



**Ameren Keeping Current Program
Final Evaluation Report**

November 2012

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Executive Summary

Ameren's Keeping Current Pilot Program provides monthly bill credits and arrearage reduction to increase energy affordability and encourage on-time bill payment. APPRISE was retained to provide a process and impact evaluation of the program. This report describes the program components, the research that was conducted, the findings from the study, and recommendations for improving the effectiveness of the program.

Keeping Current Program

Ameren Missouri introduced their pilot Keeping Current energy assistance program in October 2010.¹ The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association.

The goal of Keeping Current is to make utility payments more affordable for very low-income electric customers. There are two components of the program. The year-round program provides monthly bill credits and arrearage reduction for customers who continue to make on-time monthly bill payments. The cooling program provides bill credits in June, July, and August to offset the costs of air conditioning usage.

The objectives of the Keeping Current Program are as follows.

- Improve affordability of utility payments for very low-income customers.
- Promote a level of usage that ensures health and safety.
- Minimize program costs and maximize efficiencies by working with agencies that serve low-income households.
- Minimize program costs and maximize efficiency by linking program participation to application for Weatherization and LIHEAP.

Evaluation

The following research activities were conducted to assess the program's design, operations, and impacts.

- Background Research – We observed the Collaborative's program planning conference calls, reviewed program documents, and interviewed Ameren managers to develop a complete understanding of how the program was designed and the goals for program implementation.

¹ The Keeping Current Program is provided pursuant to the third Non-unanimous Stipulation and Agreement approved by the Missouri Public Service Commission in Case No. Er-2010-0036.

- Program Database Analysis – We periodically downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants.
- Agency Manager and Caseworker Interviews – We conducted two sets of interviews with agency managers and caseworkers to develop information on initial program operations and how the program progressed over time.
- Participant Survey – We conducted telephone interviews with year-round and cooling participants to assess program understanding, impacts, and satisfaction.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, and collections actions.

Keeping Current Statistics

The United Way web-based data system provides data on Keeping Current participants' characteristics and participation status. This section provides a summary of those data.

- *Enrollments and Active Participants* – Between October 2010 and August 2012, 2,636 customers applied for enrollment in the Keeping Current Programs. As of August 2012, 1,447 were active program participants. The cooling program had 1,015 active participants, the Electric Heat Program had 280 active participants, and the Alternative Heat Program had 152 active participants.²
- *Poverty Level* – Keeping Current participants had very low income levels. While 58 percent of active Electric Heat participants had income below 50 percent of the poverty level, 44 percent of Alternative Heat participants, and 14 percent of cooling participants had income below 50 percent of the poverty level.³
- *Vulnerable Households* – Keeping Current participants were likely to have vulnerable household members. The analysis showed that 89 percent of all Keeping Current participants had one or more household members who were elderly, disabled, or at or below five years of age. Almost all Keeping Current Cooling participants had a vulnerable household member.⁴
- *Arrearages* – Arrearages ranged from \$0 to over \$10,000 at the time of enrollment. Electric Heat participants averaged \$913 in arrearages and Alternative Heat participants averaged \$764 in arrearages. Thirty-four percent of Electric Heat and twenty-seven percent of Alternative Heat participants had arrearages over \$1,000.⁵

² See Table III-2.

³ See Table III-4.

⁴ See Table III-5.

⁵ See Table III-6.

- *LIHEAP and WAP* – While 91 percent of Keeping Current participants received LIHEAP according to the United Way database, 27 percent received WAP services. The database reported that almost all of the participants applied for these programs.⁶
- *Employment Status* – Most of the heating participants were unemployed and most of the cooling participants were retired. While about 23 to 30 percent of the heating participants were employed, only one percent of the cooling participants were employed.⁷
- *Agency Activity* – Almost one third of the enrollments were performed by one agency, the Human Development Corporation of Metro St. Louis. Almost all of the other agencies enrolled fewer than 100 customers and had fewer than 50 active participants.⁸

Agency Feedback

A total of 21 in-depth interviews were conducted with caseworkers and managers at 13 Keeping Current intake agencies in 2011 and an additional 13 in-depth interviews were conducted with caseworkers and managers at nine intake agencies in 2012. Key findings from these interviews were as follows.

- Although most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, and there was an improved level of understanding by the time of the 2012 interviews, caseworkers' descriptions of program implementation indicated that caseworkers still needed more training on the following areas.
 - Program benefits.
 - Targeting specific groups.
 - Requirements that individuals apply for LIHEAP and Weatherization services.
 - Providing clients with energy conservation education.
- Caseworkers reported that Ameren customer service representatives were not well equipped to answer questions about the Keeping Current program.
- Although the United Way website was easy to use, caseworkers requested access to additional client information through the website, including the client's budget billing amount, prior to enrollment.
- The Keeping Current program was time-intensive.
- The income guideline, which requires that clients be at or below 100 percent of the poverty level for the Heating components, made it difficult to find clients who met the requirement and who were also in a position to consistently pay the Ameren bill on time.

⁶ See Tables III-12 and III-13.

⁷ See Table III-14.

⁸ See Table III-15.

- Target groups (the elderly, disabled and families with children under five) were difficult to reach. The elderly, in particular, who would otherwise be considered a good fit for the program, were reluctant to ask for energy assistance, and were therefore difficult to recruit for participation.

Customer Feedback

A survey was conducted with participants in the year-round and summer cooling programs. This section provides a summary of the findings from the survey research.

- *Household Demographics* – Key findings with respect to education, income, assistance, and employment are summarized below.
 - *Home Ownership* – Only 34 percent of year-round active, 18 percent of year-round inactive, and 11 percent of summer cooling participants owned their homes. As a result, most of the program participants had limited control over their electric usage.⁹
 - *Education* – While 52 percent of the year-round active participants had at least some college as the highest level of education in the household, 37 percent of the year-round inactive participants, and 29 percent of the summer participants had some college. Many of the participants had limits on their earnings potential.¹⁰
 - *Income Sources* – As most of the summer cooling participants were elderly, the year-round participants were more likely to have employment income, and the summer cooling participants were more likely to have retirement income. While 28 percent of year-round active and 33 percent of year-round inactive participants had employment income, only four percent of summer cooling participants had employment income. While 31 percent of year-round active participants and 18 percent of year-round inactive participants had retirement income, 73 percent of summer cooling participants had retirement income.¹¹
 - *Assistance* – All program groups had a high percentage that received assistance. The survey found that about 40 percent of the year-round participants received public assistance and 25 percent of the summer cooling participants received public assistance. Close to 80 percent of all participants received food stamps or lived in public or subsidized housing.¹²
 - *Unemployment* – Unemployment was a serious problem among the year-round participants. Fifty percent of the year-round active, 54 percent of the year-round inactive, and seven percent of the summer cooling participants had someone in the household who was unemployed and looking for work in the past 12 months.¹³

⁹ See Table V-2.

¹⁰ See Table V-3.

¹¹ See Table V-4.

¹² See Table V-4.

¹³ See Table V-5.

- *Program Knowledge and Participation* – Several questions were asked to develop information on how participants learned about Keeping Current, why they chose to participate, and how well they understood the program.
 - *Program Information* – Most of the year-round participants learned about the program through their local agency. Summer cooling participants were also likely to learn about the program through a social worker, senior coordinator, or their housing complex.¹⁴
 - *Enrollment Reasons* – The most common reason for enrolling in Keeping Current was to reduce electric bills. Year-round participants were also likely to state that they wanted to avoid shutoff, have budget bills, or reduce their arrearages.¹⁵
 - *Enrollment Difficulty* – While participants were not likely to say that enrollment was difficult, a large percentage of those who made an up-front cash payment toward their arrearages said that it was difficult to make that payment. While 40 percent of the year-round active participants said that it was difficult to make the payment, 34 percent of year-round inactive participants said that it was difficult to make the payment.¹⁶
 - *Most Important Program Benefit* – The year-round participants were most likely to state that the most important benefit of Keeping Current was the equal monthly bills, followed by the bill credit, arrearage reduction, and avoiding shutoff of their electric service. Ameren should consider encouraging all low-income customers to participate in budget billing, as this often increases satisfaction and helps low-income customers to improve their bill payment compliance.¹⁷
 - *Bill Credit and Arrearage Reduction Benefit Knowledge* – Year-round participants were not likely to know what their monthly bill credit or arrearage reduction was. Only 37 percent of the year-round active and 23 percent of the year-round inactive participants correctly reported the monthly credit amount. However, 62 percent of the summer cooling participants correctly reported their summertime bill credit amount. Only a few of the year-round participants reported the correct arrearage reduction monthly amount. Agency staff should spend more time educating customers on the benefits of the program and how to read their monthly bills.¹⁸
 - *Referrals* – Customers served by the Keeping Current Program had very low-income and could probably benefit from additional services. However, only 24 percent of year-round active participants, 37 percent of year-round inactive participants and 18

¹⁴ See Table V-8.

¹⁵ See Table V-9.

¹⁶ See Table V-10.

¹⁷ See Table V-15.

¹⁸ See Tables V-16B and V-17B.

percent of summer cooling participants said that the agency referred them to other services when they applied for Keeping Current. Agencies should spend more time helping customers to find and apply for other services and benefits.¹⁹

- *Program Impacts* – The survey found that the Keeping Current Program had positive impacts on customers’ ability to pay their Ameren bill, meet their other needs, and use their air conditioning. However, a majority of the participants reported that they needed additional assistance to pay their Ameren bill.
 - *Ameren Bill Payment Difficulty* – Respondents, especially the year-round respondents, were much less likely to state that it was very difficult to pay their bills while they were participating in Keeping Current, as compared to before participating in the program. For example, while 71 percent of year-round active participants stated that it was very difficult to pay their Ameren bills prior to enrolling in Keeping Current, 12 percent said it was very difficult to pay their Ameren bills while participating in the program.²⁰
 - *Assistance Needed* – However, a large percentage said that they needed additional assistance with their bills. The survey found that 50 percent of year-round active participants, 69 percent of year-round inactive participants, and 73 percent of summer cooling participants stated that they needed additional assistance to pay their electric bills. This finding also points to the need for more customer referrals to additional programs and services.²¹
 - *Other Financial Problems* – Participants were also less likely to report that they skipped paying or went without food, medicine, medical or dental service, mortgage or rent, telephone or cable, credit care or loan, and car payments after they began participating in Keeping Current.²²
 - *Air Conditioning Use* – One of the goals of the cooling program was to provide vulnerable, especially elderly, households with assistance to enable them to cool their homes to a safe temperature. The survey found that Keeping Current participants were less likely to say that they did not use their air conditioning when they wanted to because they were concerned that they would not be able to afford their electric bill. While 44 percent of those in the summer cooling program stated that they did not use their air conditioning prior to enrolling, 33 percent said that they did not use their air conditioning while participating in the Keeping Current Program. Percentages for the subgroup of elderly summer cooling participants (who comprised most of the summer cooling participants) were very similar. The year-round participants were more likely to state that they restricted their air conditioning

¹⁹ See Tables V-18 and V-19.

²⁰ See Table V-20.

²¹ See Table V-21.

²² See Tables V-22A and V-22B.

usage prior to participating in the program and had a larger reduction in the percentage who said that they did so.²³

- *Changes in Cooling Usage* – Twenty-six percent of the summer cooling participants reported that they changed the way they cool their home as a result of the summer cooling program. When asked to describe the change that they made, 11 percent said that they used their air conditioner more often and seven percent said that they keep their home at a cooler temperature.²⁴
- *LIHEAP and Weatherization Assistance* – All customers who join Keeping Current are required to apply for LIHEAP and Weatherization (if they have not already received weatherization services). The program database reported high levels of customer participation in LIHEAP. However, interviews with agency staff provided some evidence that referrals to these programs were not an important focus of the conversation when enrolling clients, and the survey data supported this finding.
 - *LIHEAP Assistance* – The survey found that only 28 percent of year-round active and 35 percent of summer cooling participants reported that they received LIHEAP in the past year. The majority of those who did not receive LIHEAP reported that they did not apply because they did not know about the program. If customers apply for Keeping Current when the LIHEAP season is not open, they should be re-contacted to apply for LIHEAP when the program does open.²⁵
 - *Weatherization Assistance* – The survey found that 31 percent of active year-round participants and 21 percent of summer cooling participants received Weatherization as a result of the Keeping Current program. It is likely that some customers already received weatherization and some were on a waiting list, so this is a good outcome for the program.²⁶
- *Program Satisfaction* – Customers were likely to be satisfied with the program. The percent who said that Keeping Current was very or somewhat important in helping them to meet their needs ranged from 92 to 98 across the different program participant groups. Customers were also likely to be satisfied with the agency that enrolled them and with the program as a whole. All of the year-round active participants were very or somewhat satisfied with the program and 95 percent of the summer cooling participants were very or somewhat satisfied with the program. The year-round inactive participants were somewhat less likely to report that they were satisfied.²⁷

²³ See Table V-25.

²⁴ See Table V-27.

²⁵ See Table V-30.

²⁶ See Table V-32.

²⁷ See Tables V-33, V-34, and V-35.

Keeping Current Impacts

This section provides a summary of the findings from the data analysis.

- *Bill Credits* – While 71 percent of the participants in the analysis group received the Keeping Current bill credit in the first month after enrollment, the percent declined each month, until only 24 percent received a credit in the twelfth month after enrollment. Total bill credits averaged \$153 for Electric Heat participants and \$60 for Alternative Heat participants.²⁸
- *Arrearage Reduction* – While 57 percent received arrearage reduction in the first month after enrollment, the percent declined each month. Participants who began with arrearages received a mean of \$221 in arrearage reduction in the year following enrollment.²⁹
- *Affordability* – Program participants reduced their bills as compared to the comparison group and they received Keeping Current credits. Combining those two factors, Electric Heat participants reduced their payment obligation by \$278, or 15 percent of the pre-enrollment bill, and Alternative Heat participants reduced their payment obligation by \$104, or seven percent of their pre-enrollment bill.³⁰
- *Bill Payment Impacts* – Program participants were more likely to pay their full bill and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in their bill payment coverage rate of 12 percentage points and Alternative Heat participants had a net increase in their bill payment coverage rate of 13 percentage points.³¹
- *Energy Assistance* – Keeping Current participants did not change their likelihood of receiving LIHEAP after enrolling in the program, but the LIHEAP dollars received declined due to a reduction in program funding. Electric Heat participants did increase the amount of other types of energy assistance received.³²
- *Collections Impacts* – Keeping Current participants had a reduction in collections notices, service terminations, and payment arrangements after enrolling in the program.³³

²⁸ See Tables VI-7 and VI-8.

²⁹ See Tables VI-9 and VI-10.

³⁰ See Tables VI-11A and VI-11B.

³¹ See Table VI-12.

³² See Tables VI-15A, VI-15B, and VI-15C.

³³ See Tables VI-16, VI-17A, and VI-17B.

Recommendations

Recommendations with respect to program design and implementation are summarized below.

Program Design

Program design recommendations are made with respect to the level of program credits, the structure and level of local agency compensation, the customer income eligibility limit, and the United Way database.

1. *Program Credits – Reassess credit amounts with the goal of providing an affordable energy burden and assistance that motivates customers to forego ECIP and participate in Keeping Current.*
2. *Local Agency Compensation – Restructure compensation formula and provide higher compensation levels to adequately compensate agencies for their time and to encourage additional referrals and follow-up with customers who miss monthly payments.*
3. *Income Eligibility – Consider extending year-round eligibility to all clients who are at or below 135 percent of the poverty level.*
4. *United Way Database – The database was a good resource for the program. Caseworkers requested an additional feature of access to client data to reduce reliance on Ameren staff to provide information on arrearages and budget billing.*

Program Implementation

Program implementation recommendations are made with respect to agency training, agency activity, customer education, referrals, follow-up, LIHEAP, Ameren training, and budget billing.

1. *Agency Training – Provide additional training to agency caseworkers and managers on the details of the Keeping Current Program.*
2. *Agency Activity – Provide additional follow-up with local agencies to determine what additional support is needed to enroll customers.*
3. *Customer Education – Provide additional customer education at the time of Keeping Current enrollment.*
4. *Customer Referrals – Encourage referrals to additional assistance as an integral part of the program.*
5. *Customer Follow-Up – Encourage follow-up with customers who miss payments to improve payment compliance and the program retention rate.*
6. *LIHEAP and Weatherization – Train agency caseworkers to increase education and emphasis on LIHEAP and Weatherization referrals.*

7. *Ameren Training – Provide Ameren customer service representatives with additional training on Keeping Current.*
8. *Budget Billing – Consider encouraging all low-income customers to participate in budget billing, as a more even monthly bill often increases customer satisfaction and helps low-income customers to improve their bill payment compliance.*

I. Introduction

Ameren's Keeping Current Pilot Program provides monthly bill credits and arrearage reduction to increase the affordability of energy usage and to encourage on-time bill payment. APPRISE was retained to provide a process and impact evaluation of the program. This report describes the program components, the research that was conducted, the findings from the study, and recommendations for improving the effectiveness of the program.

A. *Keeping Current Program*

Ameren Missouri introduced their pilot Keeping Current energy assistance program in October 2010.³⁴ The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association.

The goal of Keeping Current is to make utility payments more affordable for very low-income electric customers. There are two components of the program. The year-round component provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The cooling component provides bill credits in June, July, and August to offset the costs of air conditioning usage.

B. *Research Activities*

The following research activities were conducted to assess the program's design, operations, and impacts.

- Background Research – We observed the Collaborative's program planning conference calls, reviewed program documents, and interviewed Ameren managers to develop a complete understanding of how the program was designed and the goals for program implementation.
- Program Database Analysis – We periodically downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants.
- Agency Manager and Caseworker Interviews – We conducted two sets of interviews with agency managers and caseworkers to develop information on initial program operations and how the program progressed over time.

³⁴ The Keeping Current Program is provided pursuant to the third Non-unanimous Stipulation and Agreement approved by the Missouri Public Service Commission in Case No. Er-2010-0036.

- Participant Survey – We conducted telephone interviews with year-round and cooling participants to assess program understanding, impacts, and satisfaction.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, and collections actions.

C. Organization of the Report

Six sections follow this introduction.

- Section II – Keeping Current Program: This section provides a description of the program components.
- Section III – Keeping Current Statistics: This section provides information from the program database on enrollment and participant characteristics.
- Section IV – Agency Feedback: This section provides findings and recommendations based on the two sets of interviews with agency managers and caseworkers.
- Section V – Client Feedback: This section presents findings from the participant survey.
- Section VI – Keeping Current Impacts: This section presents findings from the impact analysis.
- Section VII – Findings and Recommendations: This section presents key findings from the evaluation and recommendations for future programs.

APPRISE prepared this report under contract to Ameren Missouri. Ameren facilitated this research by furnishing data and information to APPRISE. Any errors or omissions in this report are the responsibility of APPRISE. Further, the statements, findings, conclusions, and recommendations are solely those of analysts from APPRISE and do not necessarily reflect the views of Ameren.

II. Keeping Current Program

Ameren Missouri introduced their pilot Keeping Current energy assistance program in October 2010.³⁵ The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association.

A. Overview

The goal of Keeping Current is to make utility payments more affordable for very low-income electric customers. There are two components of the program. The year-round component provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The cooling component provides bill credits in June, July, and August to offset the costs of air conditioning usage.

The objectives of the Keeping Current Program are as follows.

