

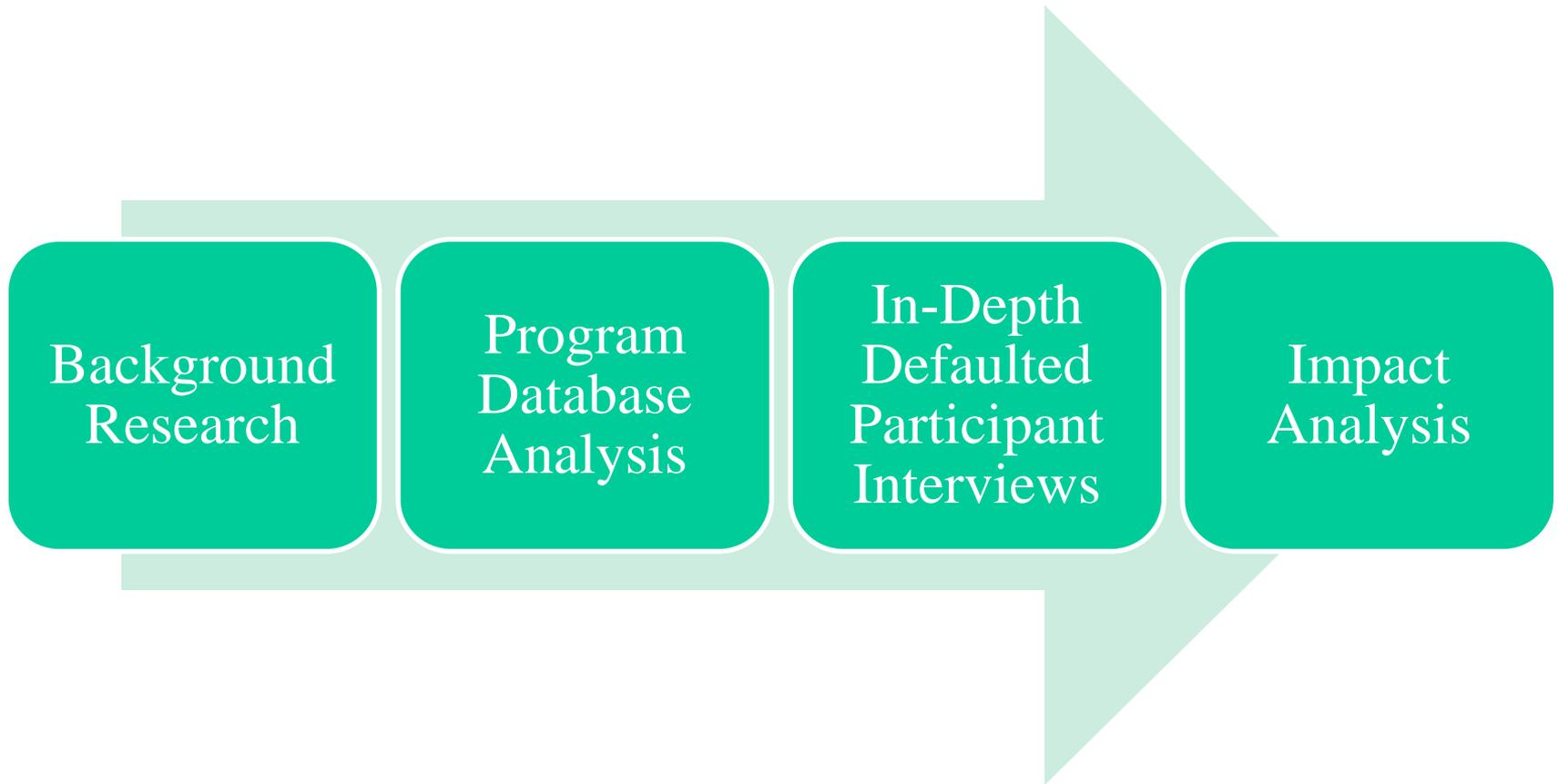
Ameren

Keeping Current and Keeping Cooling

Evaluation Presentation

2016

Evaluation Activities



KEEPING CURRENT STATISTICS

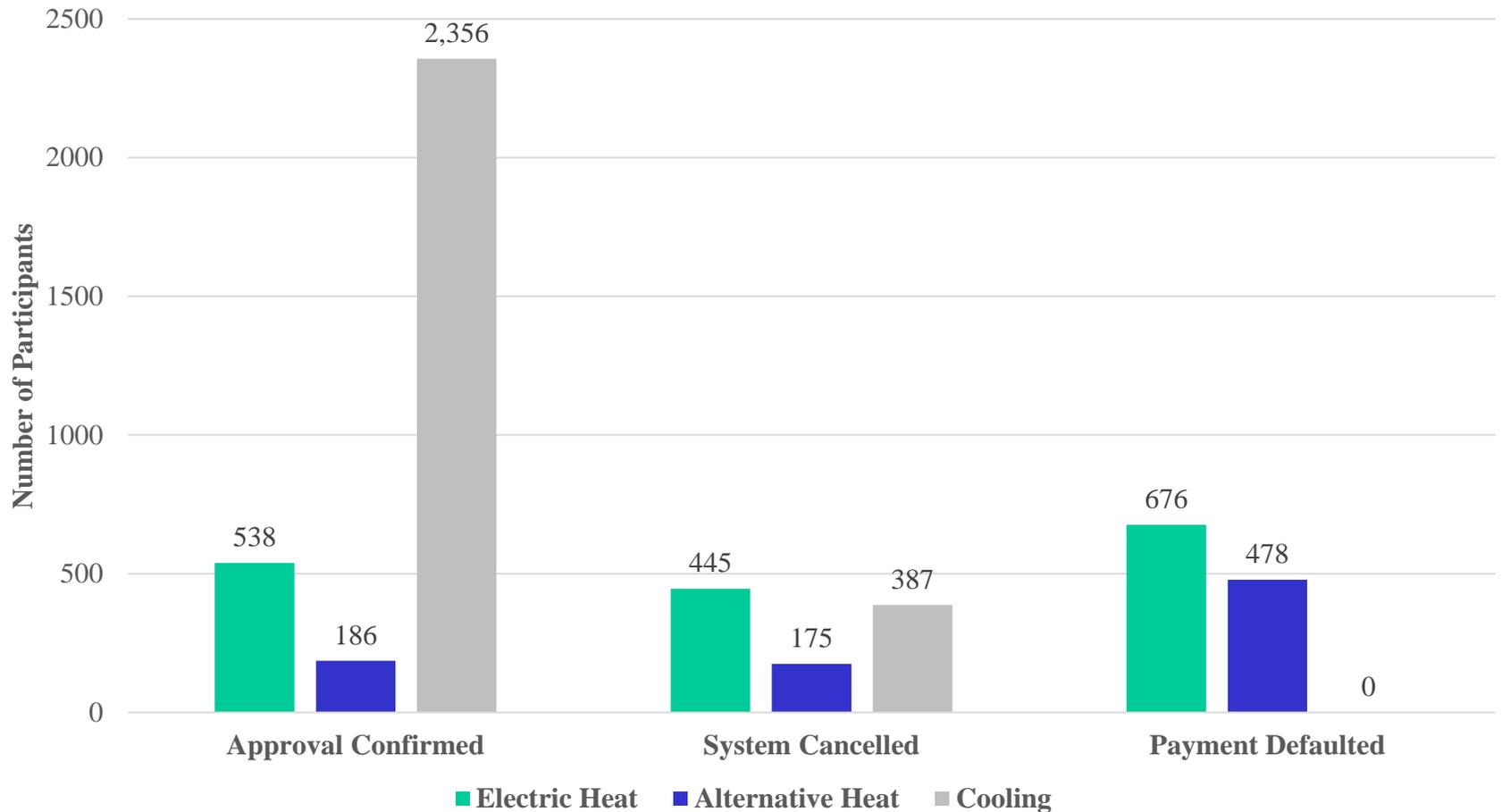
Keeping Current Statistics Enrollment

- United Way Energy Assistance Website
- Participants from 6/1/2013 – 6/30/2016

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

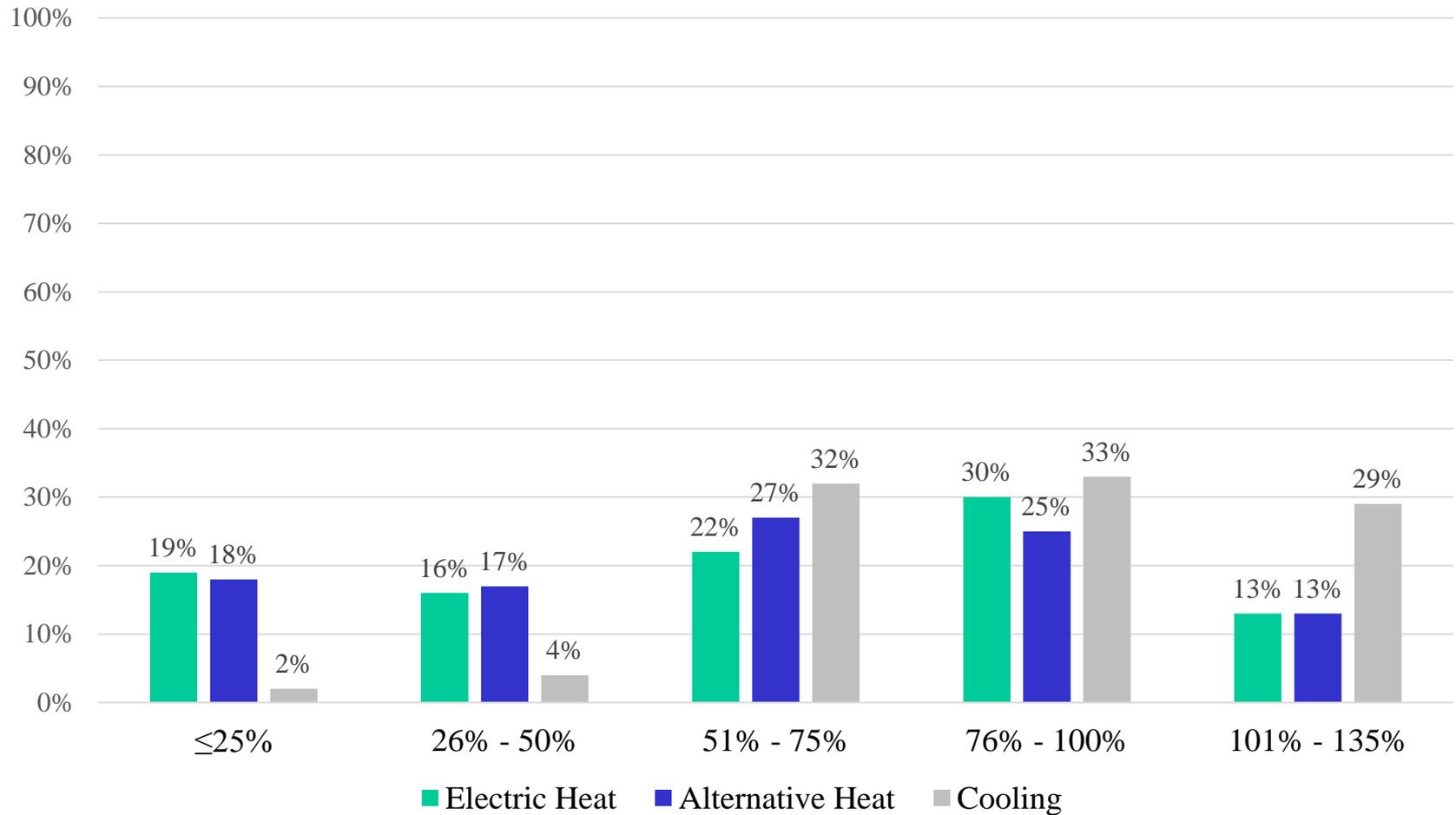
Keeping Current Statistics Program Status

