

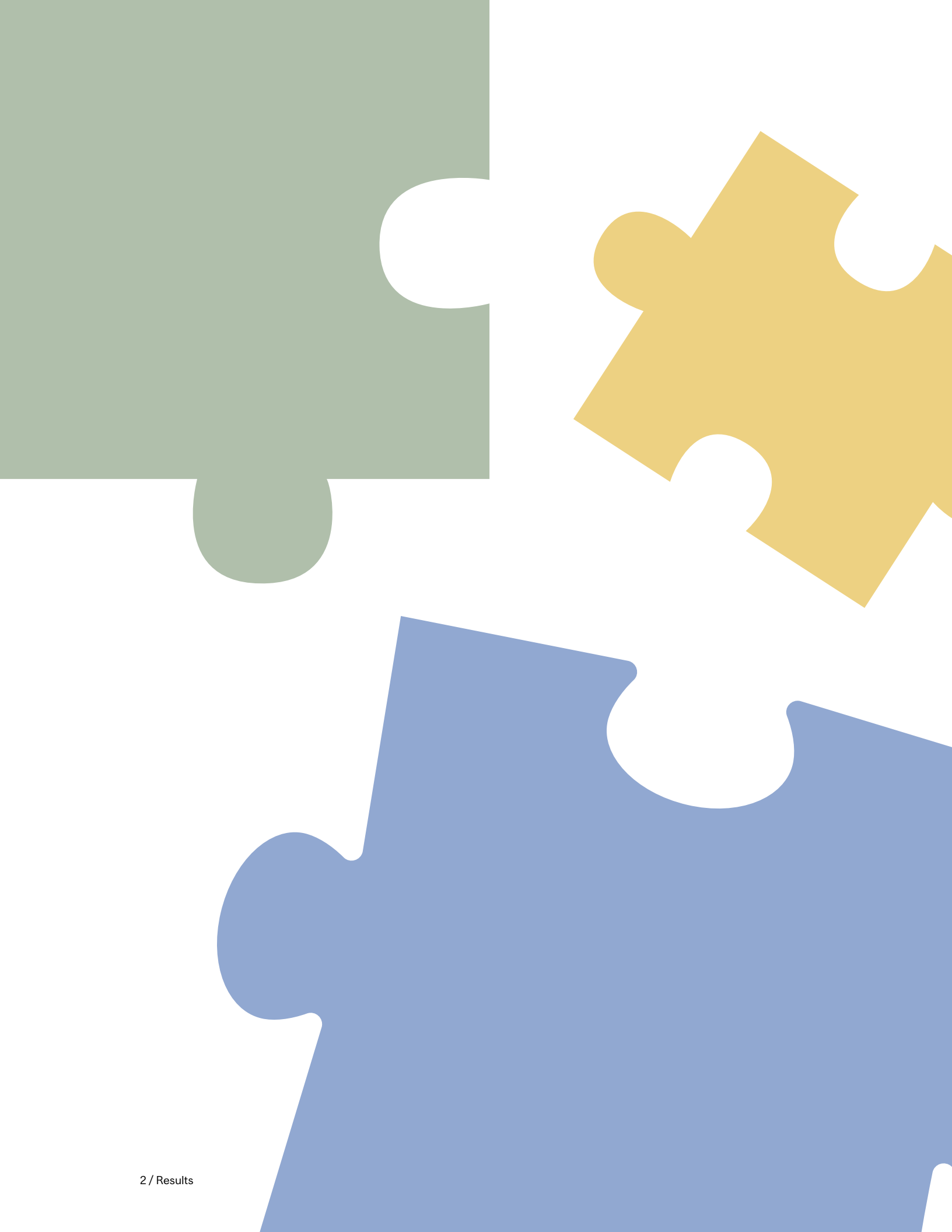
# ENERGY HARDSHIPS from the **PERSPECTIVE** of **SERVICE PROVIDERS:** understanding and addressing energy poverty in Bridgewater, Nova Scotia



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# Introduction

Over the past few years, the Town of Bridgewater has been implementing *Energize Bridgewater*, a program that is supporting households to find affordable housing options, increase the energy efficiency of their homes, and decrease the cost of energy. We, a research team from McGill University, have been researching the energy needs, housing, and well-being of residents in the town of Bridgewater. This research project is called **BridgES** (for **Bridgewater Energy Security**). Through this project, we are studying energy poverty in the community and the way it affects the daily life, health, and well-being of households and the impacts of *Energize Bridgewater* for residents of the town.

After having completed a baseline survey (i.e., before the implementation of *Energize Bridgewater*) on energy use, housing, and well-being in Bridgewater in 2022 (Riva et al., 2022), we recognised the strong role the community sector and service providers play in the lives of households facing energy poverty. While we continue conducting research with households and individuals facing energy poverty in the community, we also wanted to explore the role and perspectives of community organisations. Therefore, we aimed to answer the following research question:

**What is the perspective and role of service providers in understanding energy poverty, supporting households, and addressing energy poverty effectively?**

Over the past few years of us doing research in Bridgewater, we were made aware of the increasing numbers of households facing housing insecurity and homelessness. As will be explored in this summary report, generally, the community organisations supporting households facing energy poverty also support those facing housing insecurity and homelessness. This study offered us the additional opportunity to explore the strong association between energy poverty and housing. We hence added a second research question to guide our work:

**How does energy poverty intersect with housing insecurity and homelessness in Bridgewater?**

Given the close proximity and continuing relationship between service providers and the population they serve, we consider that their perspectives will deepen our understanding of the burden energy poverty represents for households. Furthermore, given the work undertaken by community organisations and the invaluable knowledge service providers possess about the needs of households and the community sector in their context, they have the potential to shed light on the opportunities and challenges we need to consider to tackle energy poverty and housing insecurity effectively. We believe the findings from this study can contribute to fostering meaningful collaboration between the research and community sectors.

# Methods

## Recruitment and sample

For this study, we recruited employees or volunteers from local community organisations that serve the population facing energy poverty in Bridgewater and surrounding areas. We undertook two waves of recruitment. For the first wave, we contacted the organisations we had worked with during our fieldwork in Bridgewater for the baseline study of BridgES in the spring of 2022. For the second, we contacted community organisations we had not yet worked with, but who we were referred to us by collaborators and other participants, broadening the scope beyond our initial network. In total, we recruited nine participants from eight community organisations. A description of the sample is presented in Table 1.

Table 1. Summary of the sample; description of the organisations and positions of participants.

