Ameren Keeping Current Evaluation

November 5, 2019

Jackie Berger
Evaluation Activities

- Background Research
- Program Database Analysis
- Current Participant Interviews
- Successful Participant Interviews
- Impact Analysis
KEEPING CURRENT PROGRAM
Keeping Current Program

Program Objective

• Improve affordability.
• Improve health and safety.
• Work with agencies that serve low-income households.
• Provide linkages to LIHEAP and weatherization.

Eligibility

• Heating: ≤150% of poverty level.
• Cooling:
  • ≤100% of poverty level, or
  • ≤150% of poverty level, use electric for cooling, and have vulnerable household member.

Benefits

• Monthly Bill Credits: cover part of the electric bill each month.
• Budget Billing: provides predictable monthly bill.
• Arrearage Forgiveness: reduces debt with each on-time payment.
# Keeping Current Program

<table>
<thead>
<tr>
<th>Poverty Level</th>
<th>Year Round Monthly Bill Credit</th>
<th>Electric Heating</th>
<th>Alternative Heating</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Pilot</td>
<td>Revised Phase II</td>
</tr>
<tr>
<td>≤25%</td>
<td></td>
<td>$55</td>
<td>$90</td>
</tr>
<tr>
<td>26% - 50%</td>
<td></td>
<td>$40</td>
<td>$90</td>
</tr>
<tr>
<td>51% - 75%</td>
<td></td>
<td>$25</td>
<td>$60</td>
</tr>
<tr>
<td>75% - 100%</td>
<td></td>
<td>$10</td>
<td>$60</td>
</tr>
<tr>
<td>101% - 125%</td>
<td></td>
<td>--</td>
<td>$60</td>
</tr>
<tr>
<td>126% - 150%</td>
<td></td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>

Keeping Cooling bill credit of $25/month in June, July, and August
Keeping Current Program

Key Changes Made in April 2017

Eligibility
- Previous: Heating – 125% FPL
  Cooling – 135% FPL
- 2017- Present: Heating – 150% FPL
  Cooling – 150% FPL

Payment Due Date
- Previous: Date assigned by Ameren
- 2017- Present: Participants may choose date

Flexibility
- Previous: No flexibility
- 2017- Present: Participants may miss one payment, receive credit, still current
KEEPING CURRENT
STATISTICS
Keeping Current Statistics

Enrollment

- United Way Energy Assistance Website
- Enrollees from 1/1/17 – 12/31/18

<table>
<thead>
<tr>
<th></th>
<th>Program Enrollments 1/1/17 – 12/31/18</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Electric Heat</td>
</tr>
<tr>
<td>Total</td>
<td>2,090</td>
</tr>
<tr>
<td>Unduplicated</td>
<td>1,721</td>
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</table>
Keeping Current Statistics
Program Status

Program Status as of February 2019
2017-2018 Enrollees

<table>
<thead>
<tr>
<th></th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
<th>Cooling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved</td>
<td>925</td>
<td>198</td>
<td></td>
</tr>
<tr>
<td>Cancelled</td>
<td>796</td>
<td>546</td>
<td>257</td>
</tr>
<tr>
<td>Number of Participants</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Keeping Current Statistics
Demographics

Poverty Level
2017-2018 Enrollees

<table>
<thead>
<tr>
<th>Poverty Level</th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
<th>Cooling</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤25%</td>
<td>20%</td>
<td>15%</td>
<td>3%</td>
</tr>
<tr>
<td>26% - 50%</td>
<td>15%</td>
<td>19%</td>
<td>4%</td>
</tr>
<tr>
<td>51% - 75%</td>
<td>23%</td>
<td>21%</td>
<td>4%</td>
</tr>
<tr>
<td>76% - 100%</td>
<td>23%</td>
<td>26%</td>
<td>4%</td>
</tr>
<tr>
<td>101% - 125%</td>
<td>14%</td>
<td>11%</td>
<td>5%</td>
</tr>
<tr>
<td>126% - 150%</td>
<td>5%</td>
<td>8%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Electric Heat  Alternative Heat  Cooling
Keeping Current Statistics
Demographics

Vulnerability Status
2017-2018 Enrollees

- % Elderly: 17% Electric Heat, 21% Alternative Heat, 82% Cooling
- % Disabled: 43% Electric Heat, 41% Alternative Heat, 69% Cooling
- % Child ≤5: 14% Electric Heat, 21% Alternative Heat, 0% Cooling
- % Any Vulnerable: 64% Electric Heat, 70% Alternative Heat, 100% Cooling
Keeping Current Statistics