Program Status as of July 2016



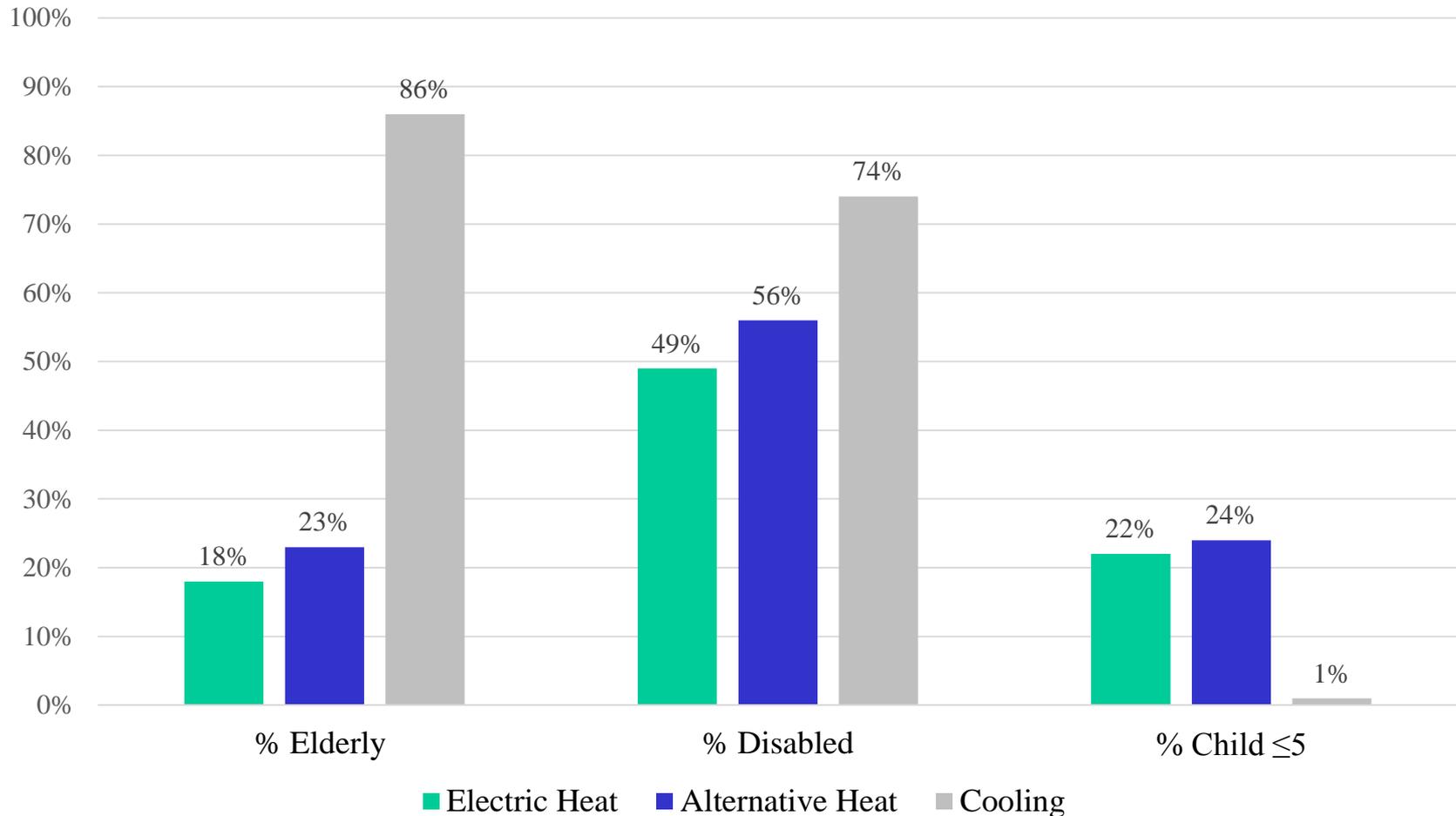
Keeping Current Statistics Demographics

Poverty Level



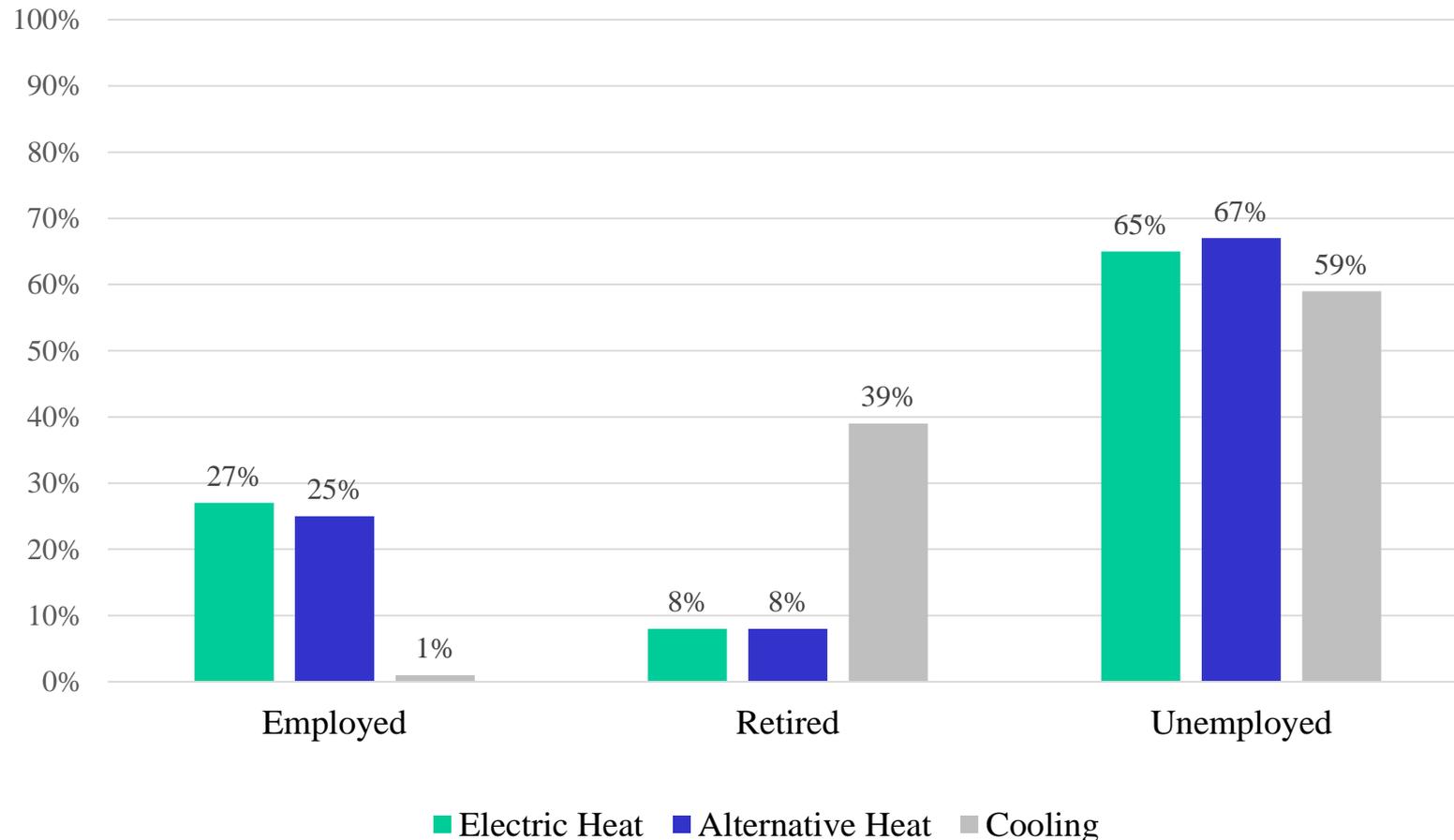
Keeping Current Statistics Demographics

Vulnerability Status



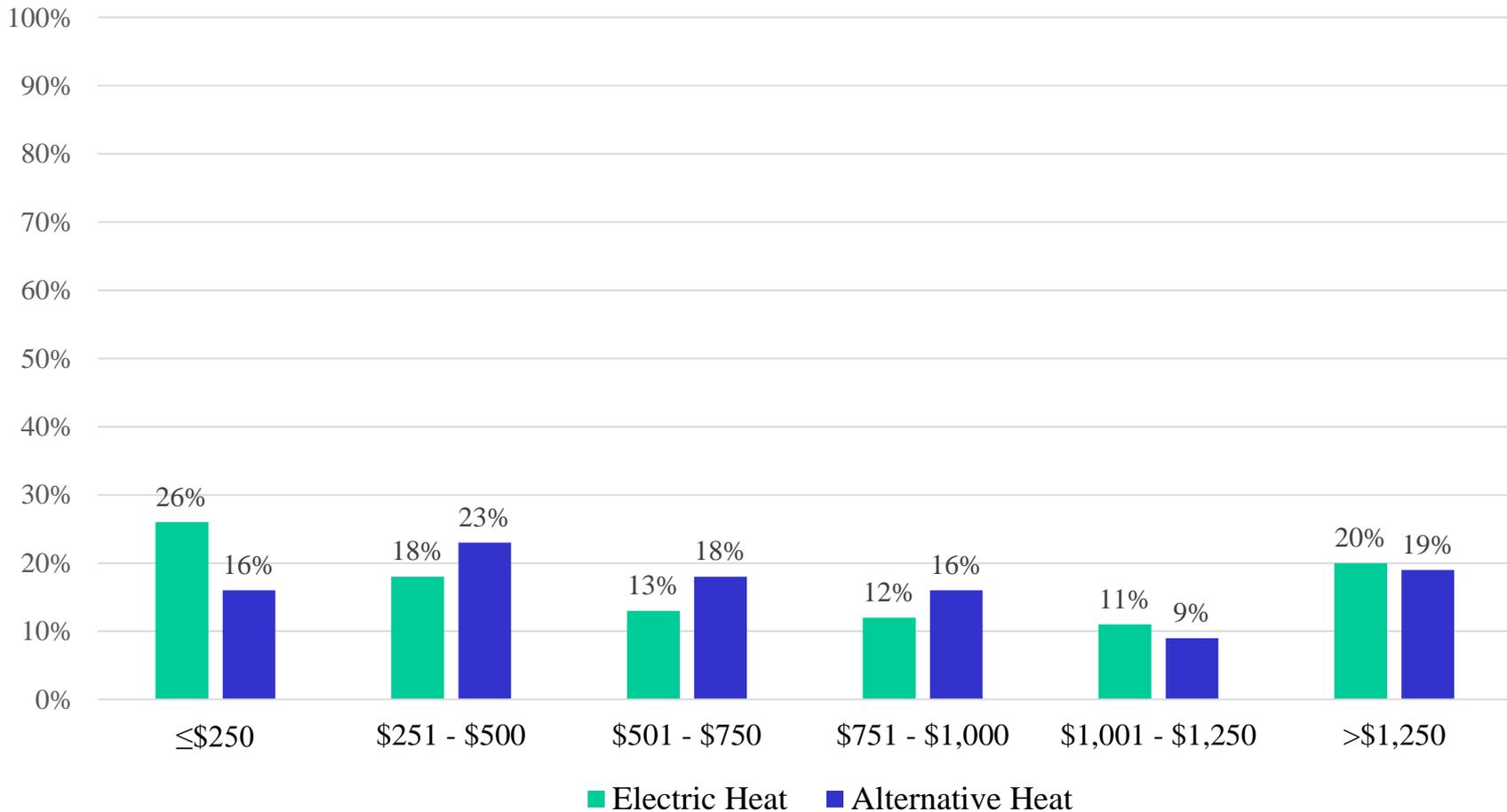
Keeping Current Statistics Demographics

Employment Status



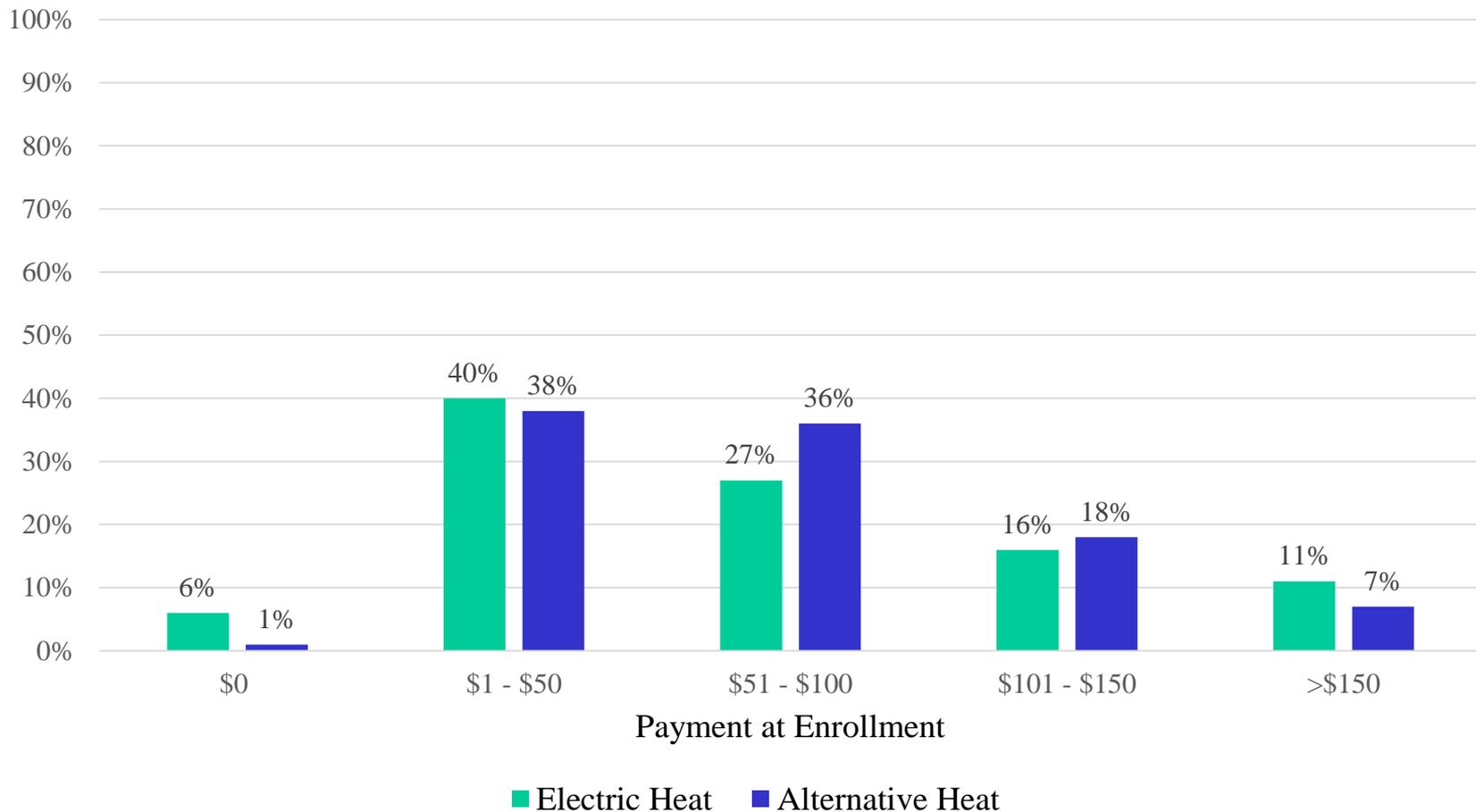
Keeping Current Statistics Participant Statistics

Arrearages at Enrollment



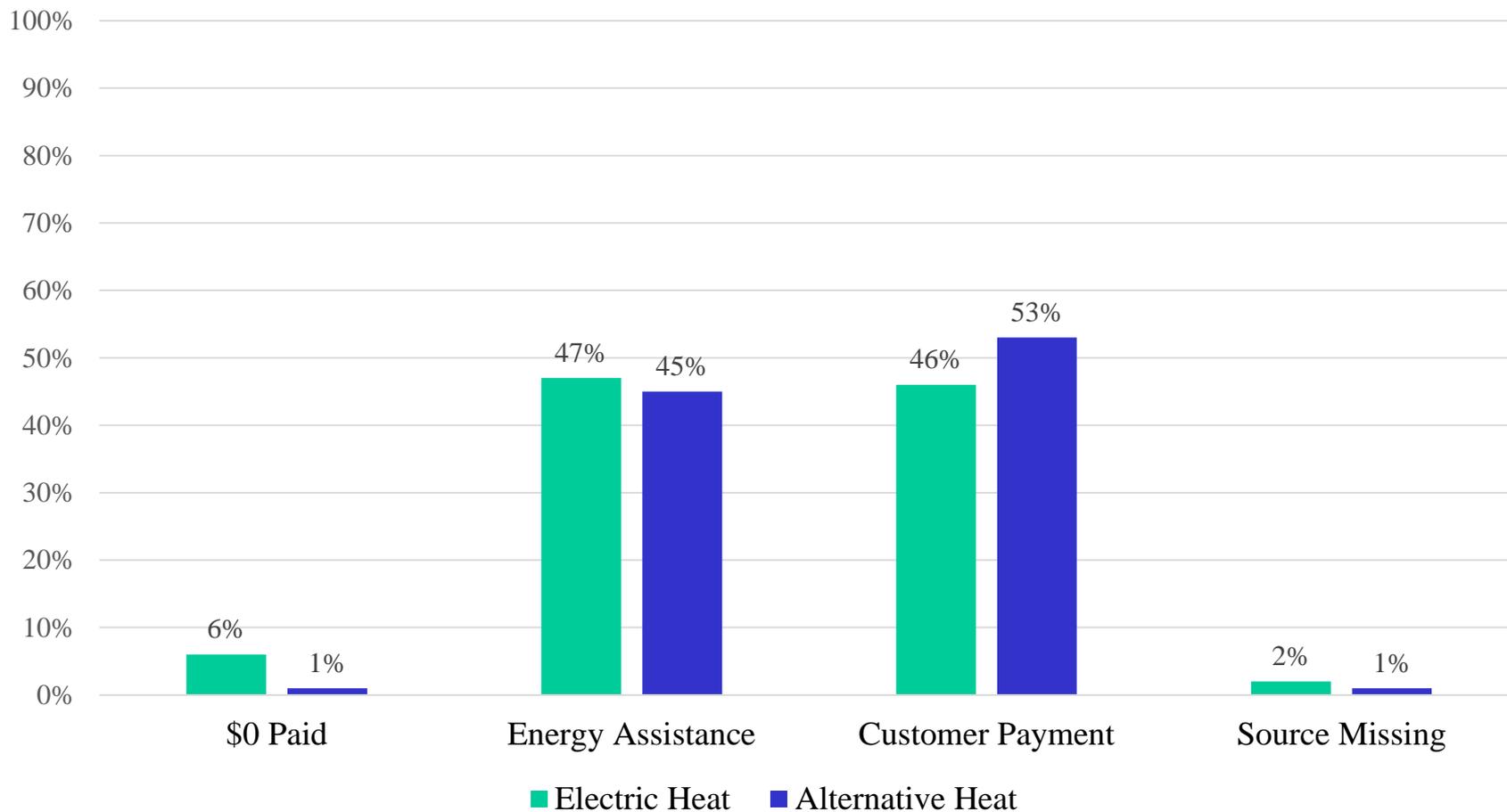
