

Ameren Keeping Current Program Final Evaluation Report

November 2016

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Executive Summary

Ameren Missouri introduced their Keeping Current energy assistance pilot program in October 2010. 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 program funding was reauthorized and the program was continued with refinements to the design based on pilot evaluation findings in April 2013. A follow-up evaluation assessed the second two years of program implementation, and the program was continued. This report summarizes the most current research that assesses experiences with the program in 2015 to 2016.

The energy assistance program has two components, The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily in June, July, and August to offset the costs of air conditioning usage.

Evaluation

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

- Background Research – We reviewed the program materials and interviewed Ameren managers to develop an understanding of how the program was refined.
- Program Database Analysis – We downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants and benefits received.
- In-Depth Defaulted Participant Interviews – We conducted interviews with a sample of 25 year-round program participants who recently defaulted to understand the reasons for default and investigate whether the program could provide additional support to help customers be more successful in the program.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.

Keeping Current Statistics

This section provides a summary of the program database analysis of clients enrolled from June 2013 through June 2016.

- Enrollment: There was a total of 5,908 enrollments and 5,241 unique customers were enrolled during this period.

- **Status:** At the time of the data download in July 2016, 538 of the 1,659 electric heat enrollments were still active and 186 of the 839 alternative heat enrollments were still active.
- **Poverty Level:** The active customers had higher poverty levels. While six percent of active customers had income below 25 percent of the poverty level, 12 percent of all participants had income at this level. While 57 percent of active customers had income between 76 and 135 percent of the poverty level, 48 percent of all participants had income at this level.
- **Vulnerable Households:** Ninety-four percent of active participants had at least one vulnerable member in the household. Eighty-six percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** While most Keeping Cooling participants were retired, the majority of the Keeping Current participants were unemployed. Fifty-nine percent of active Keeping Cooling participants were retired. Sixty-five percent of active Electric Heat Program participants were unemployed and 67 percent of active Alternative Heat Program participants were unemployed.
- **Arrearages:** At the time of enrollment, active participants in the year round programs had an average outstanding account balance of about \$900. The average monthly arrearage credit was \$72 for active participants in the Electric Heat Program and \$74 for active participants in the Alternative Heat Program.
- **Monthly Payment:** 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. The average monthly customer payment responsibility was \$88 for active participants in the Electric Heat Program and \$104 for active participants in the Alternative Heat Program.
- **Energy Burden:** The energy burden is the percent of income that is spent on energy. The mean energy burden for active electric heat participants would be 20 percent without the Keeping Current credit and was 14 percent with the Keeping Current credit. The burden for active alternative heat customers would be 21 percent without the credit and was 18 percent with the credit.
- **Agency Enrollment:** More than 75 percent of all Keeping Current and Keeping Cooling Program participants were enrolled by CAA St. Louis County and People's Community Action Agency. Only two other agencies enrolled more than 200 customers in the three Keeping Current Programs.

Defaulted Participant Interviews

APPRISE conducted telephone interviews with 25 Keeping Current participants who recently defaulted from the program for two missed payments. Key findings from these interviews were as follows.

- Status Confirmation
 - Awareness: All respondents were aware that they participated in the Keeping Current Program.
 - Removal for Next Payment Missed: Eight participants said they were provided with a letter or phone call to let them know that they would be removed from Keeping Current if they did not make the next payment.
 - Removal Notification: Only seven reported that they learned of their removal by direct notification from Ameren and one directly from the agency. Respondents were more likely to report that they learned about their removal after receiving a disconnection notice or the APPRISE interview call.
- Program Understanding
 - Requirements for Participation: While 18 of the 25 respondents stated that the agency caseworker explained what they needed to do to remain on the program, 22 reported that their understanding was that they needed to pay their bill on time to remain on the program.
 - Removal for Missed Payments: When asked if they knew that they would be removed from Keeping Current if they did not make two Keeping Current payments in a row, 15 of the 25 participants said they did know.
- Reasons for Missed Payments
 - Main Reason for Missed Payments: The main reasons that participants were not able to pay the Keeping Current bill were that they did not have the money, that they were unemployed or had reduced work hours, that they forgot to pay the bill, or that they had car issues.
 - Probed Responses: When asked specifically if it was due to not enough income, high electric bills, other bills, medical issues, or a change in employment, 11 participants reported that they did not have enough income, 11 reported it was due to other bills, eight said that it was medical issues, seven said there was a change in employment, and five said that the electric bills were too high.
 - Other Circumstances: When asked if they were facing other problems or circumstances that made them unable to pay the bill, 11 participants said they were. The most common circumstances were that they did not have enough income, they were taking care of other family members, they had issues in the home, and they had to buy school supplies for their children.

- Additional Assistance
 - Bill Payment Difficulty: While 13 stated it was very difficult and 11 said it was difficult to pay Ameren bills before enrolling in Keeping Current, only five said it was very difficult and six said it was difficult to pay their bills while enrolled in Keeping Current.
 - Additional Ameren or Agency Assistance: When asked if Ameren or the agency could have helped them to remain on the program, 16 participants reported that they could have helped. The most common sources of assistance needed were more time to pay the bill and a lower bill.
 - Additional Time to Pay Bill: Twenty-three of 25 participants felt more time to pay the Keeping Current bill would have allowed them to make the payment and stay on the program. Thirteen participants thought they would only need one to ten more days to pay their bills and stay on the program.
 - Sought Additional Assistance: While 12 reported that they sought additional assistance from the agency, four stated that the agency provided additional assistance. Seventeen sought additional assistance from another organization.

Keeping Current Impacts

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

Program Benefits

- Bill Credits: Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit to receive their monthly credit. The percent of participants who received program credits declined over the year following program enrollment. While 72 percent of the participants in the analysis group received the Keeping Current credit in the first month after enrollment, the percent declined each month, until only 46 percent received a credit in the twelfth month following enrollment.
- Benefit Amount: Total bill credits averaged \$600 for the Electric Heat participants, \$145 for the Alternative Heat participants, and \$73 for the Cooling participants. Electric heating customers received much higher benefits than what was seen in the initial program implementation and somewhat higher than in the 2013 participant evaluation.
- Arrearage Reduction: While 69 percent of the participants in the analysis group received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only two percent received the reduction in the twelfth month. Participants who had the arrearages at enrollment received a mean of \$331 in arrearage reduction in the year following enrollment.

Affordability

- Payment Obligation: Both the Electric and Alternative Heat participants reduced their payment obligation due to the Keeping Current credits.

- **Energy Burden:** Electric heat participants had their energy burdens decline from 27 percent in the year prior to enrollment to 22 percent in the year following enrollment. While this is a significant decline, it still represents an unaffordable energy bill. Alternative Heat participants and Cooling participants only had a one percentage point decline in their burdens and faced burdens of 23 and 10 percent while participating in the program.

Bill Payment Impacts

- **Number of Customer Payments:** The program resulted in an increase in payment regularity. Electric heat participants averaged seven payments in the pre-enrollment period and had a net increase of about two payments following enrollment. Alternative heat participants averaged about six payments in the pre-enrollment period and had a net increase of about five payments following enrollment.
- **Bill Coverage Rates and Missed Payments:** Both Electric Heat and Alternative Heat participants were more likely to pay their full bills and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in the total coverage rate of six percentage points and Alternative Heat participants had a net increase of 15 percentage points.
- **Balance:** Electric Heat participants' balances declined by an average of \$371 and Alternative Heat participants had a net decline of \$250.

Energy Assistance

- **LIHEAP Grant:** Electric Heat, Alternative Heat, and Cooling participants were less likely to receive LIHEAP in the post-enrollment period. While 67 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 40 percent received it in the post period, a 48 percentage point net reduction because of the increase seen in the nonparticipant group. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

Collections Impacts

- Both the Electric Heat and Alternative Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following program enrollment. Service terminations declined by about 14 percent points for the year round participants.

Recommendations

Findings and recommendations with respect to program design, implementation, and impacts are summarized below.

Program Design

1. *Vulnerable Households – The Keeping Current and Keeping Cooling Programs do a good job of serving vulnerable households.*
2. *Payment Troubled Households – The Keeping Current year round programs serve customers who have had significant problems meeting the Ameren bill payment responsibilities.*
3. *Alternative Heating Credits – Credits for customers with alternative heat were significantly lower than for those with electric heat. Agencies should refer these customers for weatherization, which should determine if these customers are using excessive electric space heating due to malfunctioning primary heating equipment. Additionally, Ameren should consider higher monthly credits for these customers.*
4. *Additional Time for Bill Payment – Ameren should provide additional time to participants to pay their bill rather than removing them from Keeping Current if they are one day late on their second missed bill.*
5. *Flexibility in Due Date – Ameren should work with customers, especially those on fixed incomes, to select a bill due date that works with their paycheck or benefit check schedule.*

Implementation

1. *Agency Education – Agencies should provide additional education to participants about program requirements and benefits.*
2. *Missed Bill Notification – Ameren and the agency should provide more than one notification to the customer following one missed payment to let them know they will be removed if they miss an additional payment.*
3. *Removal Notification – Ameren and the agency should provide more than one notification to the customer that they have been removed from Keeping Current for missed payments.*
4. *Agency Activity – Ameren should provide additional follow-up with local agencies to determine what additional support is needed to enroll customers. Agencies who continue to be inactive participants should be removed from the program. This would enable Ameren to provide more support to the active agencies.*
5. *LIHEAP and WAP Enrollment – Provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP.*

Impacts

1. *Affordability – The program has improved affordability, but participants still face high energy burdens.*
2. *Bill Payment – The program had positive impacts on payment regularity and bill coverage rates for the year round participants.*
3. *Energy Assistance – Participants were less likely to receive LIHEAP and other energy assistance than they were prior to Keeping Current participation. Agency caseworkers should be encouraged to provide more assistance to participants with program applications.*
4. *Collections Impacts – The program resulted in reduced collections actions and service terminations.*

I. Introduction

Ameren Missouri introduced their Keeping Current energy assistance pilot program in October 2010. 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 program funding was reauthorized and the program was continued with some refinements to the design based on pilot evaluation findings in April 2013. A follow-up evaluation assessed the second two years of program implementation, and the program was continued. This report summarizes the most current research that assesses experiences with the program in 2015 to 2016.

A. *Keeping Current Program*

The Keeping Current energy assistance program has two components, The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily 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 reviewed the program materials and interviewed Ameren managers and staff to develop an understanding of how the program was refined.
- Program Database Analysis – We downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants and benefits received.
- In-Depth Defaulted Participant Interviews – We conducted interviews with a sample of 25 year-round program participants who recently defaulted to understand the reasons for default and investigate whether the program could provide additional support to help customers be more successful in the program.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.

C. *Organization of the Report*

Five 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 – Defaulted Participant Feedback: This section presents findings from the in-depth defaulted participant interviews.
- Section V – Keeping Current Impacts: This section presents findings from the impact analysis.
- Section VI – Findings and Recommendations: This section presents key findings and recommendations from the evaluation.

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 Keeping Current energy assistance pilot program in October 2010. 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 program funding was reauthorized and the program was continued with some refinements to the design based on the pilot evaluation findings in April 2013.

A. *Overview*

The energy assistance program has two components – The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily June, July, and August to offset the costs of air conditioning usage.

The objectives of the 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 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

B. *Resources and Agency Compensation*

Local agencies are responsible for program intake, ensuring that the customers applied for LIHEAP and weatherization, and reviewing the online database to determine if customers fulfill their payment responsibilities.

Agency payments for program administration were restructured in 2013. Agencies receive \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment.

C. *Eligibility*

Customers on the Residential Service Rate who have income less than or equal to 125 percent of the Federal Poverty Level are eligible for the Keeping Current component.

Customers on the Residential Service Rate who meet the following criteria are eligible for Keeping Cooling.

- 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 Keeping Current).
- Make the on-time monthly payment equal to the amount due minus the Keeping Current credit to receive the monthly credit.

A Keeping Current agency may request a one-time re-enrollment for a defaulted customer who experienced a short-term, unanticipated financial hardship. This is an addition to the program from the initial pilot.

D. Benefits

The benefits for the year round Keeping Current Program and the Keeping Cooling Program are described below.

Keeping Current Program

Keeping Current monthly heating benefits are \$60 or \$90 and monthly non-heating benefits are \$25 or \$30, depending on the customer's poverty level. Phase II and the continuation of the program increased the Keeping Current bill credits, as shown in Table II-1, from those that were provided in Phase I of the pilot.

The program includes a provision whereby the monthly heating bill credits are adjusted so that the customer pays a minimum of \$10 per month if the difference between the budget billing amount and the credit results in an amount due that is less than \$10.

**Table II-1
Keeping Current Year-Round Bill Credits**

Poverty Level	Monthly Bill Credit			
	Electric Heating		Non-Electric Heating	
	Pilot	Revised	Pilot	Revised
≤25%	\$55	\$90	\$20	\$30
26% - 50%	\$40	\$90	\$15	\$30
51% - 75%	\$25	\$60	\$10	\$25
75% - 100%	\$10	\$60	\$5	\$25
101% - 125%	--	\$60	--	\$25

Keeping Cooling Program

Customers of the Keeping Cooling Program receive a monthly bill credit of \$25 in the summer months (primarily June, July, and August). Benefits for the Keeping Cooling Program have not changed since the initial pilot.

