

**RESOURCE**

Comparing Fuel Switching Without Hiding the Rate Assumption

"Switch to electric and save money" is a claim that depends entirely on rates most articles never mention. The honest version of a fuel-switching decision requires your specific electricity rate, your specific gas rate, and the actual efficiency of the equipment on both sides, not a general endorsement of one fuel over the other.

Finding your breakeven directly

The [heating fuel switch breakeven engine](#) and the [water heater fuel switch breakeven engine](#) solve for the specific rate relationship at which switching fuels breaks even, rather than asserting a universal answer.

The equipment-level comparison

The [gas-to-heat-pump conversion engine](#) and the [electric versus gas water heater engine](#) apply that same rate-honest comparison to two of the most common single-appliance fuel-switch decisions homeowners actually face.

Working backward: what rate would make electrification win

Instead of comparing at today's rates only, the [electricity rate needed for electrification engine](#) solves for the electricity rate at which a fuel switch becomes favorable given your gas rate, letting you judge how close, or how far, your actual rate is from that threshold.

Why marketing claims skip this step

A national or regional average rate comparison can make electrification look uniformly favorable or unfavorable, when the real answer varies substantially by

utility territory and even by rate plan within the same utility. Always substitute your own bill's rate for a generic average before trusting a fuel-switch recommendation.

Fuel switching interacts with incentives too

A confirmed incentive can shift a marginal fuel-switch decision into a clear win by reducing the net equipment cost, separate from the ongoing rate comparison. See [incentives without double-counting](#) for how to apply that correctly rather than folding it into your rate assumption.

The takeaway

Never accept "electrification saves money" or "gas is cheaper" as a standalone claim. Enter your own two rates, run the specific engine for your equipment type, and let your own numbers, not a general electrification argument in either direction, decide.