

Ameren

Keeping Current and Keeping Cooling

Evaluation Presentation

Background

- Pilot introduced – October 2010
- Pilot evaluation completed – December 2012
- Program refined – April 2013

Keeping Current Changes

- Income Eligibility
 - Initial program: 100% of poverty level
 - Revised program: 125% of poverty level

- Increased Credits

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

- Re-enrollment

- Initial program: Defaulted customers wait 12 months to re-enroll
- Revised program: Agency may request one-time re-enrollment for customer with hardship

Keeping Current Changes

- Agency Payment
 - Initial: \$500 upfront, additional funding based on bill credits and arrearage reduction
 - Revised: \$25/Keeping Current Enrollment
 - Revised: \$10/Keeping Cooling Enrollment

Evaluation Goals

Reauthorized Program

- Efficiency and effectiveness of delivery
- Participation by targeted groups
- Program retention
- Credits and arrearages reduction
- Impacts on:

Payments	Arrearages	Health & Safety
Air Conditioning Use	Energy Efficiency	Service Terminations

Evaluation Activities Reauthorized Program

- Background Research
- Program Database Analysis
- Agency Manager and Caseworker Interviews
- Participant Survey
- Impact Analysis

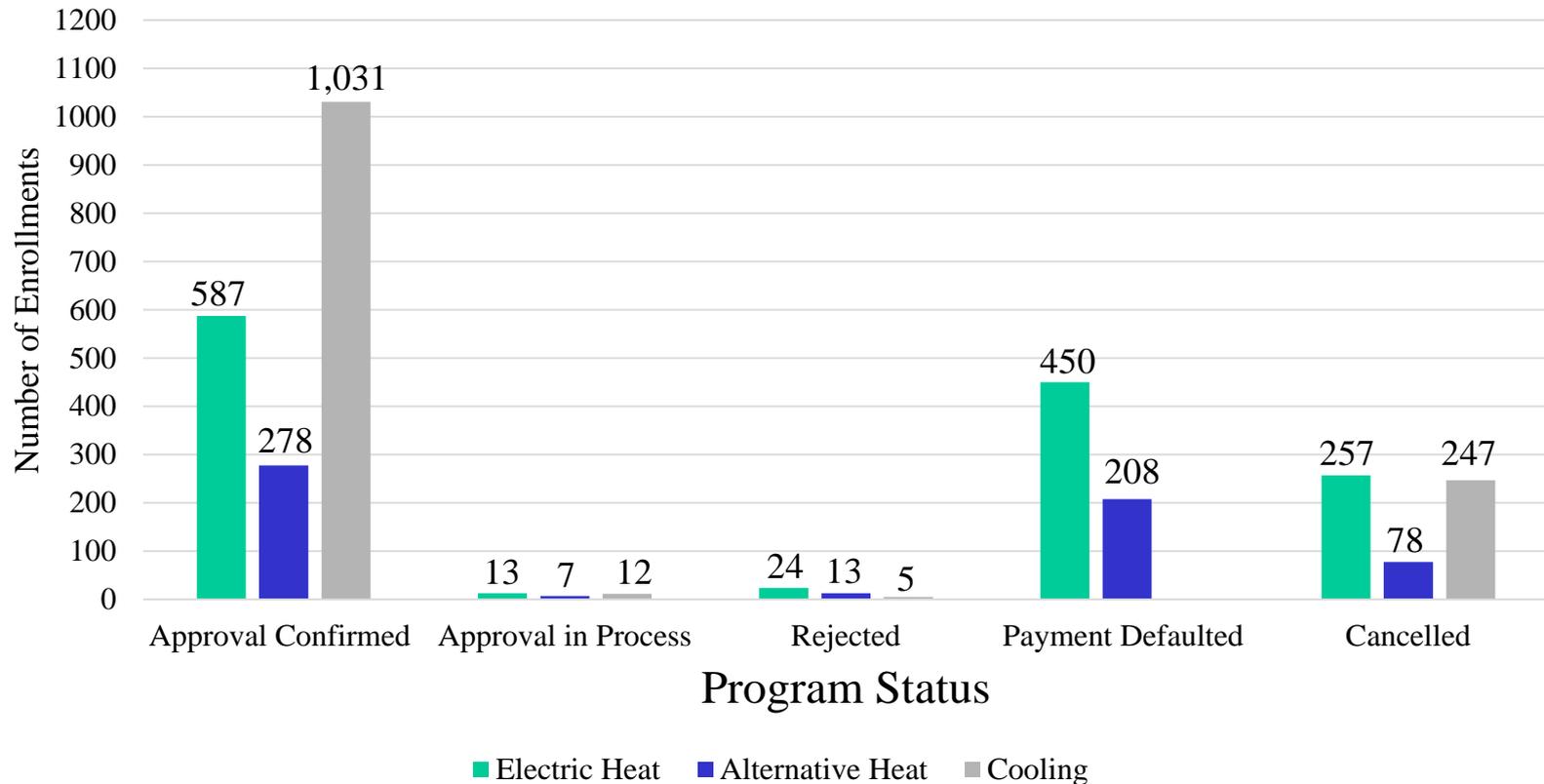
KEEPING CURRENT STATISTICS

Keeping Current Statistics Enrollment

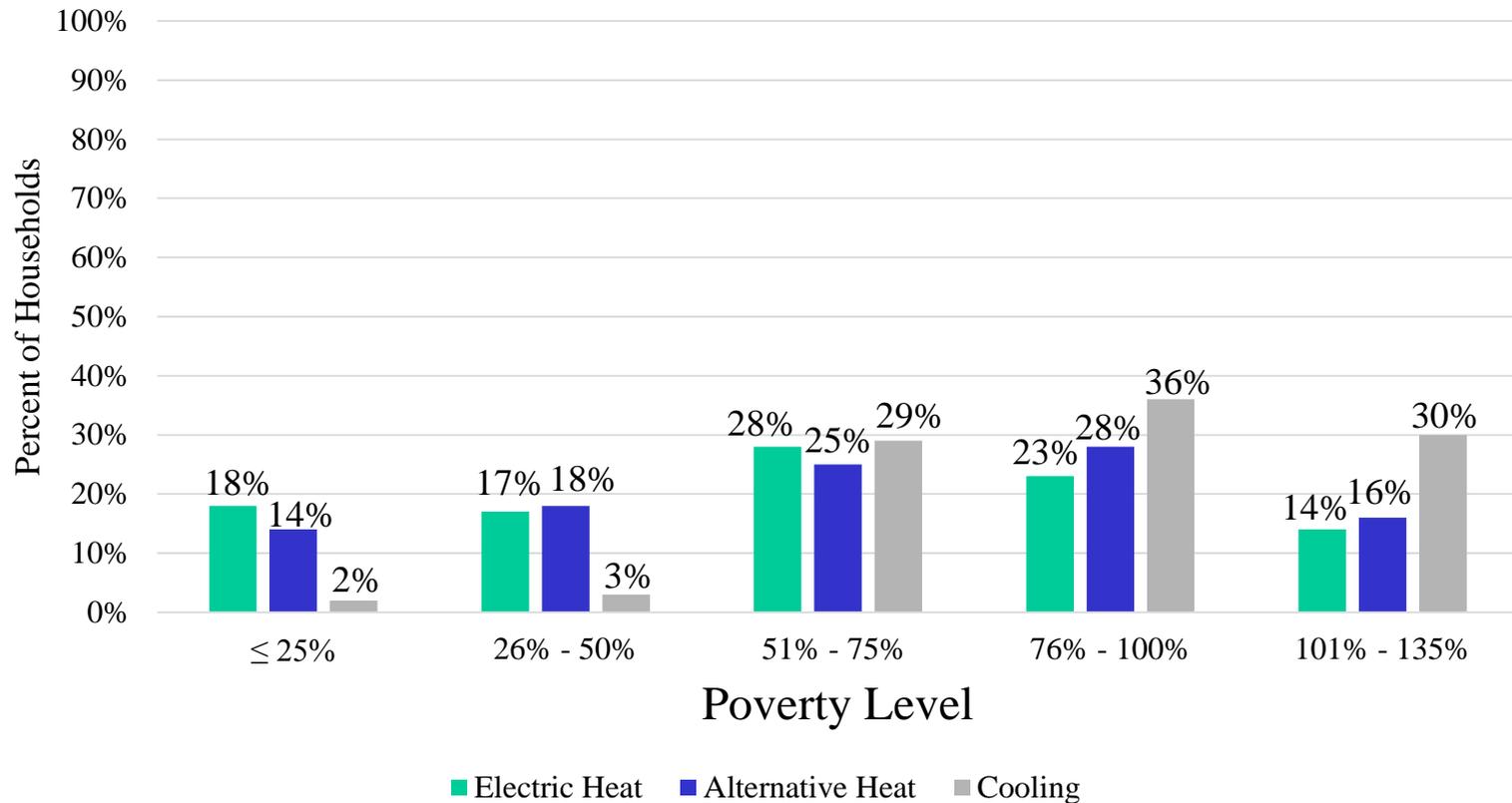
- United Way Energy Assistance Website
- April 2013 to October 2014

	Program Enrollments			
	Electric Heat	Alternative Heat	Cooling	Total
Total	1,408	611	1,664	3,683
Unduplicated	1,331	584	1,295	3,210

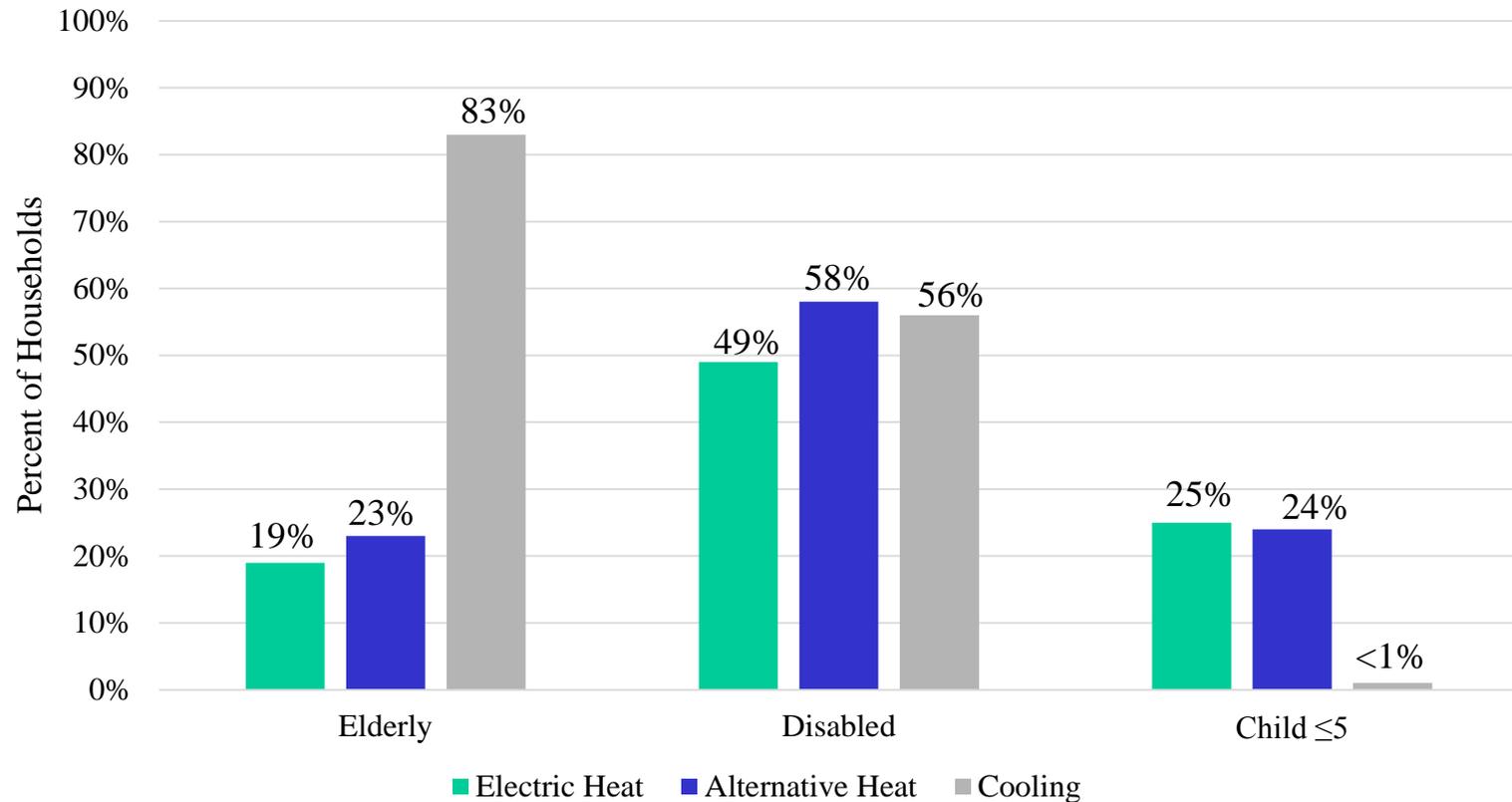
Keeping Current Statistics Program Status