III. Keeping Current Statistics

This section provides an analysis of Keeping Current enrollments from June 1, 2013 through June 30, 2016. 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 and generate reports.

A. *Participants*

This section provides data on client enrollment. Most of the analyses included only one observation per customer even if they enrolled in the program more than once. When customers had enrolled more than once during the analysis period, the most current enrollment was included in the analysis.

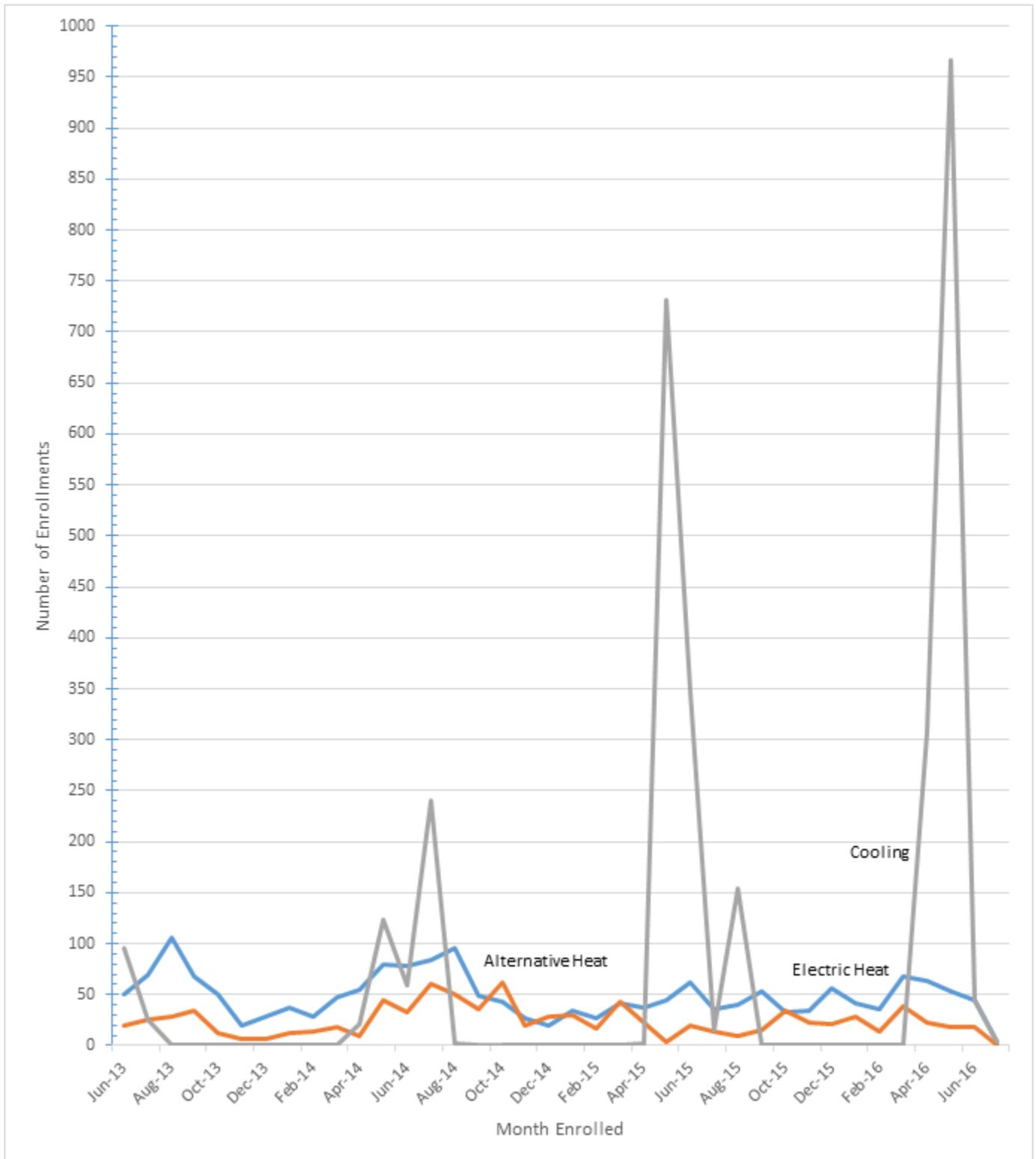
Table III-1 displays the number of customers enrolled from June 2013 through June 2016. The table shows that there was a total of 5,908 enrollments and 5,241 unique customers were enrolled during this period.

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

	Program Enrollments 6/1/13 – 6/30/16			
	Electric Heat	Alternative Heat	Cooling	Total
Total	1,849	918	3,141	5,908
Unduplicated	1,659	839	2,743	5,241

Chart II-1 displays the number of enrollments by month over the time period studied. The chart shows the seasonal nature of the Keeping Cooling enrollments, with enrollment spiking each summer.

Chart II-1
Number of Enrollments by Month



All of the remaining tables in this section include each customer only once. If the customer enrolled more than once during the time period, only the most recent enrollment is included.

Table III-2 shows that 538 of the 1,659 electric heat enrollments were still active and 186 of the 839 alternative heat enrollments were still active at the time of the data download in July 2016.

- Approval Confirmed includes Approval Pending and New Application statuses. Approval Confirmed comprises over 99 percent of these groups.
- System Cancelled includes Program Cancelled, and Rejected applicants. System Cancelled represents over 99 percent of these groups. Most of the System Cancelled group were customers who moved from the address where they had been on Keeping Current.

Table III-2
Program Status (as of July 2016)

Enrollment Status	Program Enrollments 6/1/13 – 6/30/16			
	Electric Heat	Alternative Heat	Cooling	Total
Approval Confirmed	538	186	2,356	3,080
System Cancelled	445	175	387	1,007
Payment Defaulted	676	478	0	1,154
Total	1,659	839	2,743	5,241

Table III-3 displays the poverty level for all enrollments and active participants. The table shows that the active customers (Approval Confirmed, Approval Pending, and New Application) had higher poverty levels. While six percent of active customers had income below 25 percent of the poverty level, 12 percent of all participants had income at this level. While 57 percent of active customers had income between 76 and 135 percent of the poverty level, 48 percent of all participants had income at this level.

Table III-3
Poverty Level

Poverty Level	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
≤25%	22%	19%	21%	18%	3%	2%	12%	6%
26% - 50%	18%	16%	19%	17%	4%	4%	11%	7%
51% - 75%	25%	22%	27%	27%	32%	32%	29%	30%
76% - 100%	24%	30%	23%	25%	33%	33%	28%	32%
101% - 135%	11%	13%	10%	13%	28%	29%	20%	25%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-4 displays the vulnerable status of the participating customers. As designed, virtually all Keeping Cooling participants had an elderly or disabled household member. While about 20 percent of the heating participants had an elderly household member, about 50 percent had a disabled household member, and about 25 percent had a child five or younger.

**Table III-4
Vulnerable Status**

Vulnerable Status	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
% Elderly	14%	18%	16%	23%	85%	86%	51%	70%
% Disabled	44%	49%	51%	56%	73%	74%	60%	69%
% Child ≤5	27%	22%	29%	24%	1%	1%	14%	6%
% Any Vulnerable	69%	72%	75%	78%	>99%	>99%	86%	94%

Table III-5 displays the employment status of the participants. About 65 percent of the heating participants were unemployed and about 25 percent were employed. Fifty-nine percent of the cooling participants were unemployed and 39 percent were retired.

**Table III-5
Employment Status**

Employment Status	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
Employed ¹	30%	27%	24%	25%	2%	1%	14%	7%
Retired	6%	8%	5%	8%	40%	39%	23%	32%
Unemployed	63%	65%	70%	67%	59%	59%	62%	61%
Status Missing	<1%	0%	0%	0%	<1%	<1%	<1%	<1%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

¹ Employed status includes self-employed customers and students.

Table III-6 displays the level of arrearages at enrollment for the heating participants. The table shows that the mean level of arrears at enrollment was about \$900 for all participants and about \$800 for the active participants. About 20 percent of active participants had arrears over \$1,250 at enrollment. While 26 percent of active electric heat customers had arrears of \$250 or less at enrollment 16 percent of alternative heat customers had arrears of \$250 or less at enrollment.

**Table III-6
Arrearages at Enrollment**

Arrears at Enrollment	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	6%	1%	1%
\$1 - \$100	3%	6%	3%	4%
\$101 - \$250	10%	14%	10%	11%
\$251 - \$500	16%	18%	20%	23%
\$501 - \$750	16%	13%	19%	18%
\$751 - \$1,000	14%	12%	17%	16%
\$1,001 - \$1,250	12%	11%	10%	9%
>\$1,250	26%	20%	21%	19%
TOTAL	100%	100%	100%	100%
Mean Arrears	\$962	\$797	\$893	\$817

Table III-7 displays the payment made at enrollment by heating participants. These participants are required to pay one twelfth of their unpaid account balance at the time of Keeping Current enrollment. The rest of the outstanding amount is forgiven over the following year if customers make their monthly payments.

The table shows that the mean payment at enrollment by active customers was approximately \$75.

**Table III-7
Payment at Enrollment**

Payment at Enrollment	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	6%	1%	1%
\$1 - \$50	31%	40%	35%	38%
\$51 - \$100	32%	27%	36%	36%
\$101 - \$150	19%	16%	16%	18%
>\$150	15%	11%	11%	7%
TOTAL	100%	100%	100%	100%
Mean Payment	\$91	\$74	\$83	\$75

Table III-8 displays the source of the customer payment. About half of the customers received energy assistance and half made the payment themselves.

**Table III-8
Payment Source**

Payment Source	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0 Paid	3%	6%	1%	1%
Energy Assistance	43%	47%	47%	45%
Customer Payment	50%	46%	49%	53%
Source Missing	4%	2%	3%	1%
TOTAL	100%	100%	100%	100%

Table III-9 displays the monthly bill credit provided by the program. Monthly credits were significantly increased when the program was revised in April 2013. Additionally the maximum poverty level was increased from 100 percent to 125 percent.

**Table III-9
Monthly Program Credits by Poverty Level**

Poverty Level	Monthly Bill Credit			
	Electric Heat		Alternative Heat	
	Pilot	Revised	Pilot	Revised
≤25%	\$55	\$90	\$20	\$30
26% - 50%	\$40	\$90	\$15	\$30
51% - 75%	\$25	\$60	\$10	\$25
75% - 100%	\$10	\$60	\$5	\$25
101% - 125%	--	\$60	--	\$25

Table III-10 displays the monthly program credit received by participants. The mean credit was \$71 for electric heat participants and \$27 for alternative heat participants. Most electric heat participants received a monthly credit of \$60 and most alternative heat participants received a monthly credit of \$25.

**Table III-10
Monthly Program Credit**

Monthly Program Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$25	0%	0%	60%	65%
\$30	<1%	0%	40%	35%
\$40	<1%	0%	0%	0%
\$50	<1%	<1%	0%	0%

Monthly Program Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$60	59%	65%	0%	0%
\$90	39%	35%	0%	0%
Total	100%	100%	100%	100%
Mean	\$72	\$71	\$27	\$27

Table III-11 displays the months enrolled and the number of payment credits received. Customers do not receive the credit if they miss the payment deadline. The table shows that on average customers received somewhat less than one credit per number of months enrolled. For example, electric heat customers who were enrolled for eight months received an average of 7.4 credits and electric heat customers who were enrolled for ten months received an average of 9.3 credits.

Table III-11
Months Enrolled and Number of Payment Credits Received

Months Enrolled	Participants			
	Active Electric Heat [†]		Active Alternative Heat	
	# Participants	# Payment Credits	# Participants	# Payment Credits
1	48	0.4	18	0.3
2	49	1.3	16	1.3
3	51	2.4	11	2.2
4	47	3.3	19	3.2
5	22	4.4	7	4.3
6	23	5.3	11	5.2
7	31	6.6	8	6.1
8	14	7.4	9	7.4
9	20	8.5	10	8.6
10	26	9.3	4	9.3
11	17	10.3	3	10.0
>11	189	17.9	70	18.3
All Participants	537	9.0	186	9.4

[†]One customer had Months Enrolled as 0 and was excluded from this analysis.

Table III-12 displays the monthly customer responsibility under the Keeping Current program. This is equal to the customer's budget bill minus the Keeping Current monthly credit. The table shows that the mean customer responsibility was \$88 for active electric heat customers and \$104 for active alternative heat customers.

Table III-12
Monthly Customer Responsibility

Monthly Customer Responsibility	Program Enrollments			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	2%	2%	0%	0%
\$1 - \$25	17%	19%	4%	4%
\$26 - \$50	18%	20%	10%	6%
\$51 - \$100	24%	22%	40%	45%
\$101 - \$150	20%	19%	25%	28%
\$151 - \$200	10%	11%	12%	12%
>\$200	9%	7%	8%	5%
TOTAL	100%	100%	100%	100%
Mean	\$93	\$88	\$107	\$104

Table III-13 displays the participants' energy burdens with and without the Keeping Current credits. The energy burden is the percent of income that is spent on energy. The table shows that the mean electric burden for active electric heat participants would be 20 percent without the Keeping Current credit and was 14 percent with the Keeping Current credit. The burden for active alternative heat customers was 21 percent without the credit and 18 percent with the credit.