- Improve affordability of utility payments for very low-income customers.
- Promote a level of usage that ensures health and safety.
- Minimize program costs and maximize efficiencies by working with agencies that serve low-income households.
- Minimize program costs and maximize efficiency by linking program participation to application for Weatherization and LIHEAP.

The Keeping Current Program also has an explicit goal to evaluate the following aspects of the program.

- Efficiency and effectiveness of program delivery
- Participation by targeted groups
- Program retention
- Credits awarded
- Arrearages reduced
- Impacts of the Keeping Current credits on the following
 - Customer payment behavior
 - Arrearages
 - Health and safety
 - Costs borne by other ratepayers
 - Air conditioning usage
 - Energy efficiency
 - Service terminations

B. Resources and Agency Compensation

Ameren Missouri contributed \$1 million dollars to fund the Keeping Current program and electric customers contributed an additional \$581,000 through a surcharge. The majority of these funds were targeted toward customer bill credits and arrearage reduction. Agencies were also to be paid the following administrative fees.

³⁵ The Keeping Current Program is provided pursuant to the third Non-unanimous Stipulation and Agreement approved by the Missouri Public Service Commission in Case No. Er-2010-0036.

- An upfront \$500 Year One disbursement.
- Quarterly payment of six percent of weighted dollars credited to participants' accounts.
- Weighting of dollar credits of .67 for each Monthly Bill Credit and .33 for each Arrearage Reduction Credit.
- Another \$500 annual participation credit at the beginning of Year Two, as long as the agency pledged at least 25 percent of their Year One funds, and had active clients enrolled in the program.

The credits were structured in this way to encourage agencies to work with clients to continue to make payments, receive credits, and be successful on the program. The dollars were weighted toward the monthly credits as opposed to the arrearage reduction to avoid targeting of high arrearage clients for the program.

Table II-1 displays the number of enrollments by agency, the compensation that was received, and the compensation per enrollment. The table shows that total compensation ranged from \$738 to \$6,672 per agency and that compensation per enrollment ranged from \$6.40 to \$341. The compensation varied by enrollment because of the varying payments based on credits and arrearage reduction, but more importantly because of the \$500 flat fee made at the beginning of the program and at the beginning of the second year. Across all agencies, the average payment per enrollment was \$12.56.

Table II-1
Agency Production and Compensation

Agency	Total Enrolled	Agency Compensation				\$/Enrollment
		Up Front	Based on Enrollment and Credits	2nd Year	Total	
Human Dev. of Metro. St. Louis	901	\$500	\$5,672	\$500	\$6,672	\$7.41
CAA St. Louis City	641	\$500	\$3,102	\$500	\$4,102	\$6.40
North East CAC	365	\$500	\$2,390	\$500	\$3,390	\$9.29
Salvation Army	160	\$500	\$1,254	\$500	\$2,254	\$14.09
Urban League	193	\$500	\$2,122	\$500	\$3,122	\$16.18
Jefferson-Franklin CAC	83	\$500	\$678	\$500	\$1,678	\$20.22
CAA St. Louis County	80	\$500	\$2,134	\$0	\$2,634	\$32.93
Good Samaritan Center	73	\$500	\$429	\$500	\$1,429	\$19.58
East Missouri Action	53	\$500	\$571	\$500	\$1,571	\$29.64
Delta Area EOC	29	\$500	\$238	\$0	\$738	\$25.45
Northeast Missouri CAA	25	\$500	\$149	\$500	\$1,149	\$45.96
Missouri Ozarks CAA	13	\$500	\$166	\$500	\$1,166	\$89.69
Green Hills CAA	10	\$500	\$82	\$500	\$1,082	\$108.20
Samaritan Center	7	\$500	\$87	\$500	\$1,087	\$155.29
West Central Missouri CAA	3	\$500	\$24	\$500	\$1,024	\$341.33
TOTAL	2,636	\$7,500	\$19,098	\$6,500	\$33,098	\$12.56

C. *Eligibility*

Customers on the Residential Service Rate who have income less than or equal to 100 percent of the Federal Poverty Level are eligible for the year-round component.

Customers on the Residential Service Rate who meet the following criteria are eligible for the cooling component.

- Income less than or equal to 100 percent of the Federal Poverty Level, or
- Income less than or equal to 135 percent of the Federal Poverty level who use electricity for cooling and are elderly, disabled, have a chronic medical condition, or live in households with children five years of age or younger.

The additional requirements that customers must meet to participate are as follows.

- Apply for Weatherization.
- Apply for LIHEAP.
- Remain current within two billing cycles to continue on Keeping Current.
- Enroll in budget billing (for the year round program).
- Make the on-time monthly payment equal to the amount due minus the Keeping Current credit to receive the monthly credit.

D. *Benefits*

The benefits for the year round component and the cooling component are described below.

Year-Round Component

Table II-2 displays the monthly bill credits for the year-round component. Credits range from \$10 to \$55 per month based on poverty level for Electric Heating customers and from \$5 to \$20 per month for non-Electric Heating customers.

**Table II-2
Keeping Current Year-Round Bill Credits**

Poverty Level	Monthly Bill Credit	
	Electric Heating	Non-Electric Heating
≤25%	\$55	\$20
26% - 50%	\$40	\$15
51% - 75%	\$25	\$10
75% - 100%	\$10	\$5

Customers must make a payment of at least 1/12 of their arrearage through a pledge or through personal funds when they enroll in Keeping Current. Customers will then receive an arrearage reduction of 1/12 of the original arrearage each month that they make an on-time payment equal to the amount due minus the Keeping Current credit.

Cooling Component

Customers in the Cooling Program receive a monthly bill credit of \$25 in June, July, and August.

III. Keeping Current Statistics

Keeping Current began enrolling customers in October 2010. This section provides an analysis of Keeping Current enrollments from program inception through August 2012.

All data analyzed in this section were downloaded from the United Way Energy Assistance Website. Agency staff members use this site to enter client application data. The site also provides reporting of client-level data and summary data.

A. *Participants*

This section provides data on client enrollment. Table III-1 displays the number of customers enrolled in the Keeping Current Programs from October 2010 to August 2012. The table displays the number of enrollments in the Electric Heat, Alternative Heat, and Cooling Programs. The unduplicated figures display the number of customers remaining after the removal of 45 records with duplicate account numbers. Subsequent tables display program data for the unduplicated total of 2,636 customers across the three programs.

**Table III-1
Number of Customers Enrolled**

Count	Program Enrollments			
	Electric Heat	Alternative Heat	Cooling	Total
Total	1,009	523	1,149	2,681
Unduplicated	988	506	1,142	2,636

Table III-2 displays the program status of customers who applied for each of the three programs. The 1,447 customers with a status of “Approval Confirmed” were the active Keeping Current program participants as of August 2012.

On-time customer payments are required for participants to remain active in the Keeping Current Program. Participants who default for two consecutive billing periods are removed from Keeping Current and are not eligible to participate again for one year. These customers are shown in the “Payment Defaulted” category below.

The table shows that 89 percent of the customers who applied for the cooling program between October 2010 and August 2012 remained active participants as of August 2012. However, less than half of customers who applied for one of the Keeping Current heating programs remained in the active status. Keeping Current Electric Heating participants had a payment default rate of 47 percent and Alternative Heat customers had a default rate of 52 percent.

**Table III-2
Enrollments by Program Status**

Program Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	#	%	#	%	#	%	#	%
Approval Confirmed	280	28%	152	30%	1,015	89%	1,447	55%
Approval in Process ¹	24	2%	2	<1%	9	1%	35	1%
Rejected ²	35	4%	9	2%	3	<1%	47	2%
Payment Defaulted	463	47%	264	52%	0	0%	727	28%
Cancelled ³	186	19%	79	16%	115	10%	380	14%
TOTAL	988	100%	506	100%	1,142	100%	2,636	100%

¹Approval in process includes approval pending, approval recorded, and new application statuses.

²Rejection reasons include insufficient upfront payment, unknown customer information, unknown social security number, unknown Ameren account number, and unpaid diversion charges.

³Cancelled includes system cancelled and program cancelled.

Table III-3 displays number of customers by month of enrollment for active participants (“Approval Confirmed”) and all participants in each of the three Keeping Current programs. Enrollments for all three programs peaked in the summer of 2011, and increased again for the cooling program in summer, 2012. Bill credits through the cooling program are only available in June, July, and August and nearly all cooling program participants enrolled during one of those summer months. While the Electric Heat and Alternative Heat programs offer year-round assistance, these programs also had higher enrollments during the summer months. The month with the largest number of Electric Heat program enrollments was June 2011 with 153 new customers, nearly twice as many new enrollments as any other month during the study time period. The month with the largest number of Alternative Heat enrollments was August 2011 with 66 enrollments.

**Table III-3
Enrollments by Month**

Month/Year	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Oct 2010	0	4	0	4	0	0	0	8
Nov 2010	7	35	2	24	0	0	9	59
Dec 2010	6	28	4	17	0	0	10	45
Jan 2011	7	52	1	12	2	2	10	66
Feb 2011	7	59	1	9	0	0	8	68
Mar 2011	6	34	5	27	0	0	11	61
Apr 2011	7	43	1	30	5	5	13	78
May 2011	8	70	10	37	3	4	21	111
Jun 2011	12	153	5	24	111	129	128	306
Jul 2011	8	61	6	23	302	360	316	444

Month/Year	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Aug 2011	17	77	16	66	79	100	112	243
Sep 2011	8	33	8	30	0	0	16	63
Oct 2011	12	32	5	18	1	1	18	51
Nov 2011	2	8	3	12	0	0	5	20
Dec 2011	7	13	1	1	0	0	8	14
Jan 2012	4	8	8	27	0	0	12	35
Feb 2012	0	3	3	10	0	0	3	13
Mar 2012	0	4	4	11	0	0	4	15
Apr 2012	5	10	7	20	2	3	14	33
May 2012	12	24	14	34	209	215	235	273
Jun 2012	23	44	14	21	262	269	299	334
Jul 2012	60	64	13	14	28	28	101	106
Aug 2012	62	67	21	21	11	11	94	99
Date Missing	0	62	0	14	0	15	0	91
TOTAL	280	988	152	506	1,015	1,142	1,447	2,636

The Keeping Current Programs are open to low-income customers, defined as customers at or below 100 percent of the Federal Poverty Level (FPL). Customers with income between 101 and 135 percent of FPL are also eligible for the cooling program if the home includes an elderly household member, a disabled household member, or a child five years of age or younger. Table III-4 displays the poverty level for active participants and all participants in each of the three programs.

On average, participants in the heating programs had lower income than customers in the cooling program. Customers at or below 50 percent of FPL comprise 58 percent of active Electric Heat participants and 44 percent of active Alternative Heat participants. Participant incomes were higher in the cooling program, with only 14 percent of active participants at or below 50 percent of FPL. Twenty-three percent of the active cooling participants had income between 101 and 135 percent of FPL.

Table III-4
Poverty Level

Poverty Level	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
≤25%	41%	39%	22%	26%	7%	8%	15%	23%
26% - 50%	17%	17%	22%	20%	7%	8%	11%	13%
51% - 75%	24%	24%	28%	30%	27%	26%	27%	26%
76% - 100%	18%	20%	29%	25%	36%	36%	32%	28%

Poverty Level	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
101% - 135%	0%	1%	0%	0%	23%	22%	16%	10%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-5 displays the percent currently enrolled and all enrolled customers who had vulnerable household members. The percent of “Any Vulnerable” is households that include a small child (5 years of age or younger), an elderly household member (60 years of age or older), and/or a household member with a documented disability or chronic illness.

Eighty-nine percent of households actively participating in a Keeping Current Program included at least one vulnerable member. Nearly all cooling participants had an elderly household member. The heating programs included more disabled households and families with young children than elderly households.

**Table III-5
Vulnerable Status**

Vulnerable Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
% Elderly	12%	10%	15%	11%	93%	93%	69%	46%
% Disabled	39%	36%	39%	38%	48%	47%	45%	41%
% Child ≤5	26%	29%	25%	33%	1%	1%	8%	18%
% Any Vulnerable	64%	66%	64%	69%	99%	99%	89%	81%
TOTAL	280	988	152	506	1,015	1,142	1,447	2,636

Customers entered the Keeping Current Programs with outstanding account balances ranging from \$0 to over \$10,000. Table III-6 displays the range of arrears at enrollment for active participants and all participants in each of the three programs. The mean arrears at enrollment is also displayed.

At the time of enrollment, active participants in the Electric Heat Program had an average outstanding account balance of \$913. Active participants in the Alternative Heat Program had a slightly lower average outstanding account balance of \$764. Cooling participants are not included in this table, as the program does not include an arrearage forgiveness component.

**Table III-6
Arrearages**

Arrears at Enrollment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	5%	4%	1%	2%
\$1 - \$100	5%	4%	3%	2%
\$101 - \$250	6%	6%	10%	8%
\$251 - \$500	10%	16%	22%	22%
\$501 - \$750	21%	20%	20%	21%
\$751 - \$1,000	19%	16%	17%	18%
\$1,001 - \$1,250	10%	11%	14%	11%
>\$1,250	24%	24%	13%	16%
TOTAL	100%	100%	100%	100%
Mean Arrears at Enrollment	\$913	\$921	\$764	\$841

The Keeping Current Electric Heat and Alternative Heat Programs require customers to make a payment at enrollment of one twelfth of the outstanding account balance. These initial customer payments ranged from \$0 to \$935. Table III-7 displays the range of payment at enrollment for active participants and all participants in both heating programs.

As the outstanding balances were slightly higher for the Electric Heat Program, the payments at enrollment were also slightly higher. Active participants in the Electric Heat Program paid an average of \$83 at enrollment and active participants in the Alternative Heat Program paid an average of \$71 at enrollment. No payment at enrollment is required for participants in the cooling program.

**Table III-7
Payment at Enrollment**

Payment at Enrollment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	6%	7%	1%	2%
\$1 - \$50	25%	23%	36%	32%
\$51 - \$100	39%	39%	42%	42%
\$101 - \$150	18%	19%	14%	15%
>\$150	12%	12%	7%	9%
TOTAL	100%	100%	100%	100%
Mean Payment at Enrollment	\$83	\$86	\$71	\$79

Participants in the Keeping Current Electric Heat and Alternative Heat Programs can make a cash payment or receive an energy assistance pledge for their initial arrearage co-pay. Table III-8 displays the source of payment at enrollment for active participants and all participants.

Energy assistance pledges comprised a larger share of initial payments than customer payments. More than half of all customers attempting to enroll in either the Electric Heat or Alternative Heat Program utilized an energy assistance pledge for the payment at enrollment.

Table III-8
Payment Source

Payment Source	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0 Paid	6%	7%	1%	2%
Energy Assistance	52%	56%	45%	52%
Customer Payment	33%	28%	47%	42%
Source Missing	9%	9%	7%	4%
TOTAL	100%	100%	100%	100%

Participants in Keeping Current receive a monthly program credit with each on-time customer payment. The amount of monthly program credit is \$25 for all cooling participants (only offered during June, July, and August). Program credits in the heating programs vary by income level as shown in Table III-9A. These monthly credits range from \$10 to \$55 for the Electric Heat Program and from \$5 to \$20 for the Alternative Heat Program.

Table III-9A
Monthly Program Credits By Poverty Level

Poverty Level	Monthly Program Credits		
	Electric Heat	Alternative Heat	Cooling
≤25%	\$55	\$20	\$25
26% - 50%	\$40	\$15	\$25
51% - 75%	\$25	\$10	\$25
76% - 100%	\$10	\$5	\$25
101% - 135%	N/A	N/A	\$25

Table III-9B displays the monthly program credit amount for active participants and all participants in each of the three programs. The average monthly program credit was \$37 for active participants in the Electric Heat Program and \$12 for active participants in the Alternative Heat Program.

**Table III-9B
Monthly Program Credit**

Monthly Program Credit	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
\$0	<1%	1%	0%	<1%	0%	0%	<1%	<1%
\$5	0%	0%	29%	25%	0%	0%	3%	5%
\$10	18%	20%	28%	30%	0%	0%	6%	13%
\$15	0%	0%	22%	20%	0%	0%	2%	4%
\$20	0%	0%	22%	25%	0%	0%	2%	5%
\$25	24%	24%	0%	0%	100%	100%	75%	52%
\$40	17%	17%	0%	0%	0%	0%	3%	6%
\$55	41%	39%	0%	0%	0%	0%	8%	15%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%
Mean Monthly Program Credit	\$37	\$36	\$12	\$12	\$25	\$25	\$26	\$27

In addition to the monthly program credits, participants in the heating programs receive monthly arrearage credits. The monthly arrearage credits are calculated at one twelfth of the outstanding account balance at the time of enrollment. Like the program credits, participants only receive an arrearage credit during billing cycles in which an on-time customer payment is made.

Monthly arrears repayment credits ranged from \$0 to close to \$1,000 for participants in the Electric Heat and Alternative Heat Programs. Table III-10 displays the monthly arrearage credit amount for active participants and all participants. The average monthly arrearage credit was \$83 for active participants in the Electric Heat Program and \$69 for active participants in the Alternative Heat Program.

**Table III-10
Monthly Arrearage Credit**

Monthly Arrearage Credit	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	5%	4%	1%	2%
\$1 - \$50	26%	29%	38%	35%
\$51 - \$100	39%	37%	41%	41%
\$101 - \$150	18%	17%	13%	11%
>\$150	13%	12%	8%	10%
TOTAL	100%	100%	100%	100%
Mean Monthly Arrearage Credit	\$83	\$83	\$69	\$76

Participants in the heating programs are required to enroll in Budget Billing. The monthly customer payment is the Budget Billing amount minus the monthly program credit. For some customers, the monthly payment also includes a Payment Agreement (PAG) amount for old bills transferred to the account after enrollment in the Keeping Current Program. Customers enrolled in the cooling program are not required to enroll in Budget Billing and therefore do not have a fixed monthly payment.

Table III-11 displays the monthly customer payment amount for active participants and all participants. For the heating program participants, monthly customer payments ranged from \$0 to approximately \$600. The average monthly customer payment was \$97 for active participants in the Electric Heat Program and \$122 for active participants in the Alternative Heat Program.

Table III-11
Monthly Customer Payment

Monthly Customer Payment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	4%	3%	1%	1%
\$1 - \$25	9%	7%	3%	2%
\$26 - \$50	16%	13%	6%	7%
\$51 - \$100	29%	27%	32%	28%
\$101 - \$150	22%	22%	24%	23%
\$151 - \$200	13%	12%	24%	22%
>\$200	7%	9%	10%	14%
Missing ¹	1%	7%	0%	3%
TOTAL	100%	100%	100%	100%
Mean Monthly Customer Payment ²	\$97	\$105	\$122	\$129

¹ 7 customers had a monthly payment < 0 and were included in the missing category.

² Customers in the missing category are excluded from the mean.

All Keeping Current Program participants are required to apply for the Low-Income Home Energy Assistance Program (LIHEAP) and for the Weatherization Assistance Program (WAP). Table III-12 displays the percent of Keeping Current program customers who received LIHEAP. Agency staff reported that nearly all of the active cooling program customers received LIHEAP funds. The table shows that 77 percent of active Electric Heat Program participants and 81 percent of the active Alternative Heat Program participants received LIHEAP according to the United Way database.

**Table III-12
LIHEAP Receipt**

Monthly Customer Payment	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
LIHEAP Received	77%	80%	81%	83%	97%	97%	91%	88%
LIHEAP Not Received	23%	20%	19%	17%	3%	3%	9%	12%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Note: 4 customers did not request LIHEAP assistance.