Employment Status
2017-2018 Enrollees

- Employed
  - Electric Heat: 26%
  - Alternative Heat: 31%
  - Cooling: 2%
- Retired
  - Electric Heat: 7%
  - Alternative Heat: 7%
- Unemployed
  - Electric Heat: 68%
  - Alternative Heat: 62%
  - Cooling: 64%
Keeping Current Statistics

Arrearages

Arrearages at Enrollment
2017-2018 Enrollees

Electric Heat  Alternative Heat

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>$1 - $100</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>$101 - $250</td>
<td>13%</td>
<td>14%</td>
</tr>
<tr>
<td>$251 - $500</td>
<td>20%</td>
<td>23%</td>
</tr>
<tr>
<td>$501 - $750</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>$751 - $1,000</td>
<td>12%</td>
<td>10%</td>
</tr>
<tr>
<td>$1,001 - $1,250</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>&gt;$1,250</td>
<td>21%</td>
<td>16%</td>
</tr>
</tbody>
</table>
Keeping Current Statistics
Program Credit

Monthly Program Credit
2017-2018 Enrollees

Electric Heat

- $60: 65%
- $90: 35%

Alternative Heat

- $25: 2%
- $35: 65%
- $40: 34%
Keeping Current Statistics
Customer Bill

Monthly Customer Responsibility
2017-2018 Enrollees

<table>
<thead>
<tr>
<th>Monthly Range</th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 - $25</td>
<td>19%</td>
<td>8%</td>
</tr>
<tr>
<td>$26 - $50</td>
<td>22%</td>
<td>9%</td>
</tr>
<tr>
<td>$51 - $100</td>
<td>23%</td>
<td>40%</td>
</tr>
<tr>
<td>$101 - $150</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>$151 - $200</td>
<td>10%</td>
<td>12%</td>
</tr>
<tr>
<td>&gt;$200</td>
<td>8%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Defined as budget bill minus Keeping Current credit. Minimum of $10 per month.
Keeping Current Statistics
Energy Burden

Energy Burden
2017-2018 Enrollees

Electric Heat

<table>
<thead>
<tr>
<th>Range</th>
<th>Without Credit</th>
<th>With Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤10%</td>
<td>55%</td>
<td>22%</td>
</tr>
<tr>
<td>11-20%</td>
<td>37%</td>
<td>22%</td>
</tr>
<tr>
<td>21-30%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>31-40%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>41-50%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>&gt;50%</td>
<td>18%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Alternative Heat

<table>
<thead>
<tr>
<th>Range</th>
<th>Without Credit</th>
<th>With Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤10%</td>
<td>54%</td>
<td>34%</td>
</tr>
<tr>
<td>11-20%</td>
<td>39%</td>
<td>39%</td>
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<tr>
<td>21-30%</td>
<td>27%</td>
<td>10%</td>
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<tr>
<td>31-40%</td>
<td>10%</td>
<td>4%</td>
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<tr>
<td>41-50%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>&gt;50%</td>
<td>12%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Without Credit
With Credit
Keeping Current Statistics
Agency Enrollments

Number of 2017-2018 Enrollments

<table>
<thead>
<tr>
<th>Number of Agencies</th>
<th>Number of Total Enrollments</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;10</td>
<td>3 Agencies</td>
</tr>
<tr>
<td>11-50</td>
<td>1 Agency</td>
</tr>
<tr>
<td>51-100</td>
<td>5 Agencies</td>
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<tr>
<td>101-250</td>
<td>3 Agencies</td>
</tr>
<tr>
<td>250-500</td>
<td>2 Agencies</td>
</tr>
<tr>
<td>&gt;500</td>
<td>1 Agency</td>
</tr>
</tbody>
</table>
Keeping Current Statistics

Summary

1/1/2017 – 12/31/2018

- 3,386 unique customers enrolled, 1,669 active in February 2019
- 54% of the Electric Heating participants active
- 44% of the Alternative Heating participants active

Poverty Level

- 81% of heating participants below poverty
- 76% of cooling participants below poverty

Vulnerability Status

- Heating: 65% had a vulnerable member
- Keeping Cooling: all had a vulnerable member