Keeping Current Statistics Participant Statistics

Payment at Enrollment



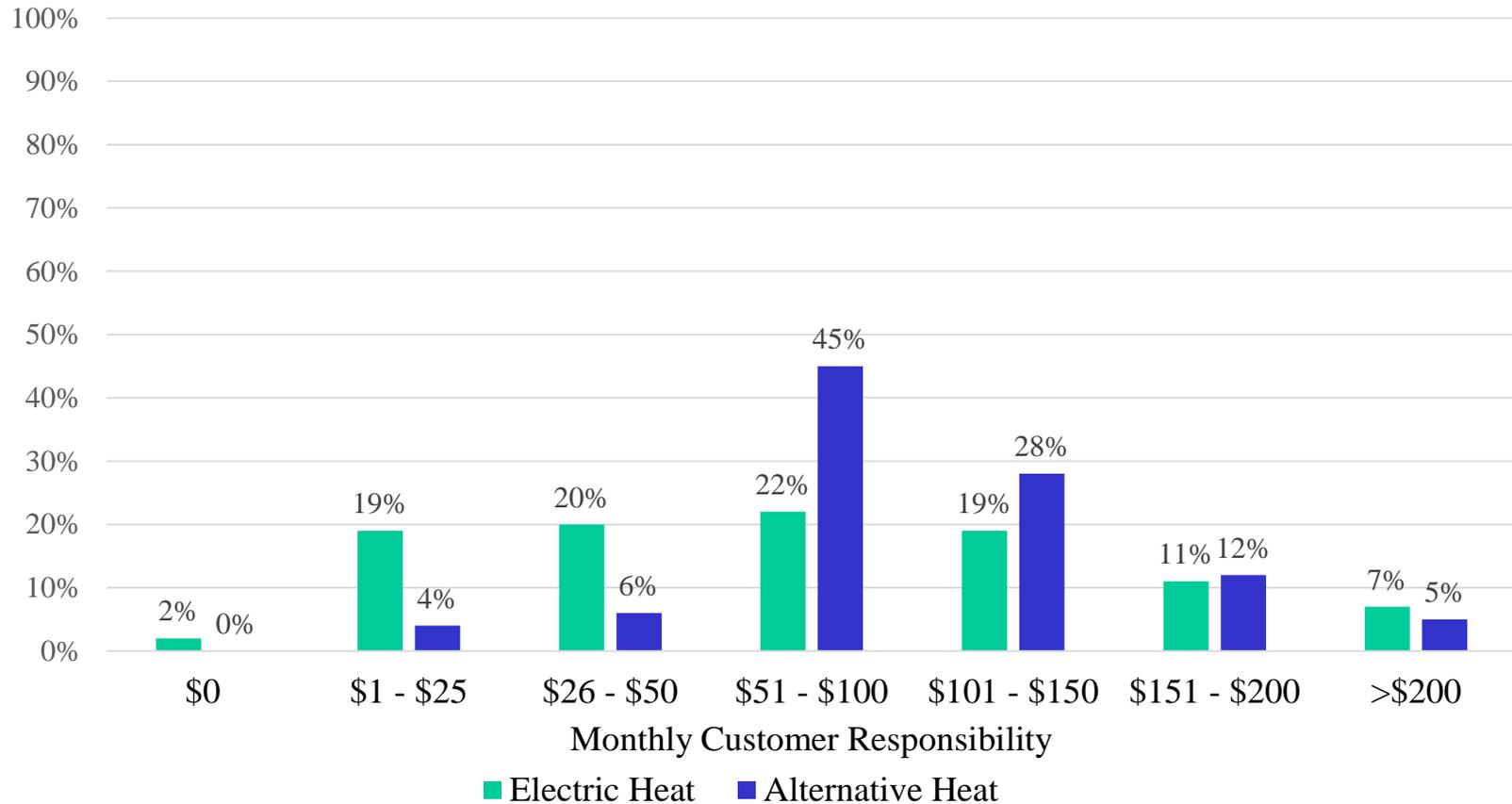
Keeping Current Statistics Participant Statistics

Payment at Enrollment Source



Keeping Current Statistics Participant Statistics

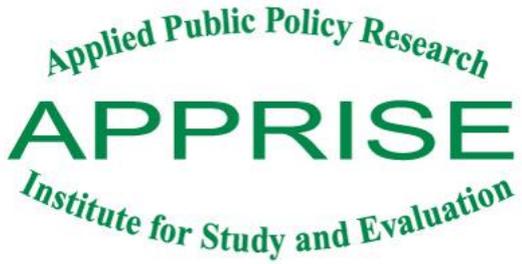
Monthly Customer Responsibility



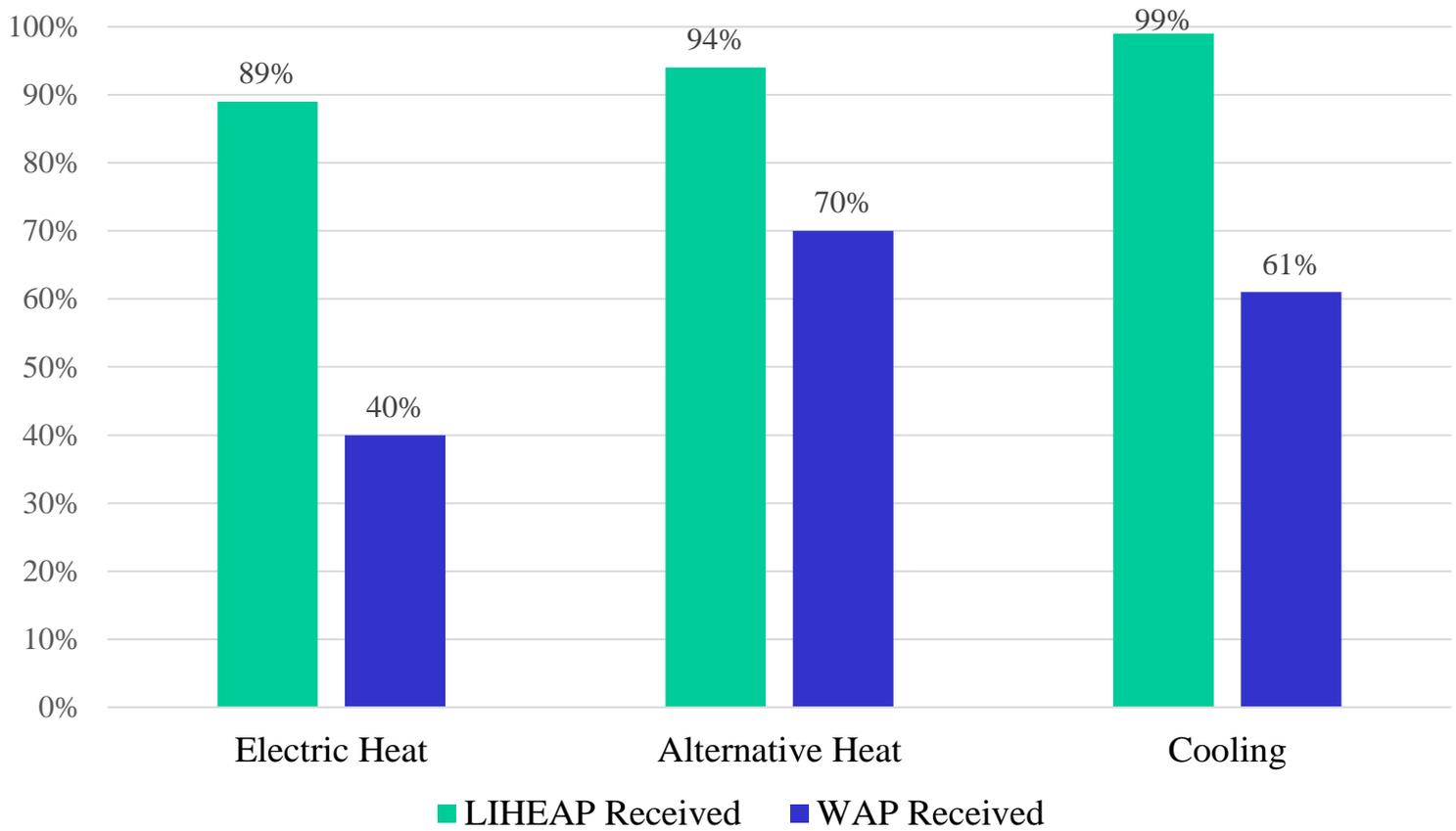
Defined as budget bill minus Keeping Current credit. Customers who have a calculated responsibility of less than \$10 pay the minimum of \$10 per month.