Table III-13 displays the percent of Keeping Current program customers who received Weatherization Assistance Program (WAP) services, according to the United Way database. The table shows that 27 percent of active Electric Heat Program participants, 36 percent of active Alternative Heat Program participants, and 27 percent of cooling program participants received WAP services.

**Table III-13
Weatherization Receipt**

Monthly Customer Payment	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
WAP Received	27%	28%	36%	29%	27%	25%	28%	27%
WAP Not Received	73%	72%	64%	71%	73%	75%	72%	73%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Note: 7 customers did not request Weatherization assistance.

Table III-14 displays the employment status for participants in Keeping Current. While most cooling program participants were retired, the majority of the heating program participants were unemployed. Unemployment was highest among Electric Heat Program participants. Seventy percent of active Electric Heat Program participants were unemployed and 64 percent of active Alternative Heat Program participants were unemployed.

**Table III-14
Employment Status**

Employment Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Employed ¹	23%	24%	30%	24%	1%	1%	9%	14%
Retired	8%	4%	6%	5%	78%	77%	57%	36%
Unemployed ²	70%	66%	64%	68%	20%	20%	34%	47%

Employment Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Status Missing	0%	5%	1%	3%	<1%	1%	<1%	3%
TOTAL	100%	100%	100%	100%	100%	100	100%	100

¹Employed status includes self-employed customers.

²Unemployed status includes students.

B. Agencies

Customers enroll in the Keeping Current Programs through designated Keeping Current agencies. Table III-15 displays the number of customers enrolled by each program agency. Agencies are sorted in descending order of total enrollments. More than one third of all Keeping Current program participants were enrolled by the Human Development Corporation of Metro St. Louis. Only four other agencies enrolled more than 100 customers in the three Keeping Current Programs.

Table III-15
Number of Enrollments by Agency

Agency	Number of Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Human Dev. of Metro. St. Louis	21	289	4	36	480	576	505	901
CAA St Louis County-City Clients	94	131	5	25	463	485	562	641
North East CAC	42	138	71	225	1	2	114	365
Salvation Army	17	46	40	97	2	2	59	145
Urban League Community Center	44	131	1	7	0	1	45	139
Jefferson-Franklin CAC	19	71	0	5	4	7	23	83
CAA St Louis County	7	27	0	7	44	46	51	80
Good Samaritan Center	7	21	16	43	8	9	31	73
Urban League North County	3	9	12	45	0	0	15	54
East Missouri Action	2	35	1	5	12	13	15	53
Delta Area EOC	10	28	0	0	1	1	11	29
Northeast Missouri CAA	7	21	2	4	0	0	9	25
Missouri Ozarks CAA	3	13	0	0	0	0	3	13
Salvation Army St. Charles	2	11	0	0	0	0	2	11
Green Hills CAA	1	10	0	0	0	0	1	10
Samaritan Center	0	0	0	7	0	0	0	7
Salvation Army Arnold Site	0	4	0	0	0	0	0	4
West Central Missouri CAA	1	3	0	0	0	0	1	3
TOTAL	280	988	152	506	1,015	114	1,447	2,636

Table III-16 displays the amount of Keeping Current Program funds allocated to and spent by each agency between October 2010 and August 2012. The table shows that allocations totaled \$1.73 million and that the balance remaining in the agencies' accounts was approximately \$500,000.

Table III-16
Total Allocations, Total Spent, and Balance by Agency

Agency Name	Allocated	Spent	Balance
CAA St Louis County Inc	\$64,043	\$41,101	\$22,942
CAA St Louis County, Inc. - City Clients	\$363,502	\$361,023	\$2,480
CAP of Greater St. Joseph	\$8,000	\$0	\$8,000
Central Missouri Community Action	\$0	\$0	\$0
Delta Area Economic Opportunity Corp.	\$33,340	\$9,353	\$23,987
East Missouri Action Agency Inc.	\$52,550	\$25,389	\$27,161
Good Samaritan Center	\$39,600	\$29,242	\$10,358
Green Hills Community Action Agency	\$19,000	\$2,480	\$16,520
Human Development Corp of Metro. St. Louis	\$225,489	\$221,725	\$3,764
Jefferson-Franklin Community Action Corp.	\$98,206	\$25,001	\$73,205
Missouri Ozarks Community Action Inc.	\$39,250	\$8,822	\$30,428
Missouri Valley Community Action Agency	\$8,000	\$0	\$8,000
North East C.A.C - Central Admin. Offices	\$232,168	\$223,952	\$8,216
Northeast Missouri C.A.A.	\$41,510	\$20,150	\$21,360
Salvation Army	\$187,637	\$93,854	\$93,783
Salvation Army (Arnold site)	\$15,744	\$682	\$15,062
Salvation Army (St. Charles)	\$23,372	\$3,328	\$20,044
Samaritan Center	\$21,868	\$3,933	\$17,935
Urban League Community Center	\$187,589	\$131,879	\$55,710
Urban League North County	\$56,648	\$31,601	\$25,047
West Central Missouri C.A.A.	\$16,000	\$1,373	\$14,627
Overall	\$1,733,517	\$1,234,890	\$498,627

Table III-17 displays agencies by range of Keeping Current Program funds allocated. Total allocations per agency between October 2010 and August 2012 ranged from \$0 to \$363,502. The average allocation was \$82,548. Five agencies were allocated over \$100,000.

**Table III-17
Agency Allocations**

Total Allocations	Number of Agencies	Percent of Agencies
\$0	1	5%
\$1-\$25,000	7	33%
\$25,001-\$50,000	4	19%
\$50,001-\$75,000	3	14%
\$75,001-\$100,000	1	5%
> \$100,000	5	24%
TOTAL	21	100%

Total spending per agency between October 2010 and August 2012 ranged from \$0 to \$361,023. Table III-18 displays agencies by the amount of Keeping Current program funds spent. The average agency spending was \$58,804. Eleven agencies spent less than \$25,000 and three agencies had not spent any program funds as of August 2012.

**Table III-18
Agency Spending**

Total Spent	Number of Agencies	Percent of Agencies
\$0	3	14%
\$1-\$25,000	8	38%
\$25,001-\$50,000	5	24%
\$50,001-\$75,000	0	0%
\$75,001-\$100,000	1	5%
> \$100,000	4	19%
TOTAL	21	100%

The agency balance of Keeping Current Program funds as of August 2012 ranged from \$0 to \$93,783. Table III-19 displays agencies by program fund balance. The average balance was \$23,744. One agency still had a balance of over \$75,000 as of August 2012.

**Table III-19
Agency Balances**

Balance	Number of Agencies	Percent of Agencies
\$0	1	5%
\$1-\$25,000	14	67%
\$25,001-\$50,000	3	14%
\$50,001-\$75,000	2	10%
\$75,001-\$100,000	1	5%
> \$100,000	0	0%
TOTAL	21	100%

C. Summary

This section provides a summary of the key findings from the program data analysis.

- *Enrollments and Active Participants* – Between October 2010 and August 2012, 2,636 customers applied for enrollment in the Keeping Current Programs. As of August 2012, 1,447 were active program participants. The cooling program had 1,015 active participants, the Electric Heat Program had 280 active participants, and the Alternative Heat Program had 152 active participants.
- *Poverty Level* – Keeping Current participants had very low income levels. While 58 percent of active Electric Heat participants had income below 50 percent of the poverty level, 44 percent of Alternative Heat participants, and 14 percent of cooling participants had income below 50 percent of the poverty level.
- *Vulnerable Households* – Keeping Current participants were likely to have vulnerable household members. The analysis showed that 89 percent of all Keeping Current participants had one or more household members who were elderly, disabled, or at or below five years of age. Almost all cooling participants had a vulnerable household member.
- *Arrearages* – Arrearages ranged from \$0 to over \$10,000 at the time of enrollment. Electric Heat participants averaged \$913 in arrearages and Alternative Heat participants averaged \$764 in arrearages. Thirty-four percent of Electric Heat and twenty-seven percent of Alternative Heat participants had arrearages over \$1,000.
- *LIHEAP and WAP* – While 91 percent of Keeping Current participants received LIHEAP, according to the United Way database, 27 percent received WAP services. However, only a few customers did not apply for these programs according to the database.
- *Employment Status* – Most of the heating participants were unemployed and most of the cooling participants were retired. While about 23 to 30 percent of the heating participants were employed, only one percent of the cooling participants were employed.
- *Agency Activity* – Almost one third of the enrollments were completed by one agency, the Human Development Corporation of Metro St. Louis. Almost all of the other agencies enrolled fewer than 100 customers and had fewer than 50 active participants.

IV. Agency Feedback

APPRISE conducted interviews with managers and staff at local agencies throughout Ameren's service territory who were conducting intake for the Keeping Current Program. Initial agency interviews were conducted during the first year of the program in May and June 2011, and a second round of interviews was conducted in February and March 2012. This section provides findings from both sets of interviews.

A. Methodology

The initial evaluation research examined program implementation and delivery by local agencies through in-depth telephone interviews with agency managers and staff in May and June 2011. Interviews were conducted with 11 program managers and 12 caseworkers at 13 of the 16 intake agencies that operate the Keeping Current program around Ameren's service territory.

In 2012, there were 13 intake agencies that remained active with the Keeping Current program. A sample of respondents that had completed a 2011 interview was targeted for follow-up interviews. The second round of interviews was conducted in February and March of 2012 with eight program managers and eight caseworkers at nine of the 13 active agencies.

Table IV-1 provides information on agency response to interview requests. The table shows that there was very good response to the interview requests in both years and that most who were contacted completed an interview.

**Table IV-1
Agency Response to Interview Request**

	2011	2012
Total Intake Agencies	16	13
Targeted for Evaluation Interviews	14	9
At Least One Interview Completed	13	9
Caseworkers Interview Completed	11	8
Managers Interview Completed¹	10	5
Total Targeted²	24	14
No Response	3	1

¹In 2011, two of the caseworkers were also interviewed as managers, so the total number of managers interviewed was 12. In 2012, three of the caseworkers were also interviewed as managers, so the total number of managers interviewed was eight.

Program manager interviews focused on the following issues.

- Manager responsibilities
- Customer recruitment
- Program training
- Ameren support

- Administration funding
- Program recommendations

Caseworker interviews focused on the following issues.

- Caseworker responsibilities
- Customer recruitment
- Program explanation
- Customer response
- Program training
- Ameren support
- Program recommendations

B. Findings

This section provides a summary of the findings from the manager and staff interviews.

Staff Characteristics

The initial interviews found that agency managers had tenure at the local agency that ranged from two years to more than thirty years. The majority of the managers had been at the agency for more than ten years. Table IV-2 displays a summary of manager tenure at the agency.

**Table IV-2
2011 Interviews
Manager Tenure**

Manager Tenure Years at Agency	Number of Agencies
<= 5	3
6-10	1
11-20	3
>20	3

Reported manager responsibilities with respect to the Keeping Current Program included managing intake staff and working with the program contact at Ameren. Some managers also were responsible for accessing the United Way website to enter enrollment data. Table IV-3 presents a summary of the responsibilities that the managers reported.

**Table IV-3
2011 Interviews
Manager Responsibilities**

Responsibility	Number of Agencies
Keeping Current Management	10
Manage Caseworkers	3
Data Entry	3
Ameren Interaction	2

Responsibility	Number of Agencies
Manage Funding	1
Reporting	1
Enrollment paperwork	1

Caseworker tenure ranged from two years to 22 years at the agency. Table IV-4 shows that most of the caseworkers had been at the agency up to five years or six to ten years.

Table IV-4
2011 Interviews
Caseworker Tenure

Manager Tenure Years at Agency	Number of Agencies
<= 5	5
6-10	5
>20	1

Table IV-5 shows that many of the caseworkers reported that they had program management responsibilities. Other caseworkers reported that they were responsible for being a caseworker, reporting, staff management, outreach, or interactions with Ameren.

Table IV-5
2011 Interviews
Caseworker Responsibilities

Responsibility	Number of Agencies
Program Management	7
Casework	3
Reporting	2
Staff Management	1
Client Outreach	1
Ameren Interaction	1

In the 2012 interviews, managers and caseworkers were asked if their responsibilities with respect to the Keeping Current Program had changed since they first became involved with the program. Table IV-6 displays the changes reported by managers, caseworkers, and respondents serving in both roles. The table shows that three of the managers and staff interviewed had a change in their program responsibilities.

Table IV-6
2012 Interviews
Changes to Program Responsibilities

Keeping Current Program Responsibilities	Number of Respondents		
	Manager Only	Caseworker Only	Manager and Caseworker
No Change	3	5	2
More Responsibilities	1	0	1
Fewer Responsibilities	1	0	0
Total	5	5	3

Managers and caseworkers were asked whether the number of staff enrolling clients in Ameren's program had changed since the program began. Table IV-7 shows that respondents from five agencies reported a change to intake staffing and four agencies reported no change. Of those that reported a change, one agency reported an increase to program intake staff. This agency trained additional caseworkers to complete the Keeping Current Program enrollment.

Four agencies reported a decline in the number of program intake staff.

- One agency reported that fewer caseworkers were enrolling clients because some agency sites did not feel that the Keeping Current Program was suitable for their clients.
- Three agencies reported that fewer staff members were conducting program enrollment because the agency's overall staffing had been reduced.
- One of the agencies had no caseworkers conducting enrollment in Keeping Current at the time of the interviews, but expected to resume program intake later in the year.

Table IV-7
2012 Interviews
Changes to Program Intake Staffing

Staff Enrolling Clients	Number of Agencies
No Change	4
Intake Staff Increased	1
Intake Staff Decreased	4
Total	9

Four agencies reported a recent reduction in overall agency staffing. Respondents from two agencies reported that the number of overall agency employees had been reduced by half. Respondents from three agencies reported that the agency had reduced office hours and/or the closing of some agency locations.

Caseworker Program Activity

Caseworkers were asked how many clients they had spoken to about the Keeping Current Program. Table IV-8 shows that most caseworkers interviewed had not spoken to many clients about Keeping Current. Most spoke to fewer than 50 clients and many spoke to fewer than 25. However, one said that she spoke to 350 clients each month about the program because all programs are presented to every individual who comes into the agency on the one day during the week when they offer food pantry services.

**Table IV-8
Number of Clients Caseworkers Spoke to About Keeping Current**

Number of Clients	Number of Caseworkers	
	2011	2012
<25	5	4
25-50	2	1
50-100	2	1
>100	1	2
Don't Know	1	0
Total	11	8

Table IV-9 displays detailed data on the Keeping Current Program activity reported by each caseworker interviewed in 2012. The table shows that there was a great deal of variability in the production by caseworkers at the different agencies.

**Table IV-9
2012 Interviews
Caseworker Keeping Current Activity**

Caseworker	# Spoken to About KC	# Signed up for Year-Round	# Signed up for Cooling
1	>50	<10	<10
2	40	15-20	4-6
3	100-200/month	100-200	<50
4	6-7	0	0
5	15	6-7	0
6	10/year	5/year	0
7	125	75	15
8	10	7	0

Ameren Funding, Training, and Support

Managers and caseworkers were asked about their experiences with Ameren. Managers were further asked about the level of compensation provided by the Agency for administrative costs. Several of the managers stated that the Keeping Current Program is time-intensive, and the amount of reimbursement that Ameren provides for administrative costs is low. Table IV-10 displays responses by managers about the level of fees provided for the agency's Keeping

Current intake tasks. The table shows that half of the managers stated that the compensation was too low. When asked how much additional funding was needed, most could not provide an estimate, but one said that Ameren only covers 30 percent of their program costs and another said that Ameren provided less than ten percent of the program costs. Another manager reported that the Keeping Current Program compensation was significantly lower than compensation received for other programs and that Ameren should provide additional compensation of \$20 per processed enrollment to offset the agency costs.

Table IV-10
Adequacy of Keeping Current Intake Compensation

Compensation Adequacy Rating	Number of Agencies	
	2011	2012
Too Low	5	4
Adequate	3	2
Don't Know	2	2
Total	10	8

Managers and caseworkers were asked in the 2011 interviews whether they had received sufficient training on the Keeping Current program. All but one manager felt that the Keeping Current program training was sufficient and all of the caseworkers reported that the training was adequate.

Managers and caseworkers were asked in the 2012 interviews whether they needed any additional support or training about the program. One agency's manager and caseworker reported a need for more information about when the program would end and how it would impact their clients. Another agency's manager suggested an annual conference call to provide program updates and an opportunity for agency staff to ask questions and share experiences. This manager reported a need for clarification about how Keeping Current works for customers in their second program year. None of the respondents from the other seven agencies reported any need for additional support or training.

All respondents were asked whether Ameren staff have been available to provide support and answer questions about the program. Table IV-11 shows that the five manager-only respondents and all three respondents serving as both managers and caseworkers responded positively about the support from Ameren staff. Several managers emphasized that the Keeping Current Program staff had been very accessible and responsive to agency concerns. Of the five caseworker-only respondents, one did not have any direct contact with Ameren staff and two reported positive experiences.

The other two caseworkers indicated that the Keeping Current Program staff was helpful but that not all Ameren representatives were familiar with the program. These caseworkers indicated that when they called Ameren, they first reached a general representative who was often unable to answer questions about the Keeping Current Program. They reported that their program questions were answered after they were transferred to an Ameren supervisor or to an Ameren staff member who works specifically on the Keeping Current Program. One of these caseworkers reported that there was sometimes a long wait on hold before reaching an Ameren

staff member. This caseworker stated that the hold times had declined but could still be a burden. The manager at the same agency reported that Ameren had been responsive about this concern and that the agency staff was pleased to have seen an improvement to the hold time. They reported that the program staff were extremely helpful once reached.

The 2011 interviews addressed the helpfulness of the United Way program website. While the caseworkers were generally impressed with the United Way website, and said that it worked very well for program management, they stated a desire to access additional information through the website. This information included the budget billing amount a client would have to pay, to cut down on the amount of interaction the caseworkers need to have with Ameren customer service representatives.

Table IV-11
2012 Interviews
Program Support from Ameren Staff

Availability of Ameren Staff	Number of Respondents		
	Manager Only	Caseworker Only	Manager and Caseworker
Helpful and Responsive	5	2	3
Some Unable to Answer Questions	0	2	0
No Contact with Ameren Staff	0	1	0
Total	5	5	3

Client Recruitment

One of the goals of the program is to target vulnerable households for participation, including the elderly, disabled, and young children. Research has shown that these populations are most vulnerable to temperature extremes. Therefore, the agency research examined how clients were targeted for recruitment into the Keeping Current Program.

In the 2011 interviews, caseworkers were first asked the open-ended, unprompted question “How do you choose customers to recruit for Ameren’s payment program?” Table IV-12 shows that only one of the 11 caseworkers responded that she targeted the elderly, disabled, or young children and only four of the 11 responded that they targeted clients with high arrearages.

Following the unprompted question, caseworkers were asked the question in a prompted format. They were asked the following.

- Do you try to target elderly for this program?
- Do you try to target households with disabled members for this program?
- Do you try to target households with young children for this program?
- Do you try to target households with high arrearages for this program?

When probed for whether or not they targeted each group, most caseworkers responded that they make no discrimination when presenting the program to client. Table IV-12 shows that

while a greater number of caseworkers responded that they did target these groups, it was still only four or five out of the 11 caseworkers interviewed.