Employment Status

- Heating: 65% unemployed, 30% employed
- Keeping Cooling: 64% unemployed, 34% retired
# Keeping Current Statistics

## Summary

<table>
<thead>
<tr>
<th>Arrearages &amp; Arrearage Credits</th>
<th>Arrearages</th>
<th>Credits</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Keeping Current Credit</th>
<th>Electric Heat: $71</th>
<th>Alt. Heat: $37</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Energy Burden</th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% Without Credits</td>
<td>20% With Credits</td>
<td>24% Without Credits</td>
</tr>
<tr>
<td>20% With Credits</td>
<td></td>
<td>20% With Credits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Agency Enrollments</th>
<th>&gt;75% completed by 4 of 15 agencies</th>
<th>11 agencies completed &lt;200 enrollments</th>
</tr>
</thead>
</table>
CURRENT PARTICIPANT INTERVIEWS
Current Participant Interviews

In-Depth Telephone Interviews

- 30 Keeping Current Participants
- Conducted from May 10, 2019 to May 31, 2019
- Advance letters sent to all potential respondents

Research Topics

- Demographics
- Participation and Benefits
- Impact on Bills and Energy Use
- LIHEAP and WAP Participation
- Program Importance and Satisfaction
Current Participant Interviews

Home Ownership

<table>
<thead>
<tr>
<th></th>
<th>Own</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8</td>
<td>22</td>
</tr>
</tbody>
</table>
Current Participant Interviews

Income Sources

- Employment / Self-Employment: 7
- Retirement Funds / Social Security: 6
- TANF / SSI / General Assistance: 19
- Food Stamps / Public Housing: 24
- Unemployed: 9

*Participants could provide more than one response*
Current Participant Interviews

Keeping Current Information Source

<table>
<thead>
<tr>
<th>Source</th>
<th>Count</th>
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<tbody>
<tr>
<td>Local Agency</td>
<td>26</td>
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<tr>
<td>Ameren Missouri</td>
<td>4</td>
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<tr>
<td>Friend or Relative</td>
<td>5</td>
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</tbody>
</table>

*Participants could provide more than one response*
Current Participant Interviews

Keeping Current Enrollment Reasons

- Reduce Electric Bill: 24
- Arrearage Forgiveness: 9
- Even Monthly Payments: 7
- Low-Income / Unemployment: 5
- Avoid Shutoff: 4
- Medical Equipment Need: 4
- Told to Enroll: 3

*Participants could provide more than one response*
Current Participant Interviews

Keeping Current Enrollment Difficulty

- Very Difficult: 2
- Somewhat Difficult: 2
- Not Too Difficult: 6
- Not at All Difficult: 20
Current Participant Interviews

Enrollment Payment Difficulty

- Very Difficult: 7
- Somewhat Difficult: 10
- Not Too Difficult: 8
- Not at All Difficult: 4
Current Participant Interviews

Keeping Current Participant Requirements

- Make Monthly Ameren Payments: 23
- Re-Enroll on Time: 7
- Don’t Miss Two Ameren Payments: 6
- Pay Ameren Bills on Time: 6

*Participants could provide more than one response*
Current Participant Interviews

Keeping Current Perceived Benefits – Prompted

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Bill Credits</td>
<td>29</td>
</tr>
<tr>
<td>Arrearage Forgiveness</td>
<td>27</td>
</tr>
<tr>
<td>Even Monthly Payments</td>
<td>29</td>
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</tbody>
</table>

*Participants could provide more than one response*
Current Participant Interviews

Most Important Keeping Current Benefit

Electric Heat

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Bill Credit / Lower Bill</td>
<td>8</td>
</tr>
<tr>
<td>Even Monthly Payments</td>
<td>9</td>
</tr>
<tr>
<td>Arrearage Forgiveness</td>
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Alternative Heat

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Credit / Lower Bill</td>
<td>8</td>
</tr>
<tr>
<td>Even Monthly Payments</td>
<td>2</td>
</tr>
<tr>
<td>Arrearage Forgiveness</td>
<td>2</td>
</tr>
</tbody>
</table>
Current Participant Interviews

Agency Provided or Referred Customer to Other Services

Other Services Referred or Provided

*Participants could provide more than one response
Current Participant Interviews

Ameren Bill Payment Difficulty

Before Keeping Current

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>24</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>6</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>0</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>0</td>
</tr>
</tbody>
</table>

While in Keeping Current

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>4</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>12</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>13</td>
</tr>
</tbody>
</table>
Current Participant Interviews

