



# **Ameren Keeping Current Program Final Evaluation Report**

**November 2019**

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# Table of Contents

Executive Summary .....	i
Evaluation .....	i
Keeping Current Statistics .....	ii
Participant Interviews .....	iii
Successful Participant Interviews .....	iv
Keeping Current Impacts .....	vi
Recommendations.....	viii
I. Introduction .....	1
A. Keeping Current Program.....	1
B. Research Activities .....	1
C. Organization of the Report.....	2
II. Keeping Current Program .....	3
A. Overview.....	3
B. Resources and Agency Compensation.....	3
C. Eligibility .....	4
D. Benefits .....	5
III. Keeping Current Statistics .....	6
A. Participants.....	6
B. Agencies.....	14
C. Summary.....	15
IV. Participant Interviews .....	17
A. Research Methodology .....	17
B. Demographics .....	18
C. Participation and Benefits .....	19
D. Impact on Bills and Energy Use .....	26
E. LIHEAP and WAP Participation .....	30
F. Program Importance and Satisfaction.....	32
G. Summary of Findings.....	35
V. Successful Participant Interviews .....	37
A. Research Methodology .....	37
B. Status Confirmation and Program Success .....	38

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C. Program Understanding .....	39
D. Keeping Current and Additional Assistance.....	43
E. Summary of Findings.....	49
VI. Keeping Current Impacts .....	52
A. Goals .....	52
B. Methodology .....	52
C. Data Attrition .....	54
D. Participant Characteristics .....	57
E. Program Benefits .....	61
F. Affordability .....	67
G. Bill Payment.....	71
H. Assistance Payments.....	79
I. Collections .....	82
J. Summary.....	84
VII. Findings and Recommendations .....	87
A. Design .....	87
B. Implementation .....	88
C. Impacts.....	90

## 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 has continued with some refinements to the design based on periodic evaluation findings. This report presents the results from the fourth evaluation of Keeping Current and assesses experiences with the program from 2017 through 2019.

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 year-round component 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.

### *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 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.
- **Current Participant Interviews** – We conducted telephone interviews with a sample of 30 year-round program participants who were participating in the program to assess customers' understanding of the program, its impact on bills and energy use, participation in LIHEAP, and the participants' views on the program.
- **Successful Participant Interviews** – We conducted in-depth telephone interviews with a sample of 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program to understand why the program worked for them.
- **Impact Analysis** – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.
- **Agency Feedback** – We presented the results of the evaluation to agency representatives and obtained their feedback and recommendations for the Keeping Current program.

## *Keeping Current Statistics*

This section provides a summary of the program database analysis of clients enrolled from January 2017 through December 2018.

- **Enrollment:** There was a total of 3,889 enrollments and 3,386 unique customers enrolled during this period.
- **Status:** At the time of the data download in February 2019, 925 of the 1,721 Electric Heat enrollments were still active and 198 of the 455 Alternative Heat enrollments were still active.
- **Poverty Level:** About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.
- **Vulnerable Households:** About 65 percent of year-round participants and all Keeping Cooling participants had at least one vulnerable member in the household. Eighty-two percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 percent were retired.
- **Keeping Current Monthly Credits:** The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.
- **Arrearages:** At the time of enrollment, active participants in the year-round programs had an average outstanding account balance of about \$750. The average monthly arrearage credit was \$73 for active participants in the Electric Heat Program and \$62 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 \$90 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.
- **Full Bill:** The full annual (non-discounted) bills for Electric Heat participants averaged \$1,932 and the full annual bills for Alternative Heat participants averaged \$1,656.

- **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 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden for active Alternative Heat customers would be 24 percent without the credit and was 20 percent with the credit.
- **Agency Enrollment:** More than 75 percent of all Keeping Current and Keeping Cooling Program participants were enrolled by People’s Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

### *Participant Interviews*

APPRISE conducted telephone interviews with 30 Keeping Current participants. Key findings from these interviews were as follows.

- **Demographics:** Only eight of the 30 respondents reported that they own their homes. Respondents were more likely to receive public assistance than employment or retirement income. Nine of the 30 respondents had been unemployed in the past year.
- **Participation and Benefits**
  - **Information Source:** Most respondents learned about the program from a local agency. Other information sources were Ameren or a friend or relative.
  - **Enrollment Difficulty:** Twenty-six of the 30 respondents stated that it was not difficult to enroll in Keeping Current.
  - **Payment at Enrollment:** Seventeen of the 30 respondents stated that it was very or somewhat difficult to make the payment toward their outstanding balance at the time of Keeping Current enrollment.
  - **Benefits:** While 29 of the 30 respondents agreed that bill credits and even monthly payments were benefits of the Keeping Current Program, 27 of the 30 respondents agreed that arrearage forgiveness was a benefit.
  - **Other Services:** Eleven of the 30 respondents stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current.
- **Impact on Bills and Usage**
  - **Ameren Bill Payment Difficulty:** While all 30 respondents said it was somewhat or very difficult to pay the Ameren bills prior to enrolling in the Keeping Current Program, only four respondents said that it was somewhat difficult and no respondents said it was very difficult to pay their Ameren bills while participating in Keeping Current.

- Other Bill Payment Difficulty: While 16 respondents stated that it was very difficult to pay their other bills prior to Keeping Current enrollment, only two stated that it was very difficult following enrollment in Keeping Current.
- Air Conditioning Usage: While 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program because they were concerned about affording the electric bill, only six said they did so after enrollment.
- LIHEAP and WAP Participation: While 16 of the 30 participants stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were eligible, two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application. It appears that Keeping Current participants need additional information about LIHEAP.
- Program Importance and Satisfaction: All of the respondents stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 respondents stated that they felt they needed additional assistance. All but one respondent was very or somewhat satisfied with the local agency and all but one respondent was very or somewhat satisfied with the Keeping Current Program.

### ***Successful Participant Interviews***

APPRISE conducted in-depth telephone interviews with 20 successful Keeping Current participants to understand why the program worked for these households. Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

This section provides a summary of findings from those interviews.

#### Program Success

Findings related to program success are summarized below.

- Participants were asked how successful they thought they had been in the Keeping Current Program. While 18 participants indicated they had been very successful, two said that they had been somewhat successful in Keeping Current. Those who considered themselves to be very successful provided the following reasons they categorized themselves in that manner.
  - All 18 participants stated that they had been able pay their bills and had never been late or missed a payment.

- Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
- Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but they had started to miss payments and were eventually removed from the program.

- The participants stated that the program worked for them for the following reasons.
  - 17 of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
  - 12 stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

### Program Understanding

Findings related to program understanding are summarized below.

- When asked what benefits they received from Keeping Current, participants provided the following responses.
  - 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
  - 15 participants reported that they received the benefit of having even and predictable monthly payments.
  - Six participants noted the arrearage forgiveness benefits.
- 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support.
- Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically.

### Keeping Current and Additional Assistance

Findings related to program assistance are summarized below.

- Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. While ten participants indicated that the agency provided or referred them to other assistance, the other ten participants indicated that the agency did not.
- All 20 participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current, but none said it was very difficult after joining the program.

- Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program.
- When asked if they thought they would be applying for LIHEAP assistance this fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

### ***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 99 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 59 percent received a credit in the twelfth month following enrollment. These results are improved over the previous evaluation.
  - **Benefit Amount:** Total bill credits averaged \$642 for the Electric Heat participants, \$285 for the Alternative Heat participants, and \$75 for the Cooling participants. Alternative Heating customers received much higher benefits than what was seen in the last evaluation due to an increase in the monthly amount of these credits as of April 2017.
  - **Arrearage Reduction:** While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 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 the electric cost 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 had a three percentage point decline in their burdens and faced burdens of 19 percent while participating in the program. (This is lower than the 23 percent seen in the previous evaluation due to the increased Alternative Heat credit.)

Both Electric Heat and Alternative Heat participants were more likely to have affordable burdens following participation in the program. While only two percent of the Electric Heat enrollees had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. While only 12 percent of the Alternative Heat enrollees had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

- *Bill Payment Impacts*

- Number of Customer Payments: The program resulted in an increase in payment regularity. Electric Heat participants averaged eight payments in the pre-enrollment period and had a net increase of about one payment following enrollment. Alternative Heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.
- Bill Coverage Rates: 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 seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.
- Balance: Electric Heat participants' balances declined by an average of \$213 and Alternative Heat participants had a net balance decline of \$182.

- *LIHEAP Assistance*

- LIHEAP Grant: Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre-enrollment period, 47 percent received it in the post period. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

- *Collections Impacts*

- The Electric 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 percentage points for the participants, payment arrangements declined by 44 percentage points. The Alternative Heat participants reduced their payment arrangements by 33 percentage points. The cooling participants did not have significant impacts.

## ***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 – The previous evaluation found that the credits for Alternative Heat customers were significantly lower than for those with Electric Heat and their payment responsibilities were higher. Keeping Current increased the Alternative Heat credits in April 2017 but their monthly payment responsibility is still higher than for the Electric Heat participants. As in the previous evaluation, we recommend that agencies 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 again consider higher monthly credits for these customers, given that they have another energy bill for heating.*
4. *Keeping Current Benefit Description at Enrollment – Ameren should work with the agencies to develop a system to enable agencies to provide enrollees with information on their projected monthly credit and monthly payment responsibility at the time of enrollment.*
5. *Flexibility in Due Date – Ameren has developed a manual process to allow customers to select a bill due date that works with their paycheck or benefit check schedule. They are currently working on an automated system to allow customers to choose the bill due date.*

### **Implementation**

1. *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.*
2. *Participant Outreach – 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.*
3. *Agency Alert – Agencies currently receive an alert when the customer misses the second Keeping Current payment. The agencies should receive this alert when the customer misses the first Keeping Current payment so that the agency can contact customers and*

*help them get back on track with their Keeping Current payment before they are removed from the program.*

4. *LIHEAP and WAP Enrollment – Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP. Ameren and/or the agencies should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance. Ameren should consider providing an additional bill credit to customers who receive WAP services as an additional incentive to move forward with WAP.*
5. *Other Agency Assistance – Ameren should encourage agencies to provide referrals and additional assistance to customers when they enroll in Keeping Current, and to follow up with customers after enrollment to remind them about the other assistance that is available.*

### **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.*
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 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 has 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 has continued with some refinements to the design based on periodic evaluation findings. This report is the fourth evaluation of Keeping Current and summarizes the most current research that assesses experiences with the program from 2017 through 2019.

### 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 year-round component 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.
- Current Participant Interviews – We conducted telephone interviews with a sample of 30 year-round program participants who were participating in the program to understand customers' understanding of the program, its impact on bills and energy use, participation in LIHEAP and WAP, and the participants' views on the program.
- Successful Participant Interviews – We conducted in-depth telephone interviews with a sample of 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program to understand why the program worked for them.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.
- Agency Feedback – We presented the results of the evaluation to agency representatives and obtained their feedback and recommendations for the Keeping Current program.

### ***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 – Current Participant Interviews: This section presents findings from the interviews with Keeping Current participants.
- Section V – Successful Participant Interviews: This section presents findings from in-depth interviews with current or recent Keeping Current participants who were successful in the program or successfully completed the program.
- Section VI – Keeping Current Impacts: This section presents findings from the impact analysis.
- Section VII – 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. Program funding has been reauthorized and the program has continued with some refinements to the design based on periodic evaluation findings.

### 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 apply for LIHEAP and weatherization, and reviewing the online database to determine if customers fulfill their payment responsibilities. Agencies receive \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment.

Ameren staff process the applications received from the energy assistance agencies. They verify the customers' balances, confirm that the customer satisfied the down payment requirement, and make sure that there are no other issues. The most common issue is that the customer has financial misgivings on the account, such as outstanding bad checks that have been returned, or a diversion on the account. That amount has to be covered before the application can be approved. Once the customer is confirmed to have no issues, the customer is enrolled in Keeping Current.

Ameren staff reported that the agencies are very helpful, and they reach out when they have questions or concerns. They are working diligently to get the customer the service that is needed. However, there is a concern that there are not enough participating agencies. While some of the current agencies are very active, others rarely submit an application.

As there is no arrearage requirement to enroll in the program, it should be used more proactively even if the customer's balance is not so high. Customers would benefit from the monthly credit and it should be used more.

The program was not initially promoted very heavily. The agencies view Keeping Current as a very special option, only for extreme circumstances. Ameren has been reminding agencies that the program does not require high arrearages, especially for elderly customers who could benefit from two years on the program. However, there has been high turnover at the agencies, so ongoing education is very important. There are situations where Ameren recommends a customer for the program and then hears back that the individual at the agency who previously worked on the program has left, and they don't know how to do the enrollment. The program enrollments are usually the responsibility of only one person at the agency, and it is not commonly used.

When Ameren meets with the agencies, they see an uptick in the applications, but then it levels off. Volunteers and some staff may only be there for a season. Ameren is considering direct outreach to customers to heighten awareness about the program.

Ameren does not have a set timeframe for meeting with the agencies. The agencies can reach out when they have concerns or are interested in training. Ameren typically reaches out one to two times per year to let the agency know that training is available.

### **C. *Eligibility***

Customers on the Residential Service Rate who have income less than or equal to 150 percent of the Federal Poverty Level (FPL) are eligible for the Keeping Current component. This was revised from the previous eligibility limit of 125 percent of the FPL in April 2017.

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 FPL, or
- Income less than or equal to 150 percent of the FPL 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. This was changed from 135 percent of the FPL in April 2017.

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. Another change made in April 2017 was that participants with a missed, late, or partial payment are allowed to receive the monthly bill credit and still be considered current on the program. This is a one-time exception.

A Keeping Current agency may request a one-time re-enrollment for a defaulted customer who experienced a short-term, unanticipated financial hardship.

As recommended in the last evaluation, Ameren now allows participants to choose their billing cycle/preferred payment due date, rather than one set by Ameren. This is currently a manual process, but they are working to automate the process.

#### **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 \$35 or \$40, depending on the customer's poverty level. The Alternative Electric Heat benefits were increased in April 2017. The Electric Heating benefits were increased in Phase II, but remained the same since that time.

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			Alternative Heating		
	Pilot	Revised Phase II	Continues April 2017	Pilot	Revised Phase II	Revised April 2017
≤25%	\$55	\$90	\$90	\$20	\$30	\$40
26% - 50%	\$40	\$90	\$90	\$15	\$30	\$40
51% - 75%	\$25	\$60	\$60	\$10	\$25	\$35
75% - 100%	\$10	\$60	\$60	\$5	\$25	\$35
101% - 125%	--	\$60	\$60	--	\$25	\$35
126% - 150%	--	--	\$60	--	--	\$35

##### **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 January 1, 2017 through December 31, 2018. 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 January 2017 through December 2018. The table shows that there was a total of 3,889 enrollments and 3,386 unique customers were enrolled during this period.

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

	Program Enrollments 1/1/17 – 12/31/18			
	Electric Heat	Alternative Heat	Cooling	Total
Total	2,090	534	1,265	3,889
Unduplicated	1,721	455	1,210	3,386

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 925 of the 1,721 Electric Heat enrollees were still active and 198 of the 455 Alternative Heat enrollees were still active at the time of the data download in February 2019.

- Approved includes the Approval Confirmed and the Approval Recorded statuses. Approval Confirmed comprises over 96 percent of these customers.
- Cancelled includes the System Cancelled and Program Cancelled categories. System Cancelled represents over 90 percent of these customers.

**Table III-2  
Program Status (as of February 2019)**

Enrollment Status	Program Enrollments 1/1/17 – 12/31/18			
	Electric Heat	Alternative Heat	Cooling	Total
Approved	925	198	546	1,669
Cancelled	796	257	664	1,717
Total	1,721	455	1,210	3,386

Note: Approved includes "Approval Confirmed" and "Approval Recorded". Cancelled includes "System Cancelled" and "Program Cancelled".

Table III-3 displays the poverty level for all enrollments and active participants. About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.

**Table III-3  
Poverty Level**

Poverty Level	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
≤25%	21%	20%	20%	15%	1%	3%	14%	14%
26% - 50%	16%	15%	18%	19%	3%	4%	12%	12%
51% - 75%	24%	23%	25%	21%	28%	29%	26%	25%
76% - 100%	21%	23%	21%	26%	41%	40%	28%	29%
101% - 125%	13%	14%	11%	11%	22%	20%	16%	15%
126% - 150%	5%	5%	6%	8%	5%	5%	5%	5%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-4 displays the vulnerable status of the participating customers. As designed, all Keeping Cooling participants had an elderly or disabled household member. While about 15 percent of the heating participants had an elderly household member, about 40 percent had a disabled household member, and about 15 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%	17%	15%	21%	80%	82%	37%	39%
% Disabled	39%	43%	38%	41%	68%	69%	49%	51%
% Child ≤5	18%	14%	21%	21%	<1%	<1%	12%	10%
% Any Vulnerable	62%	64%	63%	70%	100%	100%	76%	76%

Table III-5 displays the employment status of the participants. About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 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 <sup>1</sup>	27%	26%	31%	31%	1%	2%	18%	18%
Retired	5%	7%	5%	7%	40%	34%	17%	16%
Unemployed	68%	68%	63%	62%	59%	64%	64%	66%
Status Missing	<1%	0%	0%	0%	0%	0%	<1%	0%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> Employed status includes self-employed customers and students.