Table III-13
Energy Burden

Energy Burden	Participants							
	Electric Heat [†]				Alternative Heat			
	All		Active		All		Active	
	Without Credit	With Credit	Without Credit	With Credit	Without Credit	With Credit	Without Credit	With Credit
≤10%	51%	75%	57%	77%	44%	58%	46%	67%
11-20%	23%	10%	20%	9%	28%	20%	33%	17%
21-30%	8%	3%	7%	3%	9%	5%	6%	4%
31-40%	2%	1%	2%	1%	3%	3%	1%	2%
41-50%	2%	<1%	2%	<1%	2%	1%	1%	1%
>50%	13%	11%	12%	10%	14%	12%	12%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%
Mean	22%	15%	20%	14%	24%	20%	21%	18%

[†]9 customers did not have income information and were excluded from this analysis.

Table III-14 displays the monthly arrearage credit, equal to 1/12 of the customer's account balance at the time of Keeping Current enrollment. The table shows that the mean arrearage credit was \$72 for active electric heat customers and \$74 for active alternative heat customers.

Table III-14
Monthly Arrearage Credit

Monthly Arrearage Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	6%	1%	1%
\$1 - \$50	32%	40%	37%	40%
\$51 - \$100	32%	28%	36%	35%
\$101 - \$150	18%	15%	15%	16%
>\$150	15%	11%	11%	8%
TOTAL	100%	100%	100%	100%
Mean	\$87	\$72	\$81	\$74

Table III-15 displays the number of arrearage credits received by the number of months enrolled. This table only includes those customers who had a monthly arrearage credit because they entered Keeping Current with a balance. The table shows, as with the payment credits, that the mean number of arrearage credits received was slightly less than the number of months enrolled. The maximum was a mean of 11 credits for those who were enrolled for more than 11 months, as after 11 credits, the balances are paid off.

Table III-15
Months Enrolled and Number of Arrears Credits Received

Months Enrolled	Participants			
	Active Electric Heat		Active Alternative Heat	
	# Participants	# Arrears Credits	# Participants	# Arrears Credits
1	45	0.42	17	0.35
2	47	1.30	16	1.31
3	43	2.35	11	2.18
4	46	3.33	19	3.16
5	22	4.41	7	4.29
6	22	5.32	11	5.18
7	31	6.61	8	6.13
8	13	7.31	9	7.44
9	20	8.45	10	8.60
10	25	9.44	4	9.50
11	17	10.88	3	11.00

Months Enrolled	Participants			
	Active Electric Heat		Active Alternative Heat	
	# Participants	# Arrears Credits	# Participants	# Arrears Credits
>11	174	11.00	69	11.00
All Participants	505	6.64	184	6.68

Table III-16 displays the percent of customers that requested and received LIHEAP according to the agency reports. The table shows that 98 percent received LIHEAP. However, the payment analysis with the transactions data assesses how many customers received a LIHEAP credit on their Ameren account.

**Table III-16
LIHEAP Receipt**

LIHEAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
LIHEAP Requested	100%	100%	100%	100%	100%	100%	100%	100%
LIHEAP Received	90%	89%	94%	94%	>99%	>99%	96%	98%

Note: Only four customers did not request LIHEAP assistance.

Table III-17 displays information on WAP receipt. The table shows that all (except for four) participants were reported to have requested WAP. While 40 percent of electric heat customers were reported to receive WAP, 70 percent of alternative heat customers and 61 percent of cooling customers were reported to receive WAP.

**Table III-17
WAP Receipt**

WAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
WAP Requested	100%	100%	100%	100%	100%	100%	100%	100%
WAP Received	38%	40%	63%	70%	59%	61%	53%	58%
WAP Status								
Complete	38%	40%	63%	70%	59%	61%	53%	58%
Pending	15%	13%	23%	18%	9%	8%	13%	9%
Rejected or Not Eligible	4%	7%	3%	2%	<1%	<1%	2%	1%
Unknown	43%	41%	12%	10%	31%	31%	32%	31%

Note: Only four customers did not request Weatherization assistance.

B. Agencies

Table III-18 provides information on the number of enrollments by agency. Table III-18 shows that the majority of enrollments were completed by CAA St. Louis County and People's Community Action Agency. All of the other agencies enrolled 232 or fewer customers over the three-year period reviewed.

Table III-18
Number of Enrollments by Agency

Agency	Number of Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
CAA St. Louis County	243	58	500	114	1,374	1,238	2,117	1,410
People's Community Action Agency	487	141	68	17	1,328	1,096	1,883	1,254
Jefferson-Franklin CAC	222	104	7	0	3	0	232	104
North East CAC	137	34	66	6	0	0	203	40
East Missouri Action	140	41	23	7	29	16	192	64
Urban League Community Center	118	53	4	1	0	0	122	54
Central Missouri Community Action	54	13	64	17	0	0	118	30
Good Samaritan Center	56	26	45	14	5	2	106	42
Salvation Army	41	10	55	8	4	4	100	22
Urban League North County	91	31	0	0	0	0	91	31
Northeast Missouri CAA	47	18	6	1	0	0	53	19
Salvation Army Arnold site	13	2	0	0	0	0	13	2
Delta Area Economic Opportunity Corp	7	4	0	0	0	0	7	4
West Central Missouri CAA	1	1	1	1	0	0	2	2
Green Hills CAA	1	1	0	0	0	0	1	1
Missouri Ozarks CAA	1	1	0	0	0	0	1	1
TOTAL	1,659	538	839	186	2,743	2,356	5,241	3,080

C. Summary

APPRISE conducted analysis of the Keeping Current and Keeping Cooling Program data available on the United Way website. Customers who enrolled from June 1, 2013 through June 30, 2016 were included in the analysis. Key findings from this analysis are summarized below.

- Enrollments: From June 2013 through June 2016 there was a total of 5,908 enrollments and 5,241 unique customers were enrolled.
- Poverty Level: While 87 percent of active electric heat and alternative heat participants had income below the poverty level, 71 percent of cooling participants had income below the poverty level.

- **Vulnerable Status:** As designed, virtually all Keeping Cooling participants had an elderly or disabled household member. While about 20 percent of the heating participants had an elderly household member, about 50 percent had a disabled household member, and about 25 percent had a child five or younger.
- **Employment Status:** About 65 percent of the heating participants were unemployed and about 25 percent were employed. Fifty-nine percent of the cooling participants were unemployed and 39 percent were retired.
- **Arrearages at Enrollment:** The mean level of arrears at enrollment was about \$900 for all participants and about \$800 for the active participants. About 20 percent of active participants had arrears over \$1,250 at enrollment. While 26 percent of active electric heat customers had arrears of \$250 or less at enrollment, 16 percent of alternative heat customers had arrears of \$250 or less at enrollment.
- **Payment at Enrollment:** Participants are required to pay one twelfth of their unpaid account balance at the time of Keeping Current enrollment. The rest of the outstanding amount is forgiven over the following year if customers make their monthly payments. The mean amount paid by active heating participants at enrollment was approximately \$75.
- **Monthly Keeping Current Credit:** The mean monthly credit was \$71 for electric heat participants and \$27 for alternative heat participants. Most electric heat participants received a monthly credit of \$60 and most alternative heat participants received a monthly credit of \$25.
- **Monthly Customer Responsibility:** The monthly customer responsibility is equal to the customer's budget bill minus the Keeping Current monthly credit. The mean customer responsibility was \$88 for active electric heat customers and \$104 for active alternative heat customers.
- **Energy Burden:** The energy burden is the percent of income that is spent on energy. The mean energy burden for active electric heat participants would be 20 percent without the Keeping Current credit and was 14 percent with the Keeping Current credit. The burden for active alternative heat customers would be 21 percent without the credit and was 18 percent with the credit.

Recommendation: Alternative heat customers have high monthly electric bills (in addition to their heating bills for customers who do not have Ameren gas service) and high energy burdens. Agencies should refer these customers for weatherization, which should determine if these customers are using excessive electric space heating due to malfunctioning primary heating equipment. Additionally, Ameren should consider higher monthly credits for these customers. Additional analyses will be conducted in the transactions analysis research.

- **Arrearage Credit:** The monthly arrearage credit is equal to 1/12 of the customer's account balance at the time of Keeping Current enrollment. The mean arrearage credit was \$72 for active electric heat customers and \$74 for active alternative heat customers.
- **Agency Enrollment:** The majority of enrollments were completed by CAA St. Louis County, which enrolled 2,117 customers, and People's Community Action Agency, which enrolled 1,883 customers. All of the other agencies enrolled 232 or fewer customers over the three-year period reviewed.

Recommendation: Many agencies are not active participants and should be removed from the program. This would enable Ameren to provide more support to the active agencies.

IV. Defaulted Participant Interviews

APPRISE conducted in-depth interviews with Keeping Current participants who had recently defaulted from the program for two missed payments. This section provides a description of the research and a summary of findings from these interviews.

A. *Research Description*

APPRISE conducted telephone interviews with 25 Keeping Current participants who recently defaulted from the program for two missed payments. Interviews were conducted between August 8, 2016 and August 25, 2016. Advance letters were sent by mail to all potential respondents and a toll-free number was provided for respondents to call in to complete the interview.

Interviewees were provided with a \$25 Visa gift card for participating in the interview to compensate them for their time and encourage participation in the interview. The interview included sensitive questions about reasons for missing payments, but all defaulted participants who began an interview completed the interview during the same call.

B. *Status Confirmation*

Keeping Current participants were asked if they participated in Ameren's Keeping Current Program. They were reminded that Ameren's Keeping Current Program is a year-round program that provides monthly electric bill credits and a reduction in the amount they owed on past due Ameren bills. Table IV-1 shows that all participants who were interviewed confirmed their knowledge of participation in the Keeping Current Program.

**Table IV-1
Participation in Keeping Current Program**

Did you participate in Ameren's Keeping Current Program?	
Yes	25
No	0
Total	25

Participants were asked if they were provided with a letter or phone call to let them know that they were going to be removed from Keeping Current if they did not make their payment. Table IV-2 shows that eight participants responded that they were provided with a letter or phone call. Those participants who did not receive a letter or phone provided the following comments.

- I knew the guidelines when I first started in the program but was not notified after that.
- No, I didn't know until I had already been removed and I received my bill.
- No, I contacted Ameren and they told me.
- No, I didn't get a warning, just a removal letter.

Table IV-2
Notification of Removal for Missed Payment

Were you provided with a letter or phone call to let you know that you were going to be removed from Keeping Current if you did not make the payment?	
Yes	8
No	17
Total	25

Participants were asked how they learned that they were removed from the Keeping Current Program. Table IV-3 shows that the most common responses were that they received a letter from Ameren saying they were removed from the program and that they received a disconnection notice from Ameren. Some who received the disconnection notice did not realize it was due to program removal until they called Ameren or the agency. A few reported that they did not know they were removed from the program until they received the interview call from APPRISE.

Table IV-3
Notification of Keeping Current Removal

How did you learn you were removed from the program?	
Received removal notification letter from Ameren	6
Received disconnection notice or was disconnected	6
Did not know until interview call from APPRISE	3
Called Ameren and the agency and was told	2
Ameren told them they did not pay on time	2
Received a high Ameren bill	2
Removed self from program due to bankruptcy	1
Received notification letter from unknown source	1
Received a letter from the agency	1
Don't remember	1
Total	25

Respondents were asked whether Ameren told them they were removed from Keeping Current and whether the agency told them they were removed. Table IV-4 shows that seven reported that Ameren notified them and one reported that the agency notified them. Participants provided comments on the information that they were provided about their removal.

- The letter from Ameren stated that I did not make two payments so I was removed from the program.
- I paid my bill one day late. I only knew I was removed from the program when I received a disconnection notice from Ameren.

- I was not given a lot of information. I was surprised because I was referred back to the agency and they told me they were watching how I was paying the bills and that I was not keeping up to date.

Table IV-4
Ameren and Agency Notification

Did Ameren tell you that you were removed from the program? Did the agency tell you that you were removed from the program?		
Provided Notification	Ameren	Agency
Yes	7	1
No	16	22
Don't Know	2	2
Total	25	25

C. Program Understanding

Participants were asked why they decided to enroll in the Keeping Current Program. Table IV-5 shows that eleven participants reported they participated in the Keeping Current Program because they needed assistance paying their bills or their bills were too high. Other common responses were that they had a low or fixed income, they had an outstanding balance on their bill, or they were unemployed. Participants offered the following comments.