Participant number	Participant name*	Organisation's mandate**
01	Mary	Educational and family support
02	David	Community funding
03	Scott	Community care society
04	Kendall	Public health promotion
05	Carey	Support for older adults
06	Avery	Housing support
07	Valery	Family support
08	Taylor	Drop-in center
09	Robin	Drop-in center

\*Names were changed to protect the confidentiality of participants and the populations they serve.

\*\*Some participants preferred to keep their organisation anonymous in publications for further confidentiality.

## Data collection

Data was collected through in-depth, semi-structured interviews, using an interview guide. The interview guide was composed of four sections: (1) defining energy poverty; (2) observed changes over time in energy poverty and housing; (3) supporting households; and (4) addressing energy poverty. Each section included questions to be asked to each participant, as well as probes (i.e., additional related questions or prompts) if participants needed guidance to answer. We offered to conduct interviews in-person or remotely with participants, based on availabilities and preferences. Most participants were comfortable conducting the interviews remotely. Interviews were conducted over Microsoft Teams (n=6), over the phone (n=1), and in person (n=2). The lead researcher conducted each interview to increase consistency. Interviews lasted between 45 and 60 minutes and were recorded using an audio-recorder; no video was recorded. The lead researcher transcribed each interview verbatim.

## Data analysis

For this study, we performed a thematic analysis of the data. A thematic analysis is a common form of qualitative analysis that summarizes the key topics and elements discussed by participants, making links between and across interviews (Thorogood & Green, 2018). During data collection, the lead researcher wrote down a preliminary list of themes and codes as they appeared in discussions. The list was validated and finalized with a co-researcher on the project who was familiar with the interview guide, content and aims.

All interview transcriptions and the preliminary list of codes were uploaded to NVivo 14, a qualitative data analysis platform. The lead researcher analysed each interview. Additional codes were added as they appeared during the process; they were used to revisit the previously analysed interviews, making the analysis an iterative process. The analysis was shared with the co-researcher to validate findings. The following section presents the results from this analysis, grouping codes into larger themes across interviews to paint a broader picture of the research topics.

# Results

## 1

### Defining energy poverty, its causes, and changes over time

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In the first section of the interview, participants were asked questions about how they understood energy poverty. All nine of the people we talked to, despite not all working directly on energy poverty or for organisations for which energy poverty was within the actual mandate, were familiar with the concept and issue of energy poverty and considered it affected the people they support. Indeed, energy poverty was seen as a pressing issue that affected a large portion of the community, as shown in the following quotes.

*“We see energy poverty every day.”* (Scott, Community care society)

*“Absolutely. I don’t know anybody that’s not impacted by energy poverty right now.”* (Mary, educational and family support)

*“We see it in all of our guests that we’ve had.”* (Taylor, Drop-in center)

When defining energy poverty, participants noted that energy poverty related to the unaffordability of energy services and the inability to meet one’s energy needs. One participant explained the use of different measures to characterize energy poverty, including the 10% indicator<sup>1</sup>. Different essential energy services were mentioned during interviews, starting with the need to heat dwellings using electricity, wood, propane, etc. Additionally, participants named the need for air conditioning and indoor cooling, laundry, warm water for hygiene, and telecommunication. Having a cellphone and/or an Internet access came up in five interviews and was considered an essential energy service to access different aid programs, education and employment, and stay connected to support networks. Participants also often noted transportation needs, both in terms of gas for personal vehicles and transit passes.

Throughout interviews, participants described some extreme cases of energy poverty they had encountered through their work. Among these cases, many participants noted the large utility bills some households are having to pay, with David telling us one household reported receiving a \$1200 bi-monthly energy bill during the winter. Mary recounted a household that had accumulated \$5000 in debt toward Nova Scotia Power (the provincial utility company). Service providers had alarming stories to share when discussing the extreme measures households implemented to stay warm when facing energy poverty. Kendall told us about households burning their furniture once they had run out of wood to heat their homes in the winter. Carey had helped a person that had resorted to using a hair dryer in their

<sup>1</sup>Using the 10% indicator, a household is considered to be in energy poverty if they spend more than 10% of their income on energy costs (Tirado Herrero, 2017). It is commonly used measure of energy poverty in policy and research.

bed under their sheets to keep warm when they were no longer able to pay for heating, posing a safety risk.

Many of the service providers who contributed to this study had been involved in the community sector in Bridgewater and the surrounding area for many years. Hence, through their experience, they chronicled the ways they observed energy poverty, housing insecurity, and other hardships had changed over time. Among the changes, the most obvious had occurred due to the COVID-19 pandemic, a theme that is discussed throughout this report. The drastic rise in inflation had impacted the price of most things in previous years, including housing, food, gas, among others. Service providers pointed to the skyrocketing price of energy compared to stagnant income levels, creating an increasing energy burden for many households.

***“In Nova Scotia, and probably true of other jurisdictions as well, energy prices are going up and so the cost for home heating or fuel and electricity continues to rise. Along with everything else that’s going up. So the need in communities is certainly growing, the disparity that is there between those who can afford to pay for their energy and can’t is a growing, growing.”***  
(Kendall, Public health promotion)

Participants observed that the number of people struggling with energy poverty, housing unaffordability, and financial strains was growing. Mary explained that more and more of her collaborators who had stable jobs in the community sector were beginning to express their inability to afford their needs and how they also required assistance. Many participants explained that the number of households falling into poverty was growing, meaning community support resources were becoming increasingly scarce and spread thin.

Moreover, in every interview, participants described the ways in which energy poverty intersected with other hardships among the population they served and were becoming more apparent. Observed intersections ranged from lower incomes and poverty more generally, food insecurity, inflation, transportation, housing unaffordability and poor housing conditions, and mental health issues. One participant used the metaphor of a spider web to describe the association between issues, and pointed out the five major items households are struggling to afford, namely “power and fuel, rent, medical supplies, and food” (Scott, Community care society). We break down some of these intersections and their nuances in the following sections.

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# 1.1.

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## Association with income poverty

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Many service providers mentioned the strong, even indistinguishable, link they observed between income and energy poverty. Indeed, income poverty was mentioned as a cause of energy poverty in six interviews; and lower income households were considered more likely to experience energy poverty in seven interviews.

***“I wouldn’t say that energy poverty is a main issue that we take on. That’s not our mandate, but it just ends up being a part of the conversation because a lot, like a majority of people that we support are living in poverty, and that’s just a reality that they’re facing.”***  
(Mary, Educational and family support)

Many of the organisations that participated in this study did not have energy poverty as a central issue to address within their mandate. Indeed, around five supported households facing energy poverty as an additional part of their work given how it intersected with the hardships more closely tied to their mandate, especially income poverty.