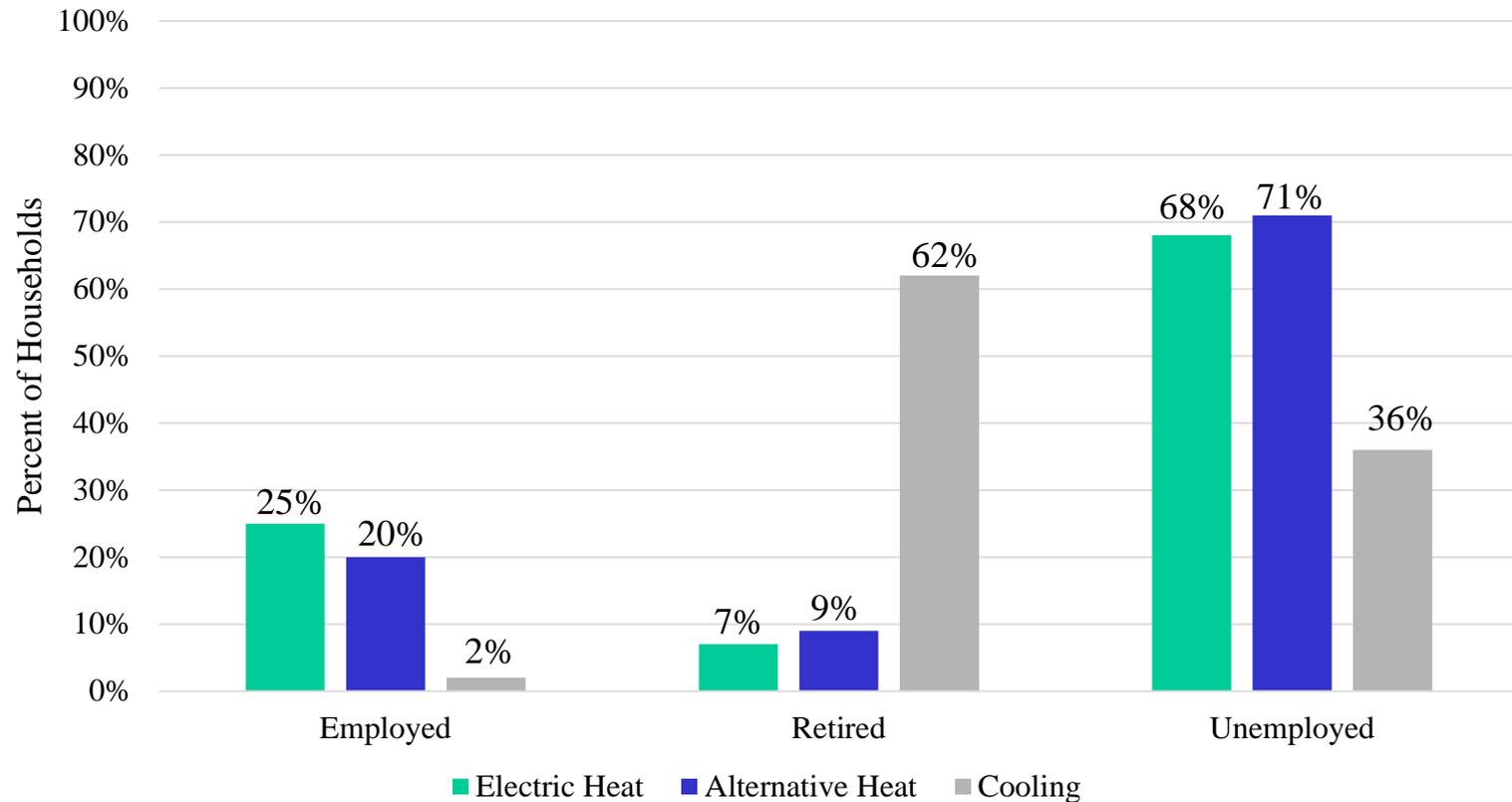
Keeping Current Statistics Poverty Level



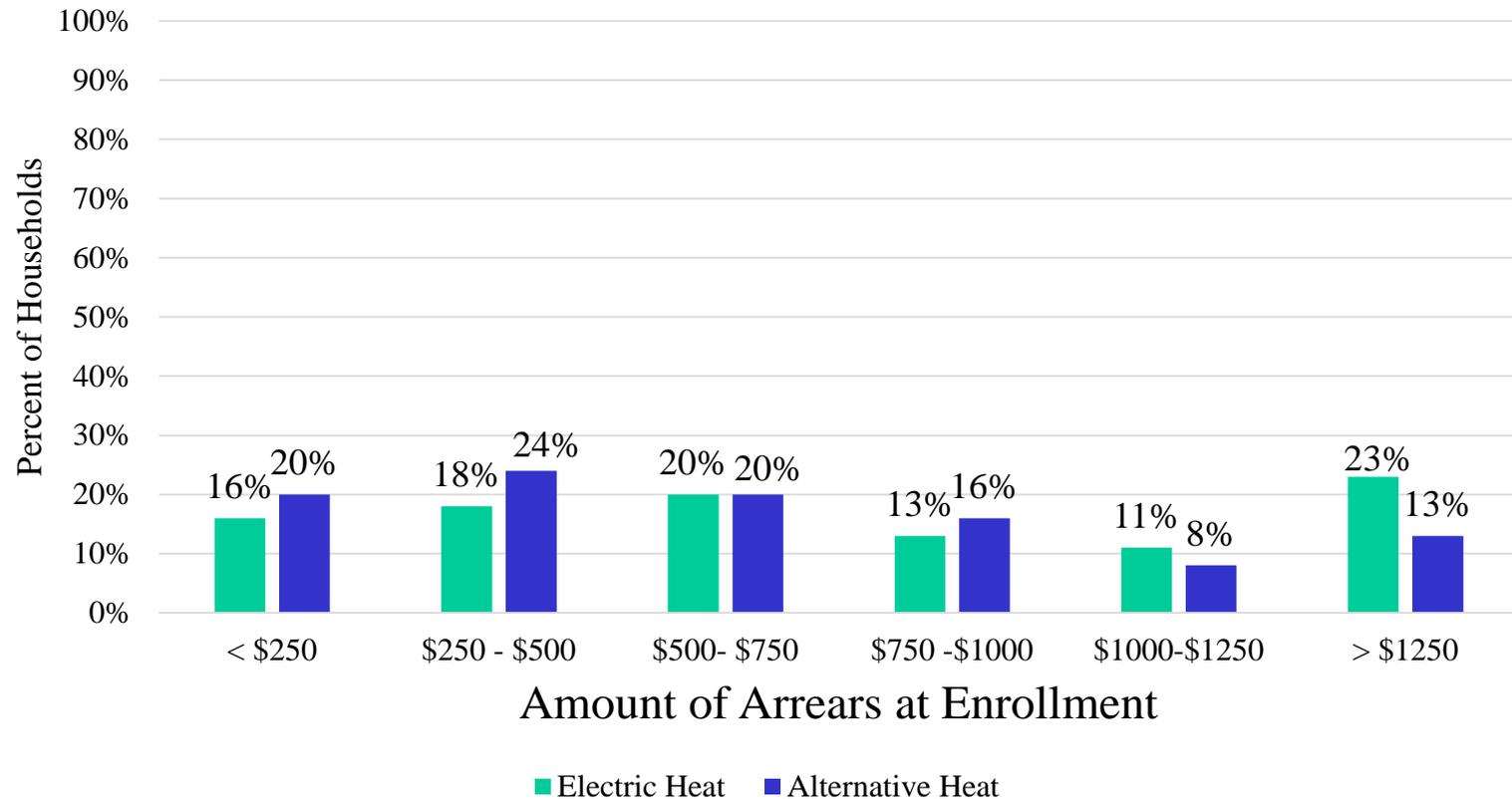
Keeping Current Statistics Vulnerability Status