- My children's father had a prior balance and that was added to my bill when he was living in my household, which raised my balance to over \$1,000. I went to the assistance office and they told me about the Keeping Current Program to help me get caught up.
- When I first moved into my current apartment I had a high outstanding balance with Ameren which carried over. I had lost my job at the time I moved so I did not have an income. I went to the agency for help and they signed me up for Keeping Current.
- I was unfamiliar with the program, but the Urban League introduced it to me. I went to them for help because my electric bill was so high and I couldn't afford it. My husband was ill and was on medical machines that used a lot of electricity so the bill was spiraling out of control.

Table IV-5
Reasons for Enrolling in Keeping Current

Why did you decide to enroll in the Keeping Current Program?	
Needed Assistance Paying Bill/Bills Too High	11
Low/Fixed Income	7
Outstanding Balance on Bill	4
Unemployment	3
Medical Issues	2
Death of Family Member	2

Why did you decide to enroll in the Keeping Current Program?	
Using Too Much Electric	1
Electric Wiring Issues in Home	1
Other High Bills	1
Has a Big House	1
Needs to Use AC in Summer	1

*Some participants provided more than one response.

Table IV-6 shows that twenty participants felt that the Keeping Current monthly credit and forgiveness of past amount owed would provide enough support on their electric bill, while five participants did not think that the monthly credit and forgiveness of past amount owed would provide enough support.

Table IV-6
Sufficiency of Keeping Current Assistance

Did you feel that the monthly credit and forgiveness of past amount due would provide enough support on your electric bill?	
Yes	20
No	5
Total	25

Respondents were asked what benefits the program provided when they were in the program. Table IV-7 shows that the most common benefit reported was a reduced monthly bill. Other benefits reported were a budget bill, and the ability to afford other necessities. Three participants felt there were no benefits to the program.

Table IV-7
Benefits of Keeping Current Program

What benefits did Ameren's Keeping Current Program provide to you when you were in the program?*	
Reduced Monthly Bill	16
Budget Billing	3
Kept Electric Turned On	2
Could Afford to Pay Other Bills/Buy Other Necessities	2
Not on Program Long Enough to Know	1
Forgiveness of Past Bills	1
Provided Late Waivers	1
No Benefits	3

*Some participants provided more than one response.

Participants were asked whether the program reduced their monthly bill and the amount they owed to Ameren. Table IV-8 shows that 22 participants reported that the program reduced their monthly bills, and 12 participants reported that the program provided a reduction in arrearages.

**Table IV-8
Reduction in Monthly Bill and Arrearages**

Did the program reduce your monthly bill? Did the program provide a reduction in the amount you owed Ameren for past bills that were not paid?		
Provided Reduction	Monthly Bill	Amount Owed Ameren
Yes	22	12
No	3	9
Don't Know	0	4
Total	25	25

Participants were asked what they needed to do to stay on the Keeping Current Program. Twenty-two out of 25 participants responded that they needed to pay their bill on time to stay on the Keeping Current Program. Other responses included not missing two payments, understanding how the program works, paying the bill for two years to pay off an outstanding balance, and speaking with Ameren and keeping them updated.

**Table IV-9
Action Needed to Remain on Keeping Current Program**

What did you need to do to stay on the Keeping Current Program?	
Pay Bill On Time	22
Not Miss Two Payments	1
Understand How the Program Works	1
Pay Bill for Two Years to Pay Off Outstanding Balance	1
Speak with Ameren and Keep Them Updated	1
Should Have Spoken with Someone to Avoid Disconnection	1
Needed a Little More Time to Pay Bills	1

*Some participants provided more than one response.

Respondents were asked whether the caseworker explained what they needed to do when they enrolled in Keeping Current. Table IV-10 shows that eighteen participants said the caseworker explained what they needed to do when they enrolled, and seven participants reported the caseworker did not explain the requirements. Participants who reported that the caseworker did not explain what they needed to do offered the following comments.

- I did not get the details I was looking for and the in-depth information I should have gotten, such as how the program worked as far as my budget and credits. I felt rushed at the agency. I was able to build a relationship with one person at the agency with whom I spoke with on the phone and met with in person, which was a positive.
- No, I didn't even know I was in the program. I thought I was in LIHEAP.

**Table IV-10
Caseworker Explained Keeping Current Requirements**

Did the caseworker explain what you needed to do when you enrolled in Keeping Current?	
Yes	18
No	7
Total	25

When asked if they knew that they would be removed from Keeping Current if they did not make two Keeping Current payments in a row, 15 participants said they did know and nine said they did not. Participant comments show that communication about this program aspect could be improved.

- I was confused about it, I thought that after I missed the first payment I was off the program. Then I received a warning letter.
- No, I knew I could be removed but I didn't know how long I had.
- Yes, but I didn't know I had to pay the full amount when I was delinquent, which caused my payment to be late. I thought I had to pay my usual \$75 that I paid on the program, but since I had been late once I needed to pay the full \$100.
- Yes, but I didn't know I couldn't be a day late.

**Table IV-11
Knowledge of Removal Following Two Missed Payments**

Did you know that you would be removed from Keeping Current if you did not make two monthly Ameren Keeping Current payments in a row?	
Yes	15
No	9
Don't Know	1
Total	25

D. Reasons for Missed Payments

Table IV-12 displays the main reasons that participants were not able to pay the Keeping Current bill. The most common responses were that they did not have the money, they were unemployed or had reduced work hours, they forgot to pay the bill, or they had car issues. Participants offered the following comments about why they were unable to pay the Ameren bill.

- My car was towed and I had to pay to get it back which used up the majority of my check. I still needed to pay my mortgage after that, so I wasn't able to pay anything else. I wasn't able to catch up after that.

- In 2015 I was working at a store part-time but feel I was discriminated against because I am deaf so my hours were cut and I got less pay so I did not have enough money to pay my bills. I have not worked at all in 2016.
- My bills had been high and I'm on disability, which is not a lot. I don't get food stamps or other help and have a hard time stretching the money.

Table IV-12
Main Reason Could Not Pay Keeping Current Bill

What was the main reason that you were not able to pay the Keeping Current bill?	
Did Not Have the Money	7
Unemployment/Reduced Hours at Work	4
Forgot to Pay Bill	4
Car Issues	3
Check Came After Bill Was Due	2
Low/Unsteady Income	2
Deaths in Family	2
Large Past Due Amount	1
Hospital Expenses	1
Thought Bill Could Be Paid Late	1
Other	1

*Some participants provided more than one response.

Participants were then asked if they could not pay the Keeping Current bill due to not enough income, electric bills that were too high, other bills, medical issues, or something else. Table IV-13 shows that 11 participants reported that they did not have enough income, 11 reported it was due to other bills, eight that it was medical issues and five that the electric bills were too high.

Table IV-13
Probed Reason for Missed Payments

Were you not able to pay the Keeping Current bill due to not enough income, electric bills that were too high, other bills, medical issues, or something else?	
Not Enough Income	11
Other Bills	11
Medical Issues	8
Electric Bills Too High	5
None	3
Other	1

*Some participants provided more than one response.

Respondents were asked if there was a change in employment for someone in the household. Table IV-14 shows that seven participants said there was such a change and 18 said there was not.

Table IV-14
Employment Change at Time of Removal

Did you or another member of your household face a change in your job at the time that you were removed?	
Yes	7
No	18
Total	25

When asked if they were facing other problems or circumstances that made them unable to pay the bill, 11 participants said they were.

Table IV-15
Other Problems Faced

Were you facing other problems or circumstances that made you unable to pay the bill?	
Yes	11
No	14
Total	25

The eleven participants who responded that they were facing other circumstances that made them unable to pay the bill were asked if they were willing to discuss those circumstances. Ten of the 11 respondents were willing to discuss the circumstances, and Table IV-16 summarizes their responses. Most participants were in unique circumstances, but the most commonly reported circumstances were that they did not have enough income, that they were taking care of other family members, that they had issues in the home they had to take care of, and that they had to buy school supplies for their children. Participants who were facing other circumstances offered the following comments.

- My children were going back to school and I had to decide what was more important, buying school supplies or paying the electric bill.
- I take care of three grandchildren and my daughter. I also have to take care of my house and get my grass cut so I don't get fined.
- Everyday problems. We only have one income, which is my husband's social security. We had to pay the mortgage or we would lose our house, so I couldn't pay the electric.
- I had other bills to pay and I couldn't afford to eat. I was also paying off an overdraft, so there was no money left over.

Table IV-16
Other Problems or Circumstances Impacting Bill Payment

Are you willing to discuss those circumstances that made you unable to pay the bill?	
Not Enough Income	4
Family Issues	3
Home Issues	2
Had to Buy School Supplies for Children	2
Paying Off an Overdraft	1
Recently Went on Disability	1
Outstanding Balance	1
Exhausted Savings	1

*Some participants provided more than one response.

E. Additional Assistance

Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. Six participants responded they were provided with other utility bill assistance, 17 reported they were not, and two did not know. One participant noted that the agency tried to help with the gas bill but there were no more funds. Of the six participants who did receive additional assistance, three mentioned that they received energy assistance for electric, gas, or water bills, and one of these three specifically explained that he received assistance to purchase propane in the winter. The other three participants who received additional assistance offered the following comments.

- The Urban League provides a food pantry. They also provide a heating credit and help with modification of home mortgage payment. They also have a weatherization program to weatherize homes to bring energy costs down.
- They provided loan modification for our home mortgage.
- I was already enrolled in a class that would bump me up higher on the waiting list for HUD housing. That class is where I learned about Keeping Current.

Table IV-17
Additional Agency Assistance

Did the agency where you applied for Keeping Current provide you with other utility bill help or other types of help at the time you applied for Keeping Current?	
Yes	6
No	17
Don't Know	2
Total	25

Participants were asked about the difficulty of making their monthly Ameren payments before enrolling in Keeping Current and while enrolled in the program. Table IV-18 shows that while 13 stated it was very difficult and 11 said it was difficult to pay Ameren bills before enrolling, only five said it was very difficult and six said it was difficult to pay their bills while enrolled in Keeping Current.

Table IV-18
Difficulty of Making Monthly Ameren Payments

How difficult was it for you to make your monthly Ameren payment before you entered Keeping Current? How difficult was it for you to make your monthly Ameren payment while you were in the Keeping Current Program?		
Difficulty of Making Payment	Before Program	While Enrolled
Very Difficult	13	5
Difficult	11	6
Not Difficult	1	13
Don't Know	0	1
Total	25	25

Participants were asked whether they requested additional assistance from the agency when they were having difficulty making the Keeping Current payments. Table IV-19 shows that 12 participants reported that they asked for help, 12 did not ask for help, and one did not know. Of the 12 who asked for help, four reported that the agency provided help. Participants who did receive other help from the agency offered the following comments.

- They directed me to the food pantry, which I have been utilizing.
- Yes, the agency paid \$200 of the bill.
- They only provided help with budgeting.

Participants who did not receive other help from the agency provided the following comments.

- No, the disconnection notice came before they got to the papers. I wanted to apply for LIHEAP but it would take 30 days.
- No, they told me they didn't have any funds available and to contact them again in September.
- No, they were overwhelmed and I was unable to utilize the resources available. The agency did provide paperwork with information on other programs I could turn to for help.

**Table IV-19
Other Agency Assistance Requested and Received**

Did you ask the agency for other help when you were having difficulty making your Ameren Keeping Current payment? Did the agency provide any help at this time?		
Assistance Request and Provided	Asked for Help	Agency Provided Help
Yes	12	4
No	12	21
Don't Know	1	--
Total	25	25

Participants were asked if they sought assistance from other organizations or programs when they were having difficulty making the Keeping Current payments. Seventeen participants sought other assistance.

**Table IV-20
Sought Help from Other Organizations**

Did you look for help from any other organizations or programs when you were having difficulty making your Ameren Keeping Current payment?	
Yes	17
No	8
Total	25

The 17 participants who responded that they looked for help from other organizations and programs were asked which programs they approached for help. Table IV-21 shows that the most common responses were churches, the Urban League, other energy assistance agencies, and the Salvation Army. Participants who looked to these other programs and organizations for help provided the following comments.

- I called a lot of different programs once I was removed from Keeping Current. I tried different private programs, churches and the Urban League. I couldn't find anyone to help until I found St. Vincent DePaul who was able to help me once I put up some of the money.
- I went to the Salvation Army for help but it was a long process and would be a long wait. I was going to have my electricity disconnected in a couple days so I did not follow through. I was able to pay Ameren with help from my parents while I got back on track.
- I asked at a couple of agencies and church programs, but they had no funds.
- Community Action sent me to several churches. The churches didn't have funds and ones that did could only help with \$50 which wasn't enough.
- I called the Salvation Army because the size of our household increased and we needed more beds. I thought they could provide this service, but they couldn't.

**Table IV-21
Organizations Applied to for Assistance**

What programs or organization did you look to for help when you were having difficulty making your Ameren Keeping Current payment?	
Churches	10
Urban League	5
Other Energy Assistance Agency	3
Salvation Army	3
Private Programs	1

*Some participants provided more than one response.

When asked if Ameren or the agency could have provided additional help that would have allowed them to pay their bill and stay on the Keeping Current Program, 16 participants reported that Ameren or the agency could have helped. The most common sources of assistance needed were more time to pay the bill and a lower bill. Participants who responded that Ameren or the agency could have provided additional help provided the following comments.