***“It’s not just the energy, it’s poverty in general that spirals into all those other areas [...] It’s not typically like, “Oh, I can afford food and gas for my car, but I can’t afford my power bill.” You know, it’s that cumulative thing where I don’t have the money for this, this, this and this. So it gets lumped into all those bills that are stacking up on people’s desks, I guess.”*** (Valery, Family support)

*“Then, low-income. The demographic here, if you look it up on Stats Canada, there’s a [...] big disparity between income. So we have a lot of folks on pensions or income assistance and they make very little money.”* (Avery, Housing support)

Income came up as an important challenge for households, namely when considering minimum-wage jobs, fixed incomes (e.g., government

assistance and government pension plans), and shift work. Overall, income poverty was named as an important issue in Bridgewater, especially considering important income inequalities observed within the community. As will be explored a little later, the social stratification of issues such as energy poverty has even led to some tensions within the community.

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# 1.2.

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## Intersection with housing and homelessness

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Throughout the interviews, the link between energy poverty and housing was highlighted extensively. Indeed, housing was identified as being a cause of energy poverty in every interview we conducted. We have arranged these discussions around different aspects of housing, namely housing conditions, housing unaffordability and insecurity, and homelessness.

### Housing conditions

Of the associations discussed, many participants noted that poor housing conditions and older homes were often associated with experiences of energy poverty.

*“Our housing stock is quite old, and so [...] it’s leaky. The wind gets in, the cool gets in and it’s not well insulated. And so, in order to maintain certain levels of comfort, people do need to be using more energy than they otherwise could be using [...] if the condition of their housing was improved.”* (Kendall, Public health promotion)

*“Some of the homes have seaweed or newspaper as insulation here. So you have some of the homeowners and renters both struggling with aged housing stock.”* (Avery, Housing support)

*“But it’s just even the efficiency of the dwellings that they’re living in, it’s not necessarily their own homes, but their rentals if they’re lucky enough to have a place.”* (Carey, Support for older adults)

These quotes also note how the housing market has changed over time, which was another important theme in the discussions. Indeed, many participants noted that housing has become increasingly unaffordable, along with utility costs, in the last few years, especially with the aftermath

of the COVID-19 pandemic. In the time since the end of the COVID-19 lock-down, the housing landscape of Bridgewater and the surrounding area had changed considerably, as noted by participants. They observed that incomes did not increase much during that period, while rent prices rose steeply due to higher demand. People thus had a harder time accessing affordable energy efficient housing. This exact sentiment is expressed in this quote by Kendall, who works in public health promotion:

*“[The aftermath of COVID has] just pushing a lot of people into poorer quality housing if they can even access that. And I think it’s really just all the other things: the rising utility cost or rising utility costs and fuel costs are having on people’s budgets just generally. [...] I remember there being an initial conversation because our [colleagues] who were supporting families in the community were noticing that people were paying more and more for their housing, but it was of increasingly poor quality.”* (Kendall, Public health promotion)

### Housing security and unaffordability

Many participants also noticed a rise in the occurrence of ‘renovictions,’ which occur when landlords evict the existing tenants to conduct renovations to the dwelling, often leading to an noticeable rise in rent prices. Different participants discussed the paradoxical impact of renovictions, which can both exacerbate the unaffordability and inaccessibility of housing options, while also having the potential of increasing the energy efficiency of dwelling and alleviating the risk of energy poverty. Nevertheless, the occurrence of minimal and

incomplete renovations that had little benefit on the housing conditions of dwellings was also identified.

***“Some people might be fortunate to live in accommodations that have been renovated like there’s definitely been a lot of that that has happened over COVID: people coming in and buying up properties and fixing them up. But with that came an extreme increase in rent. And not always energy efficiency.”***

(Mary, Educational and family support)

***“100% [the housing market] completely changed during the pandemic. [...] A lot of renovictions... And renovations are great if we’re talking energy poverty. If someone is going to replace windows and doors, insulation, love it, that’s great! Or pull out your oil tank and put a heat pump, that’s fantastic. But the renovictions we see are not true renovations.”*** (Kendall, Public health promotion)

The unaffordability of housing and the lack of housing was a central theme across most interviews. With the pandemic, participants considered that rent costs had increased two- or three-fold. And the burden of housing costs was noted as limiting the disposable income households could use to pay for their utility costs and other basic expenses. The lack of housing options, especially affordable ones, is considered one of the most pressing issues for service providers in the community given the rise in households and individuals experiencing homelessness.

### **Energy poverty and homelessness**

The increased level of homelessness in Bridgewater came up in each of the eight interviews we conducted. Different forms of homelessness were described during interview, including sleeping rough (i.e., sleeping without a shelter); living in campers, cars and tents; spending extended periods of time in hotels; and living in shelters run by local churches. During the interview with Taylor and Robin, we discussed how the lack of housing options meant more people were having to live with roommates or with family members despite small living quarters (i.e., overcrowding) and these relationships being unstable at times.

In our interview with the staff member from the housing support association, Avery described the ways in which energy poverty is both a pathway into homelessness and a barrier out of it in the context of Bridgewater.

As a pathway, Avery describes that households facing energy poverty are sometimes accumulating large debts to the utility company. When households are unable to pay their utility bills in full, they are then at risk of being disconnected. In that case, the landlords may choose to evict tenants given the potentials risks to their property, including pipes freezing or the creation of mould. As Avery explains:

***“...Our highest demographic are the folks that are in the renting market and they are losing their rentals because they can’t afford to keep them heated, or keep the lights on [...] if power gets cut, the homeowner is not going to be impressed that there’s no hot water running through their pipes, or there’s not air flow or heat, or what have you, which puts their unit at risk.”*** (Avery, Housing support)

As a barrier out of homelessness, Avery further explains how many households in situations of homelessness have large debts toward utility companies (or Nova Scotia Power). In that case, they are unable to sign the contract with the utility company to get power in a unit when signing for a new dwelling, making them ineligible as tenants for the apartments. The only possibility they had observed would be apartments for which utilities are included, which are becoming less and less common in the town.

***“So you have to prove that you have the ability to have power in your name so that you can set up the electricity and the heat. And maybe another requirement is that you have to get a contract with an oil company to fill that oil tank up right of the hop.”*** (Avery, Housing support )

When individuals have struggled with energy poverty for a long time, they might also struggle to envision themselves being able to manage their finances and maintain their housing if they were to find a unit, creating a psychological barrier to being housed.