Table IV-12
2011 Interviews
Caseworker Reports on Groups Targeted for Recruitment

Group Targeted	Number of Caseworkers			
	Unprompted		Prompted	
	Yes	No	Yes	No
Elderly	1	10	4	7
Disabled	1	10	4	7
Young Children	1	10	4	7
High Arrearages	4	7	5	6

The way managers reported that they instructed caseworkers to screen clients for the program revolved around income guidelines and payment history. Several agencies employ the same screening they use for LIHEAP applications. Caseworkers also reported that they focus on any individual who comes to the agency for energy assistance, and who they think will be likely to maintain consistent on-time payments

In the 2012 interviews, managers and caseworkers were asked if their recruitment and screening of customers for the Keeping Current Program had changed since the program began. Respondents from four of the nine agencies reported no changes to the agency's recruitment strategies or screening process. Of the agencies that did report a change to recruitment and/or screening, the following changes were reported.

- Three agencies reported that they were looking more closely at a client's budget or employment status to determine whether the client was a good fit for Keeping Current.
- One agency's manager reported that they had an increased focus on recruiting seniors, but were hesitant to recruit new clients for Keeping Current if the program would be ending soon.
- One agency's caseworker reported that the screening process had changed because they had to consider whether the client had previously applied for Keeping Current.

In both sets of interviews, caseworkers were asked questions to understand how they explained the Keeping Current Program to potential participants. This was first approached with the unprompted question, "How do you describe the program to potential participants?" and then with the following prompted questions.

- How do you explain Budget Billing to potential participants?
- How do you explain the Monthly Bill Credit to potential participants?
- How do you explain the Arrearage Reduction to potential participants?
- What do you tell potential participants about what their responsibilities will be?
- What do you tell potential participants about on-time bill payment?
- What do you tell potential participants about LIHEAP and Weatherization?

- What information do you provide to customers about energy usage?

Table IV-13 displays the number of caseworkers who explained each program element when asked in both the unprompted and prompted manner in the 2012 interviews. While six of the eight caseworkers explained budget billing in response to the unprompted question, only three caseworkers explained the arrearage reduction. Five caseworkers explained the monthly bill credit and five described the payment responsibility in response to the unprompted question. None described the LIHEAP requirement or the WAP requirement, and none spoke about energy conservation.

When the questions were asked in the prompted format, a greater number of caseworkers described these program elements. However, there were still some caseworkers who did not address the monthly bill credit, arrearage reduction, or budget billing program elements directly when asked how they were explained.

When prompted, all caseworkers indicated that they describe WAP to clients, although this may simply be a referral to another staff member or agency. Seven of the eight caseworkers provided a similar prompted response for LIHEAP applications. One caseworker refers clients to a LIHEAP agency but does not talk about LIHEAP specifically because the other agency does not always have funding available.

In terms of potential opportunities for energy conservation to reduce client bills, all eight caseworkers indicated that there is some form of education about energy usage provided to potential Keeping Current participants. However, only one caseworker mentioned direct conversations with clients about energy conservation. The other seven caseworkers reported that they provide informational handouts, show an educational video, and/or refer clients to other agency programs about energy conservation. Five caseworkers referenced the use of educational materials provided by Ameren.

There were three caseworkers who did not appear to understand some of the program elements. All three were caseworkers who had spoken to less than 20 clients about the Keeping Current Program since it was introduced. Two of these caseworkers reported that they refer clients to Ameren to obtain further details about program elements.

There were improvements in reports of program explanations and apparent understanding of the program since the 2011 interviews.

Table IV-13
2012 Interviews
Caseworker Explanation of Keeping Current to Potential Participants

Program Element Explained	Number of Caseworkers					
	Unprompted		Prompted		Appeared to Understand Program Element	
	Yes	No	Yes	No	Yes	No
Monthly Bill Credit	5	3	6	2	7	1
Arrearage Reduction	3	5	3	5	5	3

Program Element Explained	Number of Caseworkers					
	Unprompted		Prompted		Appeared to Understand Program Element	
	Yes	No	Yes	No	Yes	No
Budget Billing	6	2	6	2	6	2
Payment Responsibility	5	3	8	0	8	0
LIHEAP Requirement	0	8	7	1	8	0
WAP Requirement	0	8	8	0	8	0
Energy Conservation	0	8	8	0	8	0

The greatest challenge faced in recruitment efforts, according to managers in the 2011 interviews, was finding clients who were a good fit for the program. All managers instructed their caseworkers to look for clients who not only meet the income guidelines, but who also seem to be able to stay in the program successfully, based on past payment history and frequency of service terminations.

Managers were asked to describe the challenges that the agency still faced in recruiting clients for the program in the 2012 interviews. They reported the following.

- Three managers reported that their clients are not good candidates for the Keeping Current Program because they do not have enough income to make the payments.
- Three managers indicated that potential participants are not willing to commit to the budget billing plan. One reported that this was a deterrent specifically for seniors.
- Two managers reported that agency staffing was the most significant challenge to recruitment.

Caseworkers were asked whether there had been any changes to client enthusiasm or reluctance to sign up. Five of the eight caseworkers reported that there is less client enthusiasm about the program.

- One caseworker reported that fewer clients were willing to sign up, and attributed this to the limited income and individual economic situations of the clients.
- Four caseworkers reported that the clients were more reluctant about the budget billing plan. One of these caseworkers reported that elderly clients are only willing to enroll in the summer program because of reluctance about the budget billing plan. Another caseworker reported that clients are seeking other payment assistance options before considering Keeping Current.

Caseworkers were also asked if there had been any changes to their ability to recruit elderly or disabled clients for the Keeping Current Program. Four of the eight caseworkers responded that there had been some kind of change.

- One caseworker indicated that seniors were more reluctant to sign up for Keeping Current because they did not feel they can afford the budget billing payments.
- One caseworker indicated that the agency had more seniors unable to qualify for the program because their incomes were just over the eligibility threshold.

- One caseworker indicated that senior and disabled clients seemed to be more interested in LIHEAP and weatherization services and less willing to consider the Keeping Current Program.
- One caseworker indicated that the agency's reduced office hours had made it more difficult for seniors and disabled clients to access services.

Several caseworkers stated that there was client reluctance to enroll in a budget billing plan. These caseworkers indicated that clients may be reluctant about budget billing because they are not confident they can afford the payments, because they have had a negative experience with another budget billing program in the past, or because they have heard about other customers' negative experiences with budget billing.

Caseworkers were asked whether the required payment at enrollment of one twelfth of the arrearages served as a barrier to customer enrollment. As displayed in Table IV-14, six caseworkers responded that this is usually not a barrier because the amount is affordable or because other energy assistance programs can cover the payment. Two caseworkers indicated that this payment is sometimes a barrier. One responded that it depends on the amount due and that it can be a barrier for clients with very high arrearages.

Table IV-14
1/12 Arrears Payment as Barrier to Program Enrollment

Payment Required at Enrollment	Number of Caseworkers
Not a Barrier	6
Sometimes a Barrier	2
Total	8

Client Response and Follow-Up

When asked about client response to the program in the 2011 interviews, caseworkers reported the following.

- While many clients were enthusiastic about the program, many were reluctant to sign up.
- Clients were reluctant to enroll because they feared they would be unable to pay their bill on time every month, even with the monthly bill credit.
- When many clients came into the agency, they were already in crisis, and it was difficult for them think about committing to on-time monthly payment.
- For those clients who had taken part in the program and managed to stay enrolled, participation in the program was a very positive experience.

Information on the number of caseworkers who provided these responses is displayed in Table IV-15.

Table IV-15
2011 Interviews
Client Response

Feedback	Number of Caseworkers Who Reported this Response
Many clients were reluctant to sign up	10
Clients feared they would be unable to pay their bill regularly	8
Clients find it hard to commit to regular payment because they were already in crisis	3
Successful clients in the program were positive about their experience	5
Caseworkers received no feedback from participants	6

Interviews with caseworkers in 2011 revealed these additional barriers, displayed in Table IV-16.

- The 1/12 arrearage co-pay to enroll in the program can be a barrier if the agency is unable to pledge that amount for the client.
- Elderly clients were difficult to access because they were more likely to request assistance through the food pantry than to request energy assistance, and Keeping Current participants were recruited from energy assistance participants.

Table IV-16
2011 Interviews
Other Barriers

Feedback	Number of Caseworkers Who Reported this Barrier
1/12 arrearage co-pay was a barrier	4
Elderly patients were hard to recruit	5

The 2012 interviews also asked caseworkers to describe the types of feedback that had been received from clients about the Keeping Current Program. As displayed in Table IV-17, seven of the eight caseworkers interviewed reported that clients who remained successful with the program provided positive feedback. Five caseworkers mentioned that clients were particularly appreciative of the arrearage reduction component of the program. Two caseworkers reported feedback from some clients that they were unable to remain in the program because they could not keep up with the payments. One caseworker mentioned that a client had negative feedback about the program when the budget billing payment doubled for this client in the second year of enrollment.

**Table IV-17
Client Feedback**

Feedback from Enrolled Clients	Number of Caseworkers
Successful clients in the program are positive about their experience	7
Successful clients are grateful for the arrearage reduction	5
Clients report they could not keep up the payments	2
Clients report dissatisfaction with budget billing plan adjustment	1

Managers were asked how the agency connected Keeping Current applicants to LIHEAP and WAP in the 2012 interviews.

- Five managers reported that they provided the clients with applications for LIHEAP and WAP prior to or at the time of Keeping Current enrollment. Three managers reported that most or all clients had already applied for LIHEAP before enrolling in the Keeping Current Program.
- One manager reported that LIHEAP applications were processed in-house but that clients were referred to another agency to submit WAP applications.
- One manager reported that clients were referred to another agency to submit both LIHEAP and WAP applications.
- One manager reported that staff previously reviewed which of their clients would be good candidates for other assistance programs and planned to continue this approach in the future when more staff time was available.

Managers were further asked whether there were any challenges connecting Keeping Current Program enrollees to LIHEAP and WAP. As shown in Table IV-18, four managers reported no challenges connecting enrollees to these other assistance programs. Two managers reported that it was difficult to obtain weatherization services for renters or apartment dwellers.

**Table IV-18
2012 Interviews
Challenges to Connecting Clients to LIHEAP and WAP**

Challenges to LIHEAP and WAP	Number of Managers
No Challenges	4
Weatherization is Difficult for Renters/Apartment Complexes	2
Reduced Agency Staffing/Office Hours	1
WAP Requirements Vary by Agency	1
LIHEAP/WAP Funding Not Always Available	1

Managers and caseworkers were asked how the agency follows up with clients once enrolled in the Keeping Current Program in the 2012 interviews. Table IV-19 displays the agency responses.

- Respondents from six agencies reported that client follow-up is only conducted when a client misses a program payment and/or if the client calls or returns to the agency. Only three agencies reported any follow-up that was not prompted by a missed payment notification or by client initiative.
- Respondents from two of these agencies reported that they sometimes contact clients to see how they are doing with the program, but that their ability to follow up has been limited by the reductions in agency staff.
- Respondents from a total of four agencies cited staffing constraints as a challenge to client follow-up.
- Respondents from two agencies mentioned that they used the program website to check the status of enrolled clients.

Table IV-19
2012 Interviews
Client Follow-Up

Follow-Up with Enrolled Clients	Number of Agencies
Agency Follows Up With All Clients by Mail After Enrollment	1
Agency Follows Up with Some Clients by Phone or Mail After Enrollment	2
Agency Follows Up Only if Client Misses a Payment or Client Contacts Agency	4
Follow-Up Occurs Only If Client Contacts Agency	2
Total	9

Managers and caseworkers were specifically asked how they use notices from Ameren that a client had missed a program payment in the 2012 interviews. As shown in Table IV-20, respondents from six of the nine agencies reported that they attempted to contact a client upon notice from Ameren that a Keeping Current Program payment had been missed. Respondents from two agencies indicated that the notice was filed and they followed-up about the missed payment only if the client came back into the agency. Respondents from one agency reported that they did not use these notices at all.

Table IV-20
2012 Interviews
Use of Missed Payment Notifications

Use of Ameren Notifications that a Client Has Missed a Payment	Number of Agencies
Agency Actively Attempts to Contact Client	6
Agency Addresses Missed Payment Only if Client Calls or Comes Into Agency	2
Agency Takes No Action	1
Total	9

Challenges and Recommendations

All respondents were asked if they feel that the Keeping Current Program helps their agency meet its mission in the 2012 interviews. As displayed in Table IV-21, the majority of the

respondents responded positively. Some respondents mentioned that the program supports the agency mission because it teaches a life skill of paying bills on-time, because it encourages self-sufficiency, or because it reduces pocketbook strain.

The three respondents who did not feel that the Keeping Current Program supported the agency mission stated that the program was not a good fit due to the high unemployment and/or limited income of the agency's clients. These respondents reported that their clients cannot benefit from the Keeping Current Program because they cannot afford the monthly payments. In one case, the respondent indicated that the program was appropriate for some but not all of the agency locations due to the variation in clientele.

Table IV-21
2012 Interviews
Program Supports Agency Mission

Keeping Current Helps Agency Meet Its Mission	Number of Respondents		
	Manager Only	Caseworker Only	Manager and Caseworker
Yes	4	5	1
No	0	0	1
Maybe/Sometimes	1	0	1
Total	5	5	3

Managers and caseworkers identified three major challenges to program implementation in the 2011 interviews.

- 1) Finding clients who are a good fit for the program.
- 2) The application and enrollment process are time-intensive.
- 3) Reaching clients who might otherwise be a good fit for the program, such as the elderly, are often outside of the energy assistance pool.

Managers and caseworkers offered several suggestions to address these issues. Table IV-22 displays the frequency with which each recommendation was made.

- **Finding clients who are a good fit for the program.** Managers and caseworkers recommended loosening restrictions around program participation.
 - Increase the income threshold so it matches the threshold for LIHEAP, at 135 percent of the poverty level.
 - Weight the initial co-pay based on what the client can afford instead of 1/12 of arrearages.
 - Allow terminated clients to enroll in the program with the initial program co-pay instead of the amount required to get reconnected.
 - Provide less severe consequences for clients who miss two payments.
- **The application and enrollment process are time-intensive.**
 - Caseworkers recommend increasing the information available on the United Way website, so they have immediate access to the client's budget billing amount before the client opts into the program.

- Managers advised increasing the amount of compensation for administrative costs so that staff can dedicate the amount of time necessary to implement the program correctly.
- **Increasing outreach beyond the pool of applicants for energy assistance.** Caseworkers and managers suggested that Ameren provide more program materials for outreach. Examples include the following.
 - A client friendly brochure for agencies to hand out.
 - A mail stuffer with Ameren bills so that potential clients could hear about the program even if they do not visit the agency to apply for energy assistance.

Table IV-22
Recommendations for Program Improvement

Recommendation	Number of Agencies
Increase the income threshold	5
Weight the initial co-pay	2
Increase the amount of information available on the United Way website	3
Create a bill insert to advertise Keeping Current	3
Provide less severe consequences for clients who miss two payments	2
Increase administrative funding	2
Create a client-friendly brochure	2
Allow terminated clients to enroll with the initial program co-pay	1

Managers and caseworkers were asked whether they would recommend any additional changes to the Keeping Current Program in the 2012 interviews. The following additional recommendations were reported.

- One caseworker recommended that the regular Ameren phone representatives receive more information about the Keeping Current Program or that it not be necessary to speak with a regular representative prior to reaching an Ameren supervisor or member of the Keeping Current Program staff.
- One caseworker recommended offering lower payments to clients who otherwise could not afford to participate.
- One manager recommended raising the income eligibility to 150% of the poverty level to allow more clients to benefit from the program.
- One manager/caseworker mentioned that it would be easier if pledges for Keeping Current clients could be called in like regular payments instead of using the program website. However, this respondent stated that she understood why this was not possible for this program.

C. Summary

A total of 21 in-depth interviews were conducted with caseworkers and managers at 13 Keeping Current intake agencies in 2011 and 13 in-depth interviews were conducted with

caseworkers and managers at nine intake agencies in 2012. Key findings from these interviews were as follows.

- Although most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, and there was improvement between the 2011 and 2012 interviews, descriptions of program implementation indicated that caseworkers needed more training on the following areas.
 - Program benefits.
 - Targeting specific groups.
 - Requirements that individuals apply for LIHEAP and Weatherization services.
 - Providing clients with energy conservation education.
- Caseworkers reported that Ameren customer service representatives were not well equipped to answer questions about the Keeping Current Program.
- Although the United Way website was easy to use, caseworkers requested access to additional client information through the website, including the client's budget billing amount, prior to enrollment.
- The Keeping Current Program was time-intensive.
- The income guideline, which requires that clients be at or below 100 percent of the poverty level for the heating components, made it difficult to find clients who met the requirement and who were also in a position to consistently pay the Ameren bill on time.
- Target groups (the elderly, disabled and families with children under five) were difficult to reach. The elderly, in particular, who would otherwise be considered a good fit for the program, were reluctant to ask for energy assistance, and were therefore hard to recruit for participation.

Based on this research, we made the following recommendations.

- Caseworkers and program managers should receive additional training on the details of the Keeping Current Program. The interviews indicated that there was some confusion about how the arrearage reduction and monthly bill credit work.
- Ameren customer service representatives should also receive training about the Keeping Current Program, so when caseworkers or clients call with questions, they are equipped to respond.
- If possible, Ameren should try to provide caseworkers with access to information on what clients owe Ameren and what they will be expected to pay through budget billing on the United Way website. This would ensure that clients committed to the program with full knowledge about their responsibilities, and would better equip caseworkers to help clients meet their commitment. Additionally, this would reduce some of the time required for the enrollment process.

- Ameren should consider extending eligibility to all clients who are at or below 135 percent of the poverty line.
- Ameren should consider recommending that agencies provide energy conservation workshops for Keeping Current enrollees.

V. Customer Feedback

APPRISE conducted a survey with participants in Ameren's Keeping Current Program to develop information on customer knowledge, understanding, impact and satisfaction with the program.

A. *Methodology*

This section describes the methodology for the customer survey, including survey implementation and sample selection.

Survey Implementation

APPRISE retained ICI to conduct the telephone survey through its call center. A researcher from APPRISE trained ICI's employees on the survey instrument and monitored survey implementation. ICI's manager in charge of the survey instructed interviewers how to use the computerized version of the survey to record customer responses.

Interviewer training provided interviewers with an overview of the project, purpose behind questions asked, and strategies to provide accurate clarification and elicit acceptable responses through neutral probing techniques.

Interviewer monitoring allowed APPRISE researchers to both listen to the way interviewers conducted surveys and see the answers they chose on the computerized data entry form. ICI's manager facilitated open communication between the monitors and interviewers, which allowed the monitors to instruct interviewers on how to implement the survey and accurately record customer responses.

Telephone interviews were conducted in July and August 2012. During this time period, 255 interviews were completed.

Sample Selection and Response Rates

The survey sample was designed to furnish data on Keeping Current year-round and cooling participants.

Table V-1 details the number of customers selected to complete the survey, the number of completed interviews, cooperation rates, and response rates for each of the three groups. The table presents the following information for the sample.

- **Number selected:** There were 150 active year-round participants, 150 inactive year-round participants, and 300 summer cooling participants chosen for the survey sample.
- **Unusable:** There were 45 active year-round cases, 89 inactive year-round cases, and 83 summer cooling cases deemed unusable because no one was present in the home during the survey who was able to answer questions related to the household electric bills and the Keeping Current Program, or because phone numbers were unavailable, disconnected, or incorrect. These households are not included in the denominator of the response rate or the cooperation rate. They are included in the denominator of the completed interview rate.