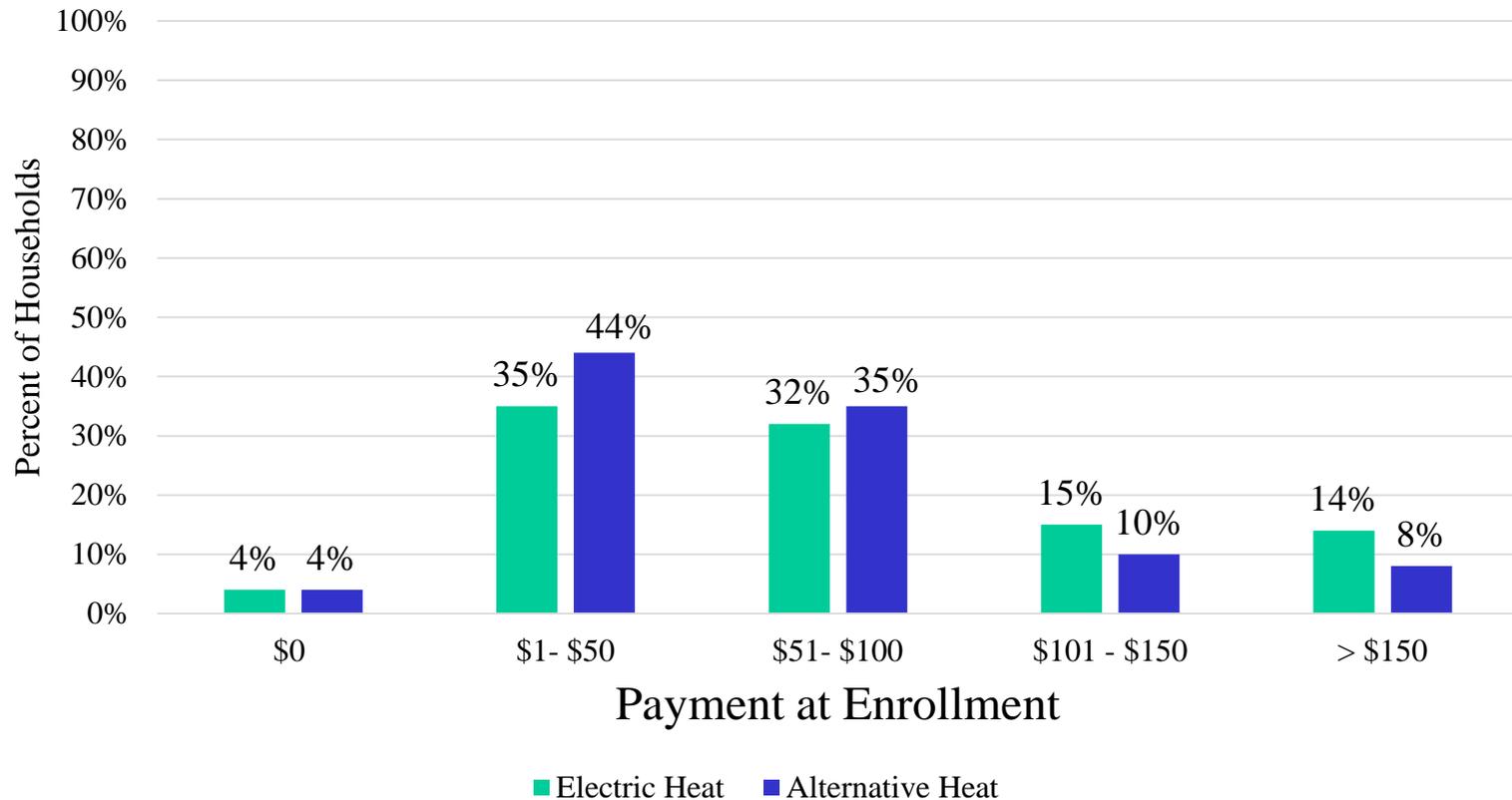
Keeping Current Statistics Employment Status



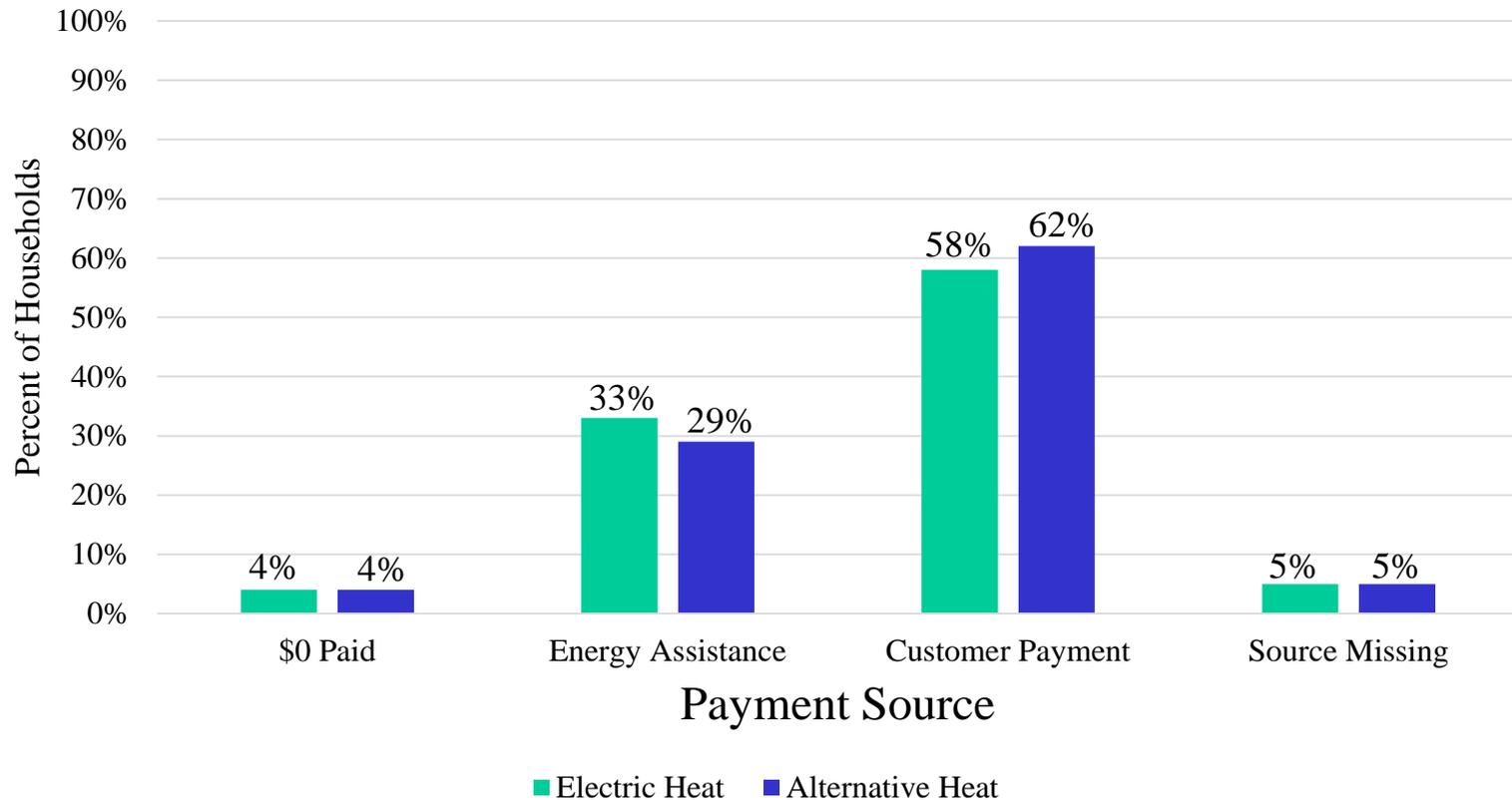
Keeping Current Statistics Arrears at Enrollment