Table III-6 displays the level of arrearages at enrollment for the year-round participants. The table shows that the mean level of arrears at enrollment was about \$850 for all participants, \$800 for the active Electric Heat participants, and \$700 for active Alternative Heat participants. About 20 percent of active participants had arrears over \$1,250 at enrollment. While 24 percent of active Electric Heat customers had arrears of \$250 or less at enrollment 28 percent of active 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%	4%	3%	5%
\$1 - \$100	5%	7%	5%	9%
\$101 - \$250	11%	13%	11%	14%
\$251 - \$500	18%	20%	21%	23%
\$501 - \$750	15%	15%	17%	18%
\$751 - \$1,000	13%	12%	15%	10%
\$1,001 - \$1,250	10%	9%	8%	5%
>\$1,250	24%	21%	21%	16%
TOTAL	100%	100%	100%	100%
Mean Arrears	\$883	\$800	\$836	\$688

Table III-7 displays the monthly bill credit provided by the program. Monthly credits were significantly increased for Electric Heat participants when the program was revised in April 2013 and for Alternative Heat participants when the program was revised in April 2017. Additionally the maximum poverty level was increased from 125 percent to 150 percent in April 2017.

**Table III-7  
Monthly Program Credits by Poverty Level**

Poverty Level	Monthly Bill Credit					
	Electric Heating			Alternative Heating		
	Pilot	Revised Phase II	Continues April 2017	Pilot	Revised Phase II	Revised April 2017
≤25%	\$55	\$90	\$90	\$20	\$30	\$40
26% - 50%	\$40	\$90	\$90	\$15	\$30	\$40
51% - 75%	\$25	\$60	\$60	\$10	\$25	\$35
75% - 100%	\$10	\$60	\$60	\$5	\$25	\$35
101% - 125%	--	\$60	\$60	--	\$25	\$35
126% - 150%	--	--	\$60	--	--	\$35

Table III-8 displays the monthly program credit received by participants. The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.

**Table III-8  
Monthly Program Credit**

Monthly Program Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$25	0%	0%	2%	2%
\$30	0%	0%	<1%	0%
\$35	0%	0%	60%	65%
\$40	0%	0%	37%	34%
\$60	62%	65%	0%	0%
\$90	38%	35%	0%	0%
Total	100%	100%	100%	100%
Mean	\$71	\$71	\$37	\$37

Table III-9 displays the months enrolled and the number of 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 enrolled for eight months received an average of 7.3 credits and Electric Heat customers enrolled for ten months received an average of 9.2 credits.

**Table III-9  
Months Enrolled and Number of Payment Credits Received**

Months Enrolled	Participants			
	Active Electric Heat <sup>†</sup>		Active Alternative Heat	
	# Participants	# Payment Credits	# Participants	# Payment Credits
1	0	0	0	0
2	45	1.2	27	1.2
3	104	2.4	20	2.2
4	140	3.4	27	3.2
5	97	4.3	6	4.2
6	111	5.1	20	4.8
7	68	6.2	10	6.3
8	68	7.3	15	7.3
9	47	7.8	10	8.5
10	22	9.2	4	9.3
11	17	10.3	4	10.5
>11	206	17.6	55	16.8
<b>All Participants</b>	<b>925</b>	<b>7.6</b>	<b>198</b>	<b>7.8</b>

Table III-10 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 \$90 for active Electric Heat customers and \$101 for active Alternative Heat customers.

**Table III-10**  
**Monthly Customer Responsibility**

Monthly Customer Responsibility	Program Enrollments			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$1 - \$25	17%	19%	4%	8%
\$26 - \$50	21%	22%	6%	9%
\$51 - \$100	25%	23%	44%	40%
\$101 - \$150	19%	20%	28%	25%
\$151 - \$200	10%	10%	10%	12%
>\$200	8%	8%	7%	6%
TOTAL	100%	100%	100%	100%
Mean	\$92	\$90	\$105	\$101

Note: 24 Electric Heat participants and six Alternative Heat participants were excluded due to missing monthly payment data.

Given the average monthly payment responsibilities of \$90 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program and the average monthly credits of \$71 for Electric Heat participants and \$37 for Alternative Heat participants, the full annual bills for Electric Heat participants average \$1,932 and the full annual bills for Alternative Heat participants average \$1,656.

Table III-11 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 energy burden for active Electric Heat participants would be 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden for active Alternative Heat customers was 24 percent without the credit and 20 percent with the credit.

**Table III-11  
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%	21%	55%	22%	55%	27%	49%	34%	54%
11-20%	37%	21%	37%	22%	39%	25%	39%	27%
21-30%	14%	7%	15%	7%	11%	7%	10%	4%
31-40%	6%	2%	6%	2%	4%	4%	3%	3%
41-50%	3%	3%	3%	4%	3%	1%	2%	1%
>50%	18%	11%	18%	10%	16%	13%	12%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%
Mean	31%	20%	30%	20%	27%	22%	24%	20%

Note: 24 Electric Heat participants and six Alternative Heat participants were excluded due to missing monthly payment data.

Table III-12 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 \$73 for active Electric Heat customers and \$62 for active Alternative Heat customers.

**Table III-12  
Monthly Arrearage Credit**

Monthly Arrearage Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	4%	3%	5%
\$1 - \$50	38%	44%	42%	51%
\$51 - \$100	30%	26%	31%	26%
\$101 - \$150	17%	15%	15%	10%
>\$150	12%	11%	10%	9%
TOTAL	100%	100%	100%	100%
Mean	\$80	\$73	\$76	\$62

Table III-13 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 11 months, as after 11 credits, the balances are paid off.

**Table III-13**  
**Months Enrolled and Number of Arrears Credits Received**

Months Enrolled	Participants			
	Active Electric Heat		Active Alternative Heat	
	# Participants	# Arrears Credits	# Participants	# Arrears Credits
1	0	0.0	0	0
2	44	1.2	27	1.2
3	104	2.3	20	2.2
4	137	3.4	27	3.2
5	95	4.3	6	4.2
6	108	5.1	20	4.8
7	67	6.2	10	6.3
8	63	7.3	15	7.3
9	45	7.8	10	8.5
10	21	9.4	4	9.5
11	16	11.0	3	11.0
>11	189	10.9	46	10.8
<b>All Participants</b>	<b>889</b>	<b>6.1</b>	<b>188</b>	<b>5.9</b>

Table III-14 displays the percent of customers that requested and received LIHEAP according to the agency reports. The table shows that 86 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-14**  
**LIHEAP Receipt**

LIHEAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
LIHEAP Requested	19%	21%	16%	20%	7%	2%	15%	15%
LIHEAP Received	81%	80%	84%	80%	93%	98%	86%	86%

Table III-15 displays information on WAP receipt. The table shows that 35 percent of participants requested WAP and 65 percent received WAP. However, it is not clear how these data are collected and/or verified.

**Table III-15  
WAP Receipt**

WAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
WAP Requested	56%	51%	39%	40%	36%	6%	47%	35%
WAP Received	44%	49%	61%	61%	64%	94%	54%	65%

**B. Agencies**

Table III-16 provides information on the number of enrollments by agency. The table shows that the majority of enrollments were completed by People's Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

**Table III-16  
Number of Enrollments by Agency**

Agency	Number of Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
People's Community Action Agency	568	278	27	10	1,017	402	1,612	690
CAA St. Louis County	120	51	182	61	159	120	461	232
Jefferson-Franklin CAC	292	199	28	21	0	0	320	220
Delta Area Economic Opportunity Corp	144	57	72	26	0	0	216	83
Good Samaritan Center	103	64	78	48	0	0	181	112
East Missouri Action	141	69	16	5	8	4	165	78
Central Missouri Community Action	70	51	19	10	4	4	93	65
Urban League Community Center	91	56	2	1	0	0	93	57
Northeast Missouri CAA	66	35	14	7	0	0	80	42
Urban League North County	61	36	0	0	0	0	61	36
North East CAC	46	18	6	1	0	0	52	19
Salvation Army	14	7	11	8	21	15	46	30
Missouri Ozarks CAA	2	1	0	0	1	1	3	2
West Central Missouri CAA	2	2	0	0	0	0	2	2
St. Patrick Center	1	1	0	0	0	0	1	1
<b>TOTAL</b>	<b>1,721</b>	<b>925</b>	<b>455</b>	<b>198</b>	<b>1,210</b>	<b>546</b>	<b>3,386</b>	<b>1,669</b>

### ***C. Summary***

APPRISE conducted analysis of the Keeping Current and Keeping Cooling Program data available on the United Way website. Customers who enrolled from January 1, 2017 through December 31, 2018 were included in the analysis. Key findings from this analysis are summarized below.

- **Enrollment:** There was a total of 3,889 enrollments and 3,386 unique customers were enrolled during this period.
- **Status:** At the time of the data download in February 2019, 925 of the 1,721 Electric Heat enrollees were still active and 198 of the 455 Alternative Heat enrollees were still active.
- **Poverty Level:** About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.
- **Vulnerable Households:** About 65 percent of year-round participants and all Keeping Cooling participants had at least one vulnerable member in the household. Eighty-two percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 percent were retired.
- **Keeping Current Monthly Credits:** The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.
- **Arrearages:** At the time of enrollment, active participants in the year-round programs had an average outstanding account balance of about \$850. The average monthly arrearage credit was \$73 for active participants in the Electric Heat Program and \$62 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 \$90 for active participants in the Electric Heat Program and \$101 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 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden

for active Alternative Heat customers would be 24 percent without the credit and was 20 percent with the credit.

- Agency Enrollment: More than 75 percent of all Keeping Current and Keeping Cooling Program participants were enrolled by People’s Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

## IV. Participant Interviews

APPRISE conducted telephone interviews with Keeping Current participants who were currently participating in the program. This section provides a description of the research and a summary of findings from the interviews.

### A. *Research Methodology*

APPRISE conducted telephone interviews with customers who were participating in the Keeping Current Program. Surveys were conducted between May 10, 2019 and May 31, 2019. 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. Most interviews were conducted via outbound calling.

Table IV-1 displays the final dispositions for the survey. Thirty interviews were completed overall, with 18 Electric Heat participants and 12 Alternative Heat participants. Most of the customers who were not interviewed either did not answer the phone or had a non-working phone or incorrect phone number.

**Table IV-1  
Final Dispositions**

	Alternative Heating	Electric Heating	Total
Selected Sample	40	40	80
No Answer/Busy/Voicemail	11	11	22
Non-Working Phone /Wrong Number	12	10	22
Refused	4	1	5
Other	1	0	1
<b>Completed Interviews</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked about their experiences with Keeping Current as well as their ability to afford and pay monthly expenses before and after enrollment. Additionally, participants were asked to provide basic demographic data.

The next section provides a summary of the findings from the survey in the following areas.

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

## B. Demographics

Keeping Current participants were asked whether they rent or own their home. Table IV-2 shows that eight participants owned their home while 22 participants indicated that they rent.

**Table IV-2**  
**Home Ownership**

Do you rent or own your home?			
	Alternative Heat	Electric Heat	Total
Own	5	3	8
Rent	7	15	22
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked a series of questions to determine the sources of income for their household over the past 12 months. Table IV-3 shows that the majority of households surveyed did not receive income from employment or retirement funds, while a large share received assistance from TANF, SSI, SNAP, public housing, or some other form of assistance.

**Table IV-3**  
**Income Sources**

In the past 12 months, did you or any member of your household receive income from employment or self-employment, retirement funds, TANF, SSI, Food Stamps, Public Housing, or other forms of assistance?			
	Alternative Heat	Electric Heat	Total
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Employment / Self-Employment	1	6	7
Retirement Funds / Social Security	2	4	6
TANF / SSI / SSDI / General Assistance	8	11	19
Food Stamps / Public Housing	6	18	24

\*Some participants provided more than one response.

Participants were asked whether they or anyone in their household had been unemployed and looking for work over the past 12 months. Table IV-4 shows that nine of the 30 participants indicated that their household contained at least one member who had been unemployed and looking for work.

**Table IV-4  
Unemployed in the Past Year**

<b>In the past 12 months, were you or any member of your household unemployed and looking for work?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	4	5	9
No	8	13	21
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

**C. Participation and Benefits**

Table IV-5 shows that all of the customers who were interviewed confirmed that they were currently participating in the Keeping Current Program at the time of the interview.

**Table IV-5  
Keeping Current Program Participation**

<b>Are you currently participating in Ameren Missouri's Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	12	18	30
No	0	0	0
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked how they found out about the Keeping Current Program. Table IV-6 shows that a majority of the respondents learned about Keeping Current from a local agency. However, only Electric Heating participants indicated that they had heard about the program from Ameren Missouri. The participants that were counted in the "Other" category provided the following responses.

- I was attending a local political meeting at city hall and another attendee told me about the program.
- The program was discussed at a community meeting for my apartment complex.
- The social worker who is assigned to residents in my apartment building told me about the program.

**Table IV-6  
Keeping Current Information Source**

<b>How did you find out about the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Local Agency	10	16	26
Ameren Missouri	0	4	4
Friend or Relative	3	2	5
Other	1	2	3

\*Some participants provided more than one response.

Table IV-7 displays the unprompted reasons why participants said they joined the Keeping Current Program. Participants provided the following additional information.

- Four participants mentioned that they depend on electric medical appliances, such as oxygen or sleep apnea machines, that were driving up their electricity bills. These participants joined Keeping Current to keep their bill under control while still being able to adequately care for their health.
- Another participant mentioned that a mistake had been made after she moved residences and her name was not removed from the utility bill for her former address. As a result, she had unknowingly built up a large arrearage with Ameren and needed assistance paying it down.

**Table IV-7  
Keeping Current Enrollment Reasons**

<b>Why did you decide to enroll in the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Reduce Electric Bill	9	15	24
Arrearage Forgiveness	4	5	9
Even Monthly Payments	2	5	7
Low-Income / Unemployment	4	1	5
Avoid Shutoff	1	3	4
Medical Equipment Need	0	4	4
Told to Enroll	2	1	3
Other	1	0	1

\*Some participants provided more than one response.

Participants were asked about the level of difficulty they experienced when enrolling in the Keeping Current Program. Table IV-8 shows that only four of the 30 respondents reported that it was somewhat or very difficult.

**Table IV-8**  
**Keeping Current Enrollment Difficulty**

<b>How difficult or easy was it to enroll in the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Very Difficult	1	1	2
Somewhat Difficult	1	1	2
Not Too Difficult	3	3	6
Not at All Difficult	7	13	20
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Table IV-9 displays the responses provided by participants about the difficulty of making a payment toward Ameren outstanding or overdue balances at the time of enrollment in the Keeping Current Program. Seven participants indicated that it was very difficult, ten indicated that it was somewhat difficult, eight said it had not been too difficult, and four participants indicated that it had not been difficult at all.

**Table IV-9**  
**Enrollment Payment Difficulty**

<b>How difficult was it to make a payment toward your outstanding account balance at the time of enrollment?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Very Difficult	3	4	7
Somewhat Difficult	4	6	10
Not Too Difficult	2	6	8
Not at All Difficult	2	2	4
Do Not Recall Payment	1	0	1
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked what they needed to do to stay in the Keeping Current Program. Table IV-10 shows that 23 participants reported that they needed to make monthly payments to Ameren Missouri and six participants noted that they could not miss more than two payments. Upon further discussion of the requirements, participants provided the following responses.

- One participant mentioned the need to re-enroll after moving, but also noted that she did not feel that this information was adequately publicized.

- Four participants mentioned the need to re-enroll on time but did not mention the length of each enrollment period.
- One participant mentioned that she believed that she needed to re-enroll once every two years.
- Another participant mentioned that she believed re-enrollment was required annually.

**Table IV-10**  
**Keeping Current Participation Requirements**

What do you need to do to stay in the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Make Monthly Ameren Missouri Payments	8	15	23
Re-Enroll on Time	2	5	7
Don't Miss Two Ameren Missouri Payments	4	2	6
Pay Ameren Missouri Bills on Time	3	3	6
Other	1	0	1
Don't Know	1	0	1

\*Some participants provided more than one response.