***“Also, they have tons of arrears, which I’ve mentioned earlier, that’s preventing them from moving forward. Until they get these arrears tidied up, and get the credit back, there are lots of them that can’t get anywhere to live because***



*they can't open power in their name due to the arrears, or they just know that they can't budget it. There's tons of reasons.*" (Avery, Housing support)

Overall, some of the households that Avery interacts with are having to make very hard decisions between paying their utility bill or rent in the hopes of trying to keep their unit, knowing that falling far behind in either of those payments could jeopardise their ability to stay housed.

*"...folks have to make that difficult decision right, so maybe they decided that this month they are going to pay just enough toward heat and lights*

*so that it doesn't get cut off but now they don't have the money for rent, so now they are behind in rent, so then they are going to lose their place. So one thing is going to happen first: You're going to either lose [...] your place, or you're going to have all of your power cut."* (Avery, Housing support)

This intersection demonstrates the strong link between energy and housing security, with each of them threatening the other. We keep this in mind as we continue to research and collaborate to support and protect households facing energy poverty and housing insecurity.

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# 1.3.

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## Trade-offs: Food, healthcare, and transportation

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The service providers interviewed often noted that the households facing energy poverty, especially for those struggling to afford their energy needs, were also facing difficulty affording their healthcare and food, making trade-offs to make ends meet.

Food insecurity was mentioned in every interview we conducted. The 'heat or eat' trade-off is used in research to refer to the difficult choices households have to make when they are unable to afford their energy needs and as such might limit their energy use or other expenses to afford one or the other.

*"And we hear stories of what people who are having to make those decisions between paying for food and other necessities or their energy."* (Kendall, Public health promotion)

*"But I think what happens is people try their best to muddle through, or they skip a bill because they're saying, well, this is a priority this month, like you're really light on groceries last month so let's get a really good grocery order. And then that leaves them without the proper amount to budget for this. So there's a lot of that happening, like people diverting funds and then they just get behind and overwhelmed."* (Mary, Educational and family support)

While the 'heat or eat' trade-off defines the choice between paying for energy services

and food/groceries, other trade-offs are also occurring including transportation, social outings, healthcare, clothing, etc. The following quotes exemplify the association service providers had seen.

*"Too many of [our clients] are made to feel that they have to make really hard choices between staying warm, feeding themselves, or getting their medication, because their medications can be hundreds of dollars a month every month, right?"* (Carey, Support for older adults)

*"If, you know, somebody's living on \$600 a month and they have to pay the power bill and the rent and everything else, you know, for them to get around, they just they don't have the money to spend \$2.00 on a bus ticket, right?"* (David, Community funding)

What's more, individuals facing energy poverty and related hardships are not only making financial trade-offs, but also social ones. Indeed, one service provider recounted some of the sacrifices some young people are having to make to support their households at the expense of their social well-being.

*"We're seeing more students come and ask schools or our staff for gift cards or gas cards, like gas cards or grocery cards. We're seeing more students at the high school level engaging in regular employment, in some cases at the*

***detriment to their education. Like they're working to be able to help provide at home.***

(Mary, Educational and family support)

In this case, we are talking about sacrificing education success to hold a job for extra household income given the urgency of affording

the household's basic needs compared to the potential benefits of educational opportunities. Overall, through these interviews, we found that service providers are assisting households facing numerous challenges that go beyond the already challenging inability to stay warm.

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## 1.4.

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### Stigma and shame

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One of the challenges service providers discussed was the stigma and shame experienced by households facing energy poverty, housing insecurity and homelessness, and poverty more broadly. While closely related, we understand these two experiences as slightly different, with stigma referring to the external preconceptions around an issue, and shame as the subsequent internalised feelings.

To begin, service providers explained how there is stigma around income poverty more broadly in Bridgewater. Simply put by Mary (Educational and family support), "there's still lots of stigma around asking for help." While the community was experiencing a rapid increase in the levels of energy poverty and homelessness, the social discourse around such issues was moving more slowly. Some service providers even described tensions experienced when discussing the changing needs in the community and their desire to adapt their vision and services with their superiors and other organisations given the status-quo within the community sector. Consequently, they report a disconnect within the community and a lack of awareness around the struggles different people are experiencing.

***"I just don't think that people understand the layers of anxiety that go on the lower class and the marginalized."*** (Taylor, Drop-in center)

This stigma, which occurs on a broader level has repercussions on the ground, affecting the lives of people potentially in need of support, manifesting as feelings of shame. Some of this shame was thought to also stem from a sense of pride, especially among older adults, people who had

not grown up in lower-income households, and even service providers who are now in tougher situations.

***"Pride. They've done everything themselves their whole life. You know, they were the ones that people talked to for advice or help or assistance. And now they have to be the person asking for help and that's unfamiliar territory [...] and I hear this so often, they'll be somebody really destitute and they'll say, 'Well, no, I don't want that from the food bank. Thanks. Someone else needs it more than I do.' So I think it's a generational thing, [...] in the era that they grew up in, we're having to be self-sufficient and self-reliant and not be a burden on other people..."*** (Carey, Support for older adults)

***"And when people are overwhelmed, generally they're not asking for help. And that's even [...] true of [...] frontline service providers who are providing support to people who are highly vulnerable. [They] often don't recognize it in themselves when they're getting burned out. They're not asking for help. [...] So it's way broader than just a group of people, I think, society-wise, we're just not good at asking for help."*** (Mary, Educational and family support)

Taylor and Robin explained how many of the people that came by the day center expressed their shame through a desire to distance themselves from the experience of others. Namely, individuals would be intentional in stating that this was the first time they were attending a community meal or going to the food bank, that they could not believe they were homeless, or that they would not be in this situation for a long period time.

These experiences of shame led to people hesitating or being unable to ask for help. The households service providers worked with that were facing energy poverty were generally juggling many other challenges at the same time, including shame. Being overwhelmed with daily life inhibited many from finding the time and energy to reach out, and feeling inadequate was an additional barrier. Consequently, service providers explained that many people resisted asking for help and only did so once the situation had become exceptionally dire.

*“So in in a perfect world, you know, we’d be learning about those things [extremely high power bills and shut-offs] before it ever gets to that point, but that’s not the case. I think people just get into trying to compartmentalize and move on, but then it reaches a crisis point where people realize that they have to ask for help.”*

(Mary, Educational and family support)

*“People are embarrassed, so they won’t speak up, or they don’t know how to.”* (Carey, Support for older adults)

Service providers noticed that households facing energy poverty were or became increasingly socially isolated, having with limited options or assurance asking for help from organisations, institutions, friends and family. They note that social isolation only exacerbates energy poverty and related hardships. These discussions led into conversations about the role social awareness and acceptance could play in addressing energy poverty and housing insecurity more effectively. We will explore this topic in more detail in the section “The way forward.”