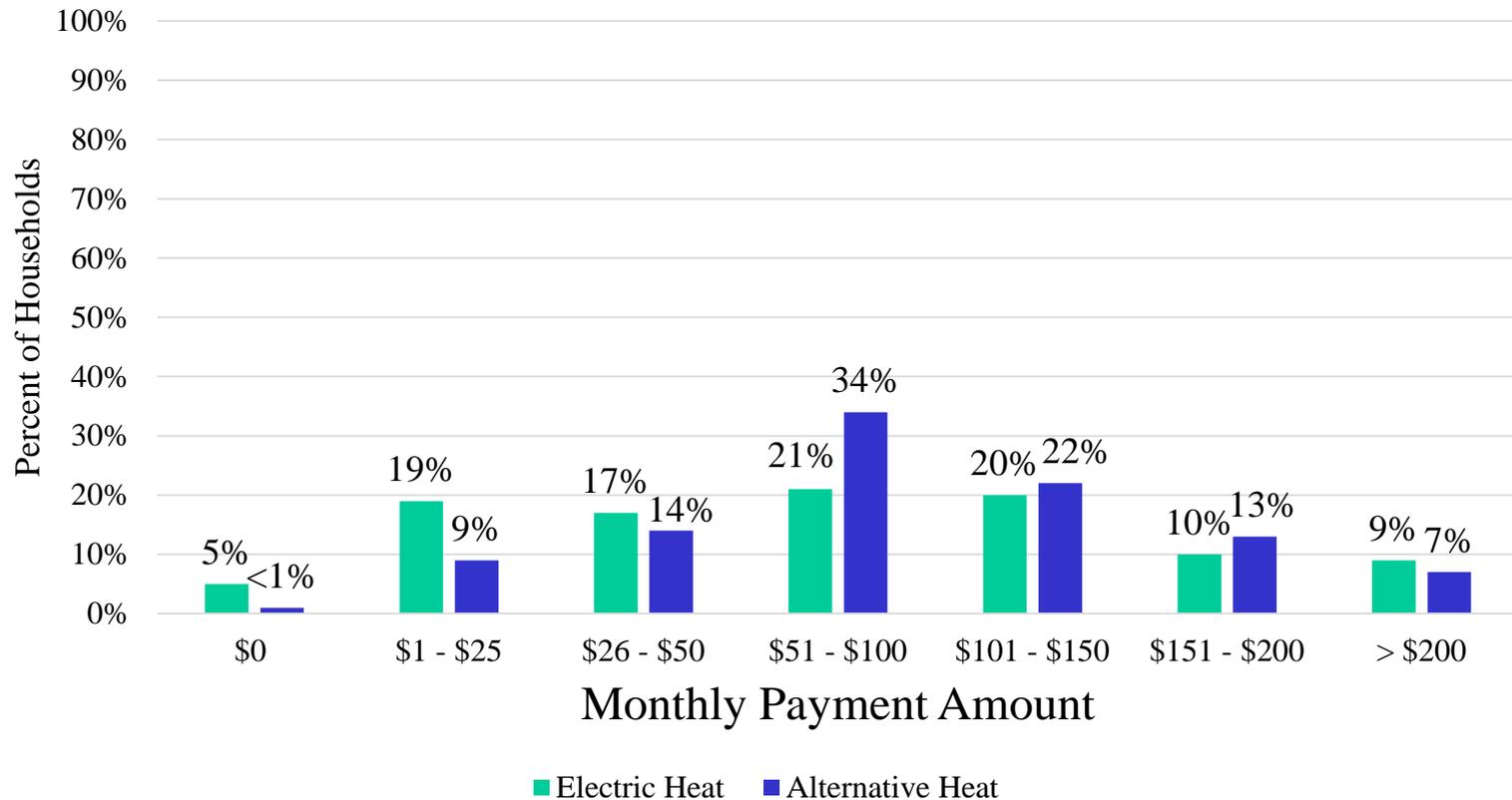
Keeping Current Statistics Payment at Enrollment