Participants were asked to report the benefits of the Keeping Current Program. Table IV-11 shows that 24 participants mentioned that receiving bill credits or having a lower bill was a benefit of the program. Additionally, six participants reported that arrearage forgiveness was a benefit and nine participants stated that having even monthly payments was a benefit. The seven participants that were counted in the "Other" category offered the following responses.

- Three participants stated that the program helps prevent the stress associated with worrying about shut off notices or disconnections.
- Another three participants stated that the money they save from Keeping Current makes it easier for them to pay other monthly expenses.
- One participant reported that Keeping Current has helped her be more conscious about her monthly energy usage, leading her to feel good about doing her part to protect the environment.

**Table IV-11**  
**Unprompted Keeping Current Program Benefits**

<b>What do you think are the benefits of the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Bill Credit / Lower Bill	9	15	24
Even Monthly Payments	4	5	9
Arrearage Forgiveness	2	4	6
Other	1	6	7
Don't Know	2	1	3

\*Some participants provided more than one response.

When asked specifically whether they thought bill credits, arrearage forgiveness, and even monthly payments were a benefit of participation, almost all participants agreed to all three benefits. Table IV-12 shows that 29 of the 30 respondents indicated that they believe bill credits are a benefit, 27 indicated that arrearage forgiveness is a benefit, and 29 participants indicated that having even monthly payments is a benefit. Other notable responses include the following.

- One participant said he did not know if any of the three components are benefits and another two participants were unsure about arrearage forgiveness.
- One participant noted that she thinks that having even monthly payments is not a benefit because budget billing would result in the accumulation of a large balance that she would have to pay back at the end of the year.

**Table IV-12**  
**Prompted Keeping Current Program Benefits**

<b>Do you think bill credits/arrearage forgiveness/even monthly payments are a benefit of the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>12</b>	<b>18</b>	<b>30</b>
Bill Credits	11	18	29
Arrearage Forgiveness	11	16	27
Even Monthly Payments	11	18	29

Respondents who indicated that they believe bill credits are a benefit of Keeping Current were asked the amount of the bill credit that they receive each month. Table IV-13 shows that of the 29 participants who were asked this question, 15, or more than half, did not know the dollar amount of the bill credit they receive. Of the 14 respondents who were able to provide a dollar amount, 11 provided responses that aligned with the bill credit amounts that Keeping

Current actually provides. The three participants counted in the “Other” category said that they received \$30, \$80, and \$158 in credits.

**Table IV-13**  
**Monthly Bill Credit Amount**

<b>What is the monthly bill credit that you receive from the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
\$35	3	0	3
\$40	1	0	1
\$60	0	5	5
\$90	0	2	2
Other	1	2	3
Don't Know	6	9	15
<b>Total</b>	<b>11</b>	<b>18</b>	<b>29</b>

\*One individual did not know if bill credits were a benefit and therefore was not asked this question.

Respondents who indicated that they believe that arrearage forgiveness is a benefit of the Keeping Current Program were asked the amount of the monthly arrearage credit that they receive. Table IV-14 shows that, of the 27 participants who were asked this question, three indicated that they no longer receive an arrearage credit, while the remaining 24 said that they did not know their monthly arrearage credit amount.

**Table IV-14**  
**Monthly Arrearage Credit Amount**

<b>What is the monthly arrearage credit you receive from the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
\$0	1	2	3
Other Amount	0	0	0
Don't Know	10	14	24
<b>Total</b>	<b>11</b>	<b>16</b>	<b>27</b>

\*Three individuals did not know if Arrearage Credits were a benefit and therefore were not asked this question.

Participants were asked which benefit of the Keeping Current Program was the single most important. Table IV-15 shows that 16 participants indicated that bill credits were most important, three indicated that arrearage forgiveness was most important, and 11 indicated that having even monthly payments was most important.

**Table IV-15  
Most Important Benefit of the Keeping Current Program**

<b>What do you think is the single most important benefit of the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Bill Credit / Lower Bill	8	8	16
Even Monthly Payments	2	9	11
Arrearage Forgiveness	2	1	3
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked whether the agency that helped them enroll in Keeping Current also provided or referred them to other services or assistance. Table IV-16 shows that 11 participants indicated that their agency did refer them to other services

**Table IV-16  
Referral/Provision of Other Services by Local Agency**

<b>Did the agency provide or refer you to other services when you applied for the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	7	4	11
No	4	14	18
Don't Know	1	0	1
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Respondents who indicated that their local agency had provided or referred them to other services were asked to list the other services provided. Table IV-17 shows the various services that participants mentioned. Participants that were marked in the "Other" category gave the following responses.

- One participant stated that the agency referred him to other services within the same agency but was not specific about what those services were.
- Another participant stated that she was referred to United Way and a local program called Cool Down St. Louis.
- One participant stated that she was referred to a subsidized summer camp for disabled children.
- Another participant mentioned that her local agency offers Drug and Alcohol Recovery Programs.

**Table IV-17  
Other Services Referred/Provided by Local Agency**

What services did the agency provide or refer you to?			
	Alternative Heat	Electric Heat	Total
<b>Observations</b>	<b>7</b>	<b>4</b>	<b>11</b>
LIHEAP/Other Energy Assistance	3	0	3
Weatherization Assistance Program/WAP/LIWAP	1	0	1
Food Assistance	0	1	1
Housing / Rental or Mortgage Assistance	0	1	1
Medical Assistance	0	1	1
Other	2	2	4
Don't Know	2	2	4

\*Some participants provided more than one response.

#### **D. Impact on Bills and Energy Use**

Participants were asked about the level of difficulty they faced to pay their monthly Ameren Missouri bills both before and after enrolling in the Keeping Current Program. Table IV-18 shows that all 30 respondents said it was somewhat or very difficult to pay the bills prior to enrolling in the Keeping Current Program. After joining Keeping Current, however, only four respondents said that paying the monthly Ameren bill was somewhat difficult and no respondents said it was very difficult.

**Table IV-18  
Ameren Bill Payment Difficulty**

How difficult was it to make your monthly Ameren Missouri payments before and after participating in the Keeping Current Program?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Very Difficult	11	0	13	0	24	0
Somewhat Difficult	1	3	5	1	6	4
Not Too Difficult	0	5	0	7	0	12
Not at All Difficult	0	3	0	10	0	13
Don't Know	0	1	0	0	0	1
<b>Total</b>	<b>12</b>	<b>12</b>	<b>18</b>	<b>18</b>	<b>30</b>	<b>30</b>

Participants were asked about the level of difficulty to pay other monthly bills before and after enrolling in the Keeping Current Program. Table IV-19 shows that the total number of respondents who found paying the other monthly bills to be very difficult declined from 16 before Keeping Current to only two after enrollment in the program.

**Table IV-19  
Other Bill Payment Difficulty**

How difficult was it to make your other monthly bill payment obligations before and after participating in the Keeping Current Program?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Very Difficult	6	1	10	1	16	2
Somewhat Difficult	4	4	8	5	12	9
Not Too Difficult	2	5	0	7	2	12
Not at All Difficult	0	1	0	5	0	6
Don't Know	0	1	0	0	0	1
<b>Total</b>	<b>12</b>	<b>12</b>	<b>18</b>	<b>18</b>	<b>30</b>	<b>30</b>

Keeping Current participants were asked if there had ever been a time when they had wanted to use their main source of air conditioning but chose not to because they thought they would be unable to afford the electric bill. Table IV-20 shows that while 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program, only six said they did so after enrollment.

**Table IV-20  
Air Conditioning Use**

Before and after participating in the Keeping Current Program, was there ever a time when you wanted to use your main source of air conditioning but did not because you would be unable to afford the electric bill?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Yes	11	4	14	2	25	6
No	0	7	3	15	3	22
Don't Know	1	1	1	1	2	2
<b>Total</b>	<b>12</b>	<b>12</b>	<b>18</b>	<b>18</b>	<b>30</b>	<b>30</b>

Participants were asked whether their electricity usage was higher, lower, or had not changed in comparison to what it was before joining the Keeping Current Program. Table IV-21 shows that six participants indicated that their electricity usage increased, eight participants said their usage declined, and 12 participants said there was no change. Among the six participants who indicated that their electric usage had increased, five were Electric Heat customers while only one was an Alternative Heat customer.

**Table IV-21**  
**Change in Electric Usage**

<b>While participating in the Keeping Current Program, would you say that your electric usage was higher, lower, or has not changed in comparison to what it was before participating in the program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Higher	1	5	6
Lower	3	5	8
No Change	6	6	12
Don't Know	2	2	4
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked whether their electric bill was higher, lower, or had not changed in comparison to what it was before joining the Keeping Current Program. Table IV-22 shows that 15 participants, or half of all those interviewed, indicated that their electric bill had gone down compared to six participants who said that their bill had gone up and seven participants who stated that their bill had not changed. Participants with electric heat were more likely to report that their bill had declined.

**Table IV-22**  
**Change in Electric Bill**

<b>While participating in the Keeping Current Program, would you say that your electric bill is higher, lower, or has not changed in comparison to what it was before participating in the program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Higher	2	4	6
Lower	5	10	15
No Change	5	2	7
Don't Know	0	2	2
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked whether participating in the Keeping Current program had led them to make any changes to the way that they heat their home. Table IV-23 shows that 22 of the 30 respondents said they had not made a change. Six of the eight participants who did indicate a heating change were Electric Heat customers.

**Table IV-23  
Changes in Home Heating**

<b>Have you changed how you heat your home as a result of the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	2	6	8
No	10	12	22
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Those who stated that they changed how they use heat were asked what changes they made. Three participants said that they no longer used space heaters, two said that they switched from gas to electric heat, and one participant stated that he kept the home at a warmer temperature. Participants also made the following comments.

- Two participants mentioned that they no longer use their gas central heating systems, relying instead on electric space and water heaters because their electric bill is more affordable than their gas bill.
- Two other participants indicated that they now use their central heating more often than they had before Keeping Current.
- One participant mentioned that his landlord installed new, more efficient, baseboard heaters.

**Table IV-24  
Home Heating Change**

<b>How have you changed the way you heat your home?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>2</b>	<b>6</b>	<b>8</b>
No Longer Use Space Heaters	2	1	3
Use Central Heat More Often	0	2	2
Switched from Gas to Electric Heat	0	2	2
Keep Home Warmer	0	1	1
Other	0	1	1

\*Some participants provided more than one response.

Participants were asked whether participating in the Keeping Current program had led them to make any changes to the way that they cool their home. Table IV-25 shows that eight respondents stated that they changed the way that they cool their homes.

**Table IV-25  
Changes in Home Cooling**

<b>Have you changed how you cool your home as a result of the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	3	5	8
No	7	13	20
Don't Know	2	0	2
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Of those who stated that they changed the way they cool their homes, five stated that they use air conditioning more often, two said they use it less often, and two said they keep their home cooler. Participants counted in the “Other” category provided the following responses.

- One participant said that they now use their ceiling fans as an alternative for air conditioning as much as possible.
- Another participant said that they no longer need to use portable fans as they can now afford to run their air conditioning.

**Table IV-26  
Home Cooling Change**

<b>How have you changed the way you cool your home?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>3</b>	<b>5</b>	<b>8</b>
Use AC More Often	2	3	5
Use AC Less Often	1	1	2
Keep Home Cooler	0	2	2
Other	0	2	2

\*Some participants provided more than one response.

### ***E. LIHEAP and WAP Participation***

Participants were asked if they had received assistance from LIHEAP at any time over the past 12 months. Table IV-27 shows that 16 participants reported that they received LIHEAP. Among those who reported that they received LIHEAP, seven were Alternative Heating households and nine were Electric Heating households.

**Table IV-27  
LIHEAP Participation**

<b>In the past 12 months, did you receive home energy assistance benefits from LIHEAP?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	7	9	16
No	4	7	11
Don't Know	1	2	3
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Table IV-28 displays the various reasons participants provided when asked why they did not apply for or receive LIHEAP. Participants also provide the following information.

- Three participants thought they were ineligible for LIHEAP while participating in Keeping Current.
- One participant thought that a shut off notice was required to be eligible for LIHEAP.
- One other participant mentioned that she didn't apply for LIHEAP because she no longer needs it while she is on Keeping Current.
- Another participant mentioned that she knew about LIHEAP but just did not get around to submitting her application on time.

**Table IV-28  
Reason for Not Enrolling in LIHEAP**

<b>Why didn't you apply for LIHEAP?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
<b>Observations</b>	<b>4</b>	<b>7</b>	<b>11</b>
Thought They were Ineligible While in KC	1	2	3
Didn't Know About LIHEAP	0	2	2
Other	1	2	3
Don't Know	2	1	3

\*Some participants provided more than one response.

Participants were asked whether they had participated in the Weatherization Assistance Program as a result of participating in Keeping Current. Table IV-29 shows that six respondents reported that they participated in WAP. Many of the respondents who had not participated in WAP indicated that they had not done so because they rent rather than own their home.

**Table IV-29  
Weatherization Assistance Program Participation**

<b>Have you participated in the Weatherization Assistance Program as a result of participating in the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	2	4	6
No	9	14	23
Don't Know	1	0	1
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

**F. Program Importance and Satisfaction**

Participants were asked how important the Keeping Current Program has been in helping them meet their needs. Table IV-30 shows that all 30 respondents felt that Keeping Current was at least somewhat important in helping them meet their needs and that a large majority felt that the program was very important in helping them meet their needs.

**Table IV-30  
Keeping Current Importance**

<b>How important has the Keeping Current Program been in helping you to meet your needs?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Very Important	10	16	26
Somewhat Important	2	2	4
Of Little Importance	0	0	0
Not at All Important	0	0	0
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Participants were asked whether or not they feel that they need additional assistance in order to pay their electric bills. Table IV-31 shows that 11 respondents said that they do need additional assistance.

**Table IV-31  
Need for Additional Assistance**

<b>Do you feel you need additional assistance to pay your electric bill?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Yes	7	4	11
No	5	14	19
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Table IV-32 displays the responses that participants gave when asked about their level of satisfaction with the local agency that helped them enroll in the Keeping Current Program. The vast majority of respondents were very satisfied with their respective local agencies. The one respondent who was somewhat dissatisfied with her local agency indicated that she was dissatisfied because she felt that the agency employee did not have enough knowledge about the program to answer all of her questions.

**Table IV-32  
Local Agency Satisfaction**

<b>How satisfied were you with the agency that you worked with to apply for Keeping Current?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Very Satisfied	11	17	28
Somewhat Satisfied	0	1	1
Somewhat Dissatisfied	1	0	1
Very Dissatisfied	0	0	0
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Table IV-33 displays the responses that participants provided when asked about their level of satisfaction with the Keeping Current Program. The vast majority of respondents indicated that they were very satisfied with the program. The one respondent who stated that she was somewhat dissatisfied said that she feels that the benefits of Keeping Current are not large enough to allow her to adequately afford her utility bills.

**Table IV-33  
Keeping Current Program Satisfaction**

<b>Overall, how satisfied are you with the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Very Satisfied	10	16	26
Somewhat Satisfied	1	2	3
Somewhat Dissatisfied	1	0	1
Very Dissatisfied	0	0	0
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

Near the end of the survey, each participant was given the opportunity to offer additional comments or recommendations about the Keeping Current Program. Table IV-34 provides a summary of these comments.

- Six participants expressed explicit gratitude for the program.

- Six participants mentioned that they would like to see the amount of their monthly bill credit increase. Among these, one specifically mentioned that he would like to see the bill credits increase in the summer to compensate for the increased need for air conditioning.
- Three participants noted that they were unhappy that they had been, or would be, required to re-enroll in Keeping Current after moving.
- Six participants mentioned that they wish they had known about the Keeping Current Program sooner and believe that Ameren should do more to promote the program.
- Six participants expressed a desire for more education about the Keeping Current Program. Among these, two mentioned that they would like to know if they are eligible for LIHEAP and WAP while participating in Keeping Current. Another noted that her bill is too complicated for her to read.
- Three participants noted that the Keeping Current Program would work much better for them if Ameren would allow them to customize their payment due dates to align with the days on which they receive their income. [Note, this is a change that Ameren has implemented.]
- One participant noted that Ameren is by far the highest utility bill she has ever had in any of the states that she has lived in. She also said she is not sure why this is the case, because, to the best of her knowledge, her usage is fairly low.