- Yes, they could have extended the due date for payments. They should allow customers to pay at any time during the month, as long as it was paid sometime during that month. For example if the bill is due on the 10th, allow customers to have the money in by the 15th.
- Yes, with a little more time I could have paid the bill.
- Most definitely. An extension on the due date or a reduction in the one-time payment would have helped.

**Table IV-22
Additional Help Ameren or Agency
Could Have Provided to Pay Bill**

Could Ameren or the agency have provided additional help that would have allowed you to pay your bill and stay on the Keeping Current Program?	
Yes	16
No	6
Don't Know	3
Total	25

What type and how much assistance would have been needed?	
More Time to Pay Bill	8
Lower Electric Bill	3
Charge Less to Restore Service	1
Get Back on Program a Second Time	1
Payment Arrangements on Past Due Amount	1
Put on Budget Billing Plan	1
Help with Gas Bills	1
Total	16

Participants were asked if they would have been able to make the payment to stay on the program if Ameren had provided more time. Table IV-23 shows that 23 of 25 participants felt more time to pay the bill would have allowed them to make the payment and stay on the program. Thirteen participants thought they would only need one to ten more days to pay their bills and stay on the program.

Table IV-23
Additional Time to Pay the Bill

If Ameren provided more time for you to pay the bill, would you have been able to make the payment to stay on the program?	
Yes	23
No	1
Don't know	1
Total	25

How much more time do you think you would need to pay the bill?	
1-3 days	5
5-10 days	8
2-3 weeks	3
1+ months	5
Due date at end or middle of month	1
Don't know	1
Total	23

When asked if there was any other assistance that Ameren or the agency could have provided to help them stay on the Keeping Current Program, ten participants said there was additional assistance Ameren or the agency could have provided. The most common responses were receiving text reminders, having more time to pay the bill, and having different payment arrangements. Some comments regarding other assistance that Ameren or the agency could have provided are as follows.

- Currently I receive a text alert from Ameren letting me know when my bill is due and how much it is. It would have helped if I had received these alerts when I was in the Keeping Current Program.
- Paying my bill in the beginning of the month was difficult because I get my social security check in the middle or at the end of the month. When my bill is due the money just isn't there.
- I asked if I could break one payment into two payments but they said no.

Table IV-24
Additional Assistance to Stay on Keeping Current Program

Is there any other assistance that Ameren or the agency could have provided to help you stay on the Keeping Current Program? What other assistance?				
Yes	10		Text reminders	2
			More Time to Pay Bill	2
No	12		Different Payment Arrangement	2
			Offered More Money Each Month	1
			Call About Removal from Program	1
Don't Know	3		Change Due Date to Middle/End of Month	1
			Help with Gas Bill	1
Total	25		Total	10

Participants were asked if they had any other comments about the Keeping Current Program. Responses from the 17 with comments are summarized in Table IV-25. The most common responses were that Keeping Current is a great program and that they were interested in getting back on the program. Some additional comments were as follows.

- It is a nice program, convenient for people who need help. They brought my bill down from \$400 per month to \$225 per month. The problem is if you do not stay current with your payments or you leave the program then you're responsible for all the money Ameren was paying. I now need to pay \$1,400 to get my lights turned back on.
- It is a good program but has glitches that they need to work on. They should make a phone call to let people know when their bill is due and that if it is not paid they will be removed from the program. Ameren used to make calls but they stopped before I was on the program.
- They need to provide more information about the program and make the bill more understandable. At the time I went to the Urban League for bill modification my caseworker looked at my bills and put me in the Keeping Current Program. The caseworker did not tell me about the program and never explained how it works, I thought it was LIHEAP.
- I really appreciated the program and it was the "best thing since ice cream." I had never had electric bills so low. I messed up and should have let Ameren know what was going on after I missed the first payment. I did just receive a letter from Ameren saying I could get back on the program, so I am going to look into that.
- The program is a great idea and I would love to try and get back on it, it was just bad timing. If my car hadn't broken down I would have been able to keep up with my payments and stay on the program. I know there's an option to re-enroll, but I had to pay the reconnection first. It was a much better program than the budget billing program that used to be in place but ended a long time ago.

**Table IV-25
Additional Comments about Keeping Current Program**

Do you have any other comments about the Keeping Current Program?	
Great Program	11
Interested in Re-Enrolling	5
Notify Before Removal	2
Provide More Information About Program	2
Change Due Date of Bills to Accommodate Schedules	2
Use a Bill Format and Not a Letter Format	1
No Additional Comments	12

*Some participants provided more than one response.

F. Summary of Findings

Findings from the interviews conducted with defaulted participants are summarized in this section.

- **Status Confirmation**
 - Awareness: All respondents were aware that they participated in the Keeping Current Program.
 - Removal for Next Payment Missed: Eight participants said they were provided with a letter or phone call to let them know that they would be removed from Keeping Current if they did not make the next payment.
 - Removal Notification: Only seven reported that they learned of their removal by direct notification from Ameren and one directly from the agency. Respondents were more likely to report that they learned about their removal after receiving a disconnection notice or the APPRISE interview call.
- **Program Understanding**
 - Requirements for Participation: While 18 of the 25 respondents stated that the agency caseworker explained what they needed to do to remain on the program, 22 reported that their understanding was that they needed to pay their bill on time to remain on the program.
 - Removal for Missed Payments: When asked if they knew that they would be removed from Keeping Current if they did not make two Keeping Current payments in a row, 15 of the 25 participants said they did know.
- **Reasons for Missed Payments**
 - Main Reason: The main reasons that participants were not able to pay the Keeping Current bill were that they did not have the money, that they were unemployed or had reduced work hours, that they forgot to pay the bill, or that they had car issues.

- Probed Responses: When asked specifically if it was due to not enough income, high electric bills, other bills, medical issues, or a change in employment, 11 participants reported that they did not have enough income, 11 reported it was due to other bills, eight that it was medical issues, seven said there was a change in employment, and five that the electric bills were too high.
- Other Circumstances: When asked if they were facing other problems or circumstances that made them unable to pay the bill, 11 participants said they were. The most common circumstances were that they did not have enough income, they were taking care of other family members, they had issues in the home, and they had to buy school supplies for their children.
- Additional Assistance
 - Bill Payment Difficulty: While 13 stated it was very difficult and 11 said it was difficult to pay Ameren bills before enrolling in Keeping Current, only five said it was very difficult and six said it was difficult to pay their bills while enrolled in Keeping Current.
 - Additional Ameren or Agency Assistance: When asked if Ameren or the agency could have helped them to remain on the program, 16 participants reported that they could have helped. The most common sources of assistance needed were more time to pay the bill and a lower bill.
 - Additional Time to Pay Bill: Twenty-three of 25 participants felt more time to pay the Keeping Current bill would have allowed them to make the payment and stay on the program. Thirteen participants thought they would only need one to ten more days to pay their bills and stay on the program.
 - Sought Additional Assistance: While 12 reported that they sought additional assistance from the agency, four stated that the agency provided additional assistance. Seventeen sought additional assistance from another organization.
- Recommendations: Based on this research, we make the following recommendations.
 - Agency Education: Agencies should provide additional education to participants about program requirements and benefits.
 - Missed Bill Notification: Ameren and the agency should provide more than one notification to the customer following one missed payment to let them know they will be removed if they miss an additional payment.
 - Removal Notification: Ameren and the agency should provide more than one notification to the customer that they have been removed from Keeping Current for missed payments.
 - Additional Time for Bill Payment: Ameren should provide additional time to participants to pay their bill rather than removing them from Keeping Current if they are one day late on their second missed bill.

- Flexibility in Bill Due Date: Ameren should work with customers, especially those on fixed incomes, to select a bill due date that works with their paycheck or benefit check schedule.

V. 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 Keeping Current and Keeping Cooling 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 based on LIHEAP receipt. They were identified as elderly or disabled low-income if they received LIHEAP in October, prior to the time that LIHEAP is open to non-elderly or disabled applicants.

Treatment Group

Customers who enrolled in Keeping Current between July 2014 and June 2015 were included as potential members of the study group. This group was chosen for the analysis, as one full year of pre-program and post-program data is required for an analysis of program impacts.

Comparison Groups

Two comparison groups were constructed for the impact analysis to control for exogenous factors. The comparison groups were 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 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 constructed two comparison groups. The first comparison group, the later participant comparison group, was comprised of customers who enrolled in Keeping Current between July 2015 and June 2016 and who did not receive Keeping Current benefits in the two years preceding enrollment. We required that they did not receive any Keeping Current credits or arrearage credits in the two years preceding enrollment to ensure that they were nonparticipants in both periods. These participants serve as a good comparison because they are also low-income households who were eligible for the program and chose to participate. We use data for these participants for the two years preceding Keeping Current enrollment, to compare changes in their payment behavior in the years prior to enrolling to the treatment group's changes in payment behavior after enrolling. Because these customers did not participate in the Keeping Current program in either of the two analysis years, changes in bills and payment behavior should be related to factors that are exogenous to the program.

The second comparison group, the nonparticipant comparison group, was comprised of low-income households who did not participate in the program. 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 close to a full year of data prior to joining the program or 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.

Customers were considered eligible for inclusion if their participation dates met the criteria described above. They were also required to have their service start at least 300 days prior to enrollment and to have their service end at least 300 days following enrollment, to allow for enough transactions data to be available. Comparison group customers were removed if they received Keeping Current credits or arrearage reduction during the analysis period. All customers with Ameren gas service were removed because only a few of the treatment group

customers had Ameren gas service while most of one of the comparison groups had Ameren gas service, and this would provide a biased comparison.

Customers were excluded from the analyses if they did not have adequate pre or post data available. They were required to have between 300 and 390 days of billing or payment data available in both pre and post-enrollment periods to be included in the analysis. Customers defined as “Final Analysis Group” had a full year of transactions data and were not excluded as outliers. The table shows that 85 percent of eligible program participants and 72 to 73 percent of the eligible comparison group members were included in the impact analysis.

Table VI-1A
Treatment and Comparison Groups
Attrition Analysis

	Treatment Group	Comparison Group	
		Later Participant	Non-Participant
Original Population	2,016	2,277	26,368
Service Begin Date \geq 300 Days Before Enrollment	1,491	1,516	12,525
Service End Date \geq 300 Days After Enrollment	1,251	1,516	12,004
No Keeping Current Credits in Pre Period	1,189	1,418	-
No Keeping Current Credits in Post Period	-	268	-
No Ameren Gas Service with Ameren [§]	1,175	266	8,284
All Eligible	1,175	266	8,284
Sufficient Pre Billing and Payment Data	1,044	197	6,371
Sufficient Post Billing and Payment Data	1,017	195	6,149
Outliers Removed*	1,002	193	5,923
Analysis Group	1,002	193	5,923
Percent Included	85%	73%	72%

*Total charges of less than \$200 in pre or post period and changes in total charges of more than \$1,000 were defined as outliers.

Table VI-1B disaggregates the Keeping Current enrollees and the nonparticipant comparison group into program types. Nonparticipants were categorized into corresponding Keeping Current Programs based on their heating type and vulnerability status. The characteristics used for program designation are as follows.

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

- Keeping Current Cooling – LIHEAP recipients who were in the elderly or disabled LIHEAP restricted receipt period (October) were used as the nonparticipant comparison group.

The table shows that the majority of the eligible participants had enough data to be included in the analysis. Only a small number of later participant comparison groups for the Keeping Current Heating and Alternative Heating Programs were eligible for inclusion, so these comparison groups were not utilized in the analysis.

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

	Treatment Group			Comparison Group					
				Later Participants			Nonparticipants		
	Elec Heat	Alt Heat	Cool	Elec Heat	Alt Heat	Cool	Elec Heat	Alt Heat	Cool
Original Population	519	355	1,142	542	247	1,488	7,868	7,916	10,584
Service Begin Date \geq 300 Days Before Enroll	252	207	1,032	208	105	1,203	3,365	3,342	5,818
Service End Date \geq 300 Days After Enroll	198	162	891	208	105	1,203	3,265	3,254	5,485
No Keeping Current Credits in Pre Period	164	139	886	148	84	1,186	-	-	-
No Keeping Current Credits in Post Period	-	-	-	20	19	229	-	-	-
No Ameren Gas Service with Ameren	160	129	886	19	18	229	3,265	682	4,337
All Eligible	160	129	886	19	18	229	3,265	682	4,337
Sufficient Pre Billing and Payment Data	108	94	842	19	14	164	2,751	148	3,472
Sufficient Post Billing and Payment Data	107	87	823	19	12	164	2,703	88	3,358
Outliers Removed*	95	86	821	18	12	163	2,645	26	3,252
Analysis Group	95	86	821	18	12	163	2,645	26	3,252
Percent Included	59%	67%	93%	95%	67%	71%	81%	4%	75%

*Total charges of less than \$200 in pre or post period and changes in total charges of more than \$1,000 were defined as outliers.