- **Non-Interviews:** There were 5 active year-round cases, 5 inactive year-round cases, and 26 summer cooling cases classified as non-interviews because the qualified respondent refused to complete the interview, or because the respondent asked the interviewer to call back to complete the interview at a later time, but did not complete the interview during the field period. These households are included in the denominator of the cooperation rate, the response rate, and the completed interview rate.
- **Unknown eligibility:** There were 22 active year-round cases, 21 inactive year-round cases, and 49 summer cooling cases that were determined to have unknown eligibility to complete the interview, due to answering machines, no answers, and language barriers. These households are not included in the denominator of the cooperation rate. They are included in the denominator of the response rate and the completed interview rate.
- **Completed interviews:** The completed interviews are households that were reached and that answered the full set of survey questions. There were 78 interviews with active year-round participants, 35 interviews with inactive year-round participants, and 142 interviews with summer cooling participants.
- **Cooperation rate:** The cooperation rate is the percent of eligible households contacted who completed the survey. This is calculated as the number of completed interviews divided by the interviews plus the number of non-interviews (refusals plus non-completed call backs³⁶). Overall, this survey achieved a 94 percent cooperation rate for active year-round participants, an 88 percent cooperation rate for inactive year-round participants and an 85 percent cooperation rate for summer cooling participants.
- **Response rate:** The response rate is the number of completed interviews divided by the number of completed interviews plus the number of non-interviews (refusals plus non-completed call backs) plus all cases of unknown eligibility (due to answering machines and language barriers). This survey attained a 74 percent response rate for active year-round participants, a 57 percent response rate for inactive year-round participants, and a 65 percent response rate for summer cooling participants.

Table V-1
Sample and Response Rates
By Participation Status

	Year-Round Active		Year-Round Inactive		Summer Cooling	
Selected	150		150		300	
Completed	78		35		142	
	#	%	#	%	#	%
Unusable	45	30%	89	59%	83	28%
Non-Interviews	5	3%	5	3%	26	9%
Unknown eligibility	22	15%	21	14%	49	16%
Completed interviews	78	52%	35	23%	142	47%

³⁶ Non-completed callbacks include respondents who asked the interviewer to call back at a later time to complete the interview, but did not complete the interview by the end of the field period.

	Year-Round Active	Year-Round Inactive	Summer Cooling
Cooperation rate	94%	88%	85%
Response rate	74%	57%	65%

B. Survey Findings

This section provides a summary of the findings from the survey. Findings are described in the following areas.

- Household Demographics
- Program Knowledge and Participation
- Program Impacts
- LIHEAP and Weatherization Assistance
- Program Satisfaction

Household Demographics

The United Way Keeping Current database contains a large amount of data on participant demographics. These demographics are summarized in the program statistics section for all enrolled customers and all active customers as of August 2012. However, there are particular areas of interest that are not covered in the database, and these areas were included in the customer survey.

Respondents were asked whether they own or rent their home. This is an important factor with respect to energy usage, as customers who rent their homes do not have as much control over home improvements and home energy efficiency. Table V-2 shows that 34 percent of the year-round active respondents, 18 percent of the year-round inactive respondents, and 11 percent of the cooling respondents reported that they own their home.

Table V-2
Home Ownership

	Do you own or rent your home?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Own	34%	18%	11%
Rent	63%	82%	85%
Other	3%	0%	4%
Refused	0%	0%	1%
Total	100%	100%	100%

Respondents were asked to report the highest level of education by any member of the household. Table V-3 shows that while 52 percent of the year-round active customers had at least some college, 37 percent of the year-round inactive and 29 percent of the summer cooling respondents had at least some college. A large percentage of these respondents have lower levels of education, limiting their ability to obtain higher pay employment.

**Table V-3
Highest Level of Education**

	What is the highest level of education reached by you or any member of your household?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Less Than High School	15%	15%	32%
High School Diploma or Equivalent	26%	44%	37%
Vocational Training	6%	3%	0%
Some College/ Associates Degree	40%	31%	20%
Bachelor's Degree	9%	3%	7%
Master's Degree or Higher	3%	3%	2%
Don't Know	2%	0%	<1%
Refused	0%	3%	2%
Total	100%	100%	100%

When asked about income sources, respondents were more likely to report assistance than employment income. Table V-4 shows that 28 percent of year-round active participants and 33 percent of year-round inactive participants reported that they received employment income in the past 12 months. However, 38 percent of year-round active participants and 40 percent of year-round inactive participants reported that they received public assistance. Summer cooling participants were more likely to receive retirement income, as most of these participants were elderly. While only four percent of summer cooling participants received employment income, 73 percent received retirement income.

**Table V-4
Income Sources**

	In the past 12 months, did you or any member of your household receive employment income from wages and salaries or self-employment income from a business or farm? ... retirement income from Social Security or pensions and other retirement funds? ... benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance? ... Food Stamps or live in public/subsidized housing?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Employment Income	28%	33%	4%
Retirement Income	31%	18%	73%
Public Assistance	38%	40%	25%
Food Stamps/ Public Housing	77%	79%	77%

Table V-5 shows that 50 percent of year-round active, 54 percent of year-round inactive, and seven percent of summer cooling participants reported that someone in their household had been unemployed and looking for work in the past year.

**Table V-5
Unemployment**

	In the past 12 months, were you or any member of your household unemployed and looking for work?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	50%	54%	7%
No	48%	44%	91%
Don't Know	2%	0%	0%
Refused	0%	3%	2%
Total	100%	100%	100%

Program Knowledge and Participation

The Keeping Current status of the year-round participants was based on the download from the United Way website in July 2012, prior to the customer survey. Table V-6 shows that almost all of the customers who were shown to be active in the data download reported that they were active in the survey response. However, 45 percent of the inactive participants reported that they were active in the survey response. Almost all of the summer cooling respondents reported that they were active participants in the program.

**Table V-6
Currently Participating**

	Are you currently participating in Ameren Missouri's Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	94%	45%	99%
No	3%	52%	1%
Don't Know	3%	3%	0%
Refused	0%	0%	0%
Total	100%	100%	100%

Respondents who reported that they were not currently active in Keeping Current were asked if they ever participated in the program. These respondents either reported that they were previous participants, or they were screened out of the survey. There were three active year-round participants, 7 inactive year-round participants, and 33 cooling participants who either said they never participated, didn't know if they participated, or refused to respond to these questions. These respondents are not included in the table below or any of the data presented in this memo.

**Table V-7
Currently or Previously Participated**

	Have you ever participated in Ameren Missouri's Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Previously Participated	6%	55%	1%
Currently Participating	94%	45%	99%
Total	100%	100%	100%

Respondents were asked how they learned about Keeping Current. Table V-8 shows that most of the year-round participants learned about the program through their local agency, and the summer cooling participants were also likely to learn about the program through a social worker, senior coordinator, or their housing complex.

**Table V-8
Information About Keeping Current**

	How did you find out about the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Local Agency/Community Organization	88%	71%	43%
Social Worker/Senior Coordinator	0%	0%	22%
Friend or Relative	7%	12%	11%
Housing Complex	0%	0%	17%
Ameren Missouri	6%	6%	10%
Letter in Mail/Flyer	0%	3%	5%
Other	1%	3%	4%
Don't Know	2%	6%	5%

*Answers may total to more than 100%, as respondents may provide more than one response.

When asked why they enrolled in Keeping Current, respondents were most likely to state that they wanted or needed to reduce their electric bill. The year-round participants were also likely to state that they wanted to avoid shutoff, they wanted even monthly payments, or they wanted to reduce their arrearages.

**Table V-9
Reasons for Keeping Current Enrollment**

	Why did you decided to enroll in the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Reduce Electric Bill	63%	65%	80%
Avoid Shutoff /Restore Service	24%	27%	3%
Even Monthly Payments	23%	21%	6%
Reduce Arrearages	18%	19%	3%
Told to Enroll	7%	3%	6%
Low- Income or Finances	3%	3%	4%
Other	2%	6%	7%
Don't Know	0%	3%	4%

*Answers may total to more than 100%, as respondents may provide more than one response.

Respondents were not likely to state that it was difficult to enroll in the program. However, the year-round participants were somewhat more likely than the summer cooling participants to report that it was somewhat difficult.

**Table V-10
Difficulty of Enrollment**

	How difficult was it to enroll in the Keeping Current Program? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Very Difficult	1%	3%	1%
Somewhat Difficult	9%	11%	3%
Not Too Difficult	25%	25%	18%
Not At All Difficult	65%	58%	74%
Don't Know	0%	3%	4%
Total	100%	100%	100%

Customers who made a cash payment as part or all of the up-front payment towards arrearages were asked how difficult it had been to make that payment. Table V-11 shows that 52 percent of the active participants said it was very or somewhat difficult and 61 percent of the inactive participants said it was very or somewhat difficult.

Table V-11
Difficulty of Enrollment Payment

	How difficult was it to make a payment toward your outstanding account balance at the time of enrollment? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult?	
	Year-Round Active	Year-Round Inactive
Respondents	37	14
Very Difficult	40%	34%
Somewhat Difficult	12%	27%
Not Too Difficult	13%	16%
Not At All Difficult	31%	23%
Don't Know	3%	0%
Total	100%	100%

Respondents were asked to report what they were required to do to remain in Keeping Current. Table V-12 shows that the year-round participants were most likely to report that they needed to make their monthly Ameren payments and the cooling participants were most likely to report that they did not know what they were required to do.

Table V-12
Keeping Current Participation Requirements

	What do you need to do to stay in the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Make Monthly Payments	78%	74%	27%
Don't Miss 2 Payments	15%	25%	1%
Submit Documentation/ Meet Income Eligibility	4%	3%	7%
Follow Program Rules	0%	0%	3%
Nothing	0%	0%	3%
Other	1%	8%	4%
Don't Know	12%	6%	55%

*Answers may total to more than 100%, as respondents may provide more than one response.

When asked to describe what they thought were the benefits of Keeping Current, respondents were most likely to report the lower bill or credit, followed by the budget billing and the arrearage reduction.

**Table V-13
Keeping Current Benefits (Unprompted)**

	What do you think are the benefits of the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Bill Credit/Lower Bill	50%	50%	74%
Even Monthly Payments	35%	29%	10%
Reduced Arrearages	21%	21%	2%
Avoid Shutoff	13%	13%	3%
Increases Ability to Use AC	0%	3%	4%
Assists Low-Income/Seniors	0%	0%	5%
Other	5%	3%	7%
Don't Know	5%	8%	7%
Refused	0%	3%	0%

*Answers may total to more than 100%, as respondents may provide more than one response.

When asked whether they thought specific aspects of the program were benefits of Keeping Current, most respondents replied that they were. Table V-14 shows that 88 percent of year-round active, 82 percent of year-round inactive, and 84 percent of summer cooling participants agreed that bill credits are a benefit of Keeping Current. Most of the year-round respondents also agreed that arrearage forgiveness and equal monthly payments were benefits.

**Table V-14
Keeping Current Benefits (Prompted)**

	Do you think bill credits/ arrearage forgiveness/ equal monthly bill is a benefit of the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Bill Credits	88%	82%	84%
Arrearage Forgiveness	98%	77%	n/a
Same Payment Each Month	99%	94%	n/a

Respondents were asked to report what they thought was the most important benefit of the program. Table V-15 shows that respondents were most likely to state it was the budget billing, followed by the bill credit. Other responses were avoiding shutoff and arrearage reduction.

Table V-15
Most Important Keeping Current Benefit

	What do you feel is the <i>single most important</i> benefit of the program?	
	Year-Round Active	Year-Round Inactive
Respondents	78	35
Even Monthly Payments	34%	40%
Bill Credit/Lower Bill	30%	31%
Avoid Shutoff	6%	11%
Arrearage Reduction	9%	9%
Saves Money/Financial Security	7%	6%
Assists Low Income/Seniors	6%	0%
Other	2%	0%
Don't Know	6%	3%
Total	100%	100%

Respondents who agreed that bill credits were a benefit of the program were asked to report the monthly bill credit that they received as part of the Keeping Current program. Table V-16A shows that almost half of the year-round active, more than half of the year-round inactive, and almost one third of the summer cooling participants either reported that bill credits were not a benefit or did not know the amount of bill credits that they received.

Table V-16A
Monthly Bill Credit

	What is the monthly bill credit that you receive from the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
\$0	0%	5%	0%
\$5	2%	0%	0%
\$10	14%	5%	0%
\$15	2%	3%	0%
\$20	1%	0%	<1%
\$25	6%	6%	62%
\$40	2%	3%	0%
\$55	13%	6%	1%
Other	15%	11%	6%
Don't Know	34%	43%	13%
Bill Credits Not a Benefit	12%	18%	16%
Total	100%	100%	100%

Table V-16B displays a comparison of the reported bill credit to the bill credit in the United Way Keeping Current database. The table shows that most of those who reported a credit amount, reported an amount that matched the database. Overall, 37 percent of year-round active, 23 percent of year-round inactive, and 62 percent of summer cooling participants reported a bill credit amount that matched the database.

Table V-16B
Correct Monthly Bill Credit Reported

	Reported bill credit equals bill credit in program data file		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	37%	23%	62%
No	17%	16%	8%
Don't Know	34%	43%	13%
Bill Credits Not a Benefit	12%	18%	16%
Total	100%	100%	100%

Year-round participants were asked to report their monthly arrearage credit if they agreed that arrearage reduction was a benefit of Keeping Current. Table V-17A displays the monthly arrearage credit reported by the respondents. The table shows that 34 percent of the active participants and 26 percent of the inactive participants reported a non-zero amount.

Table V-17A
Monthly Arrearage Credit

	What is the monthly arrearage credit that you receive from the Keeping Current Program?	
	Year-Round Active	Year-Round Inactive
Respondents	78	35
\$0	0%	3%
\$1 - \$50	17%	8%
\$51 - \$100	8%	9%
\$101 - \$150	0%	9%
>\$150	9%	0%
Don't Know	63%	48%
Arrearage Reduction Not a Benefit	3%	23%
Total	100%	100%

Table V-17B shows that none of the year-round active and very few year-round inactive participants reported the correct monthly arrearage reduction amount.

Table V-17B
Correct Arrearage Reduction Reported

	Reported arrearage reduction equals arrearage reduction in program data file	
	Year-Round Active	Year-Round Inactive
Respondents	78	35
Yes	0%	3%
No	34%	25%
Don't Know	63%	48%
Arrearage Reduction Not a Benefit	3%	23%
Total	100%	100%

One potential benefit of working with local agencies to conduct Keeping Current enrollment is referral to additional programs and/or services, as many of these agencies are familiar with assistance that is available for low-income households, and some provide that other assistance within the agency. Table V-18 shows that 24 percent of year-round active, 37 percent of year-round inactive, and 18 percent of summer cooling participants reported that the agency referred them to other services when they applied for Keeping Current.

Table V-18
Agency Referrals

	Did the agency provide or refer you to other services when you applied for the Keeping Current Program?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	24%	37%	18%
No	65%	58%	73%
Don't Know	11%	6%	9%
Total	100%	100%	100%

Respondents were most likely to report that they were referred to general assistance (with the type not specified), LIHEAP, or food assistance.

Table V-19
Type of Agency Referrals

	What services did the agency provide or refer you to?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
General Assistance (Service Not Specified)	5%	20%	4%
LIHEAP/Other Energy Assistance	6%	11%	7%
Food Assistance	5%	6%	4%

	What services did the agency provide or refer you to?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Weatherization Assistance Program/ LIWAP	4%	3%	<1%
Housing /Rental or Mortgage Assistance	3%	0%	1%
Other	3%	3%	0%
Don't Know	4%	3%	5%
Not Referred	76%	64%	82%

*Answers may total to more than 100%, as respondents may provide more than one response.

Program Impact

Respondents were asked how difficult it was for them to make their monthly Ameren payments both before enrolling in Keeping Current and while participating in the program. Table V-20 shows that respondents, especially the year-round respondents, were much less likely to state that it was very difficult to pay their bills while they were participating. For example, while 71 percent of year-round active participants stated that it was very difficult to pay their Ameren bills prior to enrolling in Keeping Current, 12 percent said it was very difficult to pay their Ameren bills while participating in the program.

The year-round elderly respondents were more likely than the year-round non-elderly respondents to report that it was very or somewhat difficult to pay their electric bill while participating in the program. However, the summer non-elderly respondents were more likely than the summer elderly respondents to report that it was very or somewhat difficult to pay their electric bill while participating in the program.

Table V-20
Ameren Missouri Bill Payment Difficulty

	How difficult was it to make your monthly Ameren Missouri payments before/while participating in the Keeping Current Program? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Very Difficult	71%	12%	77%	20%	32%	11%
Somewhat Difficult	23%	20%	17%	41%	42%	39%
Not Too Difficult	4%	42%	0%	28%	15%	26%
Not At All Difficult	2%	25%	3%	11%	10%	21%
Don't Know	0%	0%	3%	0%	1%	3%
Total	100%	100%	100%	100%	100%	100%

When asked whether they needed additional assistance to pay their electric bill, 50 percent of year-round active participants, 69 percent of year-round inactive participants, and 73 percent of summer cooling participants stated that they needed additional assistance.

The summer non-elderly respondents were more likely than the summer elderly respondents to report that they needed additional assistance to pay their bill. While 71 percent of summer elderly participants reported that they needed additional assistance, 92 percent of summer non-elderly respondents reported that they needed additional assistance.

Table V-21
Need Additional Assistance

	Do you feel that you need additional assistance to pay your electric bill?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	50%	69%	73%
No	50%	31%	21%
Don't Know	0%	0%	5%
Total	100%	100%	100%

Respondents were also asked about the difficulty of paying other bills before and while participating in Keeping Current. Table V-22A shows that while 73 percent said they had to delay or skip paying for food in the year prior to participating in Keeping Current, 28 percent said that they had to do so while participating in the program. There were also large declines in the difficulty of paying other bills.

Year-round elderly participants (active and inactive) were more likely than year-round non-elderly participants to report that they skipped paying for food and telephone or cable prior to Keeping Current enrollment, and they were more likely while participating to report that they went without medical or dental service.

Table V-22A
Other Bill Payment Difficulty

	In the year before/while participating in the Keeping Current Program, did you ever have to delay or skip paying the following bills or making the following purchases in order to make ends meet?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Food	73%	28%	67%	33%	56%	40%
Medicine	39%	14%	51%	28%	31%	19%
Medical or Dental Service	56%	28%	60%	34%	43%	25%
Mortgage or Rent	49%	20%	59%	23%	18%	7%
Telephone or Cable	59%	28%	74%	47%	46%	31%
Credit Card or Loan	25%	11%	23%	18%	13%	12%
Car Payment	17%	3%	27%	11%	2%	2%

Table V-22B shows the percent of respondents who said that they always or frequently had other bill payment difficulty. The table shows that there were reductions in the percentage that always or frequently had these bill payment difficulties after they enrolled in Keeping Current.