Other Bill Payment Difficulty

Before Keeping Current

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>16</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>12</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>2</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>0</td>
</tr>
</tbody>
</table>

While in Keeping Current

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>2</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>9</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>12</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>6</td>
</tr>
</tbody>
</table>
Current Participant Interviews

Wanted to Use Air Conditioning but Could Not Afford

Before Keeping Current: 25
While in Keeping Current: 6
Current Participant Interviews

Change in Electric Usage and Bill Since Enrolling in Keeping Current

### Electric Usage

- Higher: 6
- Lower: 8
- No Change: 12
- Don’t Know: 4

### Electric Bill

- Higher: 6
- Lower: 15
- No Change: 7
- Don’t Know: 2
Current Participant Interviews

Changes in Home Heating

Types of Home Heating Change

*Participants could provide more than one response
Current Participant Interviews

Changes in Home Cooling

- Yes: 8
- No: 20

Types of Home Cooling Change

- Use AC More Often: 5
- Use AC Less Often: 2
- Keep Home Cooler: 2

*Participants could provide more than one response*
Current Participant Interviews

Applied for LIHEAP

Yes: 16
No: 11

Reasons for Not Applying

Believed Ineligible While in KC: 3
Unaware of LIHEAP: 2

*Participants could provide more than one response
Current Participant Interviews

Importance of Keeping Current

Electric Heat

- Very Important: 16
- Somewhat Important: 2
- Not Important: 0

Alternative Heat

- Very Important: 10
- Somewhat Important: 2
- Not Important: 0
Current Participant Interviews

Need for Additional Assistance

Electric Heat

Yes: 4
No: 14

Alternative Heat

Yes: 7
No: 5
Current Participant Interviews

Local Agency Satisfaction

Keeping Current Program Satisfaction
Current Participant Interviews

<table>
<thead>
<tr>
<th>Other Comments or Recommendations about Keeping Current</th>
<th>Electric Heat</th>
<th>Alternative Heat</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grateful for Keeping Current</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Need Increased Benefits</td>
<td>3</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Increased Outreach for Keeping Current</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>More Keeping Current Education</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Re-Enrollment After Moving is Difficult</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Bills Due Date Flexibility</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

*Participants could provide more than one response*

Requests for education related to LIHEAP/WAP eligibility while on Keeping Current and reading the monthly bill.
Current Participant Interviews

Summary of Findings

- 30 participants interviewed
  - 18 Electric Heating participants
  - 12 Alternative Heating participants

Respondents

- More likely to receive public assistance than employment or retirement income

Income Sources

- 9 out of 30 had been unemployed in the past year

Employment Status
## Current Participant Interviews

### Summary of Findings

<table>
<thead>
<tr>
<th>Category</th>
<th>Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Source</td>
<td>• Most learned about the program from a local agency</td>
</tr>
<tr>
<td>Enrollment Difficulty</td>
<td>• 26 out of 30 stated it was not difficult to enroll</td>
</tr>
<tr>
<td>Payment at Enrollment</td>
<td>• 17 of 30 said it was very or somewhat difficult to make a payment towards the outstanding balance</td>
</tr>
<tr>
<td>Benefits</td>
<td>• 29 of 30 agreed bill credits and even monthly payments were benefits</td>
</tr>
<tr>
<td></td>
<td>• 27 of 30 agreed arrearage forgiveness was a benefit</td>
</tr>
<tr>
<td>Other Services</td>
<td>• 11 of 30 stated that the local agency provided or referred them to other services or assistance when they enrolled</td>
</tr>
</tbody>
</table>
Current Participant Interviews

Summary of Findings

Ameren Bill Payment Difficulty
- Prior to Enrollment: All 30 said somewhat or very difficult
- After Enrollment: Somewhat Difficult: 4
  Very Difficult: 0

Other Bill Payment Difficulty
- Prior to Enrollment: 16 of 30 said it was very difficult
- After Enrollment: 2 of 30 said it was very difficult

Refrained from Using A/C
- Prior to Enrollment: 25 out of 30 participants
- After Enrollment: 6 of 30 participants
Current Participant Interviews

Summary of Findings

LIHEAP & WAP
- 16 of 30 received LIHEAP in the past year
- 3 thought they were ineligible, 2 unaware of LIHEAP
- 6 reported that they participated in WAP