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# 1.5.

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## Socioeconomic and spatial distribution of energy poverty

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The service providers we interviewed also noted some of the socioeconomic and spatial distribution of energy poverty, highlighting the potential inequalities and intersections experienced. The disparities mentioned include (with the number of interviews in which they came up):

- Individuals with disabilities or limited mobility (3 interviews)
- Individuals with mental health problems (2 interviews)
- Individuals with lower literacy levels (2 interviews)
- Households with lower incomes (7 interviews)
- Middle-income households (2 interviews)
- Families, especially lone-parent households (7 interviews)
- Older adults (6 interviews)
- Young adults and youth (1 interview)
- Isolated individual (3 interviews)
- People living with others in unstable relationships (1 interview)

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# 1.6.

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## Context of Bridgewater and rural Nova Scotia

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Interviewees noted the specific and unique context of Bridgewater, namely as a small town within a larger rural area in Nova Scotia. The main point explained by service providers was that Bridgewater is a service town, or a “hub,” within the surrounding region known as Nova Scotia’s South Shore. In this way, Bridgewater has comparatively more resources, employment opportunities, health centers, and housing options. When people within the region experience difficulties, they might be more likely to relocate to Bridgewater, thinking more options and support will be available to them.

*“Again, because Bridgewater in particular is a bit of a hub in our region, more services and supports are available. There’s more [...] rental housing in place, not necessarily available... So there’s just a concentration of people who require access to certain services, whether those are medical or employment, whatever that is. Those with fewer economic resources would prefer to live in Bridgewater to make it more affordable for them, they don’t have to worry about fuel costs, maybe, so much as they would if they were living in an outlying area.”* (Kendall, Public health promotion)

However, service providers in Bridgewater note that while the town does indeed have more resources than smaller communities in the surrounding area, it does not have enough to meet the need of the large number of people now living in the municipality. Given the housing and inflation crises currently being experienced, resources are spread thin and are insufficient to meet the needs of everyone in the community. Furthermore, service providers described how residents of Bridgewater are weary of the impacts a large influx of people could have on the culture and makeup of the town.

*“But I think, a lot of people too, the struggle you have on the South Shore is, especially for Bridgewater is [residents of Bridgewater] are afraid to become the magnet for everybody...”* (Taylor, Drop-in center)

Similarly, one service provider mentioned that a local religious leader told them that they did not want a homeless shelter in Bridgewater despite the large number of people experiencing homelessness in town. Potentially underlined by a fear of change and otherness, it seems as though the municipality is torn between the desire to stay the same and adapt to the current needs of the community.

***“I just don’t think that people understand the layers of anxiety that go on the lower class and the marginalized.”*** (Valery, Family support)

# Results



## 2

### **Supporting households**

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The interviews and discussions then turned to the ways local community organisations tried to support households facing energy poverty and housing insecurity. Though many organisations also offered services that were not related to energy poverty and housing, we have focused on energy and housing given the aims of this study and present them below. We grouped services together into six broader categories that relate to: financial and material aid and donations, navigating larger institutional programs, education and workshops, emotional respite, advocacy and awareness, and referrals.

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# 2.1.

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## Financial and material support

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The first form of support organisations mentioned was financial and material support. Four service providers explained that their organisation offered financial support to households facing unaffordable energy and housing costs. When it came to energy costs, organisations helped households pay outstanding energy bills, arrears to utility companies that needed to be reimbursed for dwellings to be reconnected to power, or for wood or oil tank refills for households having run out and no longer able to heat their homes. The organisations mentioned working together to help households, especially when bills were excessively high: each organisation would pitch in a couple hundred dollars towards the bill to help ensure payments could be made in full.

*“[Some] families have exhausted all the other potential support avenues and still have not been able to pay their bills. So we have cost-shared oil bills, heat tanks, repairs, things like that, with Salvation Army or Saint Vincent de Paul. We try to collaborate around those things when there’s like a high-cost bill.”* (Mary, Educational and family support)

Similarly, community organisations were often solicited to help households with high housing costs. Scott, from the community care society, cited that a fifth of the organisations donations in 2022 had contributed to rent and mortgage payments.

Beyond financial support, organisations also donated material goods to households when possible. These donations included coats and clothing, as done through the community funding agency overseen by David, through which they offered thousands of coats to locals annually. The local drop-in center also accepted clothing donations that were then available to visitors. Many organisations tried to find furniture to give to households, especially for those moving into their own place after leaving accompanied living, group homes or being homeless. Some of this furniture came from residents donating extra pieces or small local furniture companies having partnerships with the community organisations.

As described above, the people supported by the participating organisations were often facing challenges affording their energy and housing needs were also struggling to pay for food, transportation, and telecommunication. Many of the organisations therefore offered financial and material support to help households meet these other needs as well, as described in the following paragraphs.

To help lessen the burden of food insecurity, service providers described the ways they supported households to access and afford food and groceries. The drop-in center that Taylor and Robin worked at offered lunches on weekdays for anyone who wants, offering around one hundred meals every day. Many organisations also offered gift cards to local grocery stores as well as actual food donations. Service providers also mentioned the local food bank in Bridgewater, with whom many of them referred their clients.

Transportation also came up in many of the interviews as a need many households facing energy poverty are struggling to afford. To help support them, service providers mentioned offering to fill up the gas tank of cars and distributing gas cards. Such donations were especially relevant for individuals facing homelessness and currently living in their vehicles. Some organisations sometimes paid for taxis and coach buses for individuals to access support centers or visit family. Many organisations also distributed tickets for the local public transit bus, Bridgewater Transit. These tickets are \$2 each, and the cost can be a barrier for some to access the service, as described by David in a previous quote (see p.9). David also mentioned that his organisation provides bikes to families to help make active transit financially accessible, having offered over 700 bikes since the program’s inception around ten years ago. Likewise, the drop-in center staff (Taylor and Robin) explained how they had received an electric scooter in donations, which was then gifted to a visitor with mobility issues.

Telecommunication was also understood as an energy service by participants, and the lack of access could be a barrier in finding resources. Hence, different organisations offered financial help for households struggling to pay their Internet and phone bills or referred them to provincial telecommunication providers or government programs offering free Internet to certain lower income households. Additionally, the community funding agency (with Community funding) also runs a program to distribute cellphones to those needing them.