Table V-22B
Always or Frequently Had Other Bill Payment Difficulty

	Please tell me whether you always, frequently, sometimes, or seldom had to skip or delay this bill or purchase?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Food	33%	10%	27%	16%	18%	12%
Medicine	12%	3%	19%	14%	11%	1%
Medical or Dental Service	32%	18%	27%	31%	13%	9%
Mortgage or Rent	16%	4%	20%	9%	4%	1%
Telephone or Cable	19%	9%	31%	24%	16%	9%
Credit Card or Loan	10%	3%	11%	13%	6%	4%
Car Payment	6%	0%	8%	6%	1%	1%

Respondents were asked whether they used their kitchen stove to heat their home in the year before participating in Keeping Current. This is a dangerous practice that low-income households sometimes engage in when they cannot afford their utility bills. Table V-23A shows that respondents reported that they were less likely to do so while participating in Keeping Current. For example, while 45 percent of the year-round active participants stated that they used their stove or oven for heating in the year prior to enrolling in Keeping Current, only eight percent said that they did so while participating in Keeping Current.

Table V-23A
Used Kitchen Stove or Oven for Heating

	In the year before/while participating in the Keeping Current Program, did you use your kitchen stove or oven to provide heat?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Yes	45%	8%	35%	13%	29%	9%
No	55%	92%	65%	88%	70%	90%
Don't Know	0%	0%	0%	0%	2%	0%
Refused	0%	0%	0%	0%	0%	1%
Total	100%	100%	100%	100%	100%	100%

Table V-23B shows that there was a large reduction in the percentage who said they always or frequently used their kitchen stove for heat after enrolling in Keeping Current.

Table V-23B
Always or Frequently Used Kitchen Stove or Oven for Heating

	Did you always, frequently, or sometimes, use your kitchen stove or oven for heat?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Always or Frequently	15%	0%	9%	0%	7%	2%

One of the goals of the summer cooling program was to enable the elderly and other vulnerable populations to feel that they could afford to use their air conditioning and avoid unsafe home temperatures. Participants were asked whether there was a time in the year prior to Keeping Current and while participating in Keeping Current that their air conditioning was broken and they were unable to pay for its repair or replacement. Table V-24 shows that participants were less likely to report that they faced this problem after enrolling in Keeping Current. For example, while 19 percent of the summer cooling participants reported that they faced this problem in the year prior to enrollment, eight percent reported that they faced this problem in the year following enrollment.

The year-round elderly respondents were more likely than the year-round non-elderly respondents to report that they had a time that they could not use their air conditioner because they could not afford to repair or replace it while they were participating in Keeping Current. While 28 percent of the year-round elderly reported this problem, seven percent of the year-round non-elderly reported this problem while participating in Keeping Current.

Table V-24
Air Conditioning Broken

	<i>In the year before enrolling/while participating in the Keeping Current Program, was there ever a time when you wanted to use your main source of air conditioning, but could not because your air conditioning system was broken and you were unable to pay for its repair or replacement?</i>					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Yes	29%	10%	32%	18%	19%	8%
No	71%	90%	68%	82%	80%	91%
Don't Know	0%	0%	0%	0%	2%	<1%
Refused	0%	0%	0%	0%	0%	1%
Total	100%	100%	100%	100%	100%	100%

Respondents were also asked about times that they did not use their air conditioner because they would then be unable to afford their electric bill. Table V-25 shows that there was a large reduction in the percent of participants who reported that they had this problem after they

enrolled in Keeping Current. However, the reduction was smaller for the summer cooling participants than for the year-round participants.

The summer non-elderly respondents were more likely than the summer elderly respondents to report that there was a time in the year before participating in the program when they wanted to use their air conditioning, but could not because they would be unable to afford their electric bill. While 42 percent of summer elderly respondents reported this problem, 68 percent of summer non-elderly respondents reported this problem in the year before participating in Keeping Current.

Table V-25
Did Not Use Air Conditioning

	<i>In the year before enrolling/while participating in the Keeping Current Program, was there ever a time when you wanted to use air conditioning, but did not because you would be unable to afford the electric bill?</i>					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Before KC	In KC	Before KC	In KC	Before KC	In KC
Yes	64%	20%	65%	35%	44%	33%
No	36%	80%	35%	65%	53%	65%
Don't Know	0%	0%	0%	0%	3%	1%
Refused	0%	0%	0%	0%	0%	1%
Total	100%	100%	100%	100%	100%	100%

When asked about changes in electric usage since joining the program, the year-round active participants were more likely to say that their usage was lower while they participated in Keeping Current than it was before they joined the program. However, the year-round inactive and cooling participants were more likely to say that their usage was higher. The year-round active participants were most likely to say that their bill was lower since joining the program. While 56 percent of year-round active participants said their bill was lower, 33 percent of year-round inactive participants, and 36 percent of summer cooling participants said that their bill was lower after they joined Keeping Current.

Table V-26
Change in Electric Usage and Bill

	<i>While participating in the Keeping Current Program, would you say that your electric usage/bill was higher, lower, or has not changed in comparison to what it was before participating in the program? By electric usage, we mean the amount of electricity that you use, not the dollar amount of your bill.</i>					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Usage	Bill	Usage	Bill	Usage	Bill
Higher	16%	10%	28%	33%	35%	31%
Lower	36%	56%	16%	33%	24%	36%
No Change	41%	30%	51%	28%	33%	28%

	While participating in the Keeping Current Program, would you say that your electric usage/bill was higher, lower, or has not changed in comparison to what it was before participating in the program? By electric usage, we mean the amount of electricity that you use, not the dollar amount of your bill.					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Don't Know	8%	4%	6%	6%	7%	4%
Refused	0%	0%	0%	0%	1%	1%
Total	100%	100%	100%	100%	100%	100%

Participants were asked if they changed how they heat and cool their home since joining Keeping Current. Table V-27 shows that all three types of participants were more likely to report that they changed how they cool their home than how they heat their home. While 34 percent of year-round active participants reported that they changed how they cool their home, 35 percent of year-round inactive, and 26 percent of summer cooling participants reported that they changed how they cool their homes.

Table V-27
Change in Heating and Cooling Usage

	Have you changed how you heat/cool your home as a result of the Keeping Current Program?					
	Year-Round Active		Year-Round Inactive		Summer Cooling	
Respondents	78		35		142	
	Heat	Cool	Heat	Cool	Heat	Cool
Yes	21%	34%	17%	35%	8%	26%
No	78%	67%	83%	65%	87%	72%
Don't Know	2%	0%	0%	0%	6%	2%
Total	100%	100%	100%	100%	100%	100%

Customers who reported that they changed their heating practices were asked to describe what they changed. Table V-28 shows that respondents were most likely to report that they used less heat, kept their home warmer, used a different heating source, or received weatherization.

Table V-28
How Changed Heating Use

	What have you changed in the way you heat your home?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Keep Home Cooler/Use Less Heat	6%	0%	4%
Keep Home Warmer	4%	6%	2%
Use Space Heaters or Alternative Heating Source	4%	3%	2%
Heating Equipment Changed or Received Weatherization	5%	3%	<1%
Don't Use Oven for Heating	3%	0%	0%

	What have you changed in the way you heat your home?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Other	1%	3%	<1%
Did Not Change Heating	79%	83%	92%
Don't Know	0%	3%	0%

*Answers may total to more than 100%, as respondents may provide more than one response.

When asked how they changed their cooling use, customers said that they used air conditioning more often, kept their home cooler, kept their home warmer, used fans, or purchased a new or additional air conditioning unit.

Table V-29
How Changed Cooling Use

	What have you changed in the way you cool your home?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Use Air Conditioning More Often	9%	15%	11%
Keep Home Cooler	8%	3%	7%
Keep Home Warmer/Use Less Cooling	9%	3%	6%
Use Fans More Often/Purchased Fans	8%	3%	6%
Purchased A/C Unit	6%	0%	<1%
Received Weatherization or Equipment	2%	0%	1%
Other	4%	14%	<1%
Did Not Change Cooling	67%	65%	74%

*Answers may total to more than 100%, as respondents may provide more than one response.

LIHEAP and Weatherization Assistance

The Keeping Current requirements state that all customers who join Keeping Current are required to apply for LIHEAP and weatherization. Table V-30 shows that only 28 percent of year-round active participants, 55 percent of year-round inactive participants, and 35 percent of summer cooling participants reported that they received LIHEAP in the past 12 months.

Table V-30
Received LIHEAP

	In the past 12 months, did you or any member of your household receive home energy assistance benefits from LIHEAP?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	28%	55%	35%
No	65%	37%	47%
Don't Know	7%	8%	19%
Total	100%	100%	100%

Customers who reported that they did not receive LIHEAP were asked why they did not apply for the program. Table V-31 shows that most who did not apply said that they did not know about the program. Others said that they did not need additional assistance or their income was too high.

**Table V-31
Why Did Not Apply for LIHEAP**

	Why didn't you apply for LIHEAP?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	51	13	73
Did Not Know About the Program	64%	78%	53%
Didn't Need Additional Assistance	6%	16%	3%
Income Too High/Did Not Qualify	12%	0%	5%
Did Not Know How to Apply	0%	0%	5%
Funds Were Not Available	0%	7%	3%
Recently Applied or Will Apply Soon	7%	0%	1%
Did Not Have Documentation	0%	0%	2%
Did Not Know Where to Apply	2%	0%	0%
Other	7%	0%	13%
Don't Know	4%	0%	20%

*Answers may total to more than 100%, as respondents may provide more than one response.

Respondents were asked whether they participated in the Weatherization Assistance Program as a result of participating in Keeping Current. Table V-32 shows that 31 percent of year-round active, 20 percent of year-round inactive, and 21 percent of summer cooling participants said that they participated in Weatherization as a result of Keeping Current.

**Table V-32
Weatherization Participation**

	Have you participated in the Weatherization Assistance Program as a result of participating in the Keeping Current Program? The Weatherization Assistance Program helps low-income families to permanently reduce their energy bills by making home improvements to increase energy efficiency.		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Yes	31%	20%	21%
No	67%	78%	74%
Don't Know	2%	3%	4%
Refused	0%	0%	1%
Total	100%	100%	100%

Program Satisfaction

Respondents were asked how important the Keeping Current Program was in helping them to meet their needs. Table V-33 shows that most respondents said that it was very or somewhat important. While 98 percent of year-round active participants said Keeping Current was very or somewhat important, 92 percent of year-round inactive, and 95 percent of summer cooling participants said it was very or somewhat important.

The summer non-elderly respondents were more likely than the summer elderly respondents to report that the Keeping Current program was very important in helping them to meet their needs. While 96 percent of summer non-elderly respondents said the program was very important, 71 percent of summer elderly respondents said the program was very important.

**Table V-33
Importance of Keeping Current**

	How important has the Keeping Current Program been in helping you to meet your needs? Would you say it has been very important, somewhat important, of little importance, or not at all important?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Very Important	87%	74%	78%
Somewhat Important	11%	18%	17%
Of Little Importance	2%	3%	2%
Not At All Important	0%	6%	3%
Don't Know	0%	0%	1%
Total	100%	100%	100%

Respondents were asked how satisfied they were with the agency where they applied for Keeping Current. Table V-34 shows that 92 percent of year-round active, 92 percent of year-round inactive, and 95 percent of summer cooling participants said that they were very or somewhat satisfied with the agency.

**Table V-34
Keeping Current Agency Satisfaction**

	How satisfied were you with the agency that you worked with to apply for the Keeping Current Program? Would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Very Satisfied	82%	71%	78%
Somewhat Satisfied	10%	21%	17%
Somewhat Dissatisfied	6%	3%	1%
Very Dissatisfied	2%	3%	0%
Don't Know	0%	3%	4%
Total	100%	100%	100%

Respondents were also asked about their satisfaction with the program overall. Table V-35 shows that most of the respondents were very or somewhat satisfied. However, 21 percent of the year-round inactive participants said that they were somewhat dissatisfied, and six percent said they were very dissatisfied.

Table V-35
Keeping Current Satisfaction

	Overall, how satisfied are you with the Keeping Current Program? Would you say that you are very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?		
	Year-Round Active	Year-Round Inactive	Summer Cooling
Respondents	78	35	142
Very Satisfied	88%	60%	73%
Somewhat Satisfied	12%	14%	24%
Somewhat Dissatisfied	0%	21%	<1%
Very Dissatisfied	0%	6%	1%
Don't Know	0%	0%	3%
Total	100%	100%	100%

C. Summary

This section provides a summary of the findings from the survey research.

- *Household Demographics* – Key findings with respect to education, income, assistance, and employment are summarized below.
 - *Home Ownership* – Only 34 percent of year-round active, 18 percent of year-round inactive, and 11 percent of summer cooling participants own their homes. As a result, most of the program participants have limited control over their electric usage.
 - *Education* – While 52 percent of the year-round active participants had at least some college as the highest level of education in the household, 37 percent of the year-round inactive participants, and 29 percent of the summer participants had some college. Many of the participants have limits on their earnings potential.
 - *Income Sources* – As most of the summer cooling participants were elderly, the year-round participants were more likely to have employment income, and the summer cooling participants were more likely to have retirement income. While 28 percent of year-round active and 33 percent of year-round inactive participants had employment income, only four percent of summer cooling participants had employment income. While 31 percent of year-round active participants and 18 percent of year-round inactive participants had retirement income, 73 percent of summer cooling participants had retirement income.
 - *Assistance* – All program groups had a high percentage that received assistance. The survey found that about 40 percent of the year-round participants received public assistance

and 25 percent of the summer cooling participants received public assistance. Close to 80 percent of all participants received food stamps or lived in public or subsidized housing.

- *Unemployment* – Unemployment was a serious problem among the year-round participants. Fifty percent of the year-round active, 54 percent of the year-round inactive, and seven percent of the summer cooling participants had someone in the household who was unemployed and looking for work in the past 12 months.
- *Program Knowledge and Participation* – Several questions were asked to develop information on how participants learned about Keeping Current, why they chose to participate, and how well they understood the program.
 - *Program Information* – Most of the year-round participants learned about the program through their local agency. Summer cooling participants were also likely to learn about the program through a social worker, senior coordinator, or their housing complex.
 - *Enrollment Reasons* – The most common reason for enrolling in Keeping Current was to reduce electric bills. Year-round participants were also likely to state that they wanted to avoid shutoff, have budget bills, or reduce their arrearages.
 - *Enrollment Difficulty* – While participants were not likely to say that enrollment was difficult, a large percentage of those who made an up-front cash payment toward their arrearages said that it was difficult to make that payment. While 40 percent of the year-round active participants said that it was difficult to make the payment, 34 percent of year-round inactive participants said that it was difficult to make the payment.
 - *Most Important Program Benefit* – The year-round participants were most likely to state that the most important benefit of Keeping Current was the equal monthly bills, followed by the bill credit, arrearage reduction, and avoiding shutoff of their electric service. Ameren should consider encouraging all low-income customers to participate in budget billing, as this often increases satisfaction and helps low-income customers to improve their bill payment compliance.
 - *Bill Credit and Arrearage Reduction Benefit Knowledge* – Year-round participants were not likely to know what their monthly bill credit or arrearage reduction was. Only 37 percent of the year-round active and 23 percent of the year-round inactive correctly reported the monthly credit amount. However, 62 percent of the summer cooling participants correctly reported their summertime bill credit amount. Only a few of the year-round participants reported the correct arrearage reduction monthly amount. Agency staff should spend more time educating customers on the benefits of the program and how to read their monthly bills.
 - *Referrals* – Customers served by the Keeping Current Program are very low-income and could probably benefit from additional services. However, only 24 percent of year-round active participants, 37 percent of year-round inactive participants and 18 percent of summer cooling participants said that the agency referred them to other services when they applied for Keeping Current. Agencies should spend more time helping customers to find and apply for other services and benefits.

- *Program Impacts* – The survey found that the Keeping Current Program had positive impacts on customers’ ability to pay their Ameren bill, meet their other needs, and use their air conditioning. However, a majority of the participants reported that they needed additional assistance to pay their Ameren bill.
 - *Ameren Bill Payment Difficulty* – Respondents, especially the year-round respondents, were much less likely to state that it was very difficult to pay their bills while they were participating in Keeping Current, as compared to before participating in the program. For example, while 71 percent of year-round active participants stated that it was very difficult to pay their Ameren bills prior to enrolling in Keeping Current, 12 percent said it was very difficult to pay their Ameren bills while participating in the program.
 - *Assistance Needed* – A large percentage said that they needed additional assistance with their bills. The survey found that 50 percent of year-round active participants, 69 percent of year-round inactive participants, and 73 percent of summer cooling participants stated that they needed additional assistance to pay their electric bills. This finding also points to the need for more customer referrals to additional programs and services.
 - *Other Financial Problems* – Participants were also less likely to report that they skipped paying or went without food, medicine, medical or dental service, mortgage or rent, telephone or cable, credit care or loan, and car payments after they began participating in Keeping Current.
 - *Air Conditioning Use* – One of the goals of the cooling program was to provide vulnerable, especially elderly, households with assistance to enable them to cool their homes to a safe temperature. The survey found that Keeping Current participants were less likely to say that they did not use their air conditioning when they wanted to because they were concerned that they would not be able to afford their electric bill. While 44 percent of those in the summer cooling program stated that they did not use their air conditioning prior to enrolling, 33 percent said that they did not use their air conditioning while participating in the Keeping Current Program. Percentages for the subgroup of elderly summer cooling participants (who comprised most of the summer cooling participants) were very similar. The year-round participants were more likely to state that they restricted their air conditioning usage prior to participating in the program and had a larger reduction in the percentage who said that they did so.
 - *Changes in Cooling Usage* – Twenty-six percent of the summer cooling participants reported that they changed the way they cool their home as a result of the summer cooling Program. When asked to describe the change that they made, 11 percent said that they used their air conditioner more often and seven percent said that they keep their home at a cooler temperature.
- *LIHEAP and Weatherization Assistance* – All customers who join Keeping Current are required to apply for LIHEAP and Weatherization (if they have not already received weatherization services). However, interviews with agency staff provided some evidence that referral to these programs was not an important focus of the conversation when enrolling clients, and the survey data support this finding.

- *LIHEAP Assistance* – The survey found that only 28 percent of year-round active and 35 percent of summer cooling participants reported that they received LIHEAP in the past year. The majority of those who did not receive LIHEAP reported that they did not apply because they did not know about the program. If customers apply for Keeping Current when the LIHEAP season is not open, they should be re-contacted to apply for LIHEAP when the program does open.
- *Weatherization Assistance* – The survey found that 31 percent of active year-round participants and 21 percent of summer cooling participants received Weatherization as a result of the Keeping Current program. It is likely that some customers already received weatherization and some were on a waiting list, so this is a good outcome for the program.
- *Program Satisfaction* – Customers were likely to be satisfied with the program. The percent that said Keeping Current was very or somewhat important in helping them to meet their needs ranged from 92 to 98 across the different program participant groups. Customers were also likely to be satisfied with the agency that enrolled them and with the program as a whole. All of the year-round active participants were very or somewhat satisfied with the program and 95 percent of the summer cooling participants were very or somewhat satisfied with the program. The year-round inactive participants were somewhat less likely to report that they were satisfied.

VI. Keeping Current Impacts

This section analyzes program participation, benefits, and impact statistics. The analysis was based upon data available in the Keeping Current online database, as well as billing, payment, and collections data provided by Ameren for participants and a comparison group in the year preceding and following program enrollment.

A. *Goals*

The goals for the analysis were to characterize the program benefits and investigate the impacts of the program. The following areas were studied.

- Bill credits and arrearage reduction credits received
- Bill payment impacts
- Energy assistance received
- Collections impacts

B. *Methodology*

This section describes the evaluation data and the selection of participants for the Keeping Current impact analysis.