D. Participant Characteristics

This section analyzes the characteristics of the program participants. We compare those with billing data (including those with Ameren gas service) to the Analysis Group to assess whether there is a possibility of bias due to incomplete data for some eligible sample. In general, the Billing Data groups were highly similar to the Analysis Groups, providing some level of confidence that the impacts estimated are attributable to the full population of program participants.

Table VI-2 provides statistics on Keeping Current enrollees. The table shows that the Cooling participants were more likely to be included in the Analysis Group than the Electric and Alternative Heat participants.

**Table VI-2
Program Participation**

	Keeping Current Participants	
	With Billing Data	Analysis Group
Observations	1,189	1,002
Electric Heat	14%	9%
Alternative Heat	12%	9%
Cooling	75%	82%
Total	100%	100%

Table VI-3 displays the program status of Keeping Current enrollees. The table shows that 85 percent of the analysis group had an Approval Confirmed status and 10 percent had a Payment Defaulted status. The Analysis Group was somewhat more likely to have an Approval Confirmed status and less likely to have a Payment Defaulted status.

**Table VI-3
Program Status**

	Keeping Current Participants	
	With Billing Data	Analysis Group
Observations	1,189	1,002
Approval Confirmed	78%	85%
Payment Defaulted	15%	10%
System Cancelled	7%	5%
Total	100%	100%

Table VI-4A displays the poverty level of the Keeping Current participants. The table shows that the analysis group had approximately the same poverty level distribution as the full sample.

**Table VI-4A
Poverty Level**

	Keeping Current Participants	
	With Billing Data	Analysis Group
Observations	1,189	1,002
≤25%	5%	5%
26% - 50%	8%	7%
51% - 75%	29%	29%
76% - 100%	31%	32%
101% - 135%	26%	27%

	Keeping Current Participants	
	With Billing Data	Analysis Group
Total	100%	100%

Table VI-4B displays poverty level by Keeping Current Program component. The table shows that the groups had similar distributions.

Table VI-4B
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	164	139	886	95	86	821
≤25%	13%	12%	3%	13%	14%	3%
26% - 50%	20%	18%	4%	23%	19%	4%
51% - 75%	25%	23%	31%	18%	21%	31%
76% - 100%	28%	30%	32%	31%	30%	32%
101% - 135%	14%	17%	30%	16%	16%	30%
Total	100%	100%	100%	100%	100%	100%

Table VI-5A displays the vulnerability status of the Keeping Current participants. The table illustrates that the analysis group had approximately the same percentage of vulnerable groups as the full sample.

Table VI-5A
Vulnerable Status

	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	1,189	1,002
% Elderly	69%	74%
% Disabled	68%	69%
% Child ≤5	5%	4%
% Any Vulnerable	94%	95%

Table VI-5B displays the vulnerability status by Keeping Current component. The table shows that there were approximately the same percentage of vulnerable groups in both populations.

**Table VI-5B
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	164	139	886	95	86	821
% Elderly	20%	31%	84%	18%	30%	85%
% Disabled	51%	68%	72%	48%	67%	71%
% Child ≤5	20%	17%	1%	19%	14%	1%
% Any Vulnerable	69%	84%	>99%	68%	79%	>99%

Table VI-6 displays arrearages at enrollment by Keeping Current component. The table shows that the analysis group had lower arrearages on average and was less likely to have arrearages over \$1,000.

**Table VI-6
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	164	139	95	86
\$0	2%	1%	3%	1%
≤\$250	13%	18%	20%	21%
\$251-\$500	23%	27%	25%	29%
\$501-\$750	15%	23%	15%	22%
\$751-\$1,000	18%	15%	16%	16%
>\$1,000	29%	16%	21%	10%
Total	100%	100%	100%	100%
Mean Arrearages	\$786	\$636	\$685	\$545

Table VI-7A displays the employment status for Keeping Current participants. The table shows that the full sample was very similar to the analysis group. While 56 percent were unemployed, six percent were employed, and 39 percent were retired.

**Table VI-7A
Employment Status**

	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	1,189	1,002
Employed ¹	7%	6%
Retired	35%	39%
Unemployed ²	59%	56%
Total	100%	100%

¹Employed status includes self-employed customers.

²Unemployed status includes students.

Table VI-7B displays employment status by Keeping Current Program. The table shows that the Alternative Heat analysis group had a lower share of unemployed participants than the full sample.

**Table VI-7B
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	164	139	886	95	86	821
Employed	26%	17%	1%	27%	21%	1%
Retired	5%	10%	44%	5%	13%	45%
Unemployed	70%	73%	54%	67%	66%	53%
Total	100%	100%	100%	100%	100%	100%

E. Program Benefits

This section analyzes the benefits received by the program participants. Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit. Table VI-8 displays the percent of year-round participants who received the credit each month. There were 303 year-round participants (including those with Ameren gas service as well as electric service.) However, the number of participants with bills in any particular month of the program year ranged from 287 to 303. The analysis group had 181 year-round participants. While 72 percent of the analysis group received the credit in the first month after enrollment, the percent declined almost every month, until only 46 percent received the credit in the twelfth month after enrollment. This is somewhat higher than what was seen in the previous evaluations, as only 29 percent received the credit in the 12th month in the previous evaluation of 2013 enrollees.

Table VI-8
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	303	303	303	303	303	303	303	303	303	302	301	295	287
KC Credit-#		218	205	192	181	177	177	163	153	145	138	133	122
KC Credit-%		72%	68%	63%	60%	58%	58%	54%	51%	48%	46%	45%	43%
Year-Round Analysis Group													
Has Bill	181	181	181	181	181	181	181	181	181	181	181	179	173
KC Credit-#		130	124	114	109	104	107	100	98	89	89	85	79
KC Credit-%		72%	69%	63%	60%	57%	59%	55%	54%	49%	49%	47%	46%

Table VI-9 displays the total bill credits received by the Keeping Current participants. The table shows that the Electric Heat participants received a mean of \$600 in credits, the Alternative Heat participants received a mean of \$145, and the Cooling participants received a mean of \$73 in the year following program enrollment. While 65 percent of the Electric Heat participants received the total bill credits of more than \$500, 51 percent of the Alternative Heat participants received bill credits between \$101 and \$400, and all of the Cooling participants received bill credits below \$100.

Table VI-9
Keeping Current Participants
Total Bill Credits

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	164	139	886	95	86	821
\$0	16%	36%	1%	15%	36%	<1%
≤\$100	3%	12%	99%	1%	13%	>99%
\$101-\$200	5%	11%	0%	5%	10%	0%
\$201-\$300	4%	31%	0%	3%	28%	0%
\$301-\$400	4%	10%	0%	5%	13%	0%
\$401-\$500	5%	0%	0%	5%	0%	0%
>\$500	62%	0%	0%	65%	0%	0%
Mean Credits	\$559	\$144	\$72	\$600	\$145	\$73

Keeping Current participants with arrearages are required to pay 1/12 of the total arrearages at enrollment and have 1/11 of the remaining arrearages reduced each month if they pay their monthly bills on time.

Table VI-10 shows that while 69 percent of the year-round analysis group received forgiveness in the first month after enrollment, the percent declined each month to two percent in the twelfth 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-10
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	303	303	303	303	303	303	303	303	303	302	301	295	287
Forgive-#		211	198	188	178	172	172	159	148	135	40	11	4
Forgive-%		70%	65%	62%	59%	57%	57%	52%	49%	45%	13%	4%	1%
Year-Round Analysis Group													
Has Bill	181	181	181	181	181	181	181	181	181	181	181	179	173
Forgive-#		124	121	111	107	100	103	97	95	81	28	7	3
Forgive-%		69%	67%	61%	59%	55%	57%	54%	52%	45%	15%	4%	2%

Table VI-11 displays the amount of arrearage reduction received. The table shows that of those with arrearages at enrollment, participants received an average of \$331 in arrearage forgiveness in the year following enrollment. Twenty-four percent of the analysis group participants with arrearages received a reduction of more than \$500.

Table VI-11
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	303	298	181	177
\$0	27%	26%	27%	25%
≤\$100	11%	11%	14%	14%
\$101-\$200	10%	10%	10%	10%
\$201-\$300	11%	11%	13%	13%
\$301-\$400	9%	9%	8%	8%

	Keeping Current Year Round Participants			
	All With Billing Data		Analysis Group	
	All	With Arrearages at Enrollment	All	With Arrearages at Enrollment
\$401-\$500	7%	7%	6%	6%
\$501-\$600	5%	5%	5%	5%
>\$600	21%	22%	18%	19%
Total	100%	100%	100%	100%
Mean Reduction	\$357	\$363	\$324	\$331

F. Affordability

This section evaluates the impact of the Keeping Current Program on the affordability of electric bills for the program participants.

Table VI-12A displays the impacts for Electric Heat participants. The table shows that the nonparticipants started out with a lower average bill than the participants, and had the same small decline in their bill in the post-enrollment period. With the average \$600 Keeping Current bill credits, the participants' energy burden declined from an average of 27 percent to 22 percent. While this is a significant decline, it still represents an unaffordable energy bill. Energy burden is not available for the nonparticipants because income data were not available for these customers.

Keeping Current credits were higher than in the previous two evaluations, as the credits averaged \$456 for the 2013 Electric Heating enrollees and \$153 prior to the increase in the Keeping Current credit amount for the 2010 to 2011 enrollees.

Table VI-12A
Keeping Current Electric Heating Affordability

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	95			2,645			
Total Charges	\$2,093	\$2,059	-\$34	\$1,849	\$1,814	-\$36 [#]	\$2
KC Credits	\$0	\$600	\$600 [#]	\$0	\$0	\$0	\$600 [#]
Energy Burden	27%	22%	-5% [#]	-	-	-	-

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

Table VI-12B displays the change in bills and credits for Alternative Heat participants and the comparison group. The table shows that the bills increased for the Alternative Heat participants, especially compared to the nonparticipant comparison group, and they received an average of \$145 from the program. The mean energy burden declined from 24 percent to 23 percent.

Table VI-12B
Keeping Current Alternative Heating Participants Affordability

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	86			26			
Total Charges	\$1,418	\$1,475	\$57*	\$2,299	\$2,126	-\$173**	\$230#
KC Credits	\$0	\$145	\$145	\$0	\$0	\$0	\$145#
Energy Burden	24%	23%	-1%#	-	-	-	-

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

Table VI-12C displays the change in bills and credits for Cooling participants and the comparison group. The table shows that the Cooling participants received an average program credit of \$73. The mean energy burden declined by one percentage point for these participants.

Table VI-12C
Keeping Current Cooling Participants Affordability

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Observations	821			163				3,252			
Total Charges	\$974	\$952	-\$22#	\$978	\$997	\$20	-\$41**	\$1,605	\$1,584	-\$22#	>-\$1
KC Credits	\$0	\$73	\$73#	\$0	\$0	\$0	\$73#	\$0	\$0	\$0	\$73#
Energy Burden	11%	10%	-1%#	12%	12%	<1%	-1%#	-	-	-	-

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

Table VI-12D displays the distribution of energy burden for Keeping Current and Keeping Cooling participants, as well as the later Keeping Cooling participants who serve as a comparison group. The table shows that Keeping Current participants were more likely to have an energy burden at or below five percent while receiving the program credits. While only two percent of the electric heating treatment group had an energy burden at or below five percent prior to program participation, 22 percent had an energy burden at this level while receiving Keeping Current credits. The Alternative Heating and Keeping Cooling participants also had an increase in the percent of customers in the lowest energy burden group.

**Table VI-12D
Energy Burden Distribution**

	Electric Heating Treatment Group		Alternative Heating Treatment Group		Keeping Cooling Treatment Group		Keeping Cooling Comparison Group (Later Participants)	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations[†]	94 [†]		86		820 [†]		163	
≤5%	2%	22%	6%	10%	20%	30%	18%	15%
6%-10%	23%	22%	33%	36%	42%	39%	44%	48%
11%-20%	32%	27%	42%	33%	31%	25%	30%	29%
21%-30%	18%	10%	1%	3%	4%	4%	4%	4%
>30%	24%	19%	19%	17%	3%	3%	4%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%

[†] One treatment group customer was missing energy burden due to lack of income information and is excluded from this analysis.

G. Bill Payment

This section analyzes the impact of program participation on bill payment and bill coverage rates. Table VI-13A displays total bill coverage rates for the electric and alternative heating participants and comparison groups in the year prior to enrollment and the year following enrollment. Total bill coverage rates are defined as the total amount paid by the customer and received in assistance divided by the total amount billed.

The table shows that participants had greater improvements in their payment behavior in general than the comparison group.

- The percentage of Electric Heat participants who paid at least 90 percent of their full bill increased from 57 percent in the year prior to program enrollment to 73 percent in the year following enrollment, an increase of 16 percentage points. The percent of Electric Heat nonparticipants who paid at least 90 percent of their bill remained approximately the same.
- The Alternative Heat participants also had a large improvement in their coverage rates. While 26 percent paid the full bill in the year prior to enrollment, 62 percent paid the full bill in the year following enrollment. This was a 36 percentage point increase, compared to a 12 percentage point decline for the Alternative Heat comparison group.