Program Importance
- All 30 said that Keeping Current was very or somewhat important
- 11 said they needed additional assistance

Agency & Program Satisfaction
- 29 of 30 were very or somewhat satisfied with the local agency
- 29 of 30 were very or somewhat satisfied with the Keeping Current Program overall
SUCCESSFUL PARTICIPANT INTERVIEWS
# Successful Participant Interviews

## Sample
- 20 current or recent participants
- Enrolled in the first half of 2017
- Successful defined by at least one of the following by 3/2019
  - 10+ arrearage credits
  - 23+ Keeping Current credits
  - Keeping Current credits for all but one month enrolled

## Methodology
- In-depth telephone interviews
- Conducted from August 9, 2019 to August 27, 2019
- Advance letters sent to all potential respondents

## Topics
- Status Confirmation
- Program Success
- Program Understanding
- Keeping Current Assistance
- Additional Assistance
Successful Participant Interviews

Keeping Current Enrollment Status

<table>
<thead>
<tr>
<th>Current Participant</th>
<th>Past Participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>8</td>
</tr>
</tbody>
</table>

Applied Public Policy Research
Institute for Study and Evaluation
Successful Participant Interviews

Perceived Success in Keeping Current

<table>
<thead>
<tr>
<th></th>
<th>Successes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Successful</td>
<td>18</td>
</tr>
<tr>
<td>Somewhat</td>
<td>2</td>
</tr>
</tbody>
</table>

Why Respondents Characterized Themselves as Very Successful

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never Late or Missed a Payment</td>
<td>6</td>
</tr>
<tr>
<td>Completely Paid Off Arrearages</td>
<td>5</td>
</tr>
</tbody>
</table>

*Participants could provide more than one response*
Successful Participant Interviews

Stated Reasons for Program Success

*Participants could provide more than one response
Successful Participant Interviews

Customer Quotes - Reasons for Success

• “When they are paying part of my electric bill for me, and making it cheaper, that is really all I need. As long as I can afford that bill and my other necessities, I am going to pay it in full every month.”

• “Ameren sent us email reminders before the bill was due, which helped me make sure I never missed a payment. Mostly though, the program lowered the bill enough that I could manage it on my fixed income without other help.”

• “I am on automatic bill pay so that I am able to make sure it gets paid. I would rather have an overdraft fee than lose Keeping Current. I try not to use too much electricity and stuff, but I am on oxygen. I try to keep the temperature reasonable. I try to be as energy efficient as possible.”

• “I was successful because the program really helped me out with my overdue balance and made it so that my monthly amounts were manageable. The most important thing was knowing exactly how much I was going to have to pay every month.”
Successful Participant Interviews

Reasons for Enrollment

- Reduce Electric Bill: 19
- Prevent Service Termination: 10
- Arrearage Forgiveness: 6
- Even Monthly Payments: 5
- Instructed to Enroll: 2
- Death in Family: 2

*Participants could provide more than one response
Successful Participant Interviews

Customer Quotes - Reasons for Enrollment

• “I am disabled and on a fixed income, I needed help with my utility bills. I had built up an overdue balance with Ameren and I needed help paying it off.”

• “I am disabled and on a fixed income, so the electricity bills were killing us. When the bills were that high, we were forced to make tough decisions, such as going without groceries to keep the lights on. Sometimes we couldn’t make it work even with extreme budgeting, so we ended up building up arrearages. My disabilities require me to have air conditioning and oxygen, so I cannot afford to have my power shut off.”

• “To get my bill lowered. In 2015 my daughter’s father passed away from cancer. And when he passed away, we didn’t have enough income coming in.”

• “My bill was extremely high, and I am a single parent with two kids. We got our electricity shut off for over a month and I wanted to be able to pay down my large overdue balance in increments rather than move in with someone else.”
Successful Participant Interviews

Keeping Current Benefits
Unprompted

Keeping Current Benefits
Prompted

*Participants could provide more than one response
Successful Participant Interviews

Keeping Current Provides Enough Support

Customer Comments

“I was able to pay it, so I am not going to complain. But things were still tight, there were months when I was worried I was going to be late and get kicked off the program.”

“The program has been a life-saver. But when the monthly amount of the bill keeps moving up, and my monthly stipend from disability does not, it gets slightly more difficult. I would appreciate it if they would just keep me at the same monthly amount each cycle.”