Evaluation Data

APPRISE downloaded Keeping Current program data from the United Way online database. Ameren provided APPRISE with billing and payment data, and collections data for Keeping Current participants and low-income customers who did not participate in the program. Customers were identified as low-income because they received a LIHEAP grant. They were identified as elderly or disabled low-income if they received the grant in October, prior to the time that LIHEAP is open to non-elderly or disabled applicants.

Selected Participants: Analysis Group

Customers who enrolled in Keeping Current between October 2010 (when enrollment began) and June 30, 2011 were included as potential members of the study group. This group was chosen for the analysis, as one full year of post-program data is required for an analysis of program impacts.

Nonparticipant Comparison Groups

The comparison group was constructed for the Keeping Current data analysis to control for exogenous factors. The comparison group was designed to be as similar as possible to the treatment group, those who received services and who we are evaluating, so that the exogenous changes for the comparison groups are as similar as possible to those of the treatment group.

When measuring the impact of an intervention, it is necessary to recognize other exogenous factors that can impact changes in outcomes. Changes in a client's payment behavior and bill coverage rate, between the year preceding Keeping Current enrollment and the year following enrollment, may be affected by many factors other than program services received. Some of these factors include changes in household composition or health of family members, changes in utility prices, changes in weather, and changes in the economy.

The ideal way to control for other factors that may influence payment behavior would be to randomly assign low-income customers to a treatment or control group. The treatment group would be given the opportunity to participate in the program first. The control group would not be given an opportunity to participate in the program until one full year later. This would allow evaluators to determine the impact of the program by subtracting the change in behavior for the control group from the change in behavior for the treatment group. Such random assignment is rarely done in practice because of a desire to include all eligible customers in the benefits of the program or to target a program to those who are most in need.

In the evaluation of Keeping Current, we used low-income households who did not participate in the program as the comparison group. The group of customers was replicated to represent customers who enrolled in the program in the last quarter of 2010, the first quarter of 2011, and the second quarter of 2011. A quasi intervention date of the middle of the quarter was chosen for each group to compare to the participating customers.

For the Keeping Current impact analysis, we examined pre and post-treatment statistics. The difference between the pre and post-treatment statistics for the treatment group is considered the gross change. This is the actual change in behaviors and outcomes for those participants who were served by the program. Some of these changes may be due to the program, and some of these changes are due to other exogenous factors, but this is the customer's actual experience. The net change is the difference between the change for the treatment group and the change for the comparison group, and represents the actual impact of the program, controlling for other exogenous changes.

Customers who did not have a full year of data prior to joining the program or a full year of data following the program start date were not included in the impact analysis. The subject of data attrition is addressed more fully below.

C. Data Attrition

Table VI-1A describes the treatment and comparison groups that are included in the analyses in this section. The table shows that many customers had to be excluded from the impact analysis because they did not have a full year of billing or payment data in the year prior to Keeping Current enrollment or the year following Keeping Current enrollment. The table shows that 35 percent of program participants and 48 percent of the non-participant comparison group could be included in the analysis.

**Table VI-1A
Treatment and Comparison Groups
Attrition Analysis**

	Keeping Current Enrollees	Non-Participant Comparison Group		
		Quasi Enrollment Date		
		2010q4	2011q1	2011q2
LIHEAP Recipient with Transactions Data		3,785	3,783	3,791
Enrolled in KC by June 2011	790			
Sufficient Pre Billing and Payment Data	517	2,530	2,710	2,903

	Keeping Current Enrollees	Non-Participant Comparison Group		
		Quasi Enrollment Date		
		2010q4	2011q1	2011q2
Sufficient Post Billing and Payment Data	282	1,822	1,836	1,809
No Bill or Payment Outlier	279	1,805	1,814	1,786
Analysis Group	279	1,805	1,814	1,786
Percent Included	35%	48%	48%	47%

Table VI-1B disaggregates the Keeping Current enrollees and the non-participant comparison group into program type.

- Keeping Current Electric Heat – LIHEAP recipients who were not in the elderly or disabled LIHEAP restricted receipt period (October) and were Electric Heat customers were used as the comparison group.
- Keeping Current Alternative Heat – LIHEAP recipients that were not in the elderly or disabled LIHEAP restricted receipt period (October) and were non-Electric Heat customers were used as the comparison group.
- Keeping Current Cooling – LIHEAP recipients that were in the elderly or disabled LIHEAP restricted receipt period (October) were used as the comparison group.

The table shows that while 37 percent of the Electric Heat participants and 46 percent of the Alternative Heat participants had enough data to be included in the analysis, only 16 percent of the cooling participants had enough data to be included. However, the cooling non-participants were most likely to have enough data to be included in the impact analysis.

Table VI-1B
Treatment and Comparison Groups
Attrition Analysis
By Keeping Current Program

	Keeping Current Enrollees			Non-participant Comparison Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
LIHEAP Recipient with Transactions Data				2,977	2,982	5,400
Enrolled in KC by June 2011	468	182	140			
Sufficient Pre Billing and Payment Data	268	122	127	1,892	1,884	4,367
Sufficient Post Billing and Payment Data	174	84	24	1,209	1,163	3,095
No Bill or Payment Outlier	172	84	23	1,202	1,150	3,053
Analysis Group	172	84	23	1,202	1,150	3,053
Percent Included	37%	46%	16%	40%	39%	57%

D. Participant Characteristics

Table VI-2 provides statistics on Keeping Current enrollees. The table shows that while 1,723 enrolled by December 2011, only 808 had enrolled by June 2011. The Cooling participants were less likely to be included in the analysis group than the Electric Heat and Alternative Heat participants.

**Table VI-2
Program Participation**

	Keeping Current Participants			
	Enrolled by December 2011	Enrolled by June 2011		Analysis Group
		All	With Billing and Payment Data	
Observations	1,723	808	790	279
Electric Heat	44%	60%	59%	62%
Alternative Heat	21%	23%	23%	30%
Cooling	35%	17%	18%	8%
Total	100%	100%	100%	100%

Table VI-3A displays the poverty level of the Keeping Current participants. The table shows that the analysis group has approximately the same poverty level distribution as the full sample. While 20 percent had income below 25 percent of the poverty level, 16 percent had income between 26 and 50 percent, 32 percent had income between 51 and 75 percent and 30 percent had income between 76 and 100 percent. Only two percent had income above 100 percent of the poverty level.

**Table VI-3A
Poverty Level**

	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	790	279
≤25%	23%	20%
26% - 50%	16%	16%
51% - 75%	29%	32%
76% - 100%	31%	30%
101% - 135%	1%	2%
Total	100%	100%

Table VI-3B displays poverty level by Keeping Current component. The table shows that the cooling participants were in higher poverty groups, and were the only participants with income above the poverty level, as specified by program rules. The highest poverty level group

cooling participants were more likely than the lower poverty level groups to be represented in the analysis group.

Table VI-3B
Poverty Level by Keeping Current Program

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	468	182	140	172	84	23
≤25%	30%	21%	2%	23%	18%	4%
26% - 50%	17%	20%	6%	17%	14%	13%
51% - 75%	28%	30%	31%	32%	36%	17%
76% - 100%	25%	29%	53%	27%	32%	39%
101% - 135%	0%	0%	7%	0%	0%	26%
Total	100%	100%	100%	100%	100%	100%

Table VI-4A displays the vulnerability status of the Keeping Current participants. The table shows that 21 percent had an elderly household member, 46 percent were disabled, and 20 percent had a young child. Overall, 70 percent had a vulnerable household member.

Table VI-4A
Vulnerable Status

	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	790	279
% Elderly	25%	21%
% Disabled	41%	46%
% Child ≤5	25%	20%
% Any Vulnerable	76%	70%

Table VI-4B displays vulnerable status by Keeping Current component. The table shows that almost all cooling participants had a vulnerable household member. They were most likely to be elderly.

**Table VI-4B
Vulnerable Status by Keeping Current Program**

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	468	182	140	172	84	23
% Elderly	11%	10%	90%	16%	17%	74%
% Disabled	40%	45%	36%	42%	49%	61%
% Child ≤5	26%	38%	4%	19%	27%	9%
% Any Vulnerable	68%	80%	99%	63%	77%	96%

Table VI-5 displays arrearages by Keeping Current component. The table shows that Electric Heating participants had the greatest arrearages. While 62 percent of Electric Heating participants had arrearages over \$500, 22 percent had arrearages over \$1,000. Arrearage data were not collected for the cooling participants, as that program did not have an arrearage forgiveness component.

**Table VI-5
Arrearages at Enrollment by Keeping Current Program**

	Keeping Current Participants			
	All With Billing Data		Analysis Group	
	Electric Heat	Alternative Heat	Electric Heat	Alternative Heat
Observations	468	182	172	84
\$0	6%	2%	6%	2%
≤\$250	15%	14%	17%	24%
\$251-\$500	17%	30%	15%	36%
\$501-\$750	18%	20%	24%	19%
\$751-\$1,000	15%	17%	16%	10%
>\$1,000	29%	18%	22%	10%
Total	100%	100%	100%	100%

Table VI-6A displays the employment status for Keeping Current participants. The table shows that 66 percent were unemployed, 25 percent were employed, and eight percent were retired.

**Table VI-6A
Employment Status**

	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	790	279
Employed ¹	20%	25%
Retired	14%	8%
Unemployed ²	65%	66%
Status Missing	1%	1%
Total	100%	100%

¹Employed status includes self-employed customers.

²Unemployed status includes students.

Table VI-6B displays employment status by Keeping Current program. The table shows that the cooling participants were most likely to be retired and were least likely to be employed.

**Table VI-6B
Employment Status by Keeping Current Program**

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	468	182	140	172	84	23
Employed	25%	20%	4%	30%	19%	13%
Retired	4%	3%	61%	7%	5%	26%
Unemployed	70%	76%	36%	62%	74%	61%
Status Missing	1%	1%	0%	1%	2%	0%
Total	100%	100%	100%	100%	100%	100%

E. Program Benefits

Keeping Current year-round participants are required to make their on-time monthly payment equal to the amount due minus the Keeping Current credit to receive their monthly credit. Table VI-7 displays the percent of participants who received the credit each month. While 71 percent of the analysis group received the credit in the first month after enrollment, the percent declined each month, until only 24 percent received the credit in the twelfth month after enrollment.

**Table VI-7
Keeping Current Year Round Participants
Monthly Bill Credits**

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
All Year-Round Participants													
Has Bill	650	639	623	609	572	529	486	463	449	432	416	400	355
KC Credit-#		392	300	247	216	192	184	162	156	147	135	115	77
KC Credit-%		61%	48%	41%	38%	36%	38%	35%	35%	34%	32%	29%	22%
Year-Round Analysis Group													
Has Bill	256	256	256	256	256	256	256	256	256	256	256	256	250
KC Credit-#		183	148	136	122	113	112	97	95	95	91	82	59
KC Credit-%		71%	58%	53%	48%	44%	44%	38%	37%	37%	36%	32%	24%

Table VI-8 displays the total bill credits received by the Keeping Current year-round participants. The table shows that Electric Heat participants received a mean of \$153 and Alternative Heat participants received a mean of \$60 in credits in the year following program enrollment.

**Table VI-8
Keeping Current Participants
Total Bill Credits**

	Keeping Current Participants			
	All With Billing Data		Analysis Group	
	Electric Heat	Alternative Heat	Electric Heat	Alternative Heat
Observations	468	182	172	84
\$0	38%	40%	27%	27%
≤\$100	28%	43%	26%	48%
\$101-\$200	13%	14%	16%	20%
\$201-\$300	9%	3%	13%	5%
\$301-\$400	4%	0%	6%	0%
\$401-\$500	3%	0%	3%	0%
>\$500	6%	0%	8%	0%
Mean Credits	\$118	\$46	\$153	\$60

Keeping Current participants with arrearages pay 1/12 of the arrearages at enrollment and have 1/12 of those arrearages reduced each month that they pay their bills on time. Table VI-9 shows that while 57 percent received forgiveness in the first month after enrollment, the percent declined each month. It is possible that some of these participants were able to pay off the remaining arrearages, so they no longer had arrearages remaining to be forgiven.

Table VI-9
Keeping Current Year Round Participants
Monthly Arrearage Reduction

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
All Year-Round Participants													
Has Bill	650	639	623	609	572	529	486	463	449	432	416	400	355
Forgive-#		300	249	213	190	174	167	149	143	124	43	5	2
Forgive-%		47%	40%	35%	33%	33%	34%	32%	32%	29%	10%	1%	1%
Year-Round Analysis Group													
Has Bill	256	256	256	256	256	256	256	256	256	256	256	256	250
Forgive-#		146	127	117	109	104	103	90	88	83	29	1	0
Forgive-%		57%	50%	46%	43%	41%	40%	35%	34%	32%	11%	<1%	0%

Table VI-10 displays the amount of arrearage forgiveness received. The table shows that of those with arrearages at enrollment, year-round participants received an average of \$221 in arrearage forgiveness in the year following Keeping Current enrollment.

Table VI-10
Keeping Current Year Round Participants
Arrearage Reduction Statistics

	Keeping Current Year Round Participants			
	All With Billing Data		Analysis Group	
	All	With Arrearages at Enrollment	All	With Arrearages at Enrollment
Observations	650	621	256	243
\$0	52%	50%	40%	37%
≤\$100	11%	12%	13%	14%
\$101-\$200	9%	9%	13%	13%
\$201-\$300	7%	7%	7%	7%
\$301-\$400	5%	5%	5%	5%
\$401-\$500	4%	4%	7%	7%
\$501-\$600	3%	3%	4%	4%
>\$600	10%	10%	12%	12%
Total	100%	100%	100%	100%
Mean Reduction	\$176	\$184	\$210	\$221

F. Affordability

Table VI-11A displays the change in bills and credits for Electric Heating participants and the comparison group. The table shows that the non-participants started out with a lower average bill than the participants, but had a greater increase in their bill. Combining the net impacts of the lower bill and the program credit, Electric Heat participants had a reduction in their bill of \$278 as compared to the non-participants, an amount equal to 15 percent of their pre-enrollment bill.

Table VI-11A
Keeping Current Electric Heating Participants and Comparison Group
Affordability

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	172			1,202			
Total Charges	\$1,864	\$1,906	\$42	\$1,479	\$1,646	\$167 [#]	-\$125 [#]
KC Credits	\$0	\$153	\$153 [#]	\$0	\$0	\$0	\$153

[#]Denotes significance at the 99 percent level.

Table VI-11B displays the change in bills and credits for Electric Non-heating participants and the comparison group. The table shows that the combining the net impacts of the smaller bill increase and the program credit, Alternative Heat participants had a reduction in their bill of \$104, or seven percent of their pre-enrollment bill.

Table VI-11B
Keeping Current Alternative Heating Participants and Comparison Group
Affordability

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	84			1,150			
Total Charges	\$1,568	\$1,628	\$60 [*]	\$1,937	\$2,042	\$104 [#]	-\$44
KC Credits	\$0	\$60	\$60 [#]	\$0	\$0	\$0	\$60

[#]Denotes significance at the 99 percent level. ^{*}Denotes significance at the 90 percent level.

G. Bill Payment

Table VI-12 displays bill coverage rates for the participants and comparison groups in the year prior to Keeping Current enrollment and the year following enrollment. The table shows that the year-round participants had greater improvements in their payment behavior than the comparison group. While only 13 percent of the Electric Heating participants paid their full bill in the year prior to program enrollment, 52 percent paid their full bill in the year following enrollment, an increase of 39 percentage points. Electric Heating non-participants also showed an improvement in bill payment, with a 28 percentage point increase in those who paid their

full bill. The Alternative Heat participants had an even greater improvement. While only 14 percent paid their full bill in the year prior to enrollment, 62 percent did in the year following enrollment. This was a 48 percentage point increase, compared to a 20 percentage point increase for the Alternative Heat comparison group.

Table VI-12
Keeping Current Participant and Comparison Groups
Bill Coverage Rates

	Keeping Current Participants				Nonparticipant Comparison Group			
	Electric Heating		Alternative Heating		Electric Heating		Alternative Heating	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations	172		84		1,202		1,150	
≥100%	13%	52%	14%	62%	23%	51%	24%	44%
90% - 99%	20%	19%	18%	17%	24%	20%	27%	25%
80% - 89%	20%	15%	23%	15%	23%	15%	25%	18%
<80%	47%	14%	45%	6%	30%	14%	24%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Table VI-13A shows that Electric Heat participants were less likely to miss payments following program enrollment. While only two percent had no missed payments in the year prior to enrollment, 13 percent had no missed payments in the year following enrollment. The percentage with one to three missed payments increased, while the percentage with more than three missed payments declined. These increases were larger than the comparison group, resulting in a net reduction in the number of missed payments.

Table VI-13A
Keeping Current Electric Heat Participant and Comparison Group
Missed Payments

	KC Electric Heat Participants			Non-participant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	2%	13%	11% [#]	4%	6%	2% [*]	9% [#]
1-3 Missed Payments	19%	35%	17% [#]	31%	35%	4% [#]	13% [#]
4-6 Missed Payments	40%	31%	-9% [*]	38%	38%	>-1%	-8%
7-12 Missed Payments	40%	20%	-19% [#]	26%	21%	-5% [#]	-14% [#]
Total	100%	100%	100%	100%	100%	100%	

[#]Denotes significance at the 99 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-13B displays missed payments for the Alternative Heat participant and comparison groups. The table shows that these participants experienced similar improvements in bill payment, with a full 25 percent of participants missing no payments in the year following Keeping Current enrollment.

Table VI-13B
Keeping Current Alternative Heat Participant and Comparison Group
Missed Payments

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	8%	25%	17% [#]	8%	11%	3% [#]	13% [#]
1-3 Missed Payments	25%	33%	8%	43%	50%	6% [#]	2%
4-6 Missed Payments	35%	30%	-5%	36%	29%	-7% [#]	3%
7-12 Missed Payments	32%	12%	-20% [#]	13%	11%	-2% ^{**}	-18% [#]
Total	100%	100%	100%	100%	100%	100%	

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level.

Table VI-14A displays bills, payments, and affordability statistics for Electric Heat participants and the comparison group. The table shows that participants experienced a net decline in total charges and a net increase in total credits. Total credits increased due to greater cash payments, increased assistance, and Keeping Current credits. However, LIHEAP assistance declined for the treatment group as compared to the non-participants. The total coverage rate increased by 12 percentage points as compared to the non-participants. Balances also declined significantly for the program participants.

Table VI-14A
Keeping Current Electric Heat Participant and Comparison Groups
Bills and Payments

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	172			1,202			
Bill	\$1,832	\$1,878	\$46 [*]	\$1,460	\$1,623	\$163 [#]	-\$117 [#]
Late Charge	\$32	\$28	-\$4 [*]	\$19	\$23	\$4 [#]	-\$8 [#]
Total Charges	\$1,864	\$1,906	\$42	\$1,479	\$1,646	\$167 [#]	-\$125 [#]
# of Cash Payments	6.9	8.5	1.6 [#]	7.5	8.1	0.5 [#]	1.1 [#]
Cash Payment	\$1,070	\$1,397	\$327 [#]	\$1,033	\$1,327	\$295 [#]	\$32
LIHEAP Assistance	\$333	\$258	-\$74 ^{**}	\$253	\$278	\$24 [#]	-\$99 [#]
Other Assistance	\$77	\$168	\$91 [#]	\$35	\$73	\$39 [#]	\$52 [#]
Keeping Current Credits	\$0	\$153	\$153 [#]	\$0	\$0	\$0	\$153 [#]
Total Credits	\$1,479	\$1,976	\$497 [#]	\$1,320	\$1,679	\$358 [#]	\$138 [#]
Cash Coverage Rate	57%	73%	16% [#]	67%	78%	11% [#]	5% [*]
Total Coverage Rate	79%	104%	25% [#]	87%	100%	13% [#]	12% [#]

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Ending Balance	\$630	\$259	-\$371 [#]	\$179	\$143	-\$36 [#]	-\$335 [#]

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-14B displays billing and payment statistics for the Alternative Heat participants and the comparison group. As with the Electric Heat participants, these participants had a reduction in charges and an increase in credits. The total coverage rate had a net increase of 13 percentage points.