Keeping Current Statistics

Participant Statistics

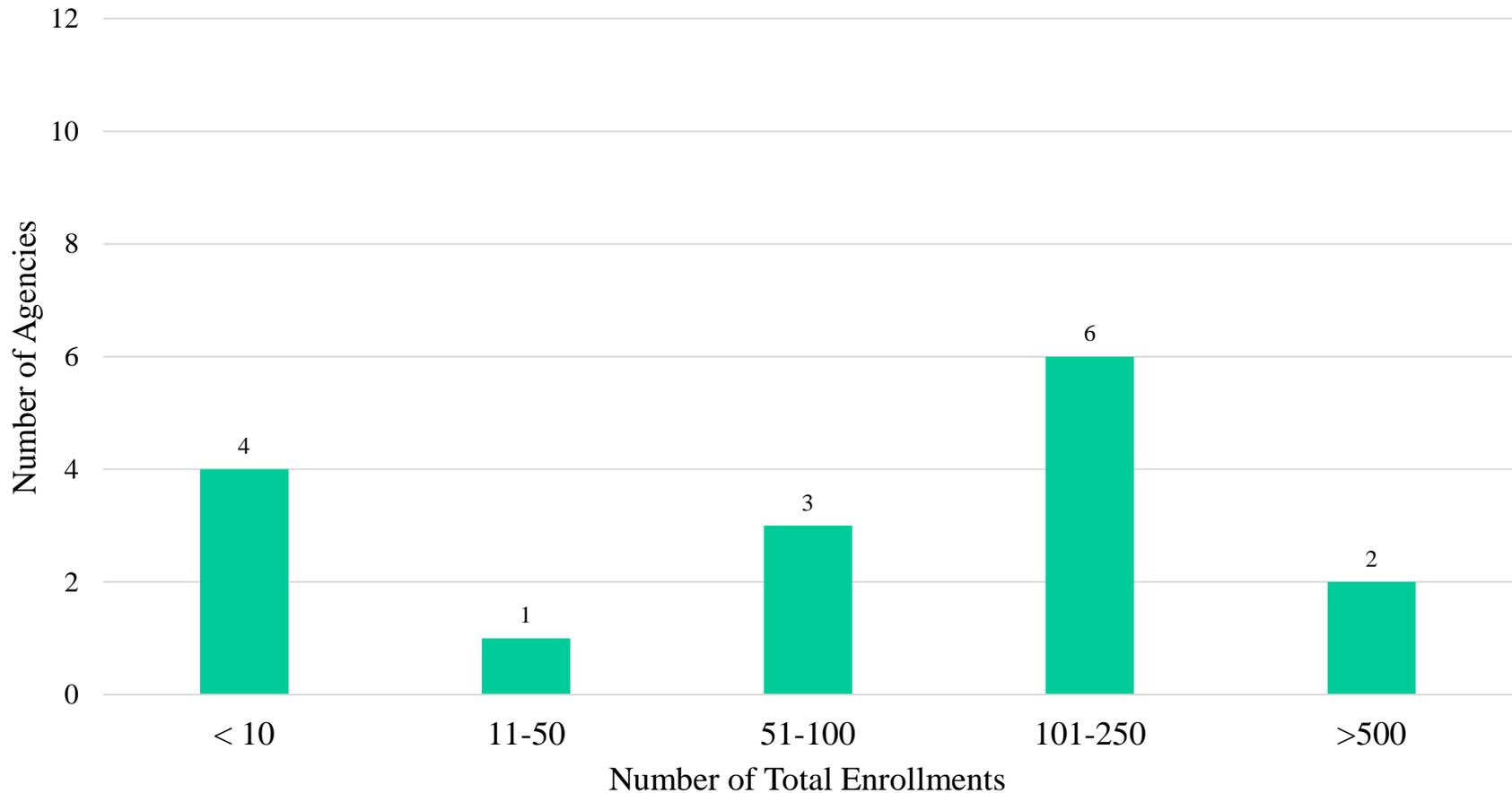


LIHEAP and WAP Receipt (Agency Reported)



Keeping Current Statistics Agency Enrollments

Distribution of Agency Enrollments



Keeping Current Statistics Summary

6/1/2013 –
6/30/2016

- 5,241 unique customers enrolled
- 3,080 active in July 2016
- 86% of the Cooling participants active
- 29% of the Heating participants active

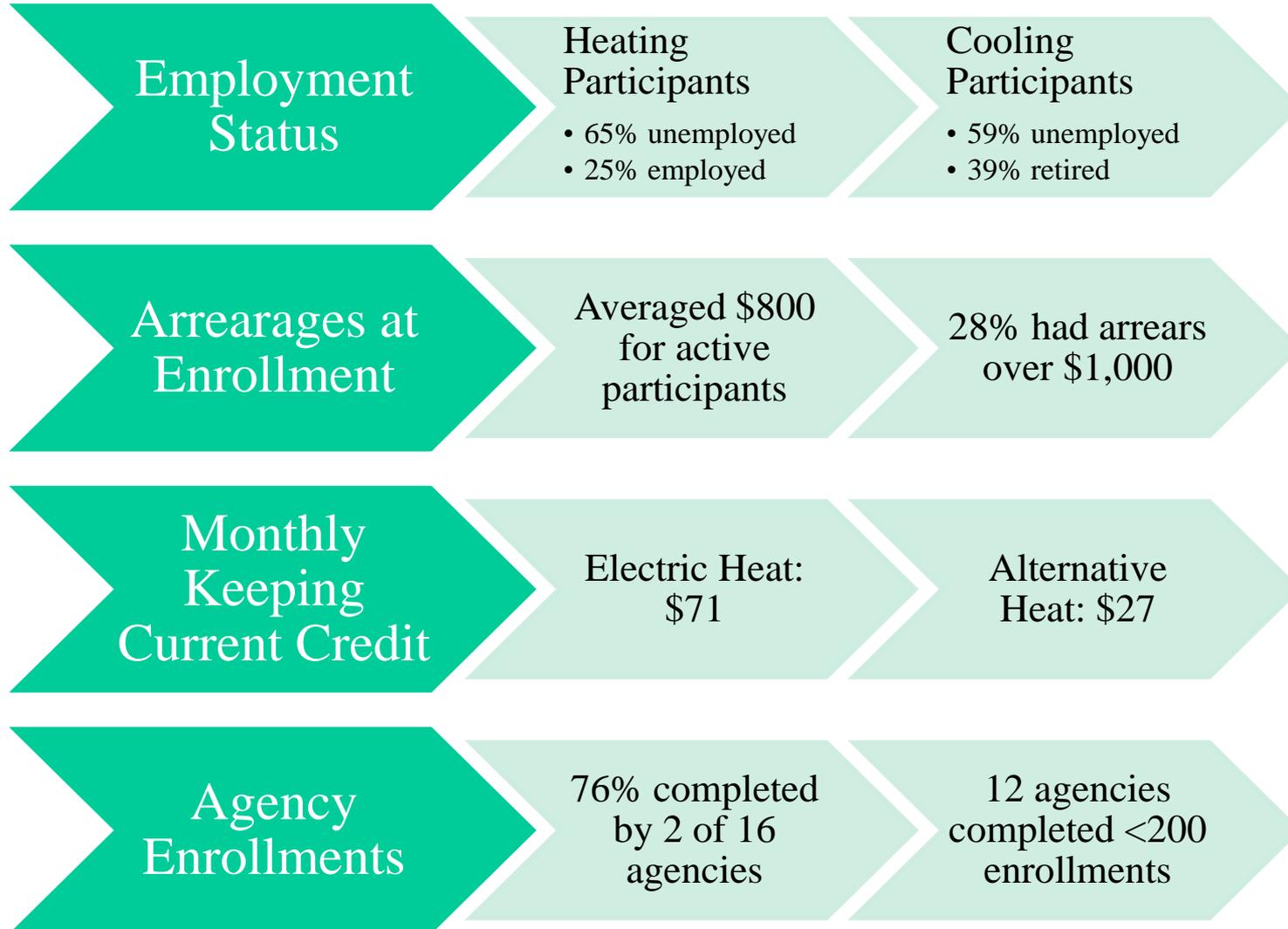
Poverty Level

- 87% of heating participants below poverty
- 71% of cooling participants below poverty

Vulnerability
Status

- Keeping Cool: all had a vulnerable member
- Heating participants: 75% had a vulnerable member

Keeping Current Statistics Summary



DEFAULTED PARTICIPANT INTERVIEWS

Defaulted Participant Interviews

In-depth telephone interviews

- 25 Keeping Current Participants
- Defaulted for 2 missed payments
- \$25 Visa gift card incentive to complete interview

Research Topics

- Keeping Current status confirmation
- Program understanding
- Reasons for missed payments
- Additional assistance needed and received

Defaulted Participant Interviews

Timing	Notification	Yes	No	Don't Know
Before Removal	Informed of upcoming removal if missed next payment	8	17	0
After Removal	Ameren informed customer of Keeping Current removal	7	16	2
	Agency informed customer of Keeping Current removal	1	22	2

Defaulted Participant Interviews

Notification of Keeping Current Removal	
How did you learn you were removed from the program?	
Ameren removal letter	6
Ameren disconnection notice or disconnection	6
APPRISE interview call	3
Called Ameren/agency and was told	2
Ameren told customer payment was late	2
High Ameren bill	2
Removed self from program due to bankruptcy	1
Letter from unknown source	1
Agency letter	1
Don't remember	1

Defaulted Participant Interviews

Program Benefits

Did the program
... reduce your monthly bill?

...provide a reduction in the amount you owed Ameren for past bills that were not paid?

Program Provided Reduction	Monthly Bill	Amount Owed Ameren
Yes	22	12
No	3	9
Don't Know	0	4
Total	25	25

Defaulted Participant Interviews

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

Some participants provided more than one response.

Defaulted Participant Interviews

Requirements Explanation and Understanding

Did the caseworker explain what you needed to do when you enrolled in Keeping Current?

Did you know that you would be removed from Keeping Current if you did not make two monthly Ameren Keeping Current payments in a row?

	Caseworker Explained	Understood Removal Policy
Yes	18	15
No	7	9
Don't Know	0	1
Total	25	25

Defaulted Participant Interviews

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

Some participants provided more than one response.

Probed Response	
Were you not able to pay the Keeping Current bill due to...	
Not Enough Income	11
Other Bills	11
Medical Issues	8
Electric Bills Too High	5
None	3
Other	1

Some participants provided more than one response.

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

Defaulted Participant Interviews

Other Circumstances Affecting Bill Payment

Were you facing other problems or circumstances that made you unable to pay the bill?

Yes	11
No	14

Are you willing to discuss those circumstances that made you unable to pay the bill?

Not Enough Income	4
Family Issues	3
Home Issues	2
Had to Buy Children School Supplies	2
Paying Off an Overdraft	1
Recently Went on Disability	1
Outstanding Balance	1
Exhausted Savings	1

Some participants provided more than one response.

Defaulted Participant Interviews

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

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

Defaulted Participant Interviews

Sought Help from Organizations

Did you look for help from any other organizations or programs when you were having difficulty making your Ameren Keeping Current payment?