Table VI-13A
Keeping Current Electric Heating Participant and Comparison Groups
Bill Coverage Rates

	Electric Heating				Alternative Heating			
	Treatment Group		Nonparticipant Comparison Group		Treatment Group		Nonparticipant Comparison Group	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations	95		2,645		86		26	
≥100%	31%	35%	42%	40%	26%	62%	50%	42%
90% - 99%	26%	38%	27%	27%	19%	20%	27%	15%
80% - 89%	13%	16%	17%	19%	22%	6%	12%	19%
<80%	31%	12%	14%	15%	34%	13%	12%	23%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Table VI-13B displays total bill coverage rates for the cooling participants and comparison groups in the year prior to enrollment and the year following enrollment. The table shows that the percent of cooling participants who paid at least 90 percent of their bill increased from 46 percent in the year prior to enrollment to 52 percent in the year following enrollment, a small increase of six percentage points. While the later participant comparison group had a greater increase in the percent with 90 percent or more bill coverage, the rate remained the same for the nonparticipant comparison group.

Table VI-13B
Keeping Current Cooling Participant and Comparison Groups
Bill Coverage Rates

	Treatment Group		Comparison Group			
	Pre	Post	Later Participants		Nonparticipants	
			Pre	Post	Pre	Post
Observations	821		163		3,252	
≥100%	27%	29%	21%	28%	30%	31%
90% - 99%	19%	23%	19%	20%	24%	23%
80% - 89%	14%	11%	22%	16%	20%	19%
<80%	39%	37%	38%	36%	26%	27%
Total	100%	100%	100%	100%	100%	100%

Table VI-14A displays data on the number of missed payments for the Electric Heat participants and the comparison group. The table shows that Electric Heat participants were less likely to miss payments following program enrollment. While only five percent had no missed payments in the year prior to enrollment, 12 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. In contrast, the percentage of nonparticipants without missed payments declined by six percentage points, and

the percentage with one to three missed payments declined by five percentage points. Overall, participants had a net reduction in the number of missed payments.

Table VI-14A
Keeping Current Electric Heat Participant and Comparison Group
Missed Payments

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	5%	12%	6%*	10%	4%	-6%#	12%#
1-3 Missed Payments	20%	44%	24%#	37%	33%	-5%#	29%#
4-6 Missed Payments	44%	36%	-8%	34%	39%	4%#	-13%**
7-12 Missed Payments	31%	8%	-22%#	18%	25%	6%#	-28%#
Total	100%	100%		100%	100%		
Mean Number of Missed Payments	5.2	3.3	-2.0#	4.0	4.6	0.7#	-2.6#

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

Table VI-14B displays missed payments for the Alternative Heat participants and the comparison group. Program participants showed improvements in bill payment. The percentage with no missed payments increased from two to 21 percent, compared to a 27 percentage point decline for the nonparticipants. Similar to the Electric Heat participants, Alternative Heat participants had a net reduction in the number of missed payments.

Table VI-14B
Keeping Current Alternative Heat Participant and Comparison Group
Missed Payment

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	2%	21%	19%#	27%	0%	-27%#	46%#
1-3 Missed Payments	13%	29%	16%**	50%	12%	-38%#	55%#
4-6 Missed Payments	36%	30%	-6%	23%	73%	50%#	-56%#
7-12 Missed Payments	49%	20%	-29%#	0%	15%	15%**	-44%#
Total	100%	100%		100%	100%		
Mean Number of Missed Payments	6.1	3.8	-2.4#	2.2	5.1	2.9#	-5.2#

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

Table VI-14C does not show improved payment behavior for the Cooling participants. The percentage of participants with no missed payments remained the same and the mean number of missed payments remained approximately the same.

Table VI-14C
Keeping Current Cooling Participant and Comparison Group
Missed Payments

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
No Payments Missed	11%	11%	>-1%	12%	13%	1%	-1%	6%	2%	-5% [#]	4% [#]
1-3 Missed Payments	27%	25%	-2%	36%	25%	-10% [#]	9% ^{**}	36%	33%	-4% [#]	2%
4-6 Missed Payments	33%	33%	>-1%	34%	34%	1%	-1%	33%	36%	3% [#]	-3%
7-12 Missed Payments	29%	31%	2%	18%	27%	9% ^{**}	-7% [*]	25%	30%	5% [#]	-3% [*]
Total	100%	100%		100%	100%			100%	100%		
Mean Number of Missed Payments	4.7	4.9	0.1[*]	3.9	4.6	0.7[#]	-0.6[#]	4.4	5.1	0.6[#]	-0.5[#]

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

Table VI-15A provides additional statistics on bills and payments for the Electric Heat participants and the comparison group. Key findings are as follows.

- *Late Charges:* Participants had a reduction in late payment charges in the year following enrollment. While the charges averaged \$37 in the pre-enrollment period, the charges averaged \$12 in the post-enrollment period. The net change in late charges was a decline of \$25.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of their payments from 7.0 in the year prior to enrollment to 8.8 in the year following enrollment. The net change was an increase of 2.4 payments.
- *Total Credits:* Total credits for participants increased from \$1,842 prior to enrollment to \$1,951 in the year following enrollment. Total credits increased due to the increase in Keeping Current credits, as cash payments, LIHEAP, and other assistance declined. The Ameren Keeping Current credits led to a net increase of \$145 in total credits.
- *Total Coverage Rates:* Participants increased their total coverage rates by five percentage points in the post-enrollment period, from 90 to 95 percent. The net change was an increase of six percentage points.
- *Balance:* Average balances for the participants declined significantly from \$614 to \$126. The net change was a decrease in balances of \$459.

Table VI-15A
Keeping Current Electric Heat Participant and Comparison Groups
Bills and Payments

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	95			2,645			
Electric Service Charges	\$2,056	\$2,047	-\$8	\$1,824	\$1,789	-\$35 [#]	\$27
Late Charges	\$37	\$12	-\$25 [#]	\$25	\$25	>-\$1	-\$25 [#]
Total Charges	\$2,093	\$2,059	-\$34	\$1,849	\$1,814	-\$36 [#]	\$2
# of Cash Payments	7.0	8.8	1.8 [#]	8.4	7.8	-0.6 [#]	2.4 [#]
Cash Payment	\$1,379	\$1,140	-\$238 [#]	\$1,517	\$1,410	-\$108 [#]	-\$130 ^{**}
LIHEAP Assistance	\$323	\$144	-\$179 [#]	\$224	\$308	\$85 [#]	-\$264 [#]
Other Assistance	\$141	\$67	-\$74 [#]	\$69	\$56	-\$13 [#]	-\$61 [#]
Keeping Current Credits	\$0	\$600	\$600 [#]	\$0	\$0	\$0	\$600 [#]
Total Credits	\$1,842	\$1,951	\$109 [*]	\$1,810	\$1,774	-\$36 [#]	\$145 ^{**}
Cash Coverage Rate	67%	50%	-17% [#]	81%	76%	-5% [#]	-12% [#]
Total Coverage Rate	90%	95%	5% [*]	97%	97%	>-1%	6% ^{**}
Ending Balance	\$614	\$126	-\$488 [#]	\$185	\$156	-\$29 [#]	-\$459 [#]

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

Table VI-15B furnishes bills, payments, and affordability statistics for the Alternative Heat participants and the comparison group. Key findings are as follows.

- *Late Charges:* Participants reduced their late payment charges in the post-enrollment period. While the charges averaged \$34 before enrollment, they averaged \$21 following program enrollment. The net reduction was \$28.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of payments from 5.7 in the year prior to enrollment to 8.5 in the year following enrollment. The net change was an increase of 5.3 payments due to a large reduction in the number of payments made by the comparison group.
- *Total Credits:* Total credits for participants increased by \$268, from \$1,258 prior to enrollment to \$1,527 in the year following enrollment. The increase resulted from an increase in cash payments and the Keeping Current credits. The net change in total credits was an increase of \$160.
- *Total Coverage Rates:* Participants increased their total coverage rates by 17 percentage points, from 88 to 105 percent. The net change was an increase of fifteen percentage points.

- *Balance*: Average balances for the participants declined significantly from \$514 to \$196. The net change was a decrease of \$396.

Table VI-15B
Keeping Current Alternative Heat Participant and Comparison Groups
Bills and Payments

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	86			26			
Electric Service Charges	\$1,384	\$1,454	\$70**	\$2,267	\$2,079	-\$188**	\$258#
Late Charges	\$34	\$21	-\$13#	\$32	\$47	\$15**	-\$28#
Total Charges	\$1,418	\$1,475	\$57*	\$2,299	\$2,126	-\$173**	\$230#
# of Cash Payments	5.7	8.5	2.8#	10.0	7.4	-2.6#	5.3#
Cash Payment	\$948	\$1,155	\$207#	\$2,109	\$1,897	-\$213	\$420**
LIHEAP Assistance	\$221	\$141	-\$76**	\$20	\$308	\$288#	-\$364#
Other Assistance	\$90	\$82	-\$7	\$12	\$44	\$33	-\$40
Keeping Current Credits	\$0	\$145	\$145#	\$0	\$0	\$0	\$145#
Total Credits	\$1,258	\$1,527	\$268#	\$2,141	\$2,248	\$108	\$160
Cash Coverage Rate	66%	78%	12%#	93%	81%	-13%*	25%#
Total Coverage Rate	88%	105%	17%#	95%	97%	2%	15%**
Ending Balance	\$514	\$196	-\$317#	\$247	\$325	\$78	-\$396#

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

Table VI-15C displays bills, payments, and affordability statistics for the Cooling participants and the comparison group. The program did not have a significant impact on key statistics for these participants. A small decline in LIHEAP and in cash payments balanced out the Keeping Current credits.

Table VI-15C
Keeping Current Cooling Participant and Comparison Groups
Bills and Payments

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Observations	821			163				3,252			
Electric Service Charges	\$961	\$941	-\$20#	\$966	\$986	\$20	-\$39**	\$1,584	\$1,562	-\$22#	\$2
Late Charges	\$13	\$11	-\$2#	\$12	\$12	>-\$1	-\$2**	\$21	\$21	<\$1	-\$2#
Total Charges	\$974	\$952	-\$22#	\$978	\$997	\$20	-\$41**	\$1,605	\$1,584	-\$22#	>-\$1
# of Cash Payments	7.6	7.5	-0.1	7.6	7.7	<0.1	-0.1	7.8	7.2	-0.6#	0.5#

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Cash Payment	\$714	\$673	-\$41 [#]	\$744	\$728	-\$17	-\$24	\$1,175	\$1,101	-\$75 [#]	\$34 [*]
LIHEAP Assistance	\$121	\$70	-\$51 [#]	\$71	\$117	\$47 [#]	-\$98 [#]	\$250	\$314	\$64 [#]	-\$115 [#]
Other Assistance	\$38	\$53	\$14 [#]	\$49	\$47	-\$2	\$16	\$65	\$93	\$28 [#]	-\$14 [#]
Keeping Current Credits	\$0	\$73	\$73 [#]	\$0	\$0	\$0	\$73 [#]	\$0	\$0	\$0	\$73 [#]
Total Credits	\$873	\$869	-\$4	\$864	\$892	\$28	-\$33	\$1,490	\$1,508	\$18 ^{**}	-\$22
Cash Coverage Rate	68%	64%	-4% [#]	71%	68%	-3%	-2%	71%	67%	-4% [#]	>-1%
Total Coverage Rate	82%	85%	3% [#]	83%	84%	1%	2%	90%	92%	1% ^{**}	2% [*]
Ending Balance	\$64	\$67	\$3	\$99	\$91	-\$8	\$11	\$167	\$146	-\$21 [#]	\$24 ^{**}

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

H. Assistance Payments

This section assesses the LIHEAP grants and other energy assistance that program participants and the comparison group received in the year before and in the year following enrollment.

Table VI-16A furnishes energy assistance statistics for the Electric Heat participants and the comparison group. The table shows that there was a significant decrease in the percentage of participants who received a LIHEAP grant or other energy assistance. The amount of the LIHEAP grants and other assistance decreased in the post-enrollment period. Across all participants, the net change in mean LIHEAP assistance received was a reduction of \$264. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

Table VI-16A
Keeping Current Electric Heat Participant and Comparison Groups
Energy Assistance

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	95			2,645			
Percent Received LIHEAP	67%	40%	-27% [#]	60%	81%	20% [#]	-48% [#]
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$432	\$192	-\$240 [#]	\$256	\$353	\$97 [#]	-\$337 [#]
Mean LIHEAP Grant (All Cases)	\$323	\$144	-\$179 [#]	\$224	\$308	\$85 [#]	-\$264 [#]
Percent Received Other Assistance	42%	24%	-18% [#]	21%	19%	-3% [#]	-15% [#]
Mean Other Assistance (Recipients in Pre or Post Period)	\$312	\$149	-\$163 [#]	\$225	\$182	-\$43 [#]	-\$120 ^{**}
Mean Other Assistance (All Cases)	\$141	\$67	-\$74 [#]	\$69	\$56	-\$13 [#]	-\$61 [#]

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

Table VI-16B provides energy assistance statistics for Alternative Heat participants and the comparison group customers. The table shows that participants were less likely to receive LIHEAP following enrollment, with a gross decline of 14 percentage points and a net decline of 75 percentage points. The net change in the mean LIHEAP grant was a decline of \$364.