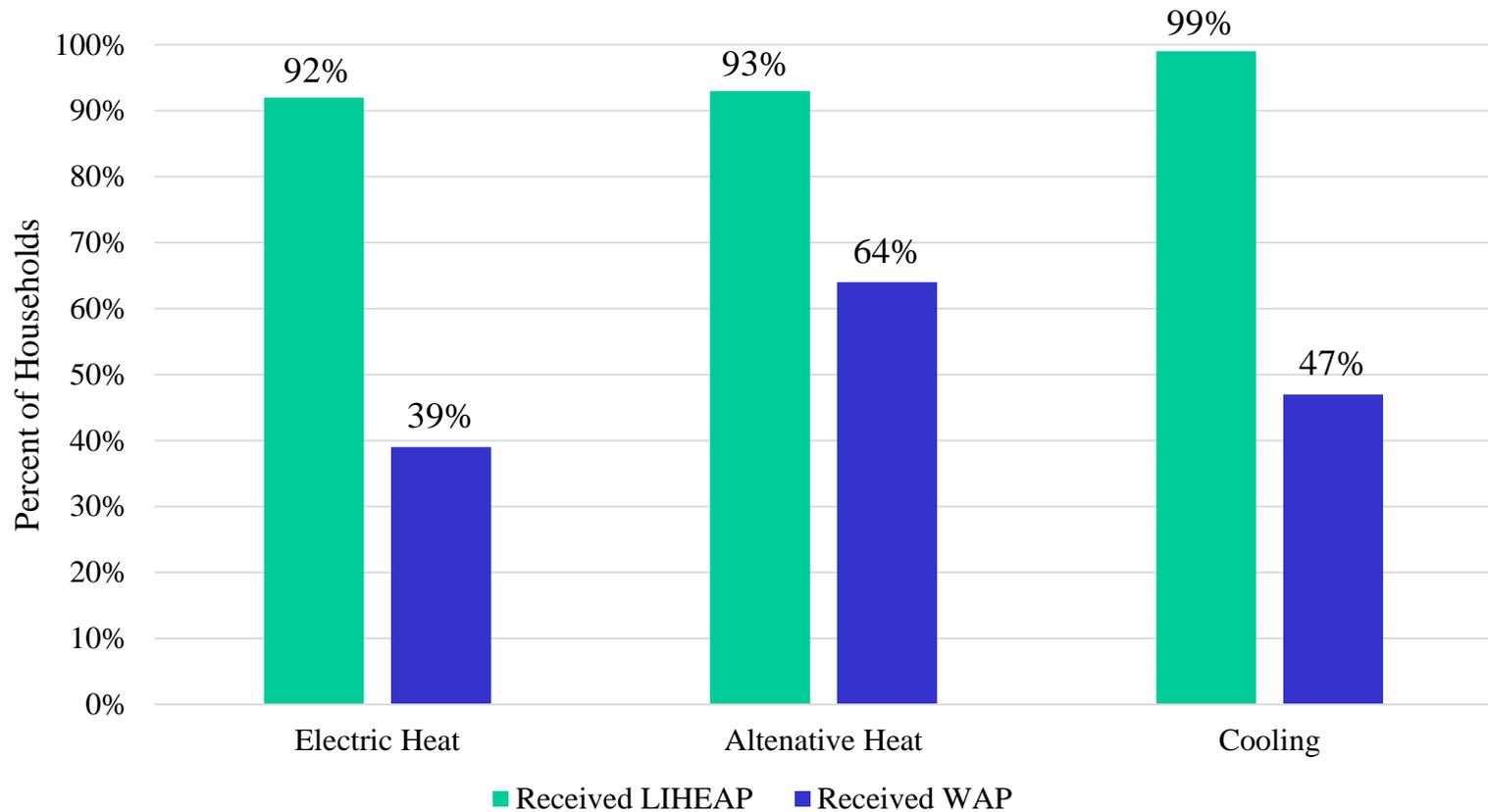
Keeping Current Statistics Payment Source



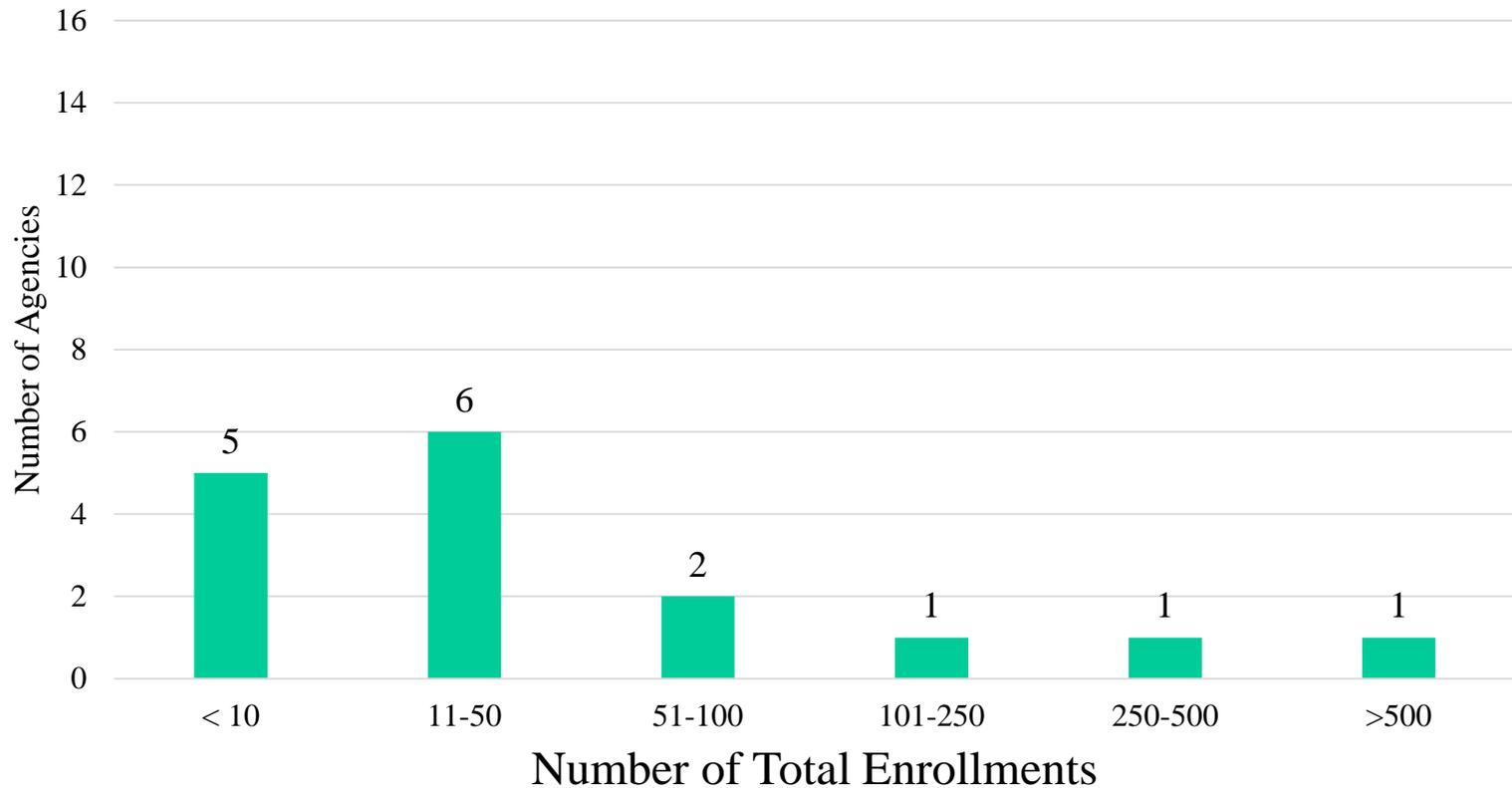
Keeping Current Statistics Monthly Customer Payment



Keeping Current Statistics LIHEAP and WAP Receipt



Keeping Current Statistics Agency Enrollments



Keeping Current Statistics Summary

- April 2013 – October 2014
 - 3,210 enrolled
 - 80% of Keeping Cooling active
 - ~45% of Keeping Current active
- Arrearages
 - Electric heat averaged \$910
 - Alternative heat averaged \$725
- Monthly Payment
 - Electric heat averaged \$89
 - Alternative heat averaged \$101

Keeping Current Statistics Summary

- Agency Enrollment
 - Nearly half enrolled by one agency
 - Only 5 of 16 agencies enrolled more than 100