Yes	17
No	8
Total	25

Organizations Applied to for Assistance

What programs or organization did you look to for help when you were having difficulty making your Ameren Keeping Current payment?

Churches	10
Urban League	5
Other Energy Assistance Agency	3
Salvation Army	3
Private Programs	1

Some participants provided more than one response.

Defaulted Participant Interviews

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

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

Defaulted Participant Interviews

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

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

Defaulted Participant Interviews

Summary of Findings

Status Confirmation

- All aware of Keeping Current participation
- Only 8 of 25 reported receipt of removal warning for next missed payment.
- Only 8 of 25 reported direct notification of removal from Ameren or agency.

Program Understanding

- Only 15 of 25 knew they would be removed for 2 missed payments.

Reasons for Missed Payments

- Did not have money to pay bill.
- Unemployed or reduced work hours.
- Forgot to pay bill.
- Car issues.

Defaulted Participant Interviews

Summary of Findings

Additional Assistance

- 16 of 24 stated Ameren could have provided more assistance.
 - More time to pay bill
 - Lower bill

Additional time to pay bill

- 23 of 25 needed more time to pay the bill.

Agency Assistance

- 12 sought additional assistance from agency & 4 received.
- 17 sought additional assistance from another organization

Defaulted Participant Interviews

Recommendations