**Table IV-34**  
**Other Comments or Recommendations about Keeping Current**

<b>Do you have any comments or recommendations about the Keeping Current Program?</b>			
	<b>Alternative Heat</b>	<b>Electric Heat</b>	<b>Total</b>
Grateful for Keeping Current	2	4	6
Need Increased Benefits	3	3	6
Ameren Should do More Outreach about Keeping Current	2	4	6
Need More Education About Keeping Current	2	4	6
Re-Enrollment Requirement After Moving is Problematic	2	1	3
Align Ameren Bills with Customer Income Timing	0	3	3
Other	1	0	1

\*Some participants provided more than one response

## ***G. Summary of Findings***

APPRISE conducted telephone interviews with 30 current Keeping Current participants to develop information on their program experiences, difficulty with paying bills, and satisfaction with the program. Key findings from the research are summarized below.

- **Demographics:** Only eight of the 30 respondents reported that they own their homes. Respondents were more likely to receive public assistance than employment or retirement income. Nine of the 30 respondents had been unemployed in the past year.
- **Participation and Benefits**
  - **Information Source:** Most respondents learned about the program from a local agency. Other sources were Ameren or a friend or relative.
  - **Enrollment Difficulty:** Twenty-six of the 30 respondents stated that it was not difficult to enroll in Keeping Current.
  - **Payment at Enrollment:** Seventeen of the 30 respondents stated that it was very or somewhat difficult to make the payment toward their outstanding balance at the time of Keeping Current enrollment.
  - **Benefits:** While 29 of the 30 respondents agreed that bill credits and even monthly payments were benefits of the Keeping Current Program, 27 of the 30 respondents agreed that arrearage forgiveness was a benefit.
  - **Other Services:** Eleven of the 30 respondents stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current.
- **Impact on Bills and Usage**
  - **Ameren Bill Payment Difficulty:** While all 30 respondents said it was somewhat or very difficult to pay the Ameren bills prior to enrolling in the Keeping Current Program, only four respondents said that it was somewhat difficult and no respondents said it was very difficult to pay their Ameren bills while participating in Keeping Current.
  - **Other Bill Payment Difficulty:** While 16 respondents stated that it was very difficult to pay their other bills prior to Keeping Current enrollment, only two stated that it was very difficult following enrollment in Keeping Current.
  - **Air Conditioning Usage:** While 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program because they were concerned about affording the electric bill, only six said they did so after enrollment.
- **LIHEAP and WAP Participation:** While 16 of the 30 participants stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were eligible,

two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application. It appears that Keeping Current participants need additional information about LIHEAP.

- Program Importance and Satisfaction: All of the respondents stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 respondents stated that they felt they needed additional assistance. All but one respondent was very or somewhat satisfied with the local agency and all but one respondent was very or somewhat satisfied with the Keeping Current Program.

## V. Successful Participant Interviews

APPRISE conducted in-depth telephone interviews with successful Keeping Current participants to understand why the program worked for these households. This section provides a description of the research and a summary of findings from the interviews.

### A. *Research Methodology*

APPRISE conducted telephone interviews with 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program. Interviews were conducted between August 9, 2019 and August 27, 2019. Advance letters were mailed to all potential respondents and a toll-free number was provided for respondents to call in to complete the interview. However, most interviews were completed through outbound calling.

Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

Table V-1 displays the final dispositions for the interviews. Twenty interviews were completed overall. Most of the customers who were not interviewed either did not answer the phone or had a non-working or incorrect phone number.

**Table V-1  
Final Dispositions**

	<b>Alternative Heating</b>
Selected Sample	78
No Answer/Busy/Voicemail	22
Non-Working Phone /Wrong Number	33
Refused	3
<b>Completed Interviews</b>	<b>20</b>

The following sections provide a summary of the findings from the interviews in the following areas.

- Status Confirmation and Program Success
- Program Understanding
- Keeping Current and Additional Assistance

### ***B. Status Confirmation and Program Success***

Respondents were asked if they had participated in Ameren's Keeping Current Program and whether they were current or past participants. Table V-2 shows that all participants who were interviewed confirmed their participation in the Keeping Current Program. Twelve respondents indicated that they were currently participating in the program and eight said they had been participants in the past.

**Table V-2  
Participation in Keeping Current Program**

<b>Did you participate in Ameren's Keeping Current Program? Are you currently participating in the program or did you participate in the past?</b>	
Current Participant	12
Past Participant	8
<b>Total</b>	<b>20</b>

Participants were asked how successful they thought they have/had been in the program and why they felt that way. Table V-3 shows that 18 participants indicated they had been very successful and two said that they had been somewhat successful.

Participants who indicated that they were very successful provided the following reasons why they categorized themselves in that manner.

- All 18 participants stated that they had been able to pay their bills and had never been late or missed a payment.
- Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
- Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but later they had started to miss payments and were eventually removed from the program.

**Table V-3  
Perceived Success in the Keeping Current Program**

<b>How successful do you feel you have been in the Keeping Current Program?</b>	
Very Successful	18
Somewhat Successful	2
<b>Total</b>	<b>20</b>

After discussing each participant's perception of their success in the program, the interviewer probed further into that topic, asking each participant why they thought the program had worked for them and if there were any particular factors that had allowed them to achieve success.

- Seventeen of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
- Twelve stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

Some of the specific responses provided are presented below.

- 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.
- It works for me because I am on a limited income and I only have to pay \$123 a month. If I had to pay more, I would have to choose between paying this and other bills.
- 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.
- It works for me because it helps me feel secure that I won't be getting my electric shutoff. My home is all electric, so if I get shut-off I can't shower, cook, etc. Really just simply having the amount of the bill lowered is enough for me.
- I am a mother of two and my husband has been out of work for a while. So, between the lower bills and the budget billing we have been able to pay our bills without a problem. I always pay those kinds of things on time if I can.
- 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.

### ***C. Program Understanding***

Participants were asked why they decided to enroll in the Keeping Current Program. Table V-4 shows that 19 participants reported they had first enrolled in Keeping Current because they needed assistance paying their bills or that their bills were too high. Several of these

participants said that the reason they needed a reduced bill was because they were on a fixed income. Other responses were that they were trying to avoid service termination, they needed help paying off an outstanding balance, they were told to enroll, or that the death of a family member had created financial strain. Some of the comments provided about their reasons for enrolling are listed below.

- My bill got so high and stayed up there. I kept getting shut-off notices and I got tired of it and that is when a friend of mine told me about Keeping Current.
- 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.
- We had a few family members that passed away, and I had to pay for a few of their funerals. I had gotten into trouble a few times with Ameren for being late.
- 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.

**Table V-4**  
**Keeping Current Enrollment Reasons**

<b>Why did you decide to enroll in the Keeping Current Program?</b>	
<b>Observations</b>	<b>20</b>
Reduce Electric Bill	19
Avoid Shutoff of Service	10
Arrearage Forgiveness	6
Even Monthly Payments	5
Told to Enroll	2
Death in Family	2

\*Some participants provided more than one response.

Table V-5 displays the responses that participants provided when asked what benefits Keeping Current had provided to them.

- 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
- 15 participants reported that they received the benefit of having even and predictable monthly payments.
- Six participants noted the arrearage forgiveness benefits.

Some of the comments that participants provided about the program benefits are presented below.

- The benefit of the program was that the portion of the electric bill that I was responsible for every month was far lower than it was before I was on the program, and it was also a fixed amount every month, so I could effectively factor my electricity bill into my monthly budget.
- It has lowered our monthly bills and has allowed us to pay for other necessities like medicine. We had been skipping doctor's appointments to pay for our electricity bills before going on the program. Also, the fact that our payment is the same amount each month really helps us budget better.
- I know they are reducing the amount that I owe each month, but I don't know by how much. I also think they helped me pay back some overdue bills, but I am not sure if that is over or not. The most important thing for me is that my electricity bill is consistent and predictable each month.
- It really helps us keep track of how much we are using which is really nice because it helps us understand what we are doing. And they also send us reminders which helps us pay the bill on time.
- The CAA and Ameren made "donations" towards my first two bills after signing up for Keeping Current. After that, they charged me a consistent monthly amount that was only a percentage of what my bill would have been during those months.

**Table V-5  
Keeping Current Program Benefits**

<b>What benefits did Keeping Current provide to you when you were in the program?</b>	
<b>Observations</b>	<b>20</b>
Bill Credit / Lower Bill	19
Even Monthly Payments	15
Arrearage Forgiveness	6
Improved Awareness of Energy Usage	1

\*Some participants provided more than one response.

Participants were asked whether the program reduced their monthly bill or the amount they owed to Ameren. Table V-6 shows that 19 participants reported that the program reduced their monthly bills and 10 participants reported that the program provided a reduction in arrearages.

**Table V-6  
Reduction in Monthly Bill and Arrearages**

<b>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?</b>		
<b>Provided Reduction</b>	<b>Monthly Bill</b>	<b>Amount Owed Ameren</b>
Yes	19	10
No	0	6
Don't Know	1	4
<b>Total</b>	<b>20</b>	<b>20</b>

Table V-7 shows that 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support. Some of the participants who indicated that the support they received was sufficient stated that a larger benefit would be helpful, as it would allow them to afford the electric bill and other necessities more easily.

**Table V-7  
Sufficiency of Keeping Current Assistance**

<b>Did you feel that the monthly credit and forgiveness of past amount due provided enough support on your electric bill?</b>	
Yes	17
No	3
<b>Total</b>	<b>20</b>

Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically. Additionally, four respondents indicated that they needed to re-enroll in the program every two years.

**Table V-8**  
**Keeping Current Participation Requirements**

What did you need to do to stay on the Keeping Current Program?	
Pay Bill On Time	19
Not Miss Two Consecutive Payments	4
Re-Enroll Every 2 Years	4

\*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 at their local agency. Table V-9 shows that 17 participants said the caseworker explained what they needed to do, two participants reported that the caseworker did not explain the requirements, and one participant said they did not know. Participants who reported that the caseworker did not explain what they needed to do offered the following comments.

- No, I did not feel like [the employees at the agency] were clear on any requirements or rules. I just remember them telling me I was eligible and helping me fill out the paperwork.
- I applied for the program through People's Community Action. They didn't tell me anything about the requirements. I learned about everything from Ameren via a letter. It would be nice if the agencies would tell customers more information.
- I really don't remember. I know that someone told me [the rules] when I signed up, but I don't know if it was CMCA or Ameren.

**Table V-9**  
**Caseworker Explained Keeping Current Requirements**

Did the caseworker explain what you needed to do when you enrolled in Keeping Current?	
Yes	17
No	2
Don't Know	1
<b>Total</b>	<b>20</b>

#### ***D. Keeping Current and 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. Table V-10 shows that ten participants indicated that the agency provided or referred them to other assistance while the other ten

participants indicated that the agency did not. Participants who said the agency had provided additional assistance gave the following responses.

- Four participants indicated the agency had helped them sign up for LIHEAP and one participant said they had signed them up for WAP.
- Three participants stated that they received both food and rental/mortgage assistance.
- One participant said the agency had signed her up for Keeping Cooling.
- One participant said the agency helped her purchase back-to-school supplies for her daughter.

**Table V-10**  
**Additional Agency Assistance**

<b>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?</b>	
Yes	10
No	10
<b>Total</b>	<b>20</b>

Participants were asked about the level of difficulty they had faced when making their monthly Ameren payments both before and after enrolling in Keeping Current. Table V-11 shows that all 20 of the participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current. Four participants said that paying their monthly Ameren bills was somewhat difficult, nine indicated that it was not too difficult, and seven said that it was not at all difficult to pay their monthly Ameren bill after joining Keeping Current. Participants who indicated that paying their Ameren bill was still somewhat difficult offered the following comments.

- At first it was very helpful. But over time the payment amount went up and it was a little bit more difficult.
- It can still be difficult sometimes, but it is much better than it was before. I am on disability so my income is fixed, so after I pay for rent and food it can still be hard to come up with the \$108 I owe each month.
- It is still a bit difficult for me. The bill is still really high. But the Keeping Current helps a great deal.
- It's still hard, but it is much better than it would be without the program. I am grateful. Right now my bill is \$82 and when they adjust the budget bill in December it is going to be a lot more. They could make it a little bit easier to get help.

**Table V-11**  
**Difficulty Making Monthly Ameren Payments**

<b>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?</b>		
<b>Difficulty of Making Payment</b>	<b>Before Program</b>	<b>While Enrolled</b>
Very Difficult	20	0
Somewhat Difficult	0	4
Not Too Difficult	0	9
Not at All Difficult	0	7
<b>Total</b>	<b>20</b>	<b>20</b>

Table V-12 displays the responses participants provided after being asked if they had faced challenges or thought they would face challenges after completion of the program if they no longer received the monthly bill credit. Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program. Participants who had experienced or predicted challenges offered the following comments.

- We will probably face challenges. Our income is still fixed, and electricity prices are still high.
- I know that I am going to be facing challenges. As the bill continues to climb, I am heading right back to where I was before. I just try to pay as much of each bill as I can and hope that I don't get cut off.
- I do think there will be issues if the program ends or I get taken off. If I lose the assistance it will be just as difficult to pay my electricity bill as it was before being on the program. My rent has increased since I started the program, so it might be harder than it was before.
- If the program goes away, I will not be able to pay my electric bill and I will probably get shut off. 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.

**Table V-12  
Challenges Following Program Completion**

<b>Have you / Do you think you will face(d) challenges after completion of the program, without the monthly bill credits?</b>	
Yes	17
No	3
<b>Total</b>	<b>20</b>

Participants were asked if they had been/would be able to continue to manage their monthly Ameren payments without the Keeping Current credits after completing the program. Table V-13 shows that four participants said they had been/would be able to manage their Ameren payments, 15 participants said they would not be able to manage their Ameren payments, and one participant said they did not yet know if they would be able to manage their bills after completing the program.

**Table V-13  
Managing Ameren Payments Following Program Completion**

<b>Have you been / will you be able to manage your monthly Ameren payments without the Keeping Current credits now (if completed) or when you complete the program?</b>	
Yes	4
No	15
Don't Know	1
<b>Total</b>	<b>20</b>

Table V-14 displays the responses participants gave when asked if they thought they would be applying for LIHEAP assistance this fall. Eleven participants indicated that they were planning to apply for LIHEAP, five participants indicated they would not be applying for LIHEAP, and four participants indicated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance. Participants who said they would not or might not be applying for LIHEAP provided the following reasons for their answers.

- I am not going to apply this year because I am planning to move, and I am not really sure what the situation is going to be.
- I don't know at this time. I am just not sure if I am going to need it or not.

- I have not heard of LIHEAP before. But I have been able to manage just fine without other assistance.
- No I don't plan to use it this year. I have used it in the past but not for a long time.
- No, what is LIHEAP? I have never heard of LIHEAP before.
- I don't know, it depends on where I am at later on. I am getting \$300 in child support, but they are taking it out of my check with the spend-down.
- It depends on if I need it or not. I usually apply for it every year. But I wait to see how the bills are doing right up until the deadline.

**Table V-14**  
**Applying for LIHEAP**

<b>Do you think you will apply for LIHEAP assistance in the fall? If no, why not?</b>	
Yes	11
No	5
Don't Know	4
<b>Total</b>	<b>20</b>

At the end of the interview, participants were given the opportunity to offer additional comments or recommendations for the Keeping Current Program. Table V-15 provides a summary of these comments. While 16 of the participants expressed gratitude for the program, nine specifically mentioned that they hope they can continue on the program. Participants provided the following comments and 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. And of course, it would never hurt if the bill credits were raised a bit.
- The program is great. I guess I feel like, since Ameren is the only option for electric, I think Ameren itself should maybe do more to control their rates. If the rates were more reasonable, I think people wouldn't need as much assistance.
- I just want to stay it is a darn good program that helps people stay current and keep their lights on. I think it should be offered to all of Ameren's customers.
- The only thing I would be concerned with is that there is no leniency or grace period when you run into trouble. I just wish they had a better system for going easier on folks who have clearly demonstrated that they are working hard to keep up. But other than it's a really great program.

- 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 have also experienced a lot of power outages this year, so it would be nice they could work on that.
- Honestly, I think the program is great. I really feel like they hit the nail on the head. I do feel that there needs to be more outreach regarding the program. I have so many folks in my life who could use this program who really had no idea what the program was.
- I really think they should offer customers on the program some more leeway when it comes to getting your bill paid on time. I paid for my portion of the bill on time last December, but because it was a holiday, the check didn't get to Ameren on time and I was removed from the program. I think that is really unfair. 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. From what I remember from the program, the credit was fixed but the cost of my bill went up in the winter, so I ended up building an arrearage. Other than those two things, the program was a godsend and I really hope that I can get back on it.
- 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 and I am grateful for the help. 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 to pay the bill.

**Table V-15**  
**Additional Comments about Keeping Current Program**

<b>Do you have any other comments about the Keeping Current Program?</b>	
Gratitude for Keeping Current / Great Program	16
Hope to Continue on the Program	9
Lower Electricity Rates	3
Increase Outreach / Expand Eligibility	2
Offer Automatic Re-Enrollment	2
Increase Bill Credit Amount	2
Be More Lenient with Payment Deadlines / Program Removal	2
Improve Communication Regarding Program Changes	1
Add an Emergency Equipment Repair Component	1
No Additional Comments	3

\*Some participants provided more than one response.