Table VI-14B
Keeping Current Alternative Heat Participant and Comparison Groups
Bills and Payments

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	84			1,150			
Bill	\$1,540	\$1,602	\$62 [*]	\$1,917	\$2,018	\$101 [#]	-\$39
Late Charge	\$29	\$27	-\$2	\$21	\$24	\$3 [#]	-\$5 ^{**}
Total Charges	\$1,568	\$1,628	\$60 [*]	\$1,937	\$2,042	\$104 [#]	-\$44
# of Cash Payments	7.2	9.1	2.0 [#]	8.8	9.2	0.4 [#]	1.6 [#]
Cash Payment	\$945	\$1,278	\$333 [#]	\$1,443	\$1,685	\$241 [#]	\$92
LIHEAP Assistance	\$253	\$241	-\$12	\$278	\$293	\$16 [*]	-\$28
Other Assistance	\$95	\$105	\$10	\$28	\$62	\$34 [#]	-\$25
Keeping Current Credits	\$0	\$60	\$60 [#]	\$0	\$0	\$0	\$60 [#]
Total Credits	\$1,293	\$1,684	\$391 [#]	\$1,749	\$2,040	\$291 [#]	\$100
Cash Coverage Rate	61%	78%	17% [#]	74%	82%	8% [#]	9% [#]
Total Coverage Rate	82%	104%	22% [#]	90%	99%	9% [#]	13% [#]
Ending Balance	\$438	\$255	-\$182 [#]	\$197	\$145	-\$52 [#]	-\$130 [#]

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

H. Assistance Payments

Table VI-15A displays energy assistance statistics for Electric Heat participant and comparison groups. The table shows that there was not a significant change in the percentage that received a LIHEAP grant, but that the amount of the LIHEAP grants declined for the participants and increased for the non-participants. Keeping Current participants were more likely to receive other types of energy assistance in the post period than in the pre-enrollment period, as were non-participant comparison group customers. However, the participants had a greater increase in the amount of other types of assistance received.

Table VI-15A
Keeping Current Electric Heat Participant and Comparison Groups
Energy Assistance

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	172			1,202			
Percent Received LIHEAP	67%	69%	2%	78%	79%	2%	<1%
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$384	\$298	-\$86**	\$265	\$291	\$26 [#]	-\$111 [#]
Mean LIHEAP Grant (All Cases)	\$333	\$258	-\$74**	\$253	\$278	\$24 [#]	-\$99 [#]
Percent Received Other Assistance	28%	33%	5%	16%	23%	7% [#]	-2%
Mean Other Assistance (Recipients in Pre or Post Period)	\$163	\$356	\$193 [#]	\$117	\$249	\$131 [#]	\$62
Mean Other Assistance (All Cases)	\$77	\$168	\$91 [#]	\$35	\$73	\$39 [#]	\$52 [#]

[#]Denotes significance at the 99 percent level. **Denotes significance at the 95 percent level. *Denotes significance at the 90 percent level.

Table VI-15B displays energy assistance received by Keeping Current Alternative Heat participants and non-participant comparison group customers. The table shows that these participants were less likely to receive LIHEAP assistance in the post period, although the change was not statistically significant. Participants did not experience a change in the likelihood of receiving other types of energy assistance, however, the comparison group experienced a significant increase in other types of assistance received.

Table VI-15B
Keeping Current Alternative Heat Participant and Comparison Groups
Energy Assistance

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	84			1,150			
Percent Received LIHEAP	56%	50%	-6%	80%	79%	-2%	-4%
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$380	\$362	-\$18	\$292	\$308	\$17 [*]	-\$34
Mean LIHEAP Grant (All Cases)	\$253	\$241	-\$12	\$278	\$293	\$16 [*]	-\$28
Percent Received Other Assistance	36%	36%	0%	8%	16%	7% [#]	-7% [*]
Mean Other Assistance (Recipients in Pre or Post Period)	\$170	\$187	\$17	\$146	\$327	\$181 [#]	-\$164 [#]
Mean Other Assistance (All Cases)	\$95	\$105	\$10	\$28	\$62	\$34 [#]	-\$25

[#]Denotes significance at the 99 percent level. *Denotes significance at the 90 percent level.

Keeping Current Cooling participants were less likely to receive LIHEAP and more likely to receive other energy assistance, but differences were not statistically significant due to the small sample size.

Table VI-15C
Keeping Current Cooling Participant and Comparison Groups
Energy Assistance

	KC Alternative Cooling Participants			Nonparticipant Alternative Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	23			3,053			
Percent Received LIHEAP	43%	30%	-13%	81%	82%	1%	-14%
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$204	\$156	-\$48	\$277	\$271	-\$6	-\$42
Mean LIHEAP Grant (All Cases)	\$115	\$88	-\$27	\$266	\$260	-\$6	-\$22
Percent Received Other Assistance	17%	22%	4%	14%	20%	5% [#]	-1%
Mean Other Assistance (Recipients in Pre or Post Period)	\$121	\$334	\$213	\$133	\$266	\$132 [#]	\$81
Mean Other Assistance (All Cases)	\$32	\$87	\$56	\$35	\$69	\$35 [#]	\$21

[#]Denotes significance at the 99 percent level.

I. Collections

Table VI-16 displays the June 2012 collections status for the Keeping Current participants and the comparison group. The table shows that about 83 percent of the Electric and Alternative heat participants and non-participants were not in collections at the time of data download in June 2012. While 96 percent of the Cooling participants were not in collections, 90 percent of the Cooling comparison group was not in collections.

Table VI-16
Keeping Current Participant and Comparison Groups
June 2012 Collections Status

	Keeping Current Participants			Nonparticipant Comparison Group		
	Electric Heating	Alternative Heating	Cooling	Electric Heating	Alternative Heating	Cooling
Observations	172	84	23	1,202	1,150	3,053
Not in Collections	83%	82%	96%	84%	84%	90%
Charged Off	0%	0%	0%	2%	2%	2%
Active Collections	16%	17%	4%	13%	13%	8%
Other	1%	1%	0%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%

Table VI-17A displays collections actions experienced by Electric Heat participant and comparison groups in the year preceding and following Keeping Current enrollment. The table shows a significant improvement for the treatment group as compared to the nonparticipants. While the percent of participants with service terminations declined by two percentage points, the percent of the non-participant comparison group increased by six percentage points, for a net decline of seven percentage points. Notices and payment arrangement frequency also declined for the treatment group.

Table VI-17A
Keeping Current Electric Heat Participant and Comparison Groups
Collections Actions

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	172			1,202			
Number of Notices	3.9	2.8	-1.1 [#]	7.7	8.5	0.8 [#]	-1.9 [#]
Service Termination (%)	23%	21%	-2%	13%	19%	6% [#]	-7% ^{**}
Payment Arrangement (%)	76%	52%	-23% [#]	72%	64%	-8% [#]	-15% [#]

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-17B displays collections actions for Alternative Heat participant and comparison groups. The table shows that these customers also had a reduction in their collections actions.

Table VI-17B
Keeping Current Alternative Heat Participant and Comparison Groups
Collections Actions

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	84			1,150			
Number of Notices	3.3	2.4	-0.8 [#]	6.4	6.7	0.3 [*]	-1.1 [*]
Service Termination (%)	19%	19%	0%	9%	14%	4% [#]	-4%
Payment Arrangement (%)	67%	46%	-20% [#]	73%	65%	-8% [#]	-12% [#]

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

J. Summary

This section provides a summary of the findings from the data analysis.

- *Bill Credits* – While 71 percent of the participants in the analysis group received the Keeping Current bill credit in the first month after enrollment, the percent declined each

month, until only 24 percent received a credit in the twelfth month after enrollment. Total bill credits averaged \$153 for Electric Heat participants and \$60 for Alternative Heat participants.

- *Arrearage Reduction* – While 57 percent received arrearage reduction in the first month after enrollment, the percent declined each month. Participants who began with arrearages received a mean of \$221 in arrearage reduction in the year following enrollment.
- *Affordability* – Program participants reduced their bills as compared to the comparison group and they received Keeping Current credits. Combining those two factors, Electric Heat participants reduced their payment obligation by \$278, or 15 percent of the pre-enrollment bill, and Alternative Heat participants reduced their payment obligation by \$104, or seven percent of their pre-enrollment bill.
- *Bill Payment Impacts* – Program participants were more likely to pay their full bill and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in their bill payment coverage rate of 12 percentage points and Alternative Heat participants had a net increase in their bill payment coverage rate of 13 percentage points.
- *Energy Assistance* – Keeping Current participants did not change their likelihood of receiving LIHEAP after enrolling in the program, but the LIHEAP dollars received declined due to a reduction in program funding. Electric Heat participants did increase the amount of other types of energy assistance received.
- *Collections Impacts* – Keeping Current participants had a reduction in collections notices, service terminations, and payment arrangements after enrolling in the program.

VII. Findings and Recommendations

Findings and recommendations related to Keeping Current design, implementation, and impacts are summarized below.

A. *Design*

This section provides findings and recommendations with respect to the Keeping Current Program design. Recommendations are made with respect to the level of program credits, the structure and level of local agency compensation, the customer income eligibility limit, and the United Way database.

1. *Program Credits – Reassess credit amounts with the goal of providing an affordable energy burden and assistance that motivates customers to forego ECIP and participate in Keeping Current.*

The Keeping Current Program was designed to assist Ameren electric customers at the lowest income levels. While credits are as high as \$660 annually for households with electric heat who have income at or below 25 percent of the poverty level, annual benefits are only \$120 annually for households with income between 75 and 100 percent of the poverty level with electric heat and \$60 for those with non-electric heat. This amounts to a six percent reduction off the average electric heating bill and a four percent reduction off the average non-electric heating bill. Customers receive the additional benefit of arrearage reduction each month that that they pay their bill on time.

Agency staff reported that customers were reluctant to enroll in Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Some customers told agency staff that they preferred to accrue a balance and then receive LIHEAP ECIP assistance, rather than paying their bill on time each month.³⁷ Of those who did successfully enroll, more than half defaulted on their agreement by August 2012. The experience of this pilot shows that customers need additional assistance to remain current on their bills.

2. *Local Agency Compensation – Restructure compensation formula and provide higher compensation levels to adequately compensate agencies for their time and to encourage additional referrals and follow-up with customers who miss monthly payments.*

Local agencies were responsible for program intake, ensuring that the customers applied for LIHEAP and weatherization, and reviewing the online database to determine if customers were fulfilling their payment responsibilities. Agencies reported that this was

³⁷ ECIP benefit amounts under the Winter and Summer Crisis component of Missouri's program are determined based on the amount of assistance needed, up to \$800 for Winter Crisis and \$300 for Summer Crisis to alleviate a participant's energy related crisis.

a time consuming process and that the administrative funding provided was not adequate.

An analysis of the local agency compensation showed that total compensation ranged from \$738 to \$6,672 per agency and that compensation per enrollment ranged from \$6.40 to \$341. The compensation per enrollment varied because payments were based on credits and arrearage reduction, but more importantly because of the \$500 flat fee made at the beginning of the program and at the beginning of the second year. Across all agencies, the average payment per enrollment was \$12.56.

This analysis showed that the structure of the agency compensation penalized agencies that had high enrollment levels. We recommend that agency compensation is more directly tied to the number of enrollments and that agency compensation is increased on average. Higher compensation should provide greater encouragement for agencies to work with clients, follow-up on missed payments, and provide information on additional assistance that is available to assist customers.

- 3. Income Eligibility – Consider extending year-round eligibility to all clients who are at or below 135 percent of the poverty level.*

Agency staff reported that customers were reluctant to sign up for Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Many of the customers who did enroll defaulted from the program. Higher income level customers who are still below the LIHEAP eligibility level may be more likely to benefit from the program.

- 4. United Way Database – The database was a good resource for the program. Caseworkers requested an additional feature of access to client data to reduce reliance on Ameren staff to provide information on arrearages and budget billing.*

Although the United Way website was easy to use, caseworkers requested access to additional client information through the website, including the client's budget billing amount, prior to enrollment. If possible, Ameren should try to provide caseworkers with access to information on what clients owe Ameren and what they will be expected to pay through budget billing on the United Way website. This would ensure that clients committed to the program with full knowledge about their responsibilities, and would better equip caseworkers to help clients meet their commitment. Additionally, this could reduce some of the time required for the enrollment process.

B. Implementation

This section provides findings and recommendations with respect to Keeping Current Program implementation. Recommendations are made with respect to agency training, agency activity, customer education, referrals, follow-up, LIHEAP, Ameren training, and budget billing.

1. *Agency Training – Provide additional training to agency caseworkers and managers on the details of the Keeping Current Program.*

Although most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, and there appeared to be an improvement in program understanding between the 2011 and 2012 interviews, the later interviews still indicated that caseworkers needed more training in the following areas.

- Program benefits – There was confusion about how the arrearage reduction and monthly bill credit work.
- Targeting specific groups – Caseworkers did not report that they focused on the elderly and disabled clients.
- Requirements that individuals apply for LIHEAP and Weatherization services – This did not appear to be a focus of agency staff.
- Providing clients with energy conservation education – This topic was not covered during intake.

2. *Agency Activity – Provide additional follow-up with local agencies to determine what additional support is needed to enroll customers.*

Almost one third of the enrollments were completed by one agency, the Human Development Corporation of Metro St. Louis. Almost all of the other agencies enrolled fewer than 100 customers and had fewer than 50 active participants as of August 2012.

3. *Customer Education – Provide additional customer education at the time of Keeping Current enrollment.*

The customer survey found that year-round participants were not likely to know what their monthly bill credit or monthly arrearage reduction credit was. Agency staff should spend more time educating customers on the benefits of the program and how to read their monthly bills.

4. *Customer Referrals – Encourage referrals to additional assistance as an integral part of the program.*

Customers served by the Keeping Current Program are very low-income and could likely benefit from additional services. About 65 percent said they needed additional help with their Ameren bill, but less than 25 percent reported the agency referred them to other services when they applied for Keeping Current. Agencies should spend more time helping customers to find and apply for other services and benefits.

5. *Customer Follow-Up – Encourage follow-up with customers who miss payments to improve payment compliance and the program retention rate.*

Managers and caseworkers were asked how they use notices from Ameren that a client had missed a program payment in the 2012 interviews. Respondents from six of the

nine agencies reported that they attempted to contact a client upon notice from Ameren that a Keeping Current Program payment had been missed. Respondents from two agencies indicated that the notice was filed and they followed-up about the missed payment only if the client came back into the agency. Respondents from one agency reported that they did not use these notices at all.

6. *LIHEAP and Weatherization – Interviews with agency staff provided some evidence that referrals to these programs was not an important focus of the conversation when enrolling clients, and the survey data support this finding.*

All customers who join Keeping Current are required to apply for LIHEAP and Weatherization (if they have not already received weatherization services). While the survey found that only 28 percent of year-round active and 35 percent of summer cooling participants reported that they received LIHEAP in the past year, the impact data showed that of those who had a full year of post data, 70 percent of electric heat, 50 percent of alternative heat, and 30 percent of cooling participants received LIHEAP. The majority of those who reported that they did not receive LIHEAP reported that they did not apply because they did not know about the program. If customers apply for Keeping Current when the LIHEAP season is not open, they should be re-contacted to apply for LIHEAP when the program does open.

The survey found that 31 percent of active year-round participants and 21 percent of summer cooling participants received weatherization as a result of the Keeping Current program. It is likely that some customers already received weatherization and some were on a waiting list, so this is a good outcome for the program.

7. *Ameren Training – Ameren customer service representatives should be provided with additional training on Keeping Current.*

Caseworkers reported that Ameren customer service representatives were not well equipped to answer questions about the Keeping Current Program. The representatives should receive training about the Keeping Current Program, so when caseworkers or clients call with questions, they are equipped to respond. Alternatively, the Keeping Current calls should be routed to a few customer service representatives who are knowledgeable about the program.

8. *Budget Billing – Ameren should consider encouraging all low-income customers to participate in budget billing, as this often increases customer satisfaction and helps low-income customers to improve their bill payment compliance.*

The year-round participants were most likely to state that the most important benefit of Keeping Current was the equal monthly bills, followed by the bill credit, arrearage reduction, and avoiding shutoff of their electric service. High value placed on budget billing is a common finding in evaluations of payment assistance programs.

C. Impacts

The Keeping Current program had positive impacts for customers who maintained service for a year after enrollment. However, based on the number of customers who did not successfully participate in the program, and the decline in monthly credits and arrearage reduction as the program year went on, additional emphasis is needed on customer retention. Key findings related to the program's impacts from the survey and the data analysis are summarized below.

1. Bill Payment

The survey found that the Keeping Current Program had positive impacts on customers' ability to pay their Ameren bill, meet their other needs, and use their air conditioning. However, a majority of the participants reported that they needed additional assistance to pay their Ameren bill.

2. Air Conditioning Usage

The survey found that Keeping Current participants were less likely to say that they did not use their air conditioning when they wanted to because they were concerned that they would not be able to afford their electric bill. While 44 percent of those in the summer cooling program stated that they didn't use their air conditioning prior to enrolling, 33 percent said that they didn't use their air conditioning while participating in the Keeping Current Program. The year-round participants were more likely to state that they restricted their air conditioning usage prior to participating in the program and had a larger reduction in the percentage who said that they did so.

Twenty-six percent of the summer cooling participants reported that they changed the way they cool their home as a result of the summer cooling Program. When asked to describe the change that they made, 11 percent said that they used their air conditioner more often and seven percent said that they keep their home at a cooler temperature.

3. Bill Credits

While 71 percent of the participants in the analysis group received the Keeping Current bill credit in the first month after enrollment, the percent declined each month, until only 24 percent received a credit in the twelfth month after enrollment. Total bill credits averaged \$153 for Electric Heat participants and \$60 for Alternative Heat participants.

4. Arrearage Reduction

While 57 percent received arrearage reduction in the first month after enrollment, the percent declined each month. Participants who began with arrearages received a mean of \$221 in arrearage reduction in the year following enrollment.

5. *Affordability*

Program participants reduced their bills as compared to the comparison group and they received Keeping Current credits. Combining those two factors, Electric Heat participants reduced their payment obligation by \$278, or 15 percent of the pre-enrollment bill, and Alternative Heat participants reduced their payment obligation by \$104, or seven percent of their pre-enrollment bill.

6. *Bill Payment Impacts*

Program participants were more likely to pay their full bill and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in their bill payment coverage rate of 12 percentage points and Alternative Heat participants had a net increase in their bill payment coverage rate of 13 percentage points.

7. *Energy Assistance*

Keeping Current participants did not change their likelihood of receiving LIHEAP after enrolling in the program, but the LIHEAP dollars received declined due to a reduction in program funding. Electric Heat participants did increase the amount of other types of energy assistance received.

8. *Collections Impacts*

Keeping Current participants had a reduction in collections notices, service terminations, and payment arrangements after enrolling in the program.