Agency should provide education to participations about requirements & benefits

Ameren and Agency should provide more than one missed payment notification

Ameren and Agency should provide more than one removal notification

Ameren should provide additional time for bill payment

Ameren should provide flexibility in bill due date

KEEPING CURRENT IMPACTS

Program Impacts Research Goals

Bill credits and
arrearage
reduction
credits received

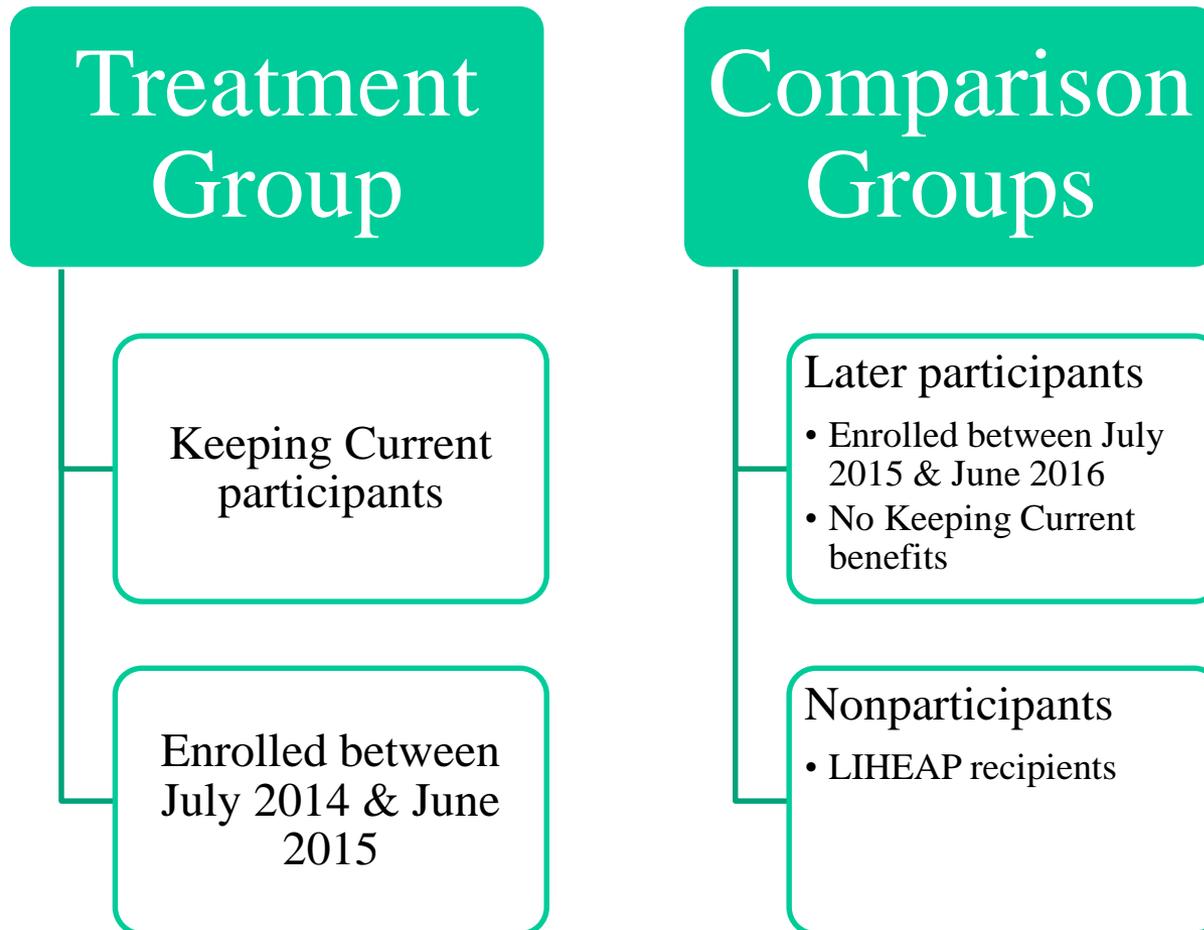
Bill payment
impacts

Energy
assistance
received

Collections
impacts

Program Impacts

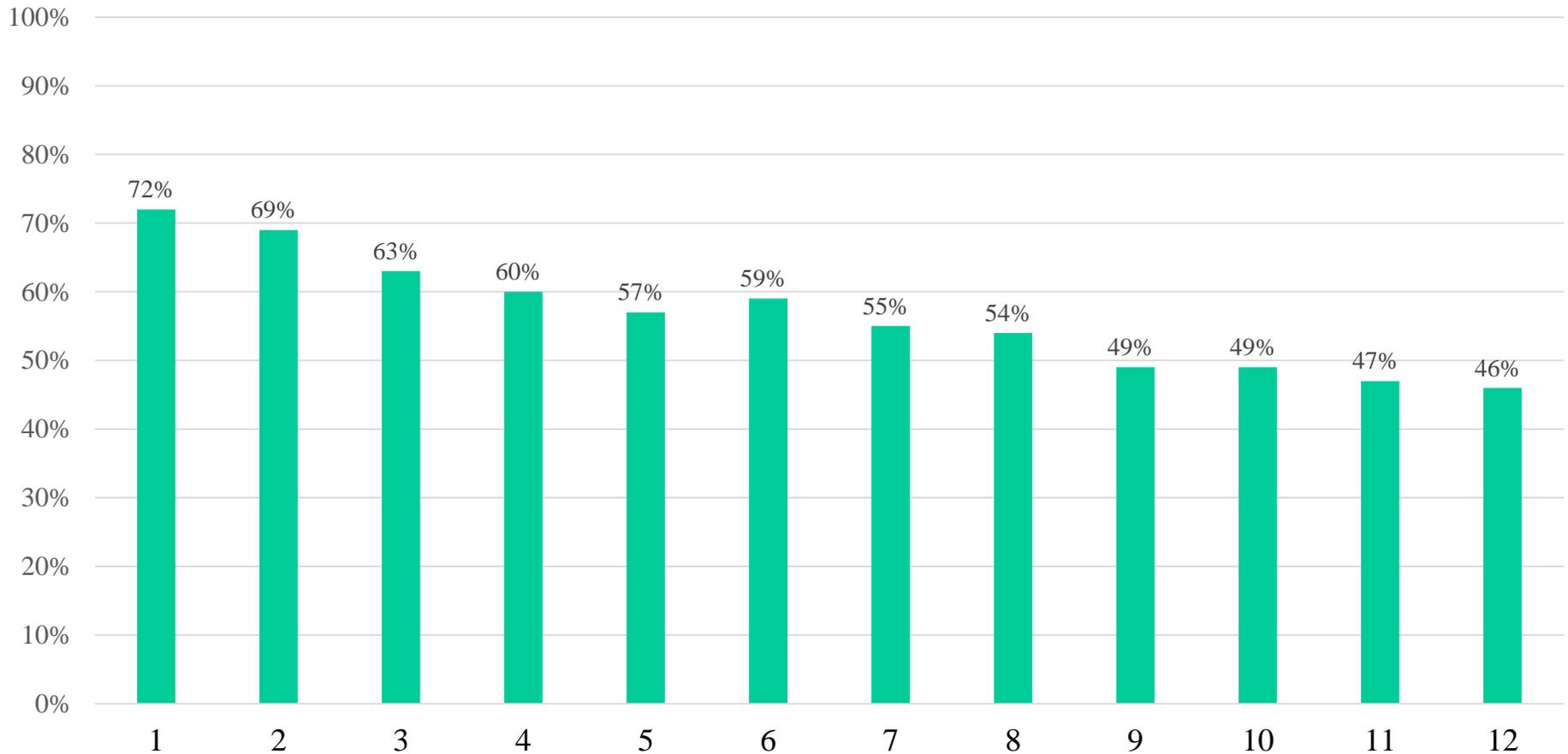
Treatment & Comparison



Program Impacts

Bill Credits

Percent Received Monthly Bill Credits

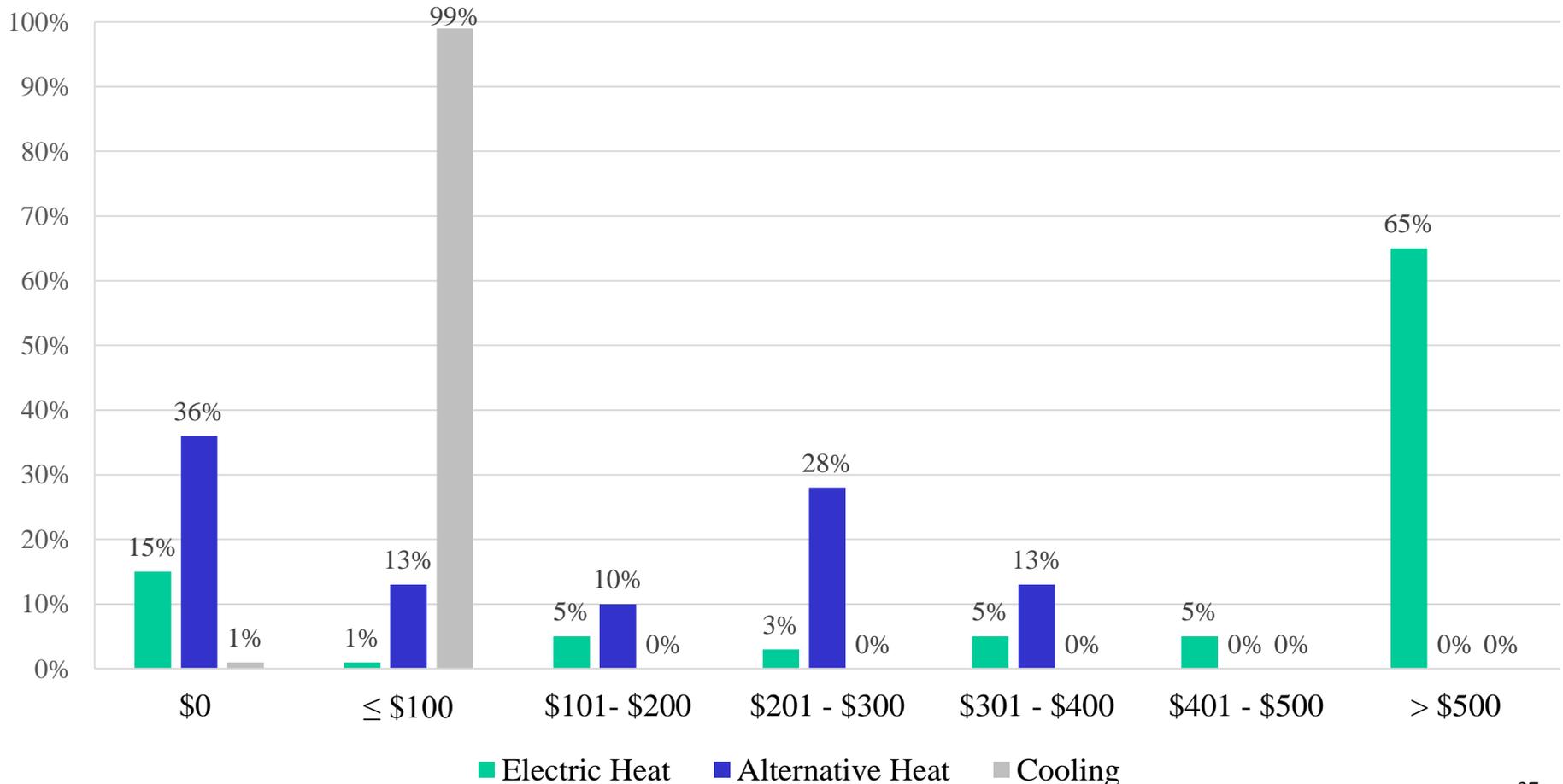


Percent Received Keeping Current Bill Credit by Months Enrolled

Program Impacts

Bill Credits

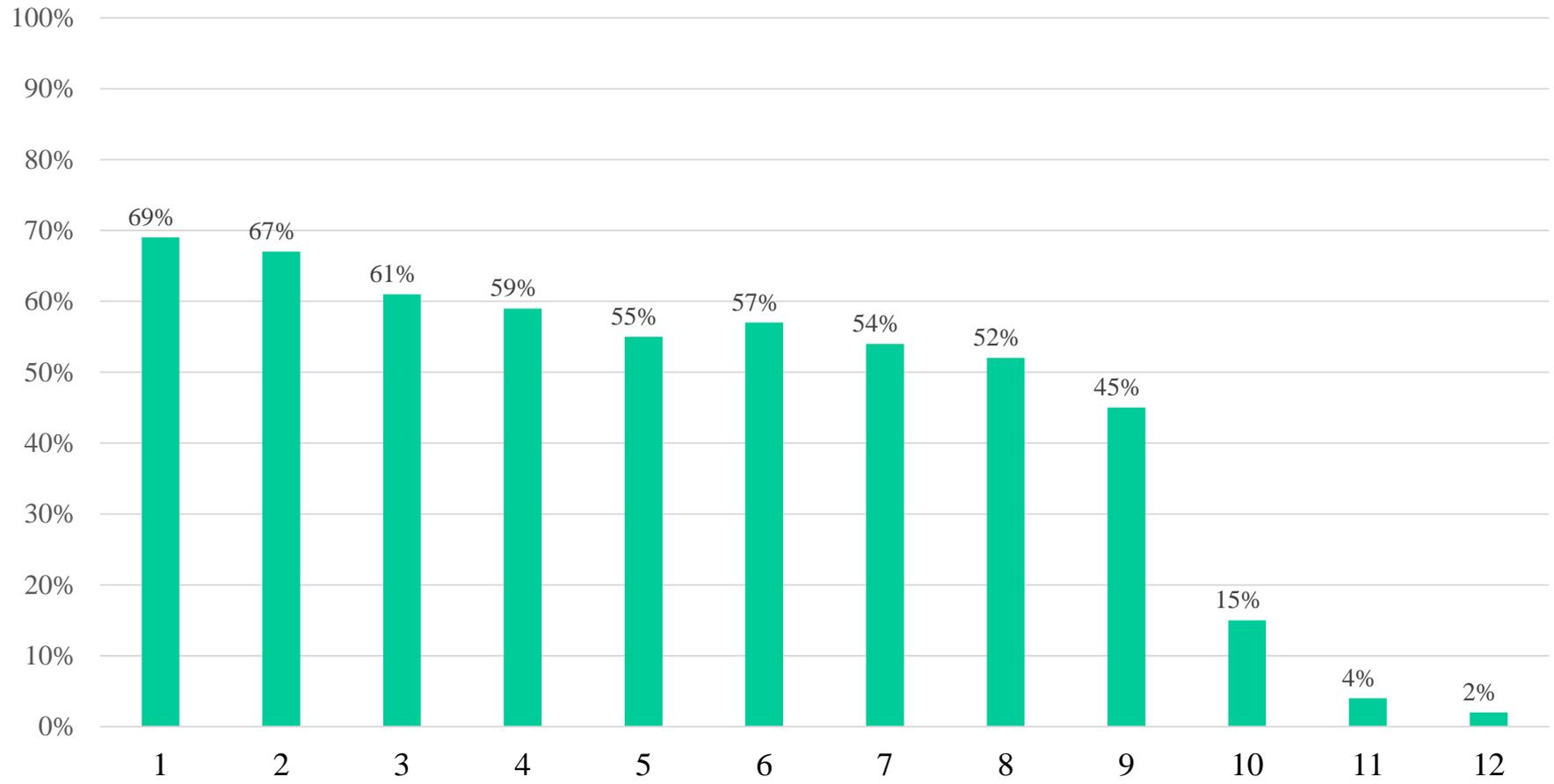
Total Bill Credits Received



Program Impacts

Arrearage Reduction

Percent Received Arrearage Reduction



Percent Received Monthly Arrearage Reduction by Months Enrolled

Program Impacts

Arrearage Reduction

Amount of Arrearage Reduction Received

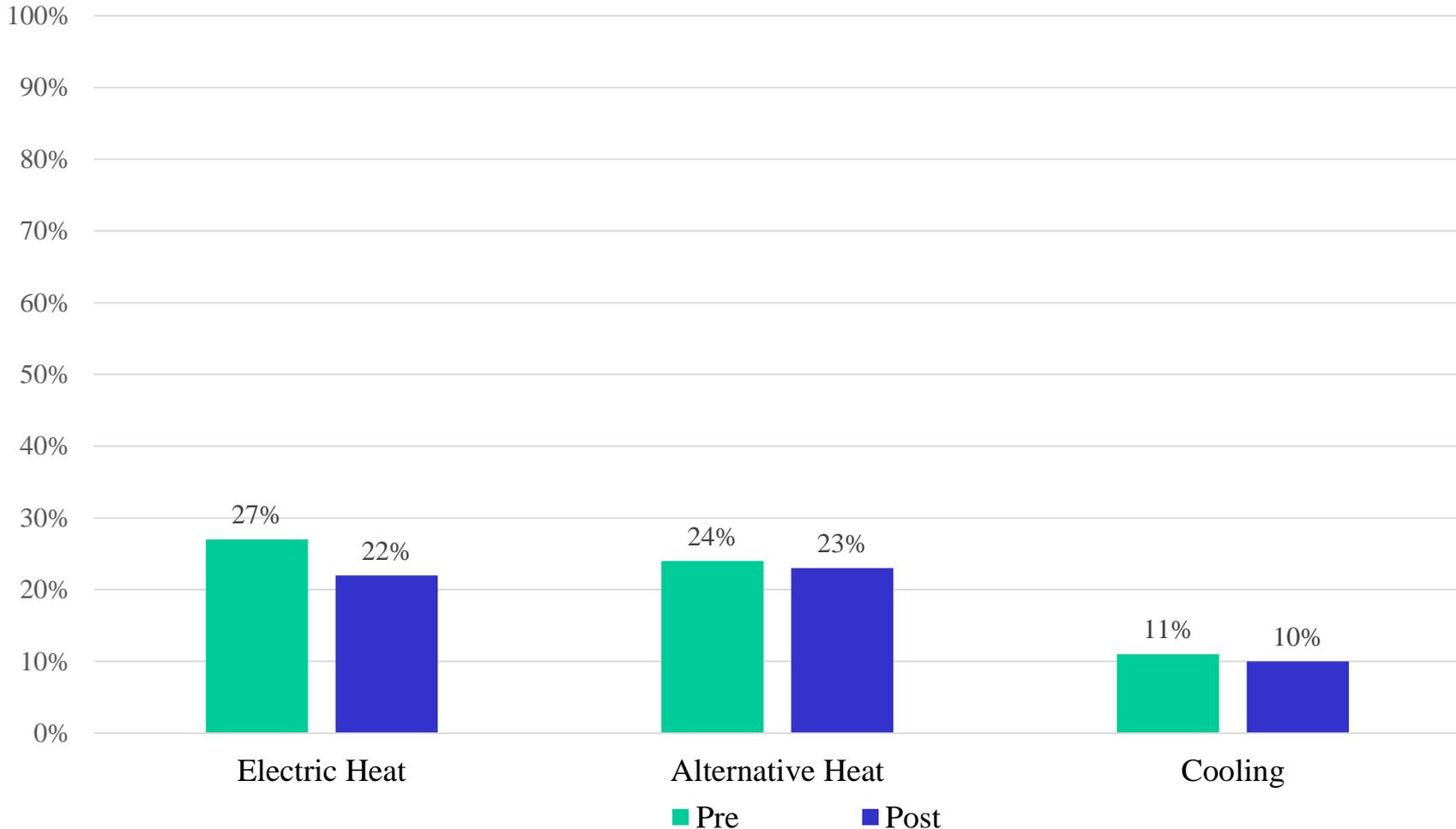


Arrearage Reduction in the Year Following Enrollment
Participants with Arrearages at Enrollment

Program Impacts

Energy Burden

Participant Energy Burden



Program Impacts

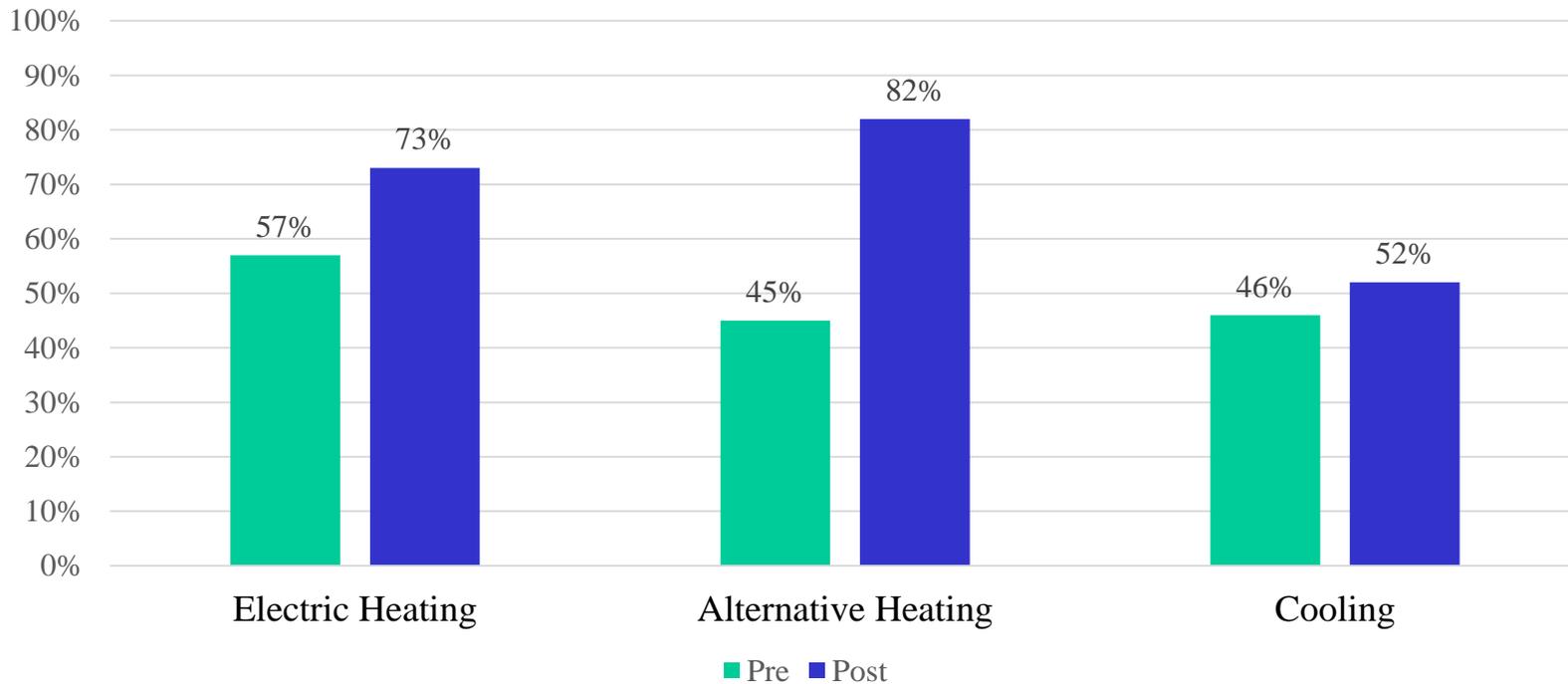
Energy Burden

Energy Burden	Electric Heating		Alternative Heating		Keeping Cooling	
	Pre	Post	Pre	Post	Pre	Post
≤5%	2%	22%	6%	10%	20%	30%
6%-10%	23%	22%	33%	36%	42%	39%
11%-20%	32%	27%	42%	33%	31%	25%
21%-30%	18%	10%	1%	3%	4%	4%
>30%	24%	19%	19%	17%	3%	3%