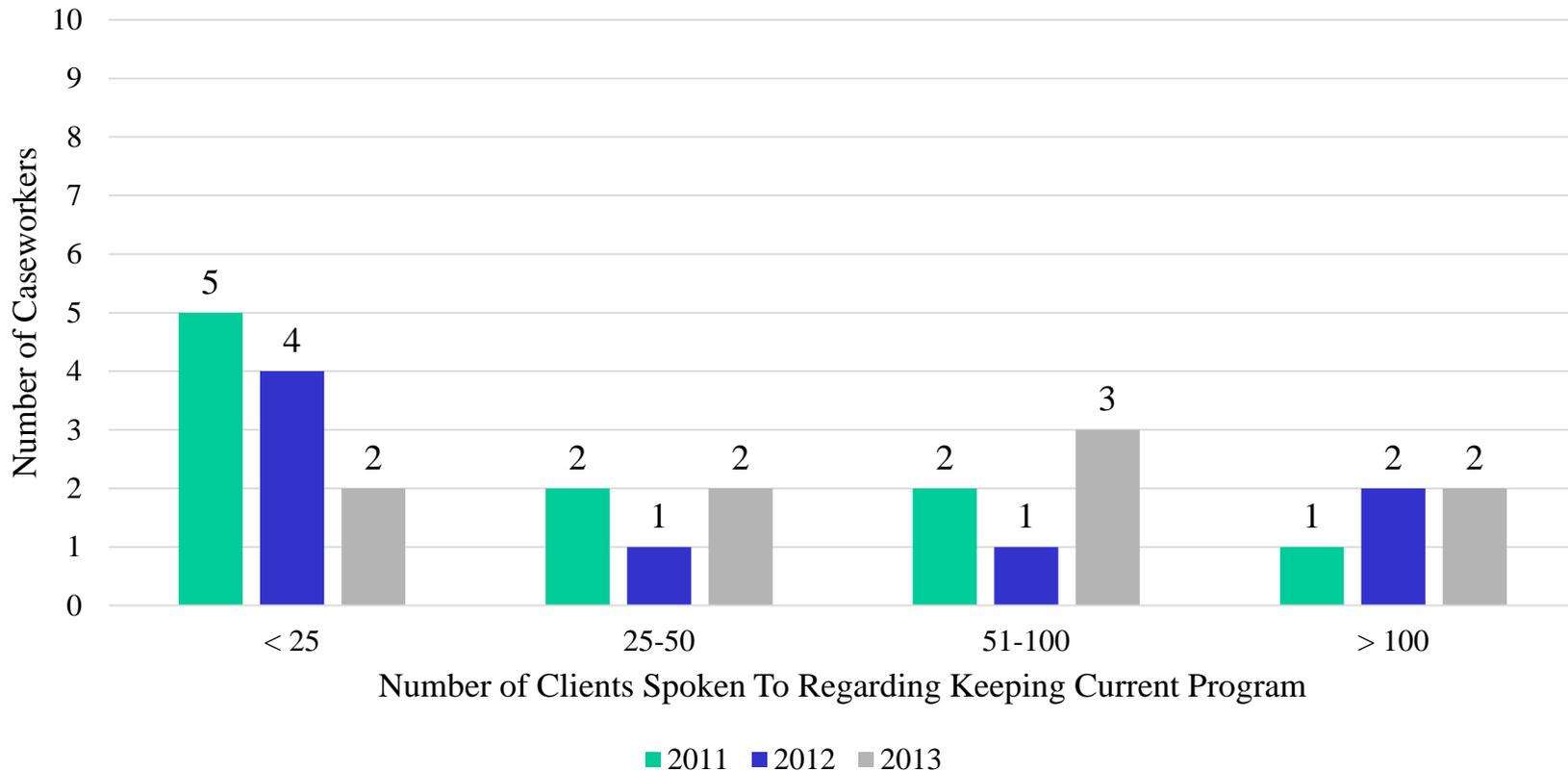
AGENCY FEEDBACK

Agency Feedback Methodology

- Managers and Caseworks were asked about their experience with the program in 2011, 2012 and 2013

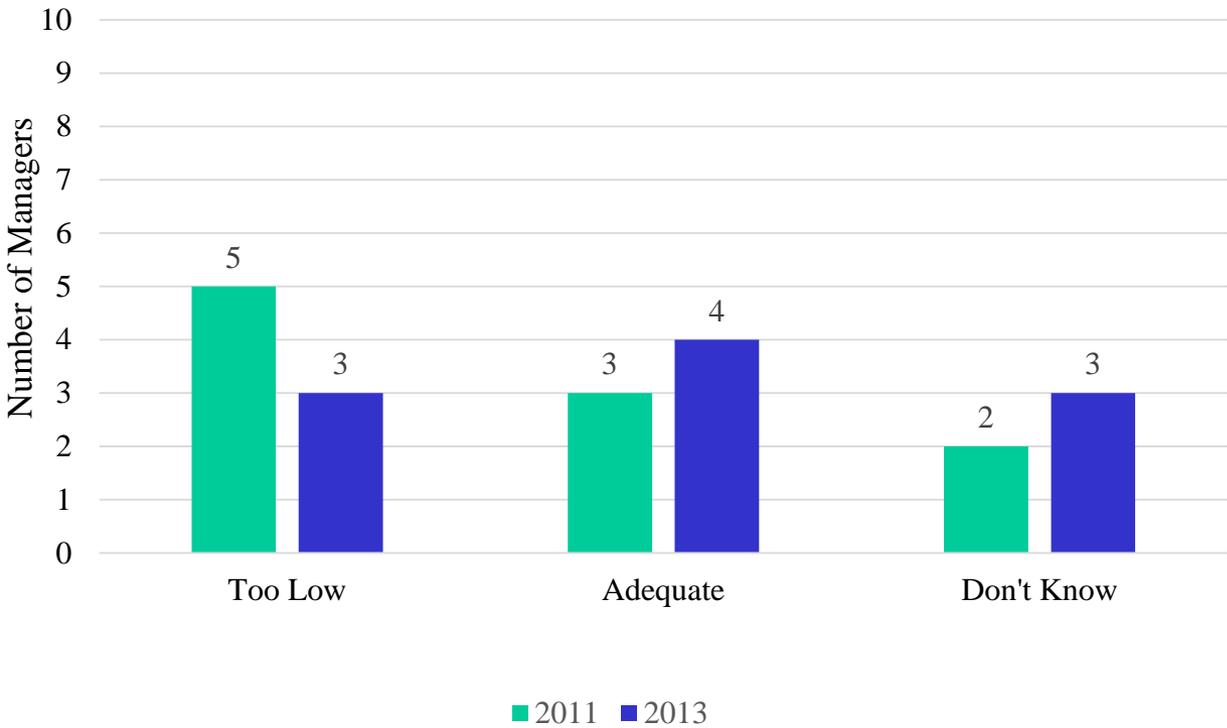
	Number of Agencies
Total Intake Agencies	16
Targeted for Evaluation Interviews	10
Caseworkers Interview Completed	10
Managers Interview Completed	10
Total Targeted	20
No Response	0