The final question of the interview asked participants if they would be willing to share their information with Ameren as a success story. Table V-16 shows that all but one of the 20 participants indicated that their information could be shared with Ameren.

**Table V-16**  
**Challenges Following Program Completion**

Are you willing to share your information with Ameren as a success story for the program?	
Yes	19
No	1
<b>Total</b>	<b>20</b>

### ***E. Summary of Findings***

APPRISE conducted in-depth telephone interviews with 20 successful Keeping Current participants to understand why the program worked for these households. Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

#### Program Success

Findings related to program success are summarized below.

- Participants were asked how successful they thought they had been in the Keeping Current Program. While 18 participants indicated they had been very successful, two said that they had been somewhat successful in Keeping Current. Those who considered themselves to be very successful provided the following reasons they categorized themselves in that manner.
  - All 18 participants stated that they had been able pay their bills and had never been late or missed a payment.
  - Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
  - Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but they had started to miss payments and were eventually removed from the program.

- The participants stated that the program worked for them for the following reasons.
  - 17 of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
  - 12 stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

### Program Understanding

Findings related to program understanding are summarized below.

- When asked what benefits they received from Keeping Current, participants provided the following responses.
  - 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
  - 15 participants reported that they received the benefit of having even and predictable monthly payments.
  - Six participants noted the arrearage forgiveness benefits.
- 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support.
- Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically.

### Keeping Current and Additional Assistance

Findings related to program assistance are summarized below.

- Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. While ten participants indicated that the agency provided or referred them to other assistance, the other ten participants indicated that the agency did not.
- All 20 participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current, but none said it was very difficult after joining the program.
- Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program.
- When asked if they thought they would be applying for LIHEAP assistance this fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

Recommendations

Based on these findings, we make the following recommendations for Keeping Current.

- Only half of those interviewed indicated that the agency provided other types of assistance. Ameren should encourage agencies to provide other types of needed assistance to Keeping Current participants.
- Only 11 of the 20 respondents stated that they were planning to apply for LIHEAP in the fall. Ameren should encourage agencies to provide additional information and assistance with LIHEAP assistance. Ameren should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance.

## VI. Keeping Current Impacts

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

### 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
- Affordability impacts
- 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 January 2017 and April 2018 were included as potential members of the study group for the impact analysis. 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.

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.

#### **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 May 2018 and December 2018 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. They were identified as low-income based on LIHEAP receipt. A quasi intervention date of the middle of each quarter was chosen for the comparison 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.

### **All Participants Group**

In addition to the Keeping Current participants who enrolled between January 2017 and April 2018, we analyzed data for all customers who participated in Keeping Current from April 2017 to March 2018 and had close to a full year of billing data. This provides an understanding of the full group of program participants, rather than only those who were

newly enrolled. However, most of these customers did not participate in Keeping Current for the full year, as they enrolled after April 2017.

### 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 Keeping Current enrollment and to have their service end at least 300 days following Keeping Current enrollment, to allow for enough billing and payment data for analysis.

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 from the treatment and later participant groups because only a few of the treatment group customers had Ameren gas service. Customers were not dropped from the Nonparticipant comparison group if they had Ameren gas service because a large percentage of these customers did have gas service.

Customers were excluded from the analyses if they did not have adequate pre or post billing data available. They were required to have 11 to 12 months of billing data in both the pre- and post-enrollment periods to be included in the analysis. Customers in the “Final Analysis Group” had a full year of transactions data and were not excluded as outliers. The table shows that 76 percent of eligible program participants and 74 to 78 percent of the eligible comparison group members were included in the impact analysis.

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

Exclusion Reason	Treatment Group	Comparison Group	
		Later Participants	Nonparticipants
Original Population	2,018	1,455	26,690
Service Begin Date $\geq$ 300 Days Before Enrollment*	1,431	664	24,497
Service End Date $\geq$ 300 Days After Enrollment	1,207	--	15,756
No Keeping Current Credits in Pre Period	658	427	--
No Keeping Current Credits in Post Period	--	375	--
No Ameren Gas Service	641	359	--
<b>All Eligible</b>	<b>641</b>	<b>359</b>	<b>15,756</b>

Exclusion Reason	Treatment Group	Comparison Group	
		Later Participants	Nonparticipants
Sufficient Pre-Enrollment Billing and Payment Data	530	300	12,328
Sufficient Post-Enrollment Billing and Payment Data	497	280	11,660
Outliers Removed	486	280	11,660
<b>Analysis Group</b>	<b>486</b>	<b>280</b>	<b>11,660</b>
<b>Percent Included</b>	<b>76%</b>	<b>78%</b>	<b>74%</b>

\*Note: Eligibility for the Later Participants was determined using Service Begin Date  $\geq$  600 Days before enrollment so that two years of pre-enrollment data could be analyzed.

Table VI-1B displays the attrition for the analysis of all customers who participated in Keeping Current between April 2017 and March 2018. Customers were required to have at least one Keeping Current credit and sufficient billing data to be included in the analysis. The table shows that 66 percent of the eligible customers were included in the analysis.

**Table VI-1B  
All Participants Group  
Attrition Analysis**

Exclusion Reason	All Participants Group
Original Population	3,657
Received at least one Keeping Current Credit	1,998
No Ameren Gas Service	1,946
<b>All Eligible</b>	<b>1,946</b>
Sufficient Billing and Payment Data	1,296
Outliers Removed	1,278
<b>Analysis Group</b>	<b>1,278</b>
<b>Percent Included</b>	<b>66%</b>

Table VI-1C 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 did not receive LIHEAP in October when grants are restricted to the elderly and disabled and were Electric Heat customers were used as the nonparticipant comparison group.
- Keeping Current Alternative Heat: LIHEAP recipients who did not receive LIHEAP in October when grants are restricted to the elderly and disabled and were non-Electric Heat customers were used as the nonparticipant comparison group.

- Keeping Current Cooling: LIHEAP recipients who received LIHEAP in October when grants are restricted to the elderly and disabled were used as the nonparticipant comparison group.

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

Exclusion Reason	Treatment Group			Comparison Group					
				Later Participants			Nonparticipants		
	Elec Heat	Alt Heat	Cool	Elec Heat	Alt Heat	Cool	Elec Heat	Alt Heat	Cool
Original Population	799	256	963	972	214	269	3,000	9,810	13,880
Service Begin Date $\geq$ 300 Days Before Enroll*	459	157	815	383	83	198	3,000	8,428	13,519
Service End Date $\geq$ 300 Days After Enroll	347	127	733	--	--	--	1,845	4,678	9,233
No Keeping Current Credits in Pre Period	258	100	300	283	74	70	--	--	--
No Keeping Current Credits in Post Period	--	--	--	238	69	68	--	--	--
No Ameren Gas Service with Ameren	252	89	300	226	65	68	--	--	--
<b>All Eligible</b>	<b>252</b>	<b>89</b>	<b>300</b>	<b>226</b>	<b>65</b>	<b>68</b>	<b>1,845</b>	<b>4,678</b>	<b>9,233</b>
Sufficient Pre Billing and Payment Data	206	69	255	185	55	60	1,505	3,578	7,245
Sufficient Post Billing and Payment Data	195	63	239	176	49	55	1,436	3,362	6,862
Outliers Removed	186	61	239	176	49	55	1,436	3,362	6,862
<b>Analysis Group</b>	<b>186</b>	<b>61</b>	<b>239</b>	<b>176</b>	<b>49</b>	<b>55</b>	<b>1,436</b>	<b>3,362</b>	<b>6,862</b>
<b>Percent Included</b>	<b>74%</b>	<b>69%</b>	<b>80%</b>	<b>78%</b>	<b>75%</b>	<b>81%</b>	<b>78%</b>	<b>72%</b>	<b>74%</b>
<b>Analysis Group Heating Type Re-Classified</b>	--	--	--	--	--	--	<b>1,487</b>	<b>3,311</b>	<b>6,862</b>

\*Note: Eligibility for the Later Participants was determined using Service Begin Date  $\geq$  600 Days before enrollment so that two years of pre-enrollment data could be analyzed.

Table VI-1D disaggregates the Keeping Current all participants group into program type. The program type was obtained from the program data. There were two Electric Cooling customers who received year-round credits and did not receive any cooling credits. There were two Alternative Heat and two Electric Heat customers who received cooling credits and did not receive any year-round credits. These customers were analyzed in the program type group provided in the program data.

**Table VI-1D**  
**All Participants Group**  
**Attrition Analysis by Keeping Current Program**

Exclusion Reason	All Participants Group		
	Elec Heat	Alt Heat	Cool
Original Population	1,931	499	1,227
Received at least one Keeping Current credit	873	241	884
No Ameren Gas Service with Ameren <sup>§</sup>	852	210	884
<b>All Eligible</b>	<b>852</b>	<b>210</b>	<b>884</b>
Sufficient Billing and Payment Data	475	110	711
Outliers Removed	458	109	711
<b>Analysis Group</b>	<b>458</b>	<b>109</b>	<b>711</b>
<b>Percent Included</b>	<b>54%</b>	<b>52%</b>	<b>80%</b>

#### ***D. Participant Characteristics***

This section analyzes the characteristics of the program participants. We compare all customers with billing data to the smaller Analysis Group to assess whether there may be bias due to incomplete billing data for some customers in the group eligible to be included in the analysis. In general, the Billing Data groups were highly similar to the Analysis Groups, providing 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 different types of program participants were represented in the analysis group in approximately the same proportions as all eligible customers with billing data.

**Table VI-2**  
**Program Participation**

Program	Keeping Current Participants	
	All With Billing Data	Analysis Group
<b>Observations</b>	658	486
Electric Heat	39%	38%
Alternative Heat	15%	13%
Cooling	46%	49%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Table VI-3 displays the program status of Keeping Current enrollees. The table shows that 52 percent of both the billing and analysis groups were System Cancelled and five to six percent were Program Cancelled.

**Table VI-3  
Program Status**

Program Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
Approval Confirmed	42%	41%
Approval Recorded	< 1%	< 1%
Program Cancelled	5%	6%
System Cancelled	52%	52%
<b>Total</b>	<b>100%</b>	<b>100%</b>

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

**Table VI-4A  
Poverty Level**

Poverty Level	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
≤25%	9%	8%
26% - 50%	8%	9%
51% - 75%	27%	26%
76% - 100%	31%	34%
101% - 125%	18%	17%
125% - 150%	7%	7%
<b>Total</b>	<b>100%</b>	<b>100%</b>

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**

Poverty Level	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	258	100	300	186	61	239
≤25%	15%	14%	2%	15%	15%	1%
26% - 50%	14%	9%	3%	17%	10%	3%
51% - 75%	26%	29%	28%	24%	25%	28%
76% - 100%	20%	25%	43%	22%	21%	46%
101% - 125%	18%	14%	19%	17%	16%	17%
125% - 150%	7%	9%	5%	6%	13%	5%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-5A displays the vulnerability status of the Keeping Current participants. The elderly and disabled categories indicate whether the Ameren customer is elderly or disabled, as such there may be customers who live in a household with an elderly or disabled member who are not counted in this table. The table shows that the analysis group had approximately the same percentage of vulnerable groups as the full sample.

**Table VI-5A**  
**Vulnerable Status**

Vulnerable Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
<b>Observations</b>	658	486
% Elderly	46%	49%
% Disabled	54%	56%
% Child ≤5	8%	8%
<b>% Any Vulnerable</b>	<b>82%</b>	<b>85%</b>

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**

Vulnerable Status	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	258	100	300	186	61	239
% Elderly	22%	22%	74%	21%	26%	76%
% Disabled	46%	37%	67%	49%	38%	65%
% Child ≤5	14%	14%	0%	16%	16%	0%
<b>% Any Vulnerable</b>	<b>70%</b>	<b>60%</b>	<b>100%</b>	<b>73%</b>	<b>66%</b>	<b>100%</b>

Table VI-6 displays arrearages at enrollment by Keeping Current component. The table shows that the arrearages at enrollment were very similar for the two groups.

**Table VI-6  
Arrearages at Enrollment by Keeping Current Program**

Arrearages at Enrollment	Keeping Current Participants			
	All With Billing Data		Analysis Group	
	Electric Heat	Alternative Heat	Electric Heat	Alternative Heat
<b>Observations</b>	258	100	186	61
\$0	7%	6%	8%	8%
≤\$250	25%	18%	23%	20%
\$251-\$500	19%	21%	20%	21%
\$501-\$750	16%	22%	16%	21%
\$751-\$1,000	9%	14%	9%	15%
>\$1,000	25%	19%	23%	15%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Arrearages</b>	<b>\$644</b>	<b>\$672</b>	<b>\$628</b>	<b>\$626</b>

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 74 percent were unemployed, ten percent were employed, and 16 percent were retired.

**Table VI-7A  
Employment Status**

Employment Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	641 <sup>1</sup>	472 <sup>2</sup>
Employed <sup>3</sup>	12%	10%
Retired	15%	16%
Unemployed <sup>4</sup>	73%	74%
<b>Total</b>	<b>100%</b>	<b>100%</b>

<sup>1</sup>17 Customers were excluded from the “All with Billing Data” group for missing employment status.

<sup>2</sup>14 Customers were excluded from the “Analysis” group for missing employment status.

<sup>3</sup>Employed status includes self-employed customers.

<sup>4</sup>Unemployed status includes students.

Table VI-7B displays employment status by Keeping Current Program. The table shows that the employment status was similar between the two groups.

**Table VI-7B  
Employment Status by Keeping Current Program**

Employment Status	Keeping Current Participants					
	All With Billing Data <sup>1</sup>			Analysis Group <sup>2</sup>		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	245	97	299	175	59	238
Employed	20%	25%	1%	18%	22%	1%
Retired	8%	7%	23%	9%	10%	23%
Unemployed	73%	68%	76%	73%	68%	76%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

<sup>1</sup>17 Customers were excluded from the “All with Billing Data” group for missing employment status.

<sup>2</sup>14 Customers were excluded from the “Analysis” group for missing employment status.

### ***E. Program Benefits***

This section analyzes the benefits that Keeping Current provided to the program participants. The program benefits for year-round participants consist of the monthly credit and the arrearage forgiveness. The program benefits for summer cooling participants consist of credits during the summer months.

Table VI-8 displays the percent of year-round participants who received the Keeping Current credit each month. There were 358 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 195 to 351. The analysis group had 255 year-round participants. While 99 percent of the analysis group received the credit in the first

month after enrollment, the percent declined almost every month, until only 59 percent received the credit in the twelfth month after enrollment. This is a higher percentage than what was seen in the previous evaluations, as only 29 percent received the credit in the 12<sup>th</sup> month in the evaluation of 2013 enrollees and 46 percent received the credit in the 12<sup>th</sup> month in the evaluation of the 2014 to 2015 enrollees. It appears that participants have increased their success in the program with the increase in the monthly credit for both groups in Phase II of the program and for Alternative Heating participants in April 2017.

**Table VI-8A**  
**Keeping Current Enrollees, Year-Round Participants**  
**Monthly Bill Credits**

Monthly Bill Credits	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>All Year-Round Participants</b>													
Has Bill	358	355	351	352	352	346	348	351	346	345	349	350	329
KC Credit-#		351	312	299	279	270	257	245	229	221	223	203	195
KC Credit-%		99%	89%	85%	79%	78%	74%	70%	66%	64%	64%	58%	59%
<b>Year-Round Analysis Group</b>													
Has Bill	247	245	242	242	244	237	240	243	241	238	240	245	229
KC Credit-#		243	219	210	200	194	184	176	163	160	159	149	136
KC Credit-%		99%	91%	87%	82%	82%	77%	72%	68%	67%	66%	61%	59%

Table VI-8B displays the monthly bill credits received for all year-round participants who were in the program at any point between April 2017 and March 2018, as opposed to only the new enrollees examined in the table above. Some of these customers have been participating in Keeping Current for a longer period of time, and some did not enroll until later in this analysis year. The table shows that while 29 percent of the year-round analysis group received a credit in April 2017, 71 percent received a credit in March 2018. The percentage increases over the year examined, as more of the participants entered the program.