Given the different mandates and financial structures of the participating organisations, support structures and flexibility varied between organisations. On one hand, organisations that received and relied on government funding to support households had to follow established guidelines, such as financial support for housing and energy poverty exclusively. On the other hand, some organisations, especially faith-based organisations that ran on donations, were able to

offer money towards ad hoc expenses and needs, including energy bills, housing, clothing, food, and healthcare. Some organisations explained having limits on how often households could receive financial aid, usually around once or twice a year. From our interviews, we found that organisations were aware of each other's functioning and worked accordingly. Avery (Housing support) even mentioned how the organisation works with this in mind, divvying up financial support in order to cover the different needs collaboratively and referring households to others when needs are beyond their scope.

Participants noted that given the intersection between each of these struggles, not having to worry about your energy bill one month frees up mental space and budget to afford food and housing. Nevertheless, many service providers noted the limitations their efforts had in addressing the root cause of these issues, with one-off donations not delivering households from energy poverty in the long run.

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## 2.2.

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### Help navigating institutional support and programs

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An important role undertaken by community organisations in Bridgewater was helping households when dealing with larger institutions. Institutions, including governments and utility companies, were explained to be intimidating for households. From our conversations with community organisations, we got the sense that community organisations played a mediation role, being the link between individuals and institutions as they are both more aware of the support available to households, while also being seemingly more approachable spaces (in most cases). This help was expressed in three main ways: negotiating with utility companies, helping find support programs, and assisting with administrative forms. Each is explored in more detail next.

#### **Negotiations with utility programs**

Many of the interviewees mentioned that the households they worked with sometimes had accumulated debts towards utility companies, received disconnection notices and even

experienced being cut-off from their energy source. Such occurrences are stress-inducing and traumatic for households. As mentioned by Educational and family support in an earlier quote (see p.11), the stigma and shame surrounding energy poverty led many individuals to not seek for help until they were in desperate situations. Thankfully, when households did choose to ask for support, two of service the providers we interviewed (Scott and Avery) mentioned that their organisations maintained a direct relationship with the local energy provider, i.e., Nova Scotia Power, and had a trustee program. These organisations could negotiate directly with the utility company on behalf of a household. Such a negotiation could lead to households being reconnected to power despite their outstanding debt, as well as arranging for feasible payment arrangements. Through the trustee program, the payments to utility companies could be managed directly by the trustee, reducing the risk of falling behind on payments or making budget errors.

*“...we can make payment arrangements once they know they are connected to a trustee, they know that we can cut them some slack, come up with some payment arrangement, spread it out over the arrears. If they can show a commitment of putting down a couple hundred dollars down, then we can take the arrears and spread it out over a bunch of months to keep them there, to keep them from getting bad credit from Nova Scotia Power.”* (Avery, Housing support)

Furthermore, through their connection to Nova Scotia Power, Scott explained that they often encourage people to reach out directly to the company if they can. The utility company is often more understanding than people think, and that through their own agency, they can arrange to get on a payment plan.

### **Help finding and accessing support**

Community organisations supported households by sharing information about the support programs available. Indeed, service providers considered that many programs were not adequately visible or publicised to the populations that could most benefit from them.

*“People are overwhelmed. They’re not looking into grants and all the things. So that’s part of the work that we do is to make sure that people are aware and supporting them in applying for the things that they’re eligible for because it’s just not on people’s radar...”* (Mary, Educational and family support)

*“There’s a lot of stuff the government throws out there, but I’m not sure it reaches the target population that it should. And I mean I read CBC pretty much every day, not everybody would do that...”* (Valery, Family support)

Being aware of the different support programs and financial aid available for households was a service undertaken by seven of the eight organisations we talked to, pointing to the lack of visibility of certain programs. Indeed, when it came to older adults, individuals with cognitive and learning disabilities, people with lower literacy levels, those without Internet access in their homes, and families, having the time and resources to look for and identify the available and applicable support program was considered out of reach.

While not always considered a main task by some service providers, service providers and community organisations hold a breadth of knowledge unmatched by other entities. They

are aware of the array of programs available, their eligibility criteria, and accompany households throughout the application process. Indeed, many organisations assisted individuals and households when it came to filling out forms. The inaccessibility of forms was a subject that came up in many interviews. Carey, who works a lot with older adults, discussed the many flaws noticed in governmental forms. Their dense writing, few or no diagrams, and complex language make them a daunting task for many. Similarly, given the long process time and complexity of certain forms, Avery recounted sometimes going over forms with people to ensure that there were no mistakes.

*“These forms, they’re subsidy forms they can take up to twelve weeks to process, which is a long time when you are waiting for a couple hundred dollars to make ends meet. So if there’s an error, then they are going to send it back in the mail and it just delays it even further. The forms can be grueling for someone who is unfamiliar with it.”* (Avery, Housing support)

Beyond accessing support in the first place, households must also maintain the support they receive and be aware of their rights and responsibility. Service providers played a role in communicating these and accompanying households as they journeyed through other complex processes. For example, Mary explained how the organisation tries to ensure that the households they work with that are on income assistance are staying connected to their case worker and communicating their needs and challenges accurately. Additionally, Avery described accompanying household to their tenancy hearings. For such hearings, households must complete a lot of paperwork and pay fees, which can make the process inaccessible. By being there, service providers could help inform individuals and make them more aware of the way the process works and how they can advocate for themselves.



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## 2.3.

### Education and workshops

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While less frequent, a few organisations offered workshops and targeted educational support to households. We distinguished this educational support from other forms of assistance as it served to empower households in the longer term, giving them the knowledge and resources to undertake certain tasks on their own.

Among the content of education and workshops offered, one organisation offered workshops on digital literacy and scam prevention (described by Carey). Another offered an emergency preparedness course for emergencies such as

extreme weather events and prolonged power outages (described by Valery). In this workshop, participants would be putting together a kit that includes candles, a crank battery radio, an emergency contact plan, granola bars and canned foods, social insurance cards, and birth certificates and custody documents for families. The housing support organisation (described by Avery) offered one-on-one support to help households create their budgets and evaluate what their spending on housing, utilities, and other needs should be to maintain financial stability.

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## 2.4.

### Emotional respite

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Another meaningful role community organisations played in the lives of households and individuals facing energy poverty, housing insecurity, and homelessness was emotional support. From offering a space to hangout to a listening ear, the service providers interviewed describe the importance of simply being there for households facing challenges. In our interviews with Valery and Taylor & Robin, they described how their organisations provided spaces accessible to those whose living conditions were not well suited or not meeting certain needs. Some of the services provided in these community spaces included safety and warmth, childcare, social connections, Internet access (for work, school, or administrative tasks), and an environment to meet with case workers.