Agency Feedback Client Outreach

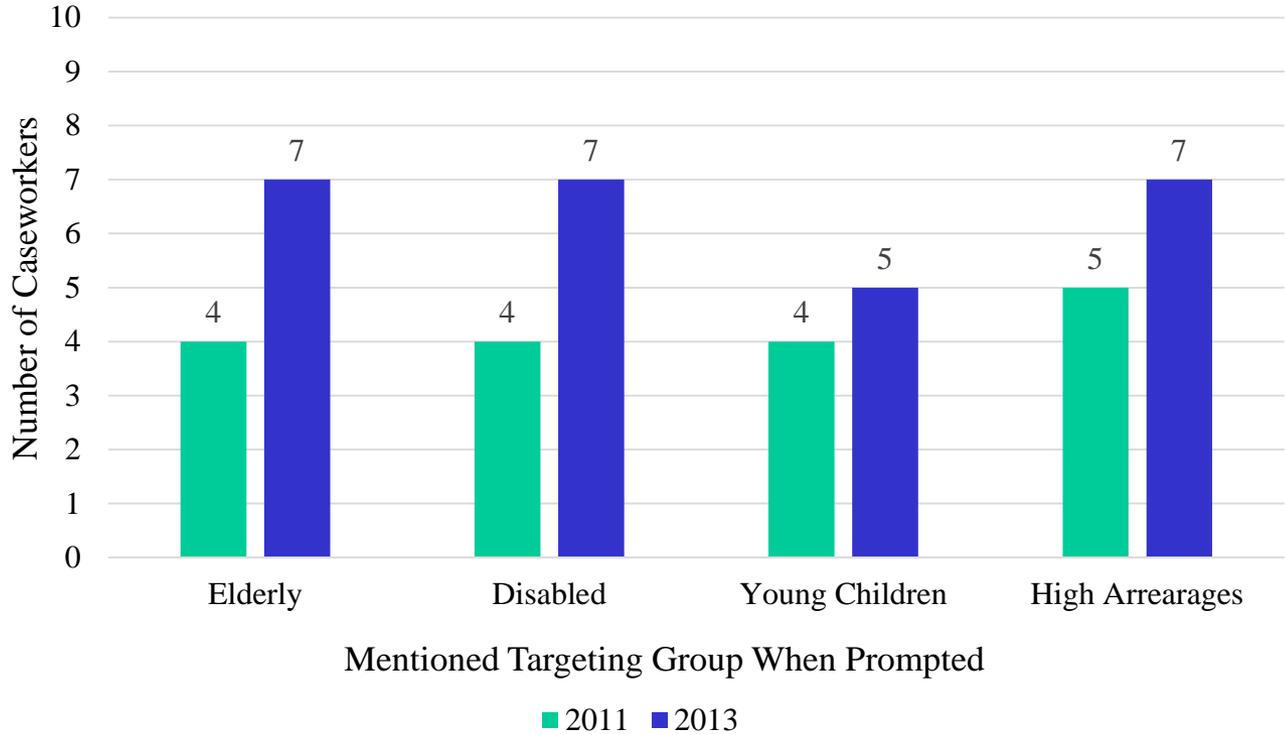


Agency Feedback

Adequacy of Compensation

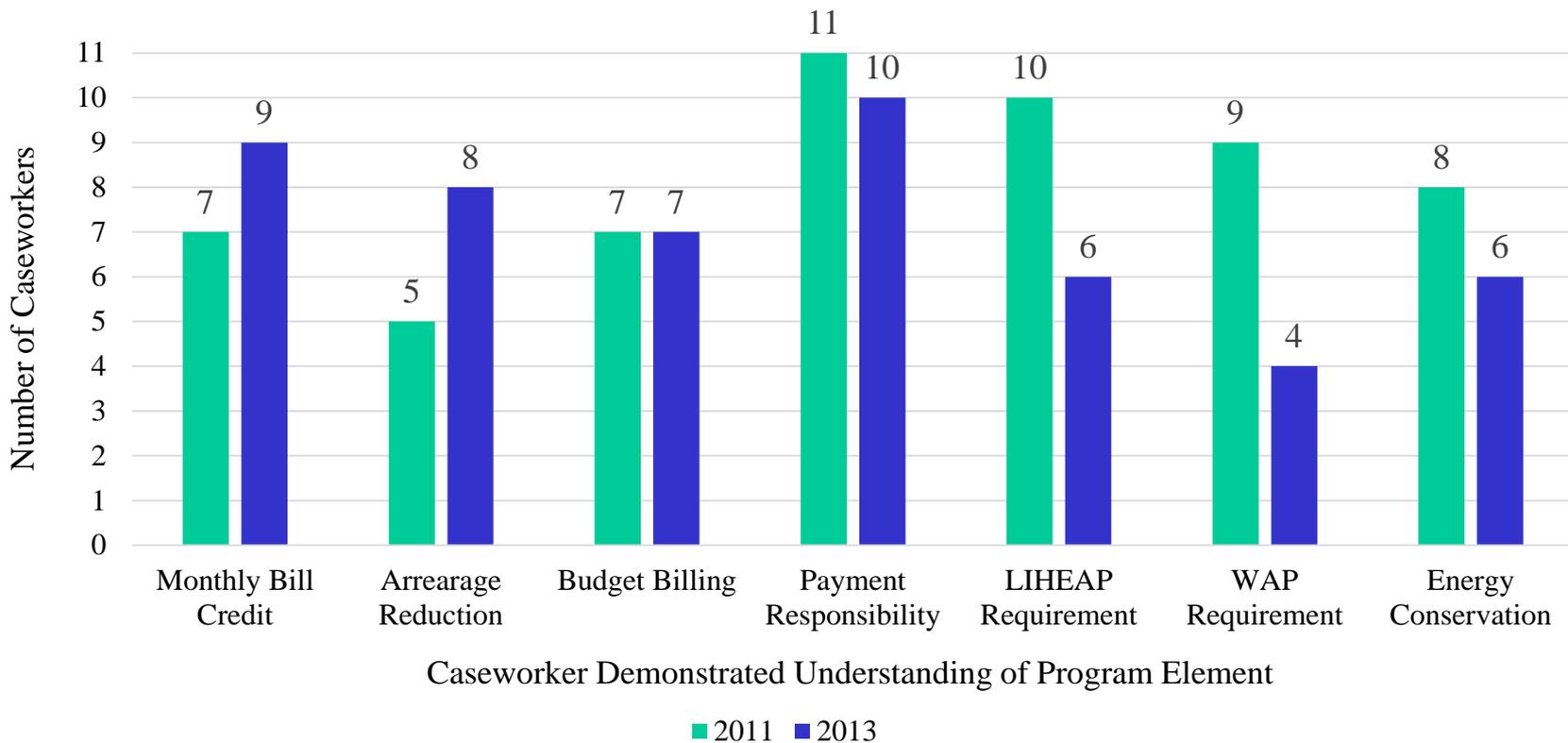


Agency Feedback Recruitment (Prompted)