**Table VI-8B**  
**All Participants Group, Year-Round Participants**  
**Monthly Bill Credits**

Monthly Bill Credits	Obs.	Month and Year											
		4/17	5/27	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18
<b>All Year-Round Participants</b>													
Has Bill	1,114	788	887	932	899	988	946	987	947	844	949	873	907
KC Credit-#		237	294	403	426	535	553	626	646	585	652	610	641
KC Credit-%		30%	33%	43%	47%	54%	58%	63%	68%	69%	69%	70%	71%

Monthly Bill Credits	Obs.	Month and Year											
		4/17	5/27	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18
<b>Year-Round Analysis Group</b>													
Has Bill	567	539	562	564	564	565	562	566	565	561	564	563	548
KC Credit-#		158	181	243	266	317	346	365	386	394	394	396	390
KC Credit-%		29%	32%	43%	47%	56%	62%	64%	68%	70%	70%	70%	71%

Table VI-9A displays the total bill credits received by the Keeping Current enrollees in the year following enrollment. The table shows that the Electric Heat participants received a mean of \$642 in credits, the Alternative Heat participants received a mean of \$285 and the Cooling participants received a mean of \$75 in the year following program enrollment. While 75 percent of the Electric Heat participants received total bill credits of more than \$500, 51 percent of the Alternative Heat participants received bill credits between \$301 and \$500, and all of the Cooling participants received bill credits of less than \$100 (as expected because these customers receive a bill credit of \$25 per month in June, July, and August).

**Table VI-9A**  
**Keeping Current Enrollees**  
**Total Bill Credits in the Year Following Enrollment**

Total Bill Credits	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	258	100	300	186	61	239
\$0	< 1%	1%	0%	1%	0%	0%
\$1-\$100	7%	23%	100%	7%	18%	100%
\$101-\$300	12%	26%	0%	9%	31%	0%
\$301-\$500	7%	50%	0%	9%	51%	0%
\$501-\$700	17%	0%	0%	17%	0%	0%
\$701-\$900	42%	0%	0%	42%	0%	0%
\$901-\$1,100	15%	0%	0%	16%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Credits</b>	<b>\$631</b>	<b>\$270</b>	<b>\$75</b>	<b>\$642</b>	<b>\$285</b>	<b>\$75</b>

Table VI-9A displays the total bill credits received by all Keeping Current participants. These customers received lower average credits because some were only participating in the program for part of the year.

**Table VI-9B  
All Participants Group  
Total Bill Credits**

Total Bill Credits	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	873	241	884	458	109	711
\$0	< 1%	0%	0%	< 1%	0%	0%
\$1-\$100	13%	31%	> 99%	9%	26%	> 99%
\$101-\$300	30%	52%	< 1%	23%	50%	< 1%
\$301-\$500	22%	14%	< 1%	21%	22%	0%
\$501-\$700	16%	2%	0%	20%	1%	0%
\$701-\$900	15%	1%	< 1%	22%	2%	< 1%
>\$901-\$1,100	4%	0%	0%	5%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Credits</b>	<b>\$413</b>	<b>\$181</b>	<b>\$75</b>	<b>\$481</b>	<b>\$212</b>	<b>\$75</b>

Keeping Current year-round 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-10A shows that while 76 percent of the year-round analysis group received forgiveness in the first month after enrollment, the percent declined each month to fifty percent in the 11th 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. Much fewer received forgiveness in the 12<sup>th</sup> month, as the program is designed to provide the forgiveness of eleven months. When only looking at those who had arrearages at the time of enrollment, 82 percent received arrearage forgiveness in the first month after enrollment, and 53 percent received arrearage forgiveness in the 11<sup>th</sup> month after enrollment.

**Table VI-10A  
Keeping Current Enrollees, Year-Round Participants  
Monthly Arrearage Reduction in the Year Following Enrollment**

Arrearage Reduction	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>All Year-Round Participants</b>													
Has Bill	358	355	351	352	352	346	348	351	346	345	349	350	329
Forgive-#		271	265	249	243	231	222	211	198	193	189	172	75
Forgive-%		76%	76%	71%	69%	67%	64%	60%	57%	56%	54%	49%	23%

Arrearage Reduction	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>Year-Round Analysis Group</b>													
Has Bill	247	245	242	242	244	237	240	243	241	238	240	245	229
Forgive-#		187	187	173	177	160	157	151	141	136	132	122	55
Forgive-%		76%	77%	71%	73%	68%	65%	62%	59%	57%	55%	50%	24%
<b>Year-Round Analysis Group with Arrearages at Enrollment</b>													
Has Bill	227	225	222	222	224	217	221	223	221	218	221	225	209
Forgive-#		185	285	171	175	159	155	149	139	134	130	120	53
Forgive-%		82%	83%	77%	78%	73%	70%	67%	63%	61%	59%	53%	25%

Table VI-10B displays the percent of all participants who received arrearage forgiveness every month from April 2017 through March 2018. A lower percentage of these customers received average forgiveness because some were only participating in the program for part of the year.

**Table VI-10B**  
**All Participants Group, Year-Round Participants**  
**Monthly Arrearage Reduction**

Arrearage Reduction	Obs.	Month											
		4/17	5/17	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18
<b>All Year-Round Participants</b>													
Has Bill	1,114	788	887	932	899	988	946	987	947	844	949	873	907
Forgive-#		123	156	232	272	357	382	443	473	416	476	454	452
Forgive-%		16%	18%	25%	30%	36%	40%	45%	50%	49%	50%	52%	50%
<b>All Year-Round Analysis Group</b>													
Has Bill	567	539	562	564	564	565	562	566	565	561	564	563	545
Forgive-#		83	102	148	183	214	244	254	287	284	277	286	265
Forgive-%		15%	18%	26%	32%	38%	43%	45%	51%	51%	49%	51%	49%
<b>All Year-Round Analysis Group - Received Arrearage Forgiveness</b>													
Has Bill	459	435	455	457	456	457	455	459	457	456	458	458	446
Forgive-#		83	102	148	183	214	244	254	287	284	277	286	265
Forgive-%		19%	22%	32%	40%	47%	54%	55%	63%	62%	60%	62%	59%

Table VI-11A displays the amount of arrearage reduction received in the year following enrollment. The table shows that of those with arrearages at enrollment, participants received an average of \$455 in arrearage forgiveness in the year following enrollment. Thirty-three percent of the analysis group participants with arrearages received a reduction of more than \$500.

**Table VI-11A**  
**Keeping Current Enrollees, Year-Round Participants**  
**Arrearage Reduction Statistics**

Arrearage Reduction	Keeping Current Year-Round Participants			
	All With Billing Data		Analysis Group	
	All	With Arrearages at Enrollment	All	With Arrearages at Enrollment
<b>Observations</b>	358	334	247	227
\$0	16%	11%	15%	9%
≤\$100	13%	14%	12%	12%
\$101-\$200	15%	15%	16%	17%
\$201-\$300	11%	12%	9%	10%
\$301-\$400	9%	9%	10%	10%
\$401-\$500	7%	8%	8%	8%
>\$500	29%	31%	30%	33%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Reduction</b>	\$226	\$443	\$214	\$455

Table VI-11B displays the amount of arrearage forgiveness that all year-round Keeping Current participants received from April 2017 through March 2018. These customers received less average forgiveness because some were only participating in the program for part of the year.

**Table VI-11B**  
**All Participants Group, Year-Round Participants**  
**Arrearage Reduction Statistics**

Arrearage Reduction	Keeping Current Year-Round Participants			
	All With Billing Data		Analysis Group	
	All	Received Forgiveness	All	Received Forgiveness
<b>Observations</b>	1,114	848	567	459
\$0	24%	--	19%	--
≤\$100	20%	26%	22%	27%
\$101-\$200	17%	22%	19%	23%
\$201-\$300	10%	13%	10%	12%
\$301-\$400	6%	8%	7%	8%
\$401-\$500	5%	6%	4%	5%
>\$500	19%	25%	20%	25%

Arrearage Reduction	Keeping Current Year-Round Participants			
	All With Billing Data		Analysis Group	
	All	Received Forgiveness	All	Received Forgiveness
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Reduction</b>	\$289	\$380	\$312	\$385

### 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 Electric Heating participants had an increase in their bill of \$113 from the pre-enrollment to the post-enrollment period. With the average \$642 Keeping Current bill credits, the participants' average bill declined by \$529 and their average 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. The later participants and the nonparticipants experienced a larger increase in their bill, so the net change in the bill for the participants was a decline of \$751.

Keeping Current credits were higher than in the previous three evaluations, as the credits averaged \$600 for the 2014 to 2015 Electric Heating enrollees, \$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. The increase in bill credits is related to higher program benefits and improved payment compliance by customers who participate in the Keeping Current Program.

**Table VI-12A**  
**Keeping Current Electric Heating Affordability**

KC Electric Heating Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	186			176				1,487				
Total Charges	\$1,990	\$2,103	\$113 <sup>#</sup>	\$1,640	\$1,928	\$287 <sup>#</sup>	-\$174 <sup>#</sup>	\$1,711	\$1,868	\$157 <sup>#</sup>	-\$44	-\$109
KC Credits	\$0	\$642	\$642 <sup>#</sup>	\$0	\$0	\$0	\$642 <sup>#</sup>	\$0	\$0	\$0	\$642 <sup>#</sup>	\$642
KC Bill	\$1,990	\$1,461	-\$529 <sup>#</sup>	\$1,640	\$1,928	\$287 <sup>#</sup>	-\$816 <sup>#</sup>	\$1,711	\$1,868	\$157 <sup>#</sup>	-\$686 <sup>#</sup>	-\$751
Energy Burden	27%	22%	-5% <sup>#</sup>	25%	27%	2% <sup>#</sup>	-7% <sup>#</sup>	-	-	-	-	-7%

Note: 11 treatment group customers were excluded from the energy burden analysis due to missing income.

<sup>#</sup>Denotes significance at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-12B displays the change in bills and credits for Alternative Heat participants and the comparison groups. The table shows that the bills remained constant for the Alternative Heat participants, but increased for the comparison groups. The Alternative Heat participants received an average of \$285 in Keeping Current credits. The mean energy burden declined from 22 percent to 19 percent, a net decline of six percentage points.

**Table VI-12B**  
**Keeping Current Alternative Heating Affordability**

KC Alternative Heating Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	186			49				1,487				
Total Charges	\$1,644	\$1,642	-\$3	\$1,470	\$1,709	\$239 <sup>#</sup>	-\$242 <sup>#</sup>	\$1,355	\$1,449	\$93 <sup>#</sup>	-\$96 <sup>**</sup>	-\$169
KC Credits	\$0	\$285	\$285 <sup>#</sup>	\$0	\$0	\$0	\$285 <sup>#</sup>	\$0	\$0	\$0	\$285 <sup>#</sup>	\$285
KC Bill	\$1,644	\$1,356	-\$288 <sup>#</sup>	\$1,470	\$1,709	\$239 <sup>#</sup>	-\$527 <sup>#</sup>	\$1,355	\$1,449	\$93 <sup>#</sup>	-\$381 <sup>#</sup>	-\$454
Energy Burden	22%	19%	-3% <sup>#</sup>	21%	24%	3% <sup>**</sup>	-6% <sup>#</sup>	-	-	-	-	-6%

Note: 2 treatment group customers were excluded from the energy burden analysis due to missing income.

<sup>#</sup>Denotes significance at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level

Table VI-12C displays the change in bills and credits for Keeping Cooling participants and the comparison groups. The table shows that the Cooling participants received an average program credit of \$75. The mean energy burden remained at nine percent for these participants.

**Table VI-12C**  
**Keeping Cooling Affordability**

KC Electric Cooling Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	239			55				6,862				
Total Charges	\$880	\$918	\$39 <sup>#</sup>	\$882	\$932	\$50 <sup>**</sup>	-\$11	\$1,245	\$1,354	\$109 <sup>#</sup>	-\$70 <sup>#</sup>	-\$41
KC Credits	\$0	\$75	\$75 <sup>#</sup>	\$0	\$0	\$0	\$75 <sup>#</sup>	\$0	\$0	\$0	\$75 <sup>#</sup>	\$75
KC Bill	\$880	\$843	-\$36 <sup>#</sup>	\$882	\$932	\$50 <sup>**</sup>	-\$86 <sup>#</sup>	\$1,245	\$1,354	\$109 <sup>#</sup>	-\$145 <sup>#</sup>	-\$116
Energy Burden	9%	9%	0% <sup>**</sup>	12%	13%	<1% <sup>*</sup>	<-1% <sup>**</sup>	-	-	-	-	<-1%

Note: 1 treatment group customer was excluded from the energy burden analysis due to missing income.

<sup>#</sup>Denotes significance at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level

Table VI-12D displays the charges, Keeping Current credits and energy burden for all customers who participated in Keeping Current between April 2017 and March 2018.

**Table VI-12D**  
**Keeping Current Affordability**  
**All Participants Analysis**

KC Affordability	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Total Charges	\$2,049	\$1,662	\$812
KC Credits	\$481	\$212	\$75
KC Bill	\$1,568	\$1,450	\$736
Energy Burden	23%	20%	7%

Note: 29 observations were excluded from the energy burden analysis due to missing income.

Table VI-13A displays the distribution of energy burden for Keeping Current Electric Heat participants and the later participant 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 Heat treatment group had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. There was a decline in the percent of customers who had an energy burden of 11 percent or more.

**Table VI-13A**  
**Keeping Current Electric Heating Energy Burden Distribution**

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	175			176			
≤5%	2%	21%	19% <sup>#</sup>	6%	5%	-1%	20% <sup>#</sup>
6%-10%	21%	26%	5%	26%	19%	-7%	12% <sup>**</sup>
11%-20%	37%	26%	-11% <sup>**</sup>	36%	36%	0%	-11% <sup>*</sup>
21%-30%	18%	10%	-8% <sup>**</sup>	15%	19%	4%	-12% <sup>#</sup>
>30%	22%	18%	-4%	17%	21%	4%	-8% <sup>#</sup>
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>
<b>Mean Energy Burden</b>	<b>27%</b>	<b>22%</b>	<b>-5%</b>	<b>25%</b>	<b>27%</b>	<b>2%</b>	<b>-7%</b>

Note: 11 treatment group customers were excluded from the analysis due to missing income.

<sup>#</sup>Denotes significance at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level

Table VI-13B displays the distribution of energy burden for Keeping Current Alternative Heat participants and the later participant 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 12 percent of the Alternative Heat treatment group had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

**Table VI-13B**  
**Keeping Current Alternative Heating Energy Burden Distribution**

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
<b>Observations</b>	59			49			
≤5%	12%	24%	12%*	14%	14%	0%	12%**
6%-10%	20%	19%	-1%	27%	20%	-7%	6%
11%-20%	37%	39%	2%	29%	31%	2%	0%
21%-30%	19%	5%	-14%**	12%	16%	4%	-18%#
>30%	12%	14%	2%	18%	18%	0%	2%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>
<b>Mean Energy Burden</b>	<b>22%</b>	<b>19%</b>	<b>-3%</b>	<b>21%</b>	<b>24%</b>	<b>3%</b>	<b>-6%</b>

Note: 2 treatment group customers were excluded from the analysis due to missing income.

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

Table VI-13C displays the distribution of energy burden for Keeping Cool participants and the later participant comparison group. The table shows that Keeping Cool participants were more likely to have an energy burden at or below five percent while receiving the program credits. While only 16 percent of the Keeping Cool treatment group had an energy burden at or below five percent prior to program participation, 23 percent had an energy burden at this level while receiving Keeping Current credits.

**Table VI-13C**  
**Keeping Cooling Energy Burden Distribution**

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
<b>Observations</b>	238			55			
≤5%	16%	23%	7%**	35%	27%	-8%	-15%#
6%-10%	53%	46%	-7%	35%	36%	1%	-8%
11%-20%	29%	27%	-2%	16%	24%	8%	-10%*
21%-30%	3%	3%	0%	7%	5%	-2%	2%

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
<b>Observations</b>	238			55			
>30%	< 1%	< 1%	0%	7%	7%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	
<b>Mean Energy Burden</b>	<b>9%</b>	<b>9%</b>	<b>0%</b>	<b>12%</b>	<b>13%</b>	<b>1%</b>	<b>-1%</b>

Note: 1 treatment group customer was excluded from the analysis due to missing income.

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

### G. Bill Payment

This section analyzes the impact of program participation on bill payment and bill coverage rates. Table VI-14A displays total bill coverage rates for the Electric Heat and Alternative Heat 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 than the comparison groups.

- The percentage of Electric Heat participants who paid at least 90 percent of their full bill increased from 56 percent in the year prior to program enrollment to 68 percent in the year following enrollment, an increase of 12 percentage points. The percent of Electric Heat nonparticipants who paid at least 90 percent of their bill remained approximately the same, and the percent of later participants who paid at least 90 percent of the bill declined.
- The Alternative Heat participants also had a large improvement in their coverage rates. While 43 percent paid the full bill in the year prior to enrollment, 70 percent paid the full bill in the year following enrollment. This was a 27 percentage point increase, compared to a five percentage point increase for the nonparticipants and a 20 percent point decline for the later participants.