“Even though I only owed a set amount, I would still build arrearages over the winter because they only required a small amount that I would have to pay, but they would still have the expectation that I would pay back the extra amount. Also, at one point the amount that I had to pay every month increased, which made it really hard.”
Successful Participant Interviews

Keeping Current Requirements

- Pay Bill On Time: 19
- Not Miss Two Consecutive Payments: 4
- Re-Enroll Every 2 Years: 4

Caseworker Explained Keeping Current Requirements

- Yes: 17
- No: 2
- Don’t Know: 1

*Participants could provide more than one response
Successful Participant Interviews

Agency Provided or Referred Customer to Other Services

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

Other Services Provided or Referred

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIHEAP</td>
<td>4</td>
</tr>
<tr>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>Housing</td>
<td>3</td>
</tr>
<tr>
<td>WAP</td>
<td>1</td>
</tr>
<tr>
<td>Keeping Cooling</td>
<td>1</td>
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</table>

*Participants could provide more than one response*
Successful Participant Interviews

Ameren Bill Payment Difficulty

Before Keeping Current

<table>
<thead>
<tr>
<th>Difficulty Level</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>20</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>0</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>0</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>0</td>
</tr>
</tbody>
</table>

While in Keeping Current

<table>
<thead>
<tr>
<th>Difficulty Level</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Difficult</td>
<td>4</td>
</tr>
<tr>
<td>Not Too Difficult</td>
<td>9</td>
</tr>
<tr>
<td>Not at All Difficult</td>
<td>7</td>
</tr>
</tbody>
</table>
Successful Participant Interviews

Challenges Predicted Following Program Completion

- Yes: 17
- No: 3

Predicted or Actual Ability to Manage Ameren Bills Following Program

- Yes: 4
- No: 15
- Don’t Know: 1
Successful Participant Interviews

Customer Quotes - Challenges After Program Completion

• “If the program goes away, I will not be able to pay my electric bill. I need electricity to power my oxygen and other medical equipment, so without Keeping Current I will either have to move in with my son or I will die.”

• “Yes, there would be challenges. I am on a fixed income so it would be the same as it was before the program. I would likely be at risk of getting my electricity shut off several times a year.”

• “Yes, I am already facing challenges. I have had disconnect notices this year alone about ten times already. When you are on a fixed income, you have to choose what you are going to be able to pay for and what you are not.”

• “Yes, I would have trouble managing my bills because the only way I can pay the entire bill each month is because they are giving me a cheaper rate. And not knowing what the payment is going to be each month would make it impossible to budget.”
Successful Participant Interviews

Plan to Apply for LIHEAP

- Yes: 11
- No: 5
- Don't Know: 4
# Successful Participant Interviews

<table>
<thead>
<tr>
<th>Additional Comments about Keeping Current Program</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gratitude for Keeping Current / Great Program</td>
<td>16</td>
</tr>
<tr>
<td>Hope to Continue on the Program</td>
<td>9</td>
</tr>
<tr>
<td>Lower Electricity Rates</td>
<td>3</td>
</tr>
<tr>
<td>Increase Outreach / Expand Eligibility</td>
<td>2</td>
</tr>
<tr>
<td>Offer Automatic Re-Enrollment</td>
<td>2</td>
</tr>
<tr>
<td>Increase Bill Credit Amount</td>
<td>2</td>
</tr>
<tr>
<td>Be More Lenient with Payment Deadlines / Program Removal</td>
<td>2</td>
</tr>
<tr>
<td>Improve Communication Regarding Program Changes</td>
<td>1</td>
</tr>
<tr>
<td>Add an Emergency Equipment Repair Component</td>
<td>1</td>
</tr>
<tr>
<td>No Additional Comments</td>
<td>3</td>
</tr>
</tbody>
</table>

*Participants could provide more than one response*
Customer Quotes – Additional Comments & Recommendations

• “I am really grateful for the program. It would be great if the program periods were extended beyond two years or if we could be automatically re-enrolled. Also, it wouldn’t hurt if the bill credits were raised a bit.”

• “It would be really great if Ameren would have an equipment repair and replace program at discounted monthly rates for folks like Spire offers. It would also be very nice if you did not have to apply for Keeping Current every two years. I really think it would be beneficial if they could lower the rates, because it is just getting out of hand.”

• “I really think they should offer customers on the program some more leeway when it comes to getting your bill paid on time. Also, I think it would be really nice if the Ameren bill credits increased in the winter to match the increased need for usage in the winter to stay warm.”