Both Valery and Robin explained how they felt that listening to people was an intrinsic part of their job. As explored earlier, many participants felt like households and individuals facing energy poverty and housing insecurity experienced a lot of stigma and shame around their circumstances. The lack of social network was an important barrier and burden

observed by service providers. Hence, being there to simply listen and ask relevant questions allowed them to engage and support households. Indeed, Valery expressed that “even if we can’t do anything, at least listen, and let them feel like they’re heard” (Valery, Family support) meant that parents could leave the resource center feeling less stressed than when they had arrived. Similarly, Carey explained that their roles as service providers are not “to take away someone’s decision on how they live. We’re not a judge and jury” (Carey, Support for older adults). While the population they serve are sometimes in need of advice and concrete support, service providers noted that their role is not to solve everyone’s problems, but to help them navigate them based on their needs, resources, and preferences.

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# 2.5.

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## Advocacy and awareness

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Advocating for the rights of households facing energy poverty and housing insecurity was an important role played by community organisations. A few of the organisations we talked to were involved with a low-income advocacy group organized by Nova Scotia Power. Through this and other advocacy work, service providers deemed that some positive change has occurred, bettering the rights and support for households facing energy poverty. Namely, Scott mentions that through dialogues with Nova Scotia Power, the utility company reduced the mandatory payment of outstanding bills from 50% to 25% for households hoping to be reconnected to power.

With advocacy work also came efforts to raise awareness around energy poverty, housing insecurity and homelessness, and income poverty in the community. From presentations in churches and other local organisations to raise money to collecting data around the issue, service providers were actively engaging in the community to make everyone aware of the challenges some residents of the community were facing. Participants were conscious that they could not solve these issues on their own but needed to work with others and have backing from the community to better accompany and help them, a topic we now turn to.

***“People are overwhelmed. They’re not looking into grants and all the things. So that’s part of the work that we do is to make sure that people are aware and supporting them in applying for the things that they’re eligible for because it’s just not on people’s radar...”*** (Mary, Educational and family support)

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# 2.6.

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## Collaborations and referrals

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Many of the community organisations we talked to were closely associated and worked together to support households. These strong community ties and efforts towards collaboration could be associated with the small size of the town. Collaborating with other organisations and pointing households to the other services available in the community was mentioned by every interview participant. By referring clients to the different community organisations in town, service providers ensured that households were accessing the support services they needed, including financial, material, and emotional.

*“[We collaborate] with charities on how to connect people with certain resources, whether it’s helping to pay a power bill, finding furniture, finding an oxygen tank right... it’s all kinds of different things.”* (Carey, Support for older adults)

Channels for collaboration discussed during interviews were manifold. From inviting other organisations to present their work and services to each other’s clientele, making calls directly to organisations on behalf of households, to encouraging individuals to reach out directly, service providers wanted households to tap into all the potential resources available.

A few of the service providers mentioned the need for households to create a circle of support and social network to have access to many different forms of support. With more extensive circles of support, service providers considered that households would be more resilient and able to face challenges with more tools and solutions up their sleeves, either through the knowledge they had acquired or the resources they were now connected to.

*“[The aim of collaborating and referrals] is trying to build capacity within [individuals] and connecting them with the community. So there’s a couple of really wonderful organizations locally who are phenomenal [...] and they help build on that circle of support. And not in so much tangible ways, but that emotional way: being seen, feeling valued and productive members of this society, [...] that changes your mindset, and by changing the mindset, it can actually change how energy poverty affects you...”* (Carey, Support for older adults)

Service providers engaged in collaborations and referrals as they were aware of their limitations and mandates. Not all organisations could be doing all forms of support for all households. As mentioned earlier regarding different funding models, organisations with stricter guidelines around where their financial support could be allocated could refer their clients to organisations that could use their budget to buy ad hoc items. Avery had referred a client in need of construction-work equipment to another organisation, which was faith-based and funded by donations. This organisation could purchase such items for the client as they did not need to report their spending to a governmental agency.

Taylor expressed that from previous work in the community and perspective on the issue, working together and collaborating is essential to tackle these issues effectively given the current number of households facing financial difficulties, energy poverty, and housing insecurity. Different service providers explained how *wrap-around support and services*<sup>2</sup> were maybe the key to working together and supporting households facing energy poverty, housing insecurity, and homelessness. Mary explained how this model of support allowed her to work closely with other organisations to discuss specific cases to provide holistic support.

<sup>2</sup> Wrap-around services are a collaborative and holistic approach where many organizations work together to provide different kinds of support to individuals and households (Canadian Observatory on Homelessness, 2021).

# Results

## 3

### The way forward

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An important objective of this study was to assess how service providers considered energy poverty and housing insecurity could and should be addressed in Bridgewater. We wanted to hear their perspective because we see service providers as the first line of contact for households facing energy poverty and housing insecurity. They have a close-up look at the experiences of households, both regarding their struggles, victories, and efforts to find support. During these interviews, we asked participants what they thought would have the biggest impact on energy poverty and housing insecurity in Bridgewater. As will be explored below, these interventions and solution pathways fall into three broad categories: income, housing, and social awareness.

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# 3.1.

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## Income

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Mentioned by four service providers, increasing minimum wage and ensuring stable employment was considered an important way to address the issues at hand. When it came to fixed incomes, service providers saw a need to provide additional financial means to households as the current amounts were too low for many to meet their needs. As explained by David, the current minimum wage amount in Nova Scotia is below living wage, meaning households depending on minimum wage jobs would likely be scrambling to budget, meet their needs, and not fall behind on payments. While being optimistic about the possibility of larger scale reform, David describes the hope for income equality:

*“People can’t afford energy because they don’t have enough money, right? So maybe the distribution of wealth would certainly go a long way to help with that...”* (David, Community funding)

For Avery, while increasing income was essential to pulling households out of energy poverty and homelessness, it was not enough.

*“...Everyone would say income, and of course everyone needs more income, we need to do that, but I feel like that’s a given in today’s world.”* (Avery, Housing support)

Indeed, while increasing income was deemed necessary by most, money was not considered the end-all solution. Service providers suggested that other services and aid should be offered to support households, including earlier access to wrap-around services, education support, addiction services and programs, better employment options and resources, and accessible childcare. In other words, broader systematic changes and policies need to be implemented simultaneously to address income inequality, energy poverty, and housing insecurity, to better support households, and to ensure all residents of Bridgewater can live with dignity.