**Table VI-14A**  
**Keeping Current Electric Heating and Alternative Heating Bill Coverage Rates**

Total Coverage Rate	Electric Heating						Alternative Heating					
	Treatment Group		Later Participants		Nonparticipants		Treatment Group		Later Participants		Nonparticipants	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations	186		176		1,487		61		49		3,311	
≥100%	38%	52%	51%	34%	54%	61%	43%	70%	59%	39%	55%	60%
90% - 99%	18%	16%	24%	24%	22%	19%	25%	10%	27%	20%	23%	21%
80% - 89%	18%	11%	12%	21%	12%	9%	11%	10%	8%	16%	13%	11%
<80%	26%	22%	14%	21%	12%	11%	21%	10%	6%	24%	9%	8%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Coverage Rate</b>	<b>94%</b>	<b>97%</b>	<b>101%</b>	<b>92%</b>	<b>101%</b>	<b>102%</b>	<b>94%</b>	<b>104%</b>	<b>110%</b>	<b>94%</b>	<b>102%</b>	<b>102%</b>

Table VI-14B 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 coverage rates for the Cooling participants remained approximately the same.

**Table VI-14B**  
**Keeping Current Cooling Bill Coverage Rates**

Total Coverage Rate	Electric Cooling					
	Treatment Group		Later Participants		Nonparticipants	
	Pre	Post	Pre	Post	Pre	Post
Observations	239		55		6,862	
≥100%	41%	41%	30%	33%	30%	33%
90% - 99%	19%	13%	24%	25%	24%	25%
80% - 89%	10%	11%	20%	18%	20%	18%
<80%	30%	35%	27%	24%	27%	24%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Coverage Rate</b>	<b>91%</b>	<b>89%</b>	<b>90%</b>	<b>91%</b>	<b>90%</b>	<b>91%</b>

Table VI-14C displays the coverage rates for all customers who participated in Keeping Current from April 2017 through March 2018. The table shows that 54 percent of the Electric Heat participants, 57 percent of the Alternative Heat participants, and 39 percent of the Cooling participants paid at least 90 percent of their bill.

**Table VI-14C**  
**All Participants Bill Coverage Rates**

Total Coverage Rate	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
>=100%	41%	46%	31%
90% - 99%	13%	11%	8%
80% - 89%	14%	15%	13%
< 80%	32%	28%	49%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Coverage Rate</b>	<b>95%</b>	<b>99%</b>	<b>78%</b>

Table VI-15A displays data on the number of missed payments for the Electric Heat participants and the comparison groups. Missed payments are defined as the total bill amount that was not paid divided by the average bill. The table shows that Electric Heat participants were less likely to miss payments following program enrollment. While 46 percent had no missed payments in the year prior to enrollment, 58 percent had no missed payments in the year following enrollment. In contrast, the percentage of nonparticipants without missed payments declined by 26 percentage points for the later participants and increased by six percentage points for the nonparticipants.

**Table VI-15A**  
**Keeping Current Electric Heating Missed Payments**

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				Net Change	1,487			
No Payments Missed	46%	58%	12%**	66%	40%	-26%#	38%#	64%	70%	6%#	6%	22%
1 Missed Payment	15%	12%	-3%	13%	25%	12%#	-15%#	15%	13%	-2%**	-1%	-8%
2-4 Missed Payments	32%	18%	-14%#	19%	29%	10%**	-24%#	17%	14%	-3%**	-11%#	-18%
≥5 Missed Payments	8%	12%	4%	2%	6%	4%**	0%	3%	3%	0%	4%**	2%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>		<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	
<b>Mean # Missed</b>	<b>1.5</b>	<b>1.5</b>	<b>0</b>	<b>0.8</b>	<b>1.3</b>	<b>0.5#</b>	<b>-0.5*</b>	<b>.8</b>	<b>.7</b>	<b>-.1#</b>	<b>0.1</b>	<b>-0.2</b>

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

Table VI-15B displays missed payments for the Alternative Heat participants and the comparison groups. Program participants showed improvements in bill payment. The percentage with no missed payments increased from 57 to 74 percent, compared to a 24 percentage point decline for the later participants and a smaller increase for the nonparticipant comparison group.

**Table VI-15B**  
**Keeping Current Alternative Heating Missed Payments**

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	61			49				Net Change	3,311			Net Change
No Payments Missed	57%	74%	17%*	73%	49%	-24%**	41%#		66%	71%	5%#	
1 Missed Payment	16%	8%	-8%	18%	14%	-4%	-4%	16%	14%	-2%**	-6%	-5%
2-4 Missed Payments	21%	15%	-6%	6%	35%	29%#	-35%#	16%	13%	-3%#	-3%	-19%
≥5 Missed Payments	5%	3%	-2%*	2%	2%	0%	-2%	2%	3%	1%	-3%	-3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Mean # Missed</b>	<b>1.2</b>	<b>.7</b>	<b>-.5</b>	<b>0.5</b>	<b>1.2</b>	<b>0.8#</b>	<b>-1.3#</b>	<b>.7</b>	<b>.7</b>	<b>0*</b>	<b>-.5**</b>	<b>-0.9</b>

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

Table VI-15C shows that the payment behavior for the Cooling participants remained about the same. The percentage of participants with no missed payments remained the same and the mean number of missed payments remained approximately the same.

**Table VI-15C**  
**Keeping Current Electric Cooling Missed Payments**

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	239			55				Net Change	6,862			Net Change
No Payments Missed	51%	50%	-1%	62%	53%	-9%	8%		40%	44%	4%#	
1 Missed Payment	11%	6%	-5%**	15%	20%	5%	-10%*	20%	19%	-1%	-4%	-7%
2-4 Missed Payments	26%	28%	2%	13%	20%	7%	-5%	31%	28%	-3%#	5%	0%
≥5 Missed Payments	12%	16%	4%	11%	7%	-4%	8%	9%	9%	0%	4%**	6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Mean # Missed</b>	<b>1.7</b>	<b>2.0</b>	<b>0.2</b>	<b>1.2</b>	<b>1.4</b>	<b>0.2</b>	<b>0.0</b>	<b>1.7</b>	<b>1.6</b>	<b>-0.1#</b>	<b>0.3#</b>	<b>0.2</b>

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

Table VI-15D displays the number of missed payments for all customers who participated in Keeping Current from April 2017 through March 2018. The table shows that 46 percent of the Electric Heat customers, 47 percent of the Alternative Heat customers, and 35 percent of the Cooling customers missed no payments.

**Table VI-15D**  
**All Participants Group Missed Payments**

Number of Missed Payments	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
<b>Observations</b>	458	109	711
No Payments Missed	46%	47%	35%
1 Missed Payment	12%	12%	7%
2-4 Missed Payments	27%	30%	29%
≥5 Missed Payments	15%	11%	29%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean # Missed</b>	<b>1.9</b>	<b>1.5</b>	<b>3.1</b>

Table VI-16A provides additional statistics on bills and payments for the Electric Heat participants and the comparison groups. Key findings are as follows.

- *Late Charges:* Participants had a reduction in late payment charges in the year following enrollment. While the charges averaged \$32 in the pre-enrollment period, the charges averaged \$11 in the post-enrollment period. The net change in late charges was a decline of \$24.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of their payments from 7.8 in the year prior to enrollment to 9.1 in the year following enrollment. The net change was an increase of 1.1 payments.
- *Balance:* Average balances for the participants declined significantly from \$309 to \$157. The net change was a decrease in balances of \$213.

**Table VI-16A**  
**Keeping Current Electric Heating Bills and Payments**

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	186			176				1,487				
Electric Service Charges	\$1,957	\$2,092	\$135 <sup>#</sup>	\$1,616	\$1,897	\$281 <sup>#</sup>	-\$146 <sup>#</sup>	\$1,687	\$1,845	\$158 <sup>#</sup>	-\$23	-\$85
Late Charges	\$32	\$11	-\$21 <sup>#</sup>	\$24	\$31	\$7 <sup>#</sup>	-\$28 <sup>#</sup>	\$24	\$23	-\$1 <sup>#</sup>	-\$20 <sup>#</sup>	-\$24
Full Bill	\$1,990	\$2,103	\$113 <sup>#</sup>	\$1,640	\$1,928	\$287 <sup>#</sup>	-\$174 <sup>#</sup>	\$1,711	\$1,868	\$157 <sup>#</sup>	-\$44	-\$109
Keeping Current Credits	\$0	\$642	\$642 <sup>#</sup>	\$0	\$0	\$0	\$642 <sup>#</sup>	\$0	\$0	\$0	\$642 <sup>#</sup>	\$642
Keeping Current Bill	\$1,990	\$1,461	-\$529 <sup>#</sup>	\$1,640	\$1,928	\$287 <sup>#</sup>	-\$816 <sup>#</sup>	\$1,711	\$1,868	\$157 <sup>#</sup>	-\$686 <sup>#</sup>	-\$751
# of Cash Payments	7.8	9.1	1.3 <sup>#</sup>	7.9	7.5	-.4	1.7 <sup>#</sup>	7.6	8.6	.9 <sup>#</sup>	.4	1.1
Cash Payment	\$1,455	\$1,140	-\$315 <sup>#</sup>	\$1,395	\$1,368	-\$27	-\$288 <sup>#</sup>	\$1,264	\$1,498	\$234 <sup>#</sup>	-\$549 <sup>#</sup>	-\$419
LIHEAP Assistance	271	168	-\$103 <sup>#</sup>	\$204	\$309	\$105 <sup>#</sup>	-\$208 <sup>#</sup>	\$386	\$357	-\$29 <sup>#</sup>	-\$74 <sup>#</sup>	-\$141
Other Assistance	\$125	\$103	-\$22	\$70	\$101	\$31 <sup>*</sup>	-\$53 <sup>*</sup>	\$98	\$79	-\$19 <sup>#</sup>	-\$3	-\$28
Total Credits	\$1,851	\$1,411	-\$440 <sup>#</sup>	\$1,669	\$1,779	\$110 <sup>**</sup>	-\$550 <sup>#</sup>	\$1,749	\$1,934	\$185 <sup>#</sup>	-\$625 <sup>#</sup>	-\$588
Cash Coverage Rate	75%	78%	2%	85%	72%	-13% <sup>#</sup>	15% <sup>#</sup>	71%	78%	7% <sup>#</sup>	-5% <sup>**</sup>	5%
Total Coverage Rate	94%	97%	3%	101%	92%	-9% <sup>#</sup>	12% <sup>#</sup>	101%	102%	1% <sup>**</sup>	2%	7%
Ending Balance	\$309	\$157	-\$152 <sup>#</sup>	\$222	\$331	\$109 <sup>#</sup>	-\$261 <sup>#</sup>	\$140	\$151	\$12 <sup>**</sup>	-\$164 <sup>#</sup>	-\$213

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-16B furnishes bills, payments, and affordability statistics for the Alternative Heat participants and the comparison groups. Key findings are as follows.

- *Late Charges:* Participants reduced their late payment charges in the post-enrollment period. While the charges averaged \$29 before enrollment, they averaged \$14 following program enrollment. The net reduction was \$16.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of payments from 8.1 in the year prior to enrollment to 9.7 in the year following enrollment. The net change was an increase of 1.6 payments.
- *Total Coverage Rates:* Participants increased their total coverage rates by ten percentage points, from 94 to 104 percent. The net change was an increase of eighteen percentage points.

- *Balance*: Average balances for the participants declined significantly from \$298 to \$126. The net change was a decrease of \$182.

**Table VI-16B**  
**Keeping Current Alternative Heating Customers Bills and Payments**

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	61			49				3,311				
Electric Service Charges	\$1,615	\$1,628	\$13	\$1,442	\$1,680	\$237 <sup>#</sup>	-\$224 <sup>#</sup>	\$1,332	\$1,425	\$93 <sup>#</sup>	-\$80 <sup>**</sup>	-\$152
Late Charges	\$29	\$14	-\$15 <sup>#</sup>	\$28	\$30	\$2	-\$17 <sup>#</sup>	\$23	\$23	\$0	-\$15 <sup>#</sup>	-\$16
Full Bill	\$1,644	\$1,642	-\$3	\$1,470	\$1,709	\$239 <sup>#</sup>	-\$242 <sup>#</sup>	\$1,355	\$1,449	\$93 <sup>#</sup>	-\$96 <sup>**</sup>	-\$169
Keeping Current Credits	\$0	\$285	\$285 <sup>#</sup>	\$0	\$0	\$0	\$285 <sup>#</sup>	\$0	\$0	\$0	\$285 <sup>**</sup>	\$285
Keeping Current Bill	\$1,644	\$1,356	-\$288	\$1,470	\$1,709	\$239 <sup>#</sup>	-\$527 <sup>#</sup>	\$1,355	\$1,449	\$93 <sup>#</sup>	-\$381 <sup>**</sup>	-\$454
# of Cash Payments	8.1	9.7	1.6 <sup>#</sup>	7.2	6.5	-0.7 <sup>*</sup>	2.3 <sup>#</sup>	8.9	9.5	.7 <sup>#</sup>	.9 <sup>#</sup>	1.6
Cash Payment	\$1,226	\$1,179	-\$46	\$1,327	\$1,208	-\$119	\$73	\$1,617	\$1,869	\$252 <sup>#</sup>	-\$298 <sup>#</sup>	-\$113
LIHEAP Assistance	\$181	\$193	\$12	\$145	\$274	\$128 <sup>#</sup>	-\$116 <sup>*</sup>	\$378	\$356	-\$22 <sup>#</sup>	\$34	-\$41
Other Assistance	\$116	\$59	-\$57 <sup>*</sup>	\$100	\$104	\$4	-\$61	\$88	\$69	-\$19 <sup>#</sup>	-\$38	-\$50
Total Credits	\$1,522	\$1,431	-\$91	\$1,572	\$1,585	\$14	-\$105	\$2,083	\$2,295	\$211 <sup>#</sup>	-\$302 <sup>#</sup>	-\$204
Cash Coverage Rate	77%	89%	12% <sup>#</sup>	94%	71%	-22% <sup>#</sup>	34% <sup>#</sup>	79%	83%	4% <sup>#</sup>	8% <sup>**</sup>	21%
Total Coverage Rate	94%	104%	10% <sup>**</sup>	110%	94%	-16% <sup>#</sup>	26% <sup>#</sup>	102%	102%	<1%	10% <sup>#</sup>	18%
Ending Balance	\$298	\$126	-\$172 <sup>**</sup>	\$244	\$237	-\$7	-\$165	\$130	\$156	\$26 <sup>#</sup>	-\$198 <sup>#</sup>	-\$182

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-16C displays bills, payments, and affordability statistics for the Cooling participants and the comparison groups. The program did not have a significant impact on key statistics for these participants.

**Table VI-16C**  
**Keeping Cooling Bills and Payments**

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				6,862				
Electric Service Charges	\$871	\$911	\$39 <sup>#</sup>	\$872	\$922	\$50 <sup>**</sup>	-\$11	\$1,236	\$1,345	\$109 <sup>#</sup>	-\$70 <sup>#</sup>	-\$41
Late Charges	\$8	\$7	-\$1 <sup>*</sup>	\$10	\$9	< - \$1	-\$1	\$9	\$9	\$0	< -\$1	-\$1
Full Bill	\$880	\$918	\$39 <sup>#</sup>	\$882	\$932	\$50 <sup>**</sup>	-\$11	\$1,245	\$1,354	\$109 <sup>#</sup>	-\$70 <sup>#</sup>	-\$41
Keeping Current Credits	\$0	\$75	\$75 <sup>#</sup>	\$0	\$0	\$0	\$75 <sup>#</sup>	\$0	\$0	\$0	\$75 <sup>#</sup>	\$75
Keeping Current Bill	\$880	\$843	-\$36 <sup>#</sup>	\$882	\$932	\$50 <sup>**</sup>	-\$86 <sup>#</sup>	\$1,245	\$1,354	\$109 <sup>#</sup>	-\$145 <sup>#</sup>	-\$116
# of Cash Payments	8.7	8.6	-0.1	8.4	8.0	-0.4	0.3	8.8	9.2	0.4 <sup>#</sup>	-0.5 <sup>#</sup>	-0.1
Cash Payment	\$701	\$662	-\$39 <sup>*</sup>	\$694	\$737	\$43	-\$82 <sup>*</sup>	\$1,104	\$1,233	\$129 <sup>#</sup>	-\$168 <sup>#</sup>	-\$125
LIHEAP Assistance	\$78	\$88	\$10	\$98	\$79	-\$20	\$30	\$192	\$196	\$4	\$6	\$18
Other Assistance	\$50	\$41	-\$9	\$49	\$61	\$12	-\$21	\$37	\$31	-\$6 <sup>#</sup>	-\$3	-\$12
Total Credits	\$829	\$791	-\$38	\$841	\$876	\$35	-\$73	\$1,333	\$1,461	\$128 <sup>#</sup>	-\$166 <sup>#</sup>	-\$120
Cash Coverage Rate	79%	77%	-2%	80%	79%	-1%	-1%	74%	76%	2% <sup>#</sup>	-4% <sup>**</sup>	-3%
Total Coverage Rate	91%	89%	-2%	93%	91%	-2%	0%	90%	91%	1% <sup>**</sup>	-3% <sup>**</sup>	-2%
Ending Balance	\$51	\$46	-\$4	50%	65%	14%	-\$4	\$51	\$65	\$14 <sup>#</sup>	-\$18 <sup>**</sup>	-\$11

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-16D displays payment statistics for all customers who participated in Keeping Current from April 2017 through March 2018.