• “I really think that Ameren should do more to alert us when they are going to be adjusting the budget billing. Other than that the program has really been a godsend. I wish they would let us know when the bills are going to change and how much so that we can save some of our money from the month before.”
Successful Participant Interviews

Summary of Findings

Participant Reported Success

Very Successful
18 of 20 participants

Somewhat Successful
2 of 20 participants

Reasoning

Very Successful
18 – never late payment
6 – paid down arrearages

Somewhat Successful
Made payments for a year but then fell behind

Reasons for Success

17 said having their bill reduced each month was enough

12 said budget billing contributed to their success
Successful Participant Interviews

Summary of Findings

Sufficiency of Keeping Current Assistance
- 17 of 20 felt that KC benefits provided enough support on their bill

Difficulty Making Monthly Ameren Payments
- Prior to KC: All 20 said it was very difficult
- After KC: None said it was very difficult

Predicting Challenges After Program Completion
- 17 of 20 participants thought they would face challenges after completing the program

Applying for LIHEAP
- Planning: 11
- Not Planning: 5
- Did not Know: 4
KEEPING CURRENT IMPACTS
Program Impacts
Research Goals

- Bill Credits and Arrearage Reduction Credits Received
- Affordability Impacts
- Bill Payment Impacts
- Energy Assistance Received
- Collections Impacts
Program Impacts
Treatment & Comparison

Treatment Group
• Keeping Current Participants
• Enrolled between January 2017 & April 2018

Comparison Groups
• Later participants
  • Enrolled between May 2018 & December 2018
  • No KC benefits in the 2 years prior
• Nonparticipants
  • LIHEAP recipients
Program Impacts
Bill Credits

Percent Received Monthly Bill Credits

Higher percentage than in the previous evaluations. Only 29% received in 12th month of 2013 evaluation and 46% in 12th month of 2016 evaluation. May be due to the increase in the credit.
Keeping Current credits were higher than in the previous evaluations due to greater program benefits and improved payment compliance by participants.
Program Impacts
Arrearage Reduction

Percent Received Arrearage Reduction
Those with Arrearages at Enrollment

Month after Enrollment

1  2  3  4  5  6  7  8  9  10  11  12
0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

82% 83% 77% 78% 73% 70% 67% 63% 61% 59% 53% 25%
Program Impacts
Arrearage Reduction

Amount of Arrearage Reduction Received

- $0: 9%
- ≤$100: 12%
- $101-$200: 17%
- $201-$300: 10%
- $301-$400: 10%
- $401-$500: 8%
- >$500: 33%

Participants with Arrearage at Enrollment
The energy burden for Alternative Heat participants declined from 23% in the 2016 Evaluation due to an increase in the Alternative Heating Credit as of April 2017.
Program Impacts
Energy Burden

Participant Energy Burden Distribution

Electric Heating

Alternative Heating

Pre    Post

≤5%    2%     12%
6%-10% 21%    24%
11%-20% 26%    20%
21%-30% 26%    20%
>30%    18%    19%

Pre    Post

≤5%    2%     12%
6%-10% 21%    24%
11%-20% 26%    20%
21%-30% 26%    20%
>30%    18%    19%

Pre    Post

≤5%    2%     12%
6%-10% 21%    24%
11%-20% 26%    20%
21%-30% 26%    20%
>30%    18%    19%

Pre    Post

≤5%    2%     12%
6%-10% 21%    24%
11%-20% 26%    20%
21%-30% 26%    20%
>30%    18%    19%
Program Impacts
Bill Payment

Bill Coverage Rate ≥ 90%

<table>
<thead>
<tr>
<th>Service</th>
<th>Pre</th>
<th>Post</th>
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</thead>
<tbody>
<tr>
<td>Electric Heating</td>
<td>56%</td>
<td>68%</td>
</tr>
<tr>
<td>Alternative Heating</td>
<td>68%</td>
<td>80%</td>
</tr>
<tr>
<td>Cooling</td>
<td>60%</td>
<td>54%</td>
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Program Impacts
Bill Payment

Number of Missed Payments

Electric Heat

<table>
<thead>
<tr>
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<th>Pre</th>
<th>Post</th>
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<tbody>
<tr>
<td>0</td>
<td>46%</td>
<td>58%</td>
</tr>
<tr>
<td>1</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>&gt;1</td>
<td>40%</td>
<td>30%</td>
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Alternative Heat