Table VI-16B
Keeping Current Alternative Heat Participant and Comparison Groups
Energy Assistance

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	86			26			
Percent Received LIHEAP	48%	34%	-14%**	12%	73%	62%#	-75%#
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$372	\$243	-\$129**	\$27	\$421	\$394#	-\$523#
Mean LIHEAP Grant (All Cases)	\$221	\$144	-\$76**	\$20	\$308	\$288#	-\$364#
Percent Received Other Assistance	33%	22%	-10%*	12%	38%	27%#	-37%#
Mean Other Assistance (Recipients in Pre or Post Period)	\$203	\$186	-\$17	\$30	\$115	\$85	-\$102
Mean Other Assistance (All Cases)	\$90	\$82	-\$7	\$12	\$44	\$33	-\$40

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

Table VI-16C displays energy assistance received by the Cooling participant and non-participant comparison group customers. These participants were also less likely to receive LIHEAP assistance after they began participating in the program. While 50 percent received LIHEAP in the year prior to enrollment, 36 percent received LIHEAP while participating in Keeping Cooling. The later participants and nonparticipant comparison groups both increased the rate of LIHEAP receipt.

Table VI-16C
Keeping Cooling Participant and Comparison Groups
Energy Assistance

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Observations	821			163				3,252			
Percent Received LIHEAP	50%	36%	-14%#	42%	50%	7%*	-21%#	70%	82%	13%#	-26%#
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$207	\$120	-\$87#	\$121	\$202	\$80#	-\$168#	\$278	\$349	\$72#	-\$159#
Mean LIHEAP Grant (All Cases)	\$121	\$70	-\$51#	\$71	\$117	\$47#	-\$98#	\$250	\$314	\$64#	-\$115#
Percent Received Other Assistance	15%	51%	35%#	20%	18%	-2%	37%#	21%	28%	7%#	29%#

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Mean Other Assistance (Recipients in Pre or Post Period)	\$70	\$96	\$26 [#]	\$173	\$166	-\$7	\$32	\$187	\$266	\$80 [#]	-\$54 ^{**}
Mean Other Assistance (All Cases)	\$38	\$53	\$14 [#]	\$49	\$47	-\$2	\$16	\$65	\$93	\$28 [#]	-\$14 [*]

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

I. Collections

This section analyzes the impact of Keeping Current and Keeping Cooling Program participation on collections actions. Table VI-17 displays the collections status as of September 2016 for the participants and the comparison group by program component. The table shows that 87 percent of Electric Heat participants were not in collections, compared to 78 percent of the Electric Heat nonparticipant comparison group and 70 percent of the Alternative Heat participants were not in collections, compared to 58 percent of the comparison groups. While 88 percent of the Cooling participants were not in collections, 79 percent of the later participant comparison group and 82 percent of the nonparticipant comparison group was not in collections. The analysis shows that the program participants were performing better in terms of payment than the comparison groups. The comparison groups were more likely to be in active collections.

Table VI-17
Keeping Current Participant and Comparison Groups
September 2016 Collections Status

	Treatment Group			Comparison Group			
				Later Participants	Nonparticipants		
	Electric Heating	Alternative Heating	Cooling	Cooling	Electric Heating	Alternative Heating	Cooling
Observations	95	86	821	163	2,645	26	3,252
Not in Collections	87%	70%	88%	79%	78%	58%	82%
Charged Off	0%	3%	1%	6%	3%	0%	2%
Active Collections	11%	20%	10%	11%	16%	27%	14%
Other	2%	7%	2%	4%	3%	15%	2%
Total	100%	100%	100%	100%	100%	100%	100%

Table VI-18A displays collections actions experienced by the Electric Heat participant and comparison groups. The table shows a significant improvement for the participants. The number of disconnect notices decreased by 2.3 notices. The percent of participants with service terminations declined by 13 percentage points and the net decline was 14 percentage points. The net reduction in payment arrangements was 52 percentage points.

Table VI-18A
Keeping Current Electric Heat Participant and Comparison Groups
Collections Actions

	Treatment Group			Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change
Observations	95			2,645			
Number of Notices	3.5	1.2	-2.3 [#]	2.7	2.6	>-0.1	-2.3 [#]
Service Termination (%)	21%	8%	-13% [#]	12%	14%	2% ^{**}	-14% [#]
Payment Arrangement (%)	77%	28%	-48% [#]	53%	56%	4% [#]	-52% [#]

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

Table VI-18B displays collections actions for the Alternative Heat participant and comparison group. The table shows that these participants also had a net reduction in their collections actions, although some of the impacts were not statistically significant. The number of disconnect notices declined by 2.0. Service terminations and payment arrangement had net reductions of 15 and 56 percentage points.

Table VI-18B
Keeping Current Alternative Heat Participant and Comparison Groups
Collections Actions

	Treatment Group			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	86			26			
Number of Notices	3.6	1.9	-1.6 [#]	2.4	2.8	0.4	-2.0 [#]
Service Termination (%)	19%	23%	5%	12%	31%	19% ^{**}	-15%
Payment Arrangement (%)	72%	47%	-26% [#]	27%	58%	31% [#]	-56% [#]

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

Table VI-18C displays the impacts for the Cooling participant and comparison groups. The table shows that the Cooling participants had smaller but statistically significant declines in collections actions as compared to the nonparticipant comparison group.

Table VI-18C
Keeping Current Cooling Participant and Comparison Groups
Collections Actions

	Treatment Group			Comparison Group							
				Later Participants				Nonparticipants			
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change
Observations	821			163				3,252			
Number of Notices	1.3	1.0	-0.3 [#]	1.0	0.9	-0.1	-0.1	2.0	2.1	0.1 ^{**}	-0.3 [#]
Service Termination (%)	7%	8%	1%	5%	5%	<1%	1%	11%	15%	4% [#]	-3% ^{**}
Payment Arrangement (%)	29%	25%	-4% ^{**}	28%	27%	-1%	-3%	47%	48%	1%	-5% ^{**}

[#]Denotes significant 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 impact analysis.

- *Program Benefits*
 - Bill Credits: Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit to receive their monthly credit. The percent of participants who received program credits declined over the year following program enrollment. While 72 percent of the participants in the analysis group received the Keeping Current credit in the first month after enrollment, the percent declined each month, until only 46 percent received a credit in the twelfth month following enrollment.
 - Benefit Amount: Total bill credits averaged \$600 for the Electric Heat participants, \$145 for the Alternative Heat participants, and \$73 for the Cooling participants. Electric heating customers received much higher benefits than what was seen in the initial program implementation and somewhat higher than in the 2013 participant evaluation.
 - Arrearage Reduction: While 69 percent of the participants in the analysis group received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only two percent received the reduction in the twelfth month. Participants who had the arrearages at enrollment received a mean of \$331 in arrearage reduction in the year following enrollment.
- *Affordability*
 - Payment Obligation: Both the Electric and Alternative Heat participants reduced their payment obligation due to the Keeping Current credits. The small cooling credit did not have a meaningful impact on burden for the cooling participants.

- Energy Burden: Electric heat participants had their energy burdens decline from 27 percent in the year prior to enrollment to 22 percent in the year following enrollment. While this is a significant decline, it still represents an unaffordable energy bill. Alternative Heat participants and Cooling participants only had a one percentage point decline in their burdens and faced burdens of 23 and 10 percent while participating in the program.
- *Bill Payment Impacts*
 - Number of Customer Payments: The program resulted in an increase in payment regularity. Electric heat participants averaged seven payments in the pre-enrollment period and had a net increase of about two payments following enrollment. Alternative heat participants averaged about six payments in the pre-enrollment period and had a net increase of about five payments following enrollment.
 - Bill Coverage Rates and Missed Payments: Both Electric Heat and Alternative Heat participants were more likely to pay their full bills and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in total coverage rate of six percentage points and Alternative Heat participants had a net increase of 15 percentage points.
 - Balance: Electric Heat participants' balances declined by an average of \$371 and Alternative Heat participants had a net decline of \$250.
- *LIHEAP Assistance*
 - LIHEAP Grant: Electric Heat, Alternative Heat, and Cooling participants were less likely to receive LIHEAP in the post-enrollment period. While 67 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 40 percent received it in the post period, a 48 percentage point net reduction because of the increase seen in the nonparticipant group. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.
- *Collections Impacts*
 - Both the Electric Heat and Alternative Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by about 14 percent points for the participants. The cooling participants had much smaller declines.

VI. 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.

1. *Vulnerable Households – The Keeping Current and Keeping Cooling Programs do a good job of serving vulnerable households.*

Across all program elements, 94 percent of active participant had an elderly or disabled household member or a young child.

2. *Payment Troubled Households – The Keeping Current year round programs serve customers who have had significant problems meeting the Ameren bill payment responsibilities.*

While 74 percent of the active electric heat participant entered with arrearages of over \$250 and 31 percent with arrearages over \$1,000, 84 percent of the active alternative heat participants entered with arrearages of over \$250 and 28 percent with arrearages over \$1,000.

3. *Alternative Heating Credits – Credits for customers with alternative heat were significantly lower than for those with electric heat. Agencies should refer these customers for weatherization, which should determine if these customers are using excessive electric space heating due to malfunctioning primary heating equipment. Additionally, Ameren should consider higher monthly credits for these customers.*

The analysis showed that the alterative heat customers had higher monthly Ameren payment responsibilities and many had non-Ameren gas heating or other heating bills as well. While the mean energy burden for active electric heat participants was 14 percent, the mean burden for active alternative heat participants was 18 percent.

4. *Additional Time for Bill Payment – Ameren should provide additional time to participants to pay their bill rather than removing them from Keeping Current if they are one day late on their second missed bill.*

Most of the defaulted participants who were interviewed reported that additional time to pay their bill would have enabled them to remain on Keeping Current.

5. *Flexibility in Due Date – Ameren should work with customers, especially those on fixed incomes, to select a bill due date that works with their paycheck or benefit check schedule.*

B. Implementation

This section provides findings and recommendations with respect to Keeping Current implementation.

1. *Agency Education – Agencies should provide additional education to participants about program requirements and benefits.*

Many of the defaulted participants who were interviewed were confused about the program requirements.

2. *Missed Bill Notification – Ameren and the agency should provide more than one notification to the customer following one missed payment to let them know they will be removed if they miss an additional payment.*

Several of the defaulted participants were not aware that they received direct notification about a missed bill.

3. *Removal Notification – Ameren and the agency should provide more than one notification to the customer that they have been removed from Keeping Current for missed payments.*

Several of the defaulted participants were not aware that they had been removed from Keeping Current.

4. *Agency Activity – Ameren should provide additional follow-up with local agencies to determine what additional support is needed to enroll customers. Agencies who continue to be inactive participants should be removed from the program. This would enable Ameren to provide more support to the active agencies.*

Consistent with the previous two evaluations, the majority of enrollments were completed by only two agencies and most agencies enrolled fewer than 200 customers over the three-year period.

5. *LIHEAP and WAP Enrollment – Provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP.*

The previous evaluation found that there was not enough emphasis on this program requirement. The current evaluation found that this continues to be the case, and that participants are now significantly less likely to receive both LIHEAP and other energy assistance following program enrollment. Customers need this assistance to achieve affordable energy bills and agencies should be assisting participants to enroll in other energy assistance and in weatherization.

C. *Impacts*

The Keeping Current Program had positive impacts for customers who maintained service for a year after enrollment.

1. *Affordability – The program has improved affordability, but participants still face high energy burdens.*

Electric heat participants had their energy burdens decline from 27 percent in the year prior to enrollment to 22 percent in the year following enrollment. While this is a significant decline, it still represents an unaffordable energy bill. Alternative Heat participants had their mean energy burden decline from 24 percent to 23 percent.

2. *Bill Payment – The program had positive impacts on payment regularity and bill coverage rates for the year round participants.*

The impact analysis found that customers improved their payment regularity and covered a greater percentage of their bills. Electric heat participants averaged seven payments in the pre-enrollment period and had a net increase of about two payments following enrollment. Alternative heat participants averaged about six payments in the pre-enrollment period and had a net increase of about five payments following enrollment.

Electric Heat participants had a net increase in total coverage rate of six percentage points and Alternative Heat participants had a net increase of 15 percentage points.

3. *Energy Assistance – Participants were less likely to receive LIHEAP and other energy assistance than they were prior to Keeping Current participation. Agency caseworkers should be encouraged to provide more assistance to participants with program applications.*

Electric Heat and Alternative Heat participants were less likely to receive LIHEAP and other energy assistance in the post-enrollment period. While 67 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 40 percent received it in the post period, a 48 percentage point net reduction because of the increase seen in the nonparticipant group. Alternative Heat participants also experienced a large reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

4. *Collections Impacts – The program has resulted in reduced collections actions and service terminations.*

Both the Electric Heat and Alternative Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by 14 percent points for Electric Heat participants, they declined by 15 percentage points for Alternative Heat participants.