**Table VI-16D**  
**All Participants Bills and Payments**

Bills and Payments	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Electric Service Charges	\$2,030	\$1,638	\$807
Late Charges	\$19	\$24	\$5
Full Bill	\$2,048	\$1,662	\$812
Keeping Current Credits	\$481	\$212	\$75
Keeping Current Bill	\$1,568	\$1,450	\$736
Cash Payment	\$1,124	\$1,199	\$545
LIHEAP Assistance	\$210	\$167	\$63
Other Assistance	\$109	\$68	\$23
Total Credits	\$1,444	\$210	\$631
# of Cash Payments	8.8	9.3	7.9
Cash Coverage Rate	75%	84%	68%
Total Coverage Rate	95%	99%	78%
Ending Balance	\$121	\$154	\$33

Note: The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

### ***H. Assistance Payments***

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

Table VI-17A furnishes energy assistance statistics for the Electric Heat participants and the comparison groups. The table shows that there was a decrease in the percentage of participants who received a LIHEAP grant or other energy assistance. The amount of the LIHEAP grants and other assistance received also decreased in the post-enrollment period. Across all participants, the net change in mean LIHEAP assistance received was a reduction of \$141. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

**Table VI-17A**  
**Keeping Current Electric Heating Energy Assistance**

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	186			176				1,487				
Percent Received LIHEAP	54%	47%	-6%	41%	55%	14%**	-20%#	90%	75%	-15%#	-9%**	-6%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$388	\$241	-\$147#	\$345	\$523	\$178#	-\$325#	\$403	\$372	--\$31#	-\$116#	-\$221
Mean LIHEAP Grant (All Cases)	\$271	\$168	-\$103#	\$204	\$309	\$105#	-\$208#	\$386	\$357	-\$29#	-\$74#	-\$141
Percent Received Other Assistance	33%	35%	2%	19%	32%	14%#	-12%**	30%	24%	-6%#	8%**	-2%
Mean Other Assistance (Recipients in Pre or Post Period)	\$238	\$196	-\$42	\$190	\$274	\$84*	-\$126*	\$257	\$206	-\$51#	\$9	-\$59
Mean Other Assistance (All Cases)	\$125	\$103	-\$22	\$70	\$101	\$31*	-\$53*	\$98	\$79	-\$19#	-\$3	-\$28

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

Table VI-17B 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 net decline of three percentage points. The net change in the mean LIHEAP grant was a decline of \$41.

**Table VI-17B**  
**Keeping Current Alternative Heating Energy Assistance**

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	61			49				3,311				
Percent Received LIHEAP	43%	39%	-3%	35%	53%	18%*	-21%**	88%	70%	-19%#	16%**	-3%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$324	\$346	\$22	\$245	\$462	\$217#	-\$195*	\$402	\$379	-\$23#	\$45	-\$75
Mean LIHEAP Grant (All Cases)	\$181	\$193	\$12	\$145	\$274	\$128#	-\$116*	\$378	\$356	-\$22#	\$34	-\$41
Percent Received Other Assistance	33%	30%	-3%	31%	29%	-2%	-1%	24%	17%	-7%#	4%	2%
Mean Other Assistance (Recipients in Pre or Post Period)	\$252	\$128	-\$124	\$257	\$268	\$10	-\$134	\$278	\$217	-\$61#	-\$63	-\$99
Mean Other Assistance (All Cases)	\$116	\$59	-\$57*	\$100	\$104	\$4	-\$61	\$88	\$69	-\$19#	-\$38	-\$50

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

Table VI-17C displays energy assistance received by the Cooling participant and comparison group customers. These participants did not have a change in receipt of LIHEAP assistance after they began participating in the program.

**Table VI-17C  
Keeping Cooling Energy Assistance**

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	239			55				6,862				
Percent Received LIHEAP	41%	41%	0%	35%	29%	-5%	5%	73%	67%	-6% <sup>#</sup>	6% <sup>*</sup>	6%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$149	\$168	\$19	\$235	\$188	-\$47	\$66	\$233	\$238	\$5	\$14	\$40
Mean LIHEAP Grant (All Cases)	\$78	\$88	\$10	\$98	\$79	-\$20	\$30	\$192	\$196	\$4	\$6	\$18
Percent Received Other Assistance	19%	15%	-3%	11%	13%	2%	-5%	12%	11%	-2% <sup>#</sup>	-1%	-3%
Mean Other Assistance (Recipients in Pre or Post Period)	\$201	\$163	-\$37	\$299	\$370	\$72	-\$109	\$215	\$181	-\$33 <sup>#</sup>	-\$4	-\$57
Mean Other Assistance (All Cases)	\$50	\$41	-\$9	\$49	\$61	\$12	-\$21	\$37	\$31	-\$6 <sup>#</sup>	-\$3	-\$12

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-17D displays the energy assistance received by all Keeping Current participants from April 2017 through March 2018. The table shows that 50 percent of Electric Heat participants, 41 percent of Alternative Heat participants, and 47 percent of Electric Cooling participants received LIHEAP.

**Table VI-17D  
All Participants Energy Assistance**

Energy Assistance	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
<b>Observations</b>	458	109	711
Percent Received LIHEAP	50%	41%	47%
Mean LIHEAP Grant (Recipients)	\$420	\$404	\$136
Mean LIHEAP Grant (All Cases)	\$210	\$167	\$63
Percent Received Other Assistance	40%	\$29	9%
Mean Other Assistance (Recipients)	\$273	\$231	\$246
Mean Other Assistance (All Cases)	\$109	\$68	\$23

## I. Collections

This section analyzes the impact of Keeping Current and Keeping Cooling participation on collections actions. Table VI-18 displays the collections status as of March 2019 for the participants and the comparison group by program component.

- While 90 percent of Electric Heat participants were not in collections, 95 percent of the later participant comparison group and 83 percent of the nonparticipant comparison group were not in collections.
- While 93 percent of the Alternative Heat participants were not in collections, 88 percent of the later participant comparison group and 85 percent of the nonparticipant comparison group were not in collections.
- While 95 percent of the Cooling participants were not in collections, 98 percent of the later participant comparison group and 93 percent of the nonparticipant comparison group were not in collections.

**Table VI-18**  
**March 2019 Collections Status**

Collections Status	Treatment Group			Comparison Group					
				Later Participants			Nonparticipants		
	Electric Heating	Alt. Heating	Cooling	Electric Heating	Alt. Heating	Cooling	Electric Heating	Alt. Heating	Cooling
<b>Observations</b>	186	61	239	176	49	55	1,487	3,311	6,862
Not in Collections	90%	93%	95%	95%	88%	98%	83%	85%	93%
Charged Off	2%	2%	1%	0%	0%	0%	2%	2%	1%
Active Collections	8%	3%	4%	3%	10%	2%	14%	12%	5%
Other	0%	2%	< 1%	1%	2%	0%	1%	2%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-19A 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 2.6 notices. The percent of participants with service terminations declined by 14 percentage points and the net decline was 24 percentage points. The net reduction in payment arrangements was 44 percentage points.

**Table VI-19A**  
**Keeping Current Electric Heating Collections Actions**

Collections Actions	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	186			176				1,487				
Number of Notices	3.9	1.4	-2.6 <sup>#</sup>	3.3	4.2	1.0 <sup>#</sup>	-3.6 <sup>#</sup>	3.5	3.8	0.2 <sup>#</sup>	-2.8 <sup>#</sup>	-3.2
Service Termination	30%	16%	-14% <sup>#</sup>	19%	35%	16% <sup>#</sup>	-30% <sup>#</sup>	16%	18%	3% <sup>*</sup>	-17% <sup>#</sup>	-24%
Payment Arrangement	62%	19%	-44% <sup>#</sup>	55%	59%	5%	-49% <sup>#</sup>	59%	53%	-6% <sup>#</sup>	-38% <sup>#</sup>	-44%

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-19B displays collections actions for the Alternative Heat participant and comparison group. The number of disconnect notices declined by 2.2. Service terminations increased by a few percentage points, but payment arrangements declined by 35 percentage points.

**Table VI-19B**  
**Keeping Current Alternative Heating Collections Actions**

Collections Actions	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	61			49				3,311				
Number of Notices	3.8	1.7	-2.2 <sup>#</sup>	3.8	5.0	1.1 <sup>#</sup>	-3.3 <sup>#</sup>	3.4	3.9	.5 <sup>#</sup>	-2.7 <sup>#</sup>	-3.0
Service Termination	18%	23%	5%	20%	16%	-4%	9%	14%	16%	3% <sup>#</sup>	2%	6%
Payment Arrangement	66%	33%	-33% <sup>#</sup>	63%	76%	12%	-45% <sup>#</sup>	59%	51%	-8% <sup>#</sup>	-25% <sup>#</sup>	-35%

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-19C displays the impacts for the Cooling participants 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-19C**  
**Electric Cooling Customers Collections Actions**

Collections Actions	Treatment Group			Comparison Group								Average Net Change
	Pre	Post	Change	Later Participants				Nonparticipants				
				Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
<b>Observations</b>	239			55				6,862				
Number of Notices	1.1	1.0	-0.1	1.1	1.2	0.1	-0.2	1.2	1.3	0.2 <sup>#</sup>	-0.3 <sup>**</sup>	-0.3
Service Termination (%)	8%	7%	-1%	2%	4%	2%	-3%	6%	6%	0%	-1%	-2%
Payment Arrangement (%)	23%	16%	-6% <sup>*</sup>	24%	18%	-5%	-1%	24%	23%	-1%	-5% <sup>**</sup>	-3%

<sup>#</sup>Denotes significant at the 99 percent level. <sup>\*\*</sup>Denotes significance at the 95 percent level. <sup>\*</sup>Denotes significance at the 90 percent level.

Table VI-19D displays the collections actions for all customers who participated in Keeping Current from April 2017 to March 2018. While 21 percent of the Electric Heating participants had service terminations, 26 percent of the Alternative Heating, and four percent of the Electric Cooling participants had service terminations.

**Table VI-19D**  
**All Participants Group Collections Actions**

Collections Actions	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
<b>Observations</b>	458	109	711
Number of Notices	1.8	2.3	0.6
Service Termination	21%	26%	4%
Payment Arrangement	38%	38%	10%

## 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 99 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 59 percent received a credit in the twelfth month following enrollment. These results are improved over the previous evaluation.

- Benefit Amount: Total bill credits averaged \$642 for the Electric Heat participants, \$285 for the Alternative Heat participants, and \$75 for the Cooling participants. Alternative Heating customers received much higher benefits than what was seen in the last evaluation due to an increase in the monthly amount of these credits as of April 2017.
- Arrearage Reduction: While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 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 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 had a three percentage point decline in their burdens and faced burdens of 19 percent while participating in the program. (This is lower than the 23 percent seen in the previous evaluation due to the increased Alternative Heat credit.)

Both Electric Heat and Alternative Heat participants were more likely to have affordable burdens following participation in the program. While only two percent of the Electric Heat enrollees had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. While only 12 percent of the Alternative Heat enrollees had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

- *Bill Payment Impacts*
  - Number of Customer Payments: The program resulted in an increase in payment regularity. Electric heat participants averaged eight payments in the pre-enrollment period and had a net increase of about one payment following enrollment. Alternative heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.
  - Bill Coverage Rates: 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 seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.

- Balance: Electric Heat participants' balances declined by an average of \$213 and Alternative Heat participants had a net decline of \$182.
- *LIHEAP Assistance*
  - LIHEAP Grant: Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 47 percent received it in the post period. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.
- *Collections Impacts*
  - The Electric 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 percentage points for the participants, payment arrangements declined by 44 percentage points. The Alternative Heat participants reduced their payment arrangements by 33 percentage points. The cooling participants did not have significant impacts.

## VII. Findings and Recommendations

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

### A. *Design*

This section provides findings and recommendations with respect to the Keeping Current Program design.

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

Across all program elements, 76 percent of active participants 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 their Ameren bill payment responsibilities.*

While 77 percent of the active Electric Heat participants entered with arrearages of over \$250 and 30 percent with arrearages over \$1,000, 71 percent of the active Alternative Heat participants entered with arrearages of over \$250 and 21 percent with arrearages over \$1,000.

3. *Alternative Heating Credits – The previous evaluation found that the credits for Alternative Heat customers were significantly lower than for those with Electric Heat and their payment responsibilities were higher. Keeping Current increased the Alternative Heat credits in April 2017 but their monthly payment responsibility is still \$101 compared to \$90 for the Electric Heat participants. As in the previous evaluation, we recommend that agencies 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 again consider higher monthly credits for these customers, given that they have another energy bill for heating.*

The analysis showed that the Alternative Heat customers had higher monthly Ameren payment responsibilities and had non-Ameren gas heating or other heating bills as well. The mean energy burden for both groups, assuming a monthly Keeping Current bill credit, was 20 percent. The transactions analysis found a 22 percent energy burden for Electric Heat customers and a 19 percent burden for Alternative Heat customers.

4. *Keeping Current Benefit Description at Enrollment – Agencies reported that customers are anxious to learn their monthly payment amount when they enroll in Keeping Current but that they do not currently have the ability to provide this information. Ameren should work with the agencies to develop a system to enable agencies to provide enrollees with*

*information on their projected monthly credit and monthly payment responsibility at the time of enrollment.*

5. *Flexibility in Due Date – Ameren has developed a manual process to allow customers to select a bill due date that works with their paycheck or benefit check schedule.*

They are currently working on an automated system to allow customers to choose the bill due date.

## **B. Implementation**

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

1. *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 evaluations, the majority of enrollments were completed by a few agencies and most agencies enrolled fewer than 200 customers over the two-year period.

2. *Participant Outreach – 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.*

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 99 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 59 percent received a credit in the twelfth month following enrollment.

While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 in arrearage reduction in the year following enrollment, compared to the beginning balance of about \$625.

While these results are improved over the previous evaluation, there are still many participants who are not succeeding on the program.

3. *Agency Alert – Agencies currently receive an alert when the customer misses the second Keeping Current payment. The agencies should receive this alert when the customer misses the first Keeping Current payment so that the agency can contact customers and*

*help them get back on track with their Keeping Current payment before they are removed from the program.*

4. *LIHEAP and WAP Enrollment – Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP. Ameren and/or the agencies should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance. Ameren should consider providing an additional bill credit to customers who receive WAP services as an additional incentive to move forward with WAP.*

The last two evaluations found that there was not enough emphasis on this program requirement and participants still do not seem to understand this potential source of assistance.

While 16 of the 30 respondents to the current participant interviews stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were eligible, two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application.

When the successful participants were asked if they thought they would be applying for LIHEAP assistance in the fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

The impact analysis again found that the Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 47 percent received it in the post period.

It appears that Keeping Current participants need additional information about LIHEAP.

5. *Other Agency Assistance – Ameren should encourage agencies to provide referrals and additional assistance to customers when they enroll in Keeping Current, and to follow up with customers after enrollment to remind them about the other assistance that is available.*

Only 11 of the 30 participants in the current participant interviews and 10 of the 20 participants in the successful participant interviews stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current. All of the current participants who were interviewed stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 current participants stated that they felt they needed additional assistance.

### 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 a mean of 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 22 percent to 19 percent. About 56 percent had an energy burden over ten percent while participating in Keeping Current.

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 eight payments in the pre-enrollment period and had a net increase of one payment following enrollment. Alternative Heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.

Electric Heat participants had a net increase in total coverage rate of seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.

3. *Energy Assistance – Participants were less likely to receive LIHEAP 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 assistance in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre-enrollment period, 47 percent received it in the post period, a six percentage point net reduction. Alternative Heat participants also experienced a reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP following Keeping Current enrollment.

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

Participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by 24 percent points for Electric Heat participants, payment arrangements declined by 35 percentage points for Alternative Heat participants.