<table>
<thead>
<tr>
<th></th>
<th>Pre</th>
<th>Post</th>
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<tbody>
<tr>
<td>0</td>
<td>57%</td>
<td>74%</td>
</tr>
<tr>
<td>1</td>
<td>16%</td>
<td>8%</td>
</tr>
<tr>
<td>&gt;1</td>
<td>26%</td>
<td>18%</td>
</tr>
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</table>
Program Impacts
Bill Payment

**Total Bill Coverage Rate**

![Bar Chart](chart.png)

- **Electric Heat**
  - Pre: 94%
  - Post: 97%

- **Alternative Heat**
  - Pre: 94%
  - Post: 104%

**Legend**
- Green: Pre
- Blue: Post
Program Impacts
Ending Balance

Balance at End of Period

<table>
<thead>
<tr>
<th>Heat Type</th>
<th>Pre</th>
<th>Post</th>
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</thead>
<tbody>
<tr>
<td>Electric Heat</td>
<td>$309</td>
<td>$157</td>
</tr>
<tr>
<td>Alternative Heat</td>
<td>$298</td>
<td>$126</td>
</tr>
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</table>
Program Impacts
LIHEAP Receipt

Percent Received LIHEAP

Electric Heat: Pre 54%, Post 47%
Alternative Heat: Pre 43%, Post 39%
Cooling: Pre 41%, Post 41%
Program Impacts
Service Termination

Percent with Service Termination

<table>
<thead>
<tr>
<th>Heat Source</th>
<th>Pre</th>
<th>Post</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric Heat</td>
<td>30%</td>
<td>16%</td>
</tr>
<tr>
<td>Alternative Heat</td>
<td>18%</td>
<td>23%</td>
</tr>
</tbody>
</table>

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Electric Heat
Alternative Heat

Pre
Post
Program Impacts
Payment Arrangements

Percent with Payment Arrangements

Electric Heat
- Pre: 62%
- Post: 19%

Alternative Heat
- Pre: 66%
- Post: 33%
Program Impacts Summary

Bill Credits
- Electric Heating: $642
- Alternative Heating: $285
- Cooling: $75

Arrearage Reduction
- 82% with arrearages received forgiveness
- $455 mean forgiveness

Affordability
- Electric Heat – Burden reduced from 27% to 22%
- Alternative Heat – Burden reduced from 22% to 19%
- Keeping Cool – Impact not significant
Program Impacts Summary

Bill Payment

• Keeping Current
  • Increase in payment regularity
  • Increased coverage rates
  • Fewer missed payments
  • Decline in balance

Assistance

• Reduced LIHEAP Receipt

Collections

• Keeping Current
  • Reduction in collections actions
  • Reduction in service terminations
FINDINGS AND RECOMMENDATIONS
Findings & Recommendations

Program Design

Vulnerable Households Served

• 76% had elderly, disabled, or young child.

Participants had significant bill payment problems

• Many enter with high arrearages.

Alternative heat had smaller improvement than electric heat

• Agencies should refer these customers for weatherization based on usage.
• Ameren should consider higher monthly credits for alternative heat customers.
Findings & Recommendations
Implementation

Majority of enrollments were completed by only a few agencies

- 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.

The percent who received credits declined over the year after enrollment

- Agencies should provide periodic outreach to participants to remind them of the benefits of continuing to pay their monthly Ameren bill and to see if other assistance is needed.

Reduction in LIHEAP receipt

- Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP. Ameren and/or the agencies should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply.

Many reported that they did not receive a referral from their agency

- Ameren should encourage agencies to provide referrals and additional assistance to customers when they enroll in Keeping Current.
Findings & Recommendations

Impacts

- Improved affordability, but still high energy burdens
- Improved payment regularity and bill coverage rates
- Reduced LIHEAP receipt
- Reduced collections actions and service terminations
Findings & Recommendations
Alternative Program Models

- **Percentage of Income Payment Program (PIPP)**
  - Targets specific energy burden
  - Higher cost
  - Concern about increased usage

- **Fixed Credit Program Based on Percentage of Income**
  - Targets specific energy burden
  - Factors in LIHEAP benefit for electric heaters
  - Reduced concern about increased usage

- **Percentage Discount**
  - Can target higher discounts to customers with lower poverty level or greater burdens
  - Customers share responsibility for increased usage
  - Easier implementation than PIPP