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# 3.2.

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## Housing

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Addressing housing issues was a central topic of conversation in each of the conversations we had. Service providers mentioned the need to improve the quality of housing and its energy efficiency, reduce housing costs and capping rents for households facing different vulnerabilities, increase the quantity of affordable and accessible housing options, and reform provincial housing rights. With the extreme severity of housing issues and energy poverty observed in Bridgewater by many service providers, it was important for many to note their hope that housing could and should be improved in town as a first line of action, as described by Valery:

*“I feel everybody deserves to have a home to go to at the end of the day. And I guess I’m just going to be cautiously hopeful.”* (Valery, Family support)

Though the pathways to achieve these outcomes was not always clear, most service providers explained the need for the provincial and federal governments to take action on these matters. Community organisations were adamant that improving housing was essential in bettering the well-being of residents in Bridgewater and suggesting governments increase funding to municipal programs, implement more laws to protect households and renters specifically, and continue to act on the National Housing Strategy.

When it came to efforts to improve the energy efficiency of dwellings in Bridgewater, service providers discussed the work undertaken by the Town of Bridgewater through *Energize Bridgewater*. Through *Energize Bridgewater*, certain households can receive free home energy upgrades or low-interest loans to complete energy efficiency renovations. Interviewees noted that such a program could be very beneficial for homeowners that are “*house rich and cash poor*” (David, Community funding), increasing the energy efficiency and thermal comfort in their home. While this work was considered important and impactful, service providers also mentioned that *Energize Bridgewater* was not accessible to large portions of the populations they served, who were either renters, precariously housed, or homeless. They hoped that the program would continue to grow, partner with landlords effectively (without increasing housing costs), and even work with renters directly. Nonetheless, some participants commended the staff at *Energize Bridgewater* for being intentional in trying to include everyone in the community as best

they could while being aware of the program’s limitations. Indeed, despite not always having the seemingly target audience at these community organisations, the staff at *Energize Bridgewater* was said to have visited community organisations to present the program, connect with people, receive their feedback, and cater a meal.

Likewise, service providers were clear in their appreciation of the work of the South Shores Open Doors Association (or ‘SSODA’). This organisation, which aims to support those facing different forms of housing insecurity, was said to play a central role within the town’s community sector. Despite the organisations inability to solve homelessness and ensure housing security for everyone in Bridgewater given their scope, jurisdiction, and mandate, many people applauded SSODA and the heavy-lifting work they were doing in the community.

***“I feel everybody deserves to have a home to go to at the end of the day. And I guess I’m just going to be cautiously hopeful.”*** (Valery, Family support)

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# 3.3.

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## Social awareness

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Another major issue that has been presented throughout this report is the lack of social awareness around energy poverty, leading to it being perceived as an invisible issue or not taken seriously by all members of the community. This lack of awareness was considered dangerous and hindering efforts to improve well-being within the community.

*“As a society and a community, we’re only going to be as well as the people who are struggling the most in our community ...]. So if they’re not being taken care of, that doesn’t allow people to separate themselves from what’s happening [...] as long as there is unrest and struggle with a huge amount of people...”* (Mary, Educational and family support)

*“There’s a shift, there’s always been prioritizing, but there’s been a shift into the level of triage. [...] As a community, as a country, we’re stuck to crisis mode and we can’t stop that cycle, we can’t jump off that merry-go-round until we start doing the preventative pieces again and start rebuilding capacity. So how do you do that efficiently without people falling through the cracks?”* (Mary, Support for older adults)

As described in the two above quotes, service providers were noticing that certain members of the community were being left behind and/or not being brought forward with the rest of the community through programs, policies, and efforts. Service providers attributed this dangerous tendency in part to the COVID-19 pandemic and the societal norm towards individualism. In turn, it was understood that people experiencing energy poverty, precarious housing, and homelessness were often left with a feeling of abandonment and isolation.

In contrast, service providers thought that having a stronger sense of social responsibility and collective action to address these issues and support households was critical. Such an outlook would ensure that the most vulnerable members of the community were considered, being taken care of, and included in creating solutions.

*“If people saw more hope on a street level to just give them the belief that somebody was actually trying to help them in a tangible way that they would see progress. I think that would make a world of difference.”* (Taylor, Drop-in center)

Through these conversations with service providers that worked in and around Bridgewater, we discussed the daily life and well-being struggles faced by many households in the community. Yet, pessimism or cynicism were not the overarching sentiments conveyed by service providers about these issues and their work. Instead, they articulated that circumstances could and would change as long as the community worked together. Sustaining a sense of hope in Bridgewater amidst them collectively facing challenges around housing, poverty, and energy security was an important first step and would fuel more practical solutions.

# Conclusion

The aim of this study, within the larger BridgES project, was to explore energy poverty from the perspective of service providers in the town of Bridgewater, Nova Scotia. To do so, we interviewed nine service providers from eight different community organisations, asking them questions about how they understand energy poverty, support households, and consider how energy poverty could be addressed. Given the strong association between energy and housing, we also explored the intersection between energy poverty and homelessness. We have analysed this data to identify the recurring and complimentary elements across interviews. Subsequently, this report summarizes the preliminary findings from this analysis.

Participants started by defining energy poverty, explaining how it manifests itself for households in the community. Energy poverty was understood to be strongly associated with other needs, including housing, food, transportation, and healthcare, with households having to make trade-offs when faced with limited finances. The findings from these interviews suggest that energy poverty represents both a pathway into and a barrier out of homelessness. We then explore how shame and stigma surround issues such as energy poverty and income poverty more generally, creating a barrier for many to ask for help. Participants

suggested that individuals with health problems and disabilities, older adults and young adults, families, lower income households, and those with limited social networks were more vulnerable to energy poverty in Bridgewater.

The following section summarized how local community organisations supported households facing energy poverty, through financial and material support, help navigating institutional programs, education and workshops, emotional respite, advocacy, and collaboration with other organisations. From these interviews, we notice the important role that community organisations play in the lives of many households facing energy poverty and housing insecurity in the community.

Lastly, service providers offered insights on the ways they thought energy poverty and housing insecurity could be addressed efficiently and inclusively in Bridgewater. We consider that the perspectives and ideas of service providers are essential in tackling energy poverty and housing insecurity given their close proximity to individuals. Thinking about income, housing, and social awareness, participants remained hopeful that the community could work together to support those struggling with energy and housing in Bridgewater.

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