.

Housing and access to energy-efficient solutions emerge as important parts of the picture. Only 22% of customers live in homes that are classified as being high or very high in energy efficiency. The same proportion wanted to make home energy-efficiency improvements in the past few years but couldn't afford them. Although 71% are aware that FortisBC offers energy-efficiency rebates, only 22% have participated. Awareness of free programs for income-qualified customers stands at 49%.

Building a clearer customer-centered view

The study reinforces the value of considering affordability as a multidimensional customer experience. The research study finds that bill amounts and energy burden remain important, but they do not fully capture worry about future costs, household sacrifices, payment difficulty, household energy efficiency or access to support. Bringing these elements together provides FortisBC with a clearer evidence base for understanding customer needs, including the financial worry, household trade-offs, payment difficulties and barriers to energy-efficiency improvements that may not be apparent from bill payment behaviour alone.

This customer-centered view complements FortisBC's broader Affordability Framework, which brings together research and communication, customer support, proactive programs and community collaboration. The research offers a common foundation for discussing affordability while acknowledging that customers' circumstances and experiences vary.

About the research

Method: Email-to-online survey of 991 FortisBC residential customers. The benchmark survey was conducted in July 2026. The maximum margin of error for the total sample is ±3.3 percentage points, 19 times out of 20.

Source: FortisBC Energy Affordability Tracking research, conducted by The Sentis Group.

For more information, contact:
Roy Mokha, research & evaluation work leader at roy.mokha@fortisbc.com.

[1]Efficiency Canada, Energy Poverty in Canada, https://www.efficiencycanada.org/energy-poverty-in-canada/