Program Impacts

Bill Payment

Bill Coverage Rate $\geq 90\%$

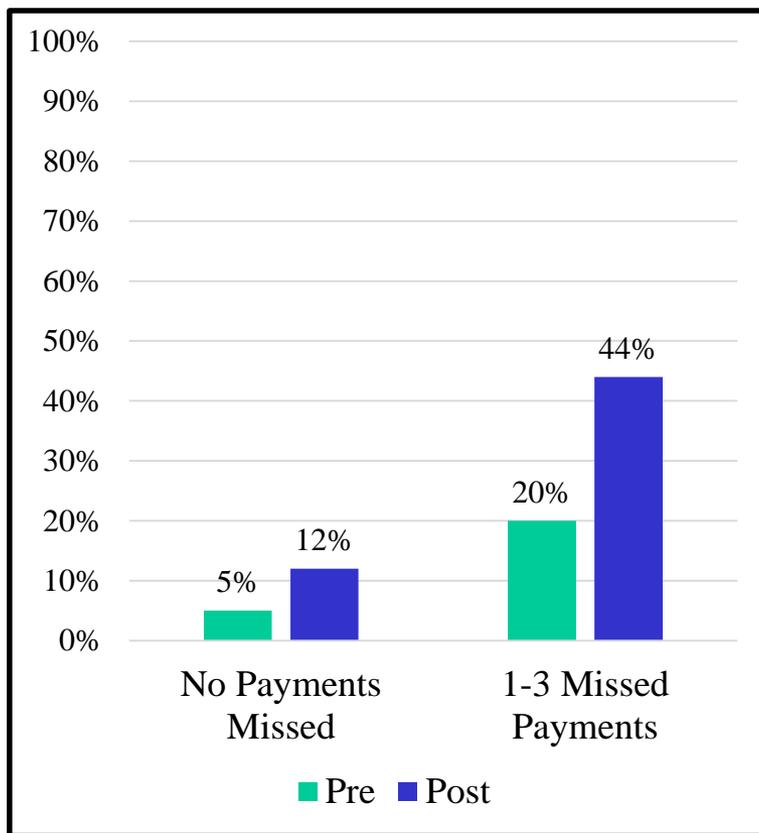


Program Impacts

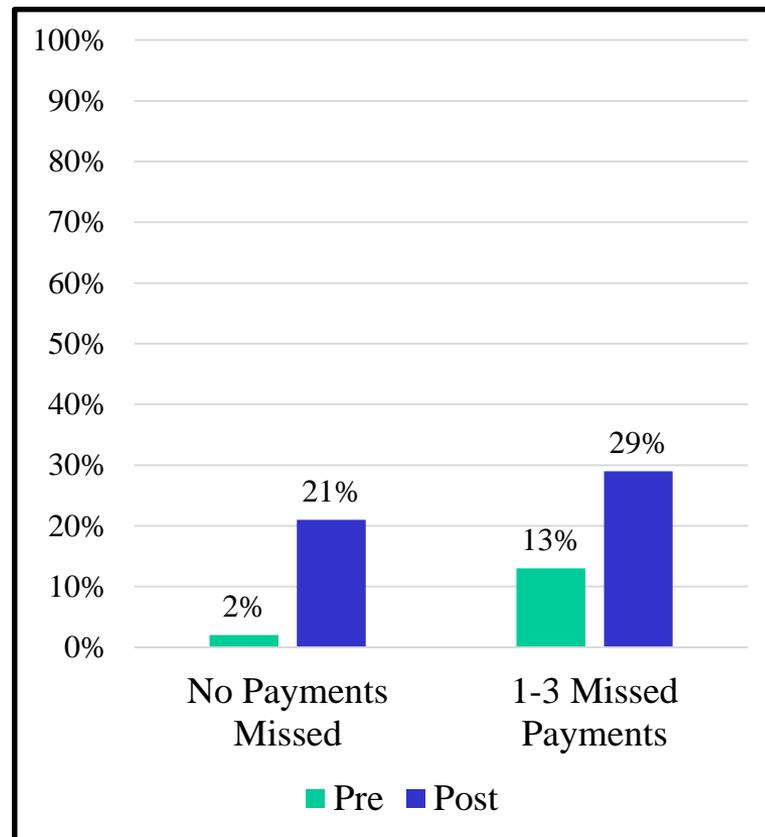
Bill Payment

Number of Missed Payments

Electric Heat



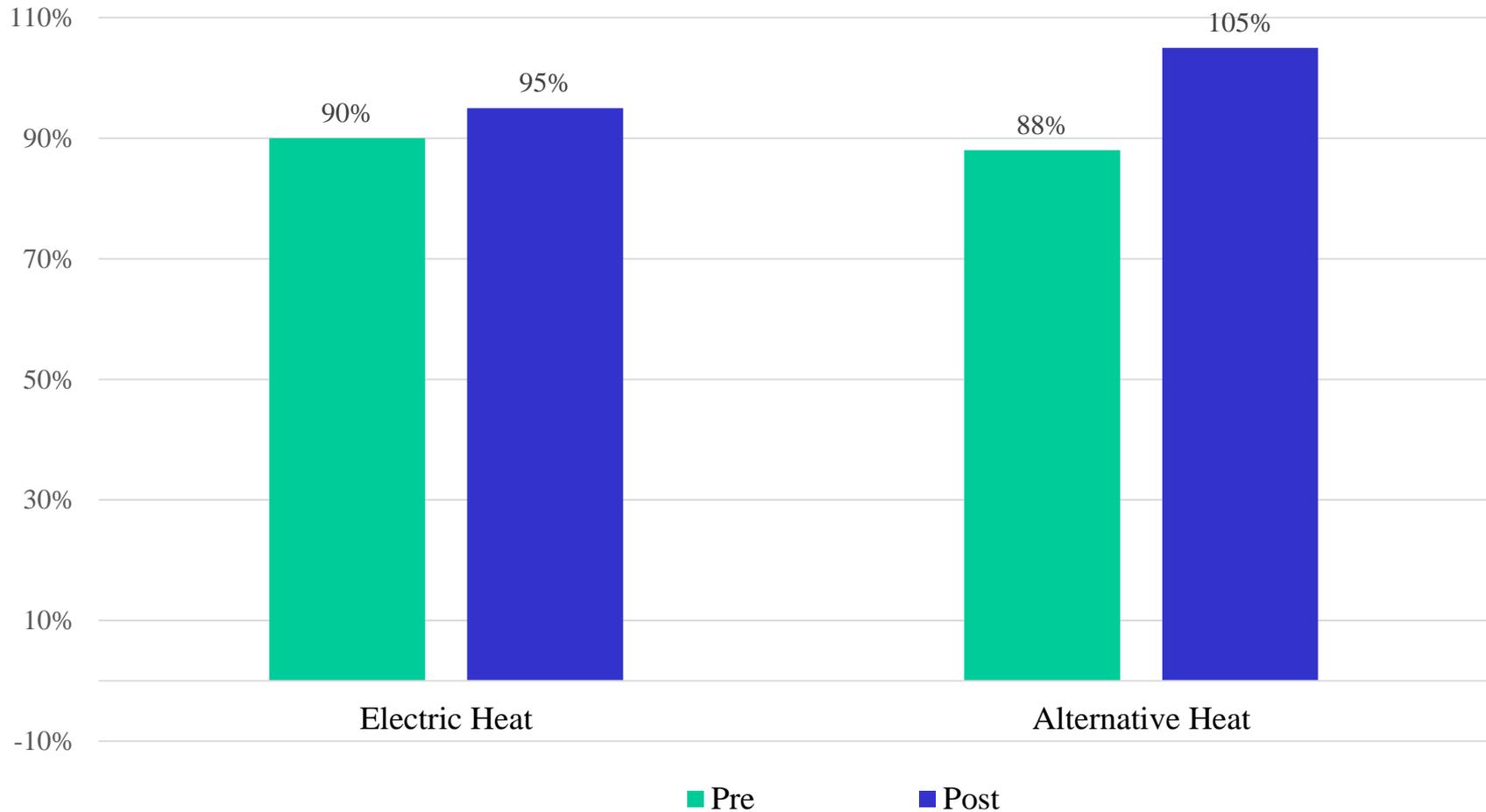
Alternative Heat



Program Impacts

Bill Payment

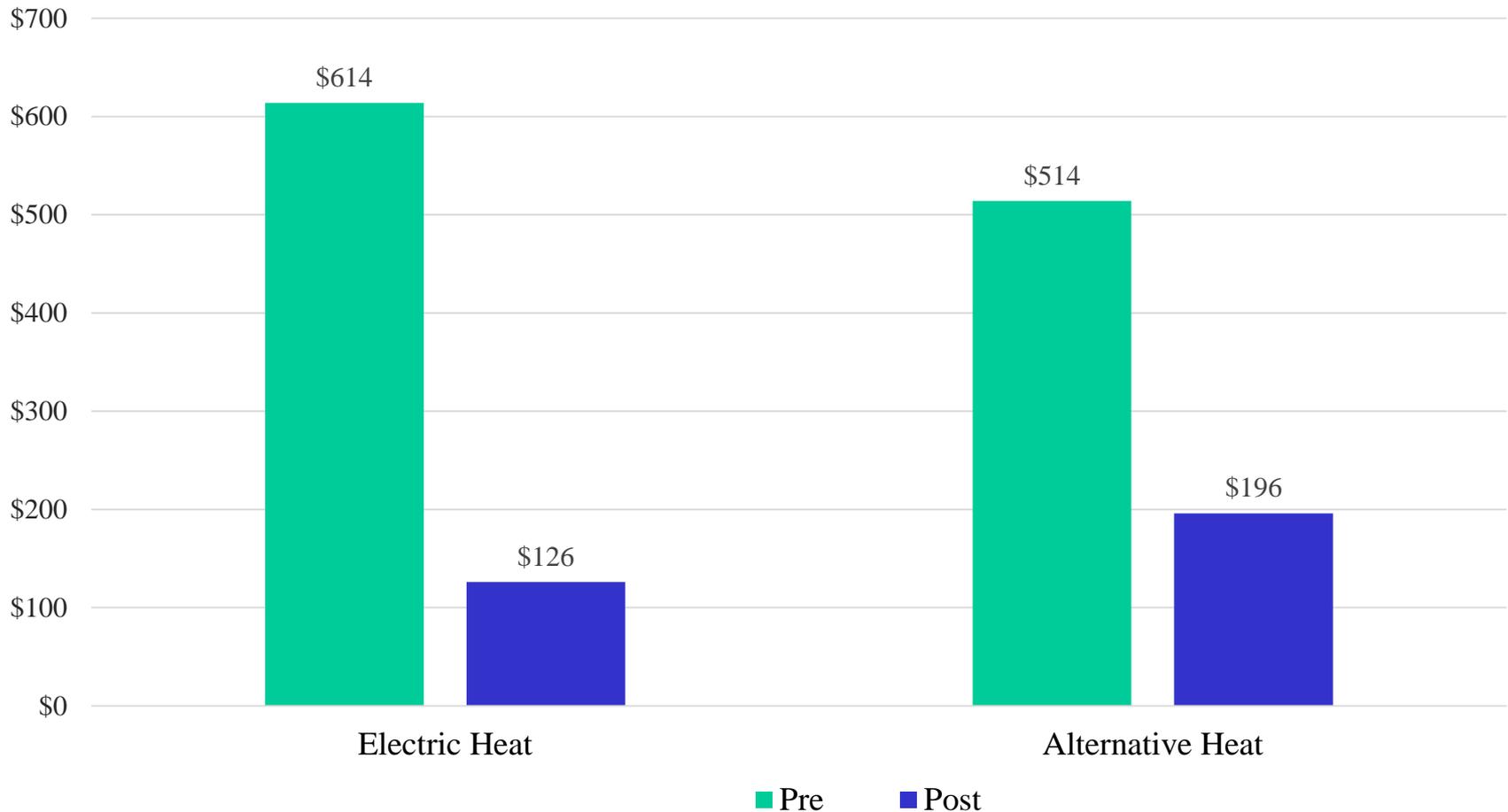
Total Bill Coverage Rate



Program Impacts

Ending Balance

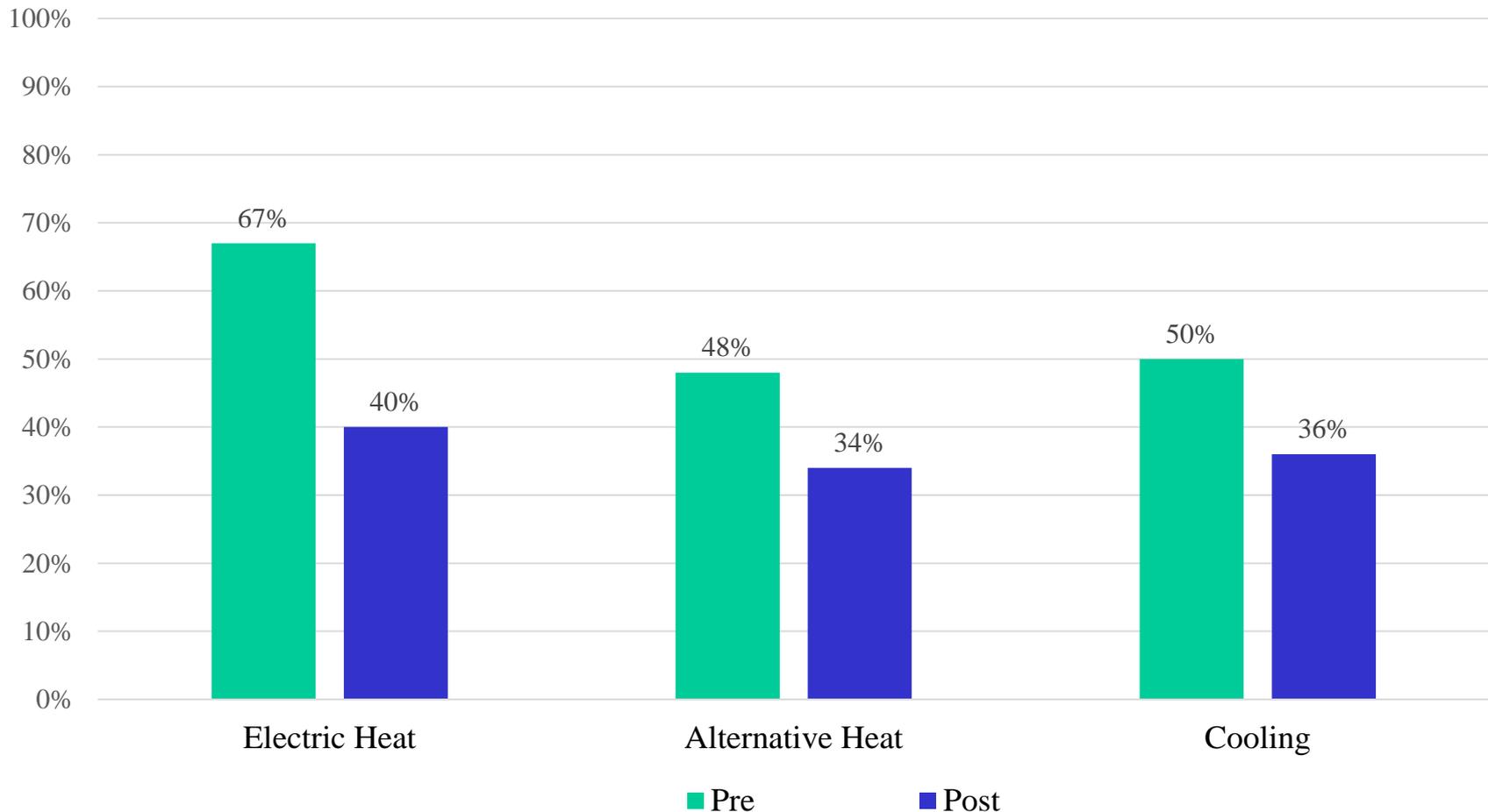
Balance at End of Period



Program Impacts

LIHEAP Receipt

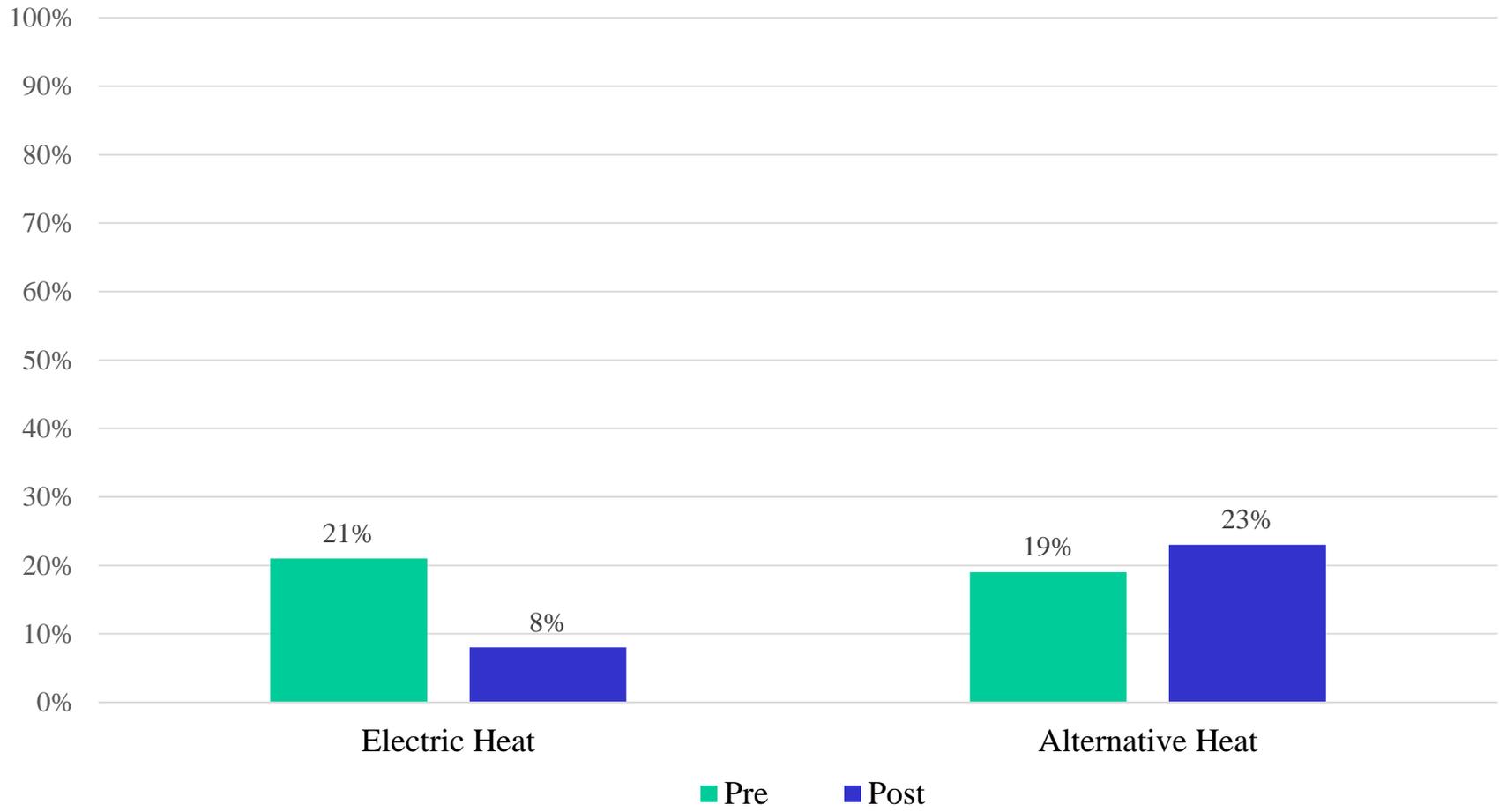
Percent Received LIHEAP



Program Impacts

Service Termination

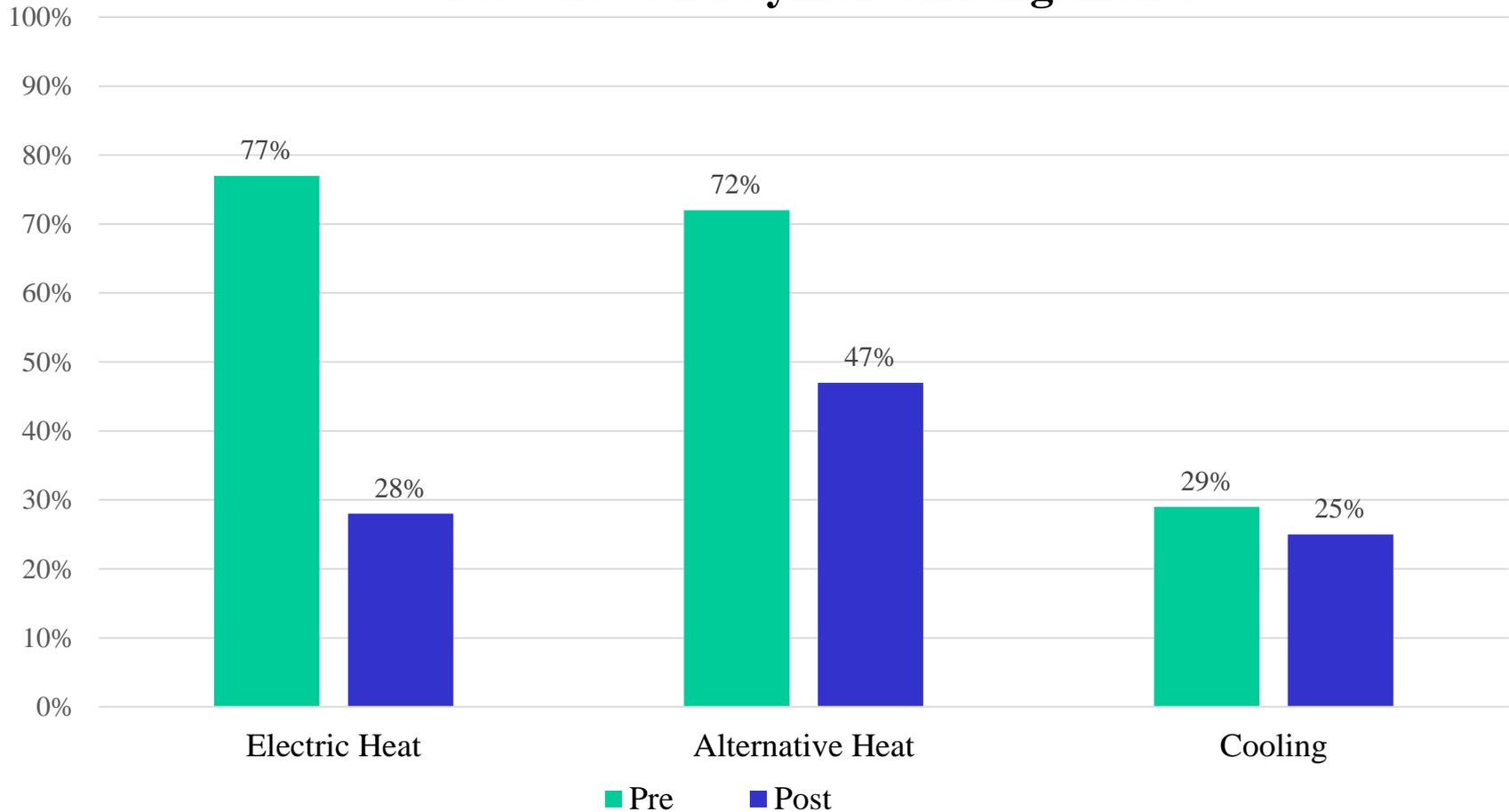
Percent with Service Termination



Program Impacts

Payment Arrangements

Percent with Payment Arrangements



Program Impacts Summary

Bill Credits

- Electric Heating \$600
- Alternative Heating: \$145
- Cooling: \$73

Arrearage Reduction

- \$331 mean for participants with arrearages at enrollment

Affordability

- Keeping Current – Lower Bills and Lower Energy Burden
- Keeping Cool – Impact not significant
- Energy Burden Still Not Affordable

Program Impacts Summary

Bill Payment

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

Assistance

- Reduced LIHEAP Receipt

Collections

- Keeping Current
 - Reduction in collections actions
 - Reduction in service terminations

FINDINGS AND RECOMMENDATIONS

Findings & Recommendations

Program Design

Keeping Current/Cooling Serve Vulnerable Households

- 94% had elderly, disabled, or young child

Keeping Current participants have had significant bill payment problems

- Many enter with high arrearages

Alternative heat credits significantly lower than electric heat credits

- Alternative heat customers had higher monthly Ameren payment responsibilities and burden
- *Agencies should refer these customers for weatherization based on usage*
- *Ameren should consider higher monthly credits for alternative heat customers*

Participants removed if one day late on second missed payment

- *Ameren should provide additional time for bill payment*

Paycheck or benefit schedule may not match Ameren bill due date

- *Ameren should work with customers, especially those on fixed incomes, to select a bill due date that matches paycheck/benefit schedule*

Findings & Recommendations

Implementation

Defaulted participants were confused about Keeping Current requirements

- *Agencies should provide additional education to participants about requirements and benefits*

Many not aware that they received notice of missed bill

- *Ameren and the agency should provide more than one notification to the customer following one missed payment to let them know they will be removed if they miss an additional payment*

Several not aware that they were removed from Keeping Current

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

Only two of the agencies were very active in Keeping Current

- *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.*

Participants are significantly less likely to receive LIHEAP following enrollment

- *Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP*

Findings & Recommendations

Impacts

Improved
affordability,
but still high
energy burdens

Improved
payment
regularity and
bill coverage
rates

Reduced
LIHEAP
receipt

Reduced
collections
actions and
service
terminations

Findings & Recommendations

Alternative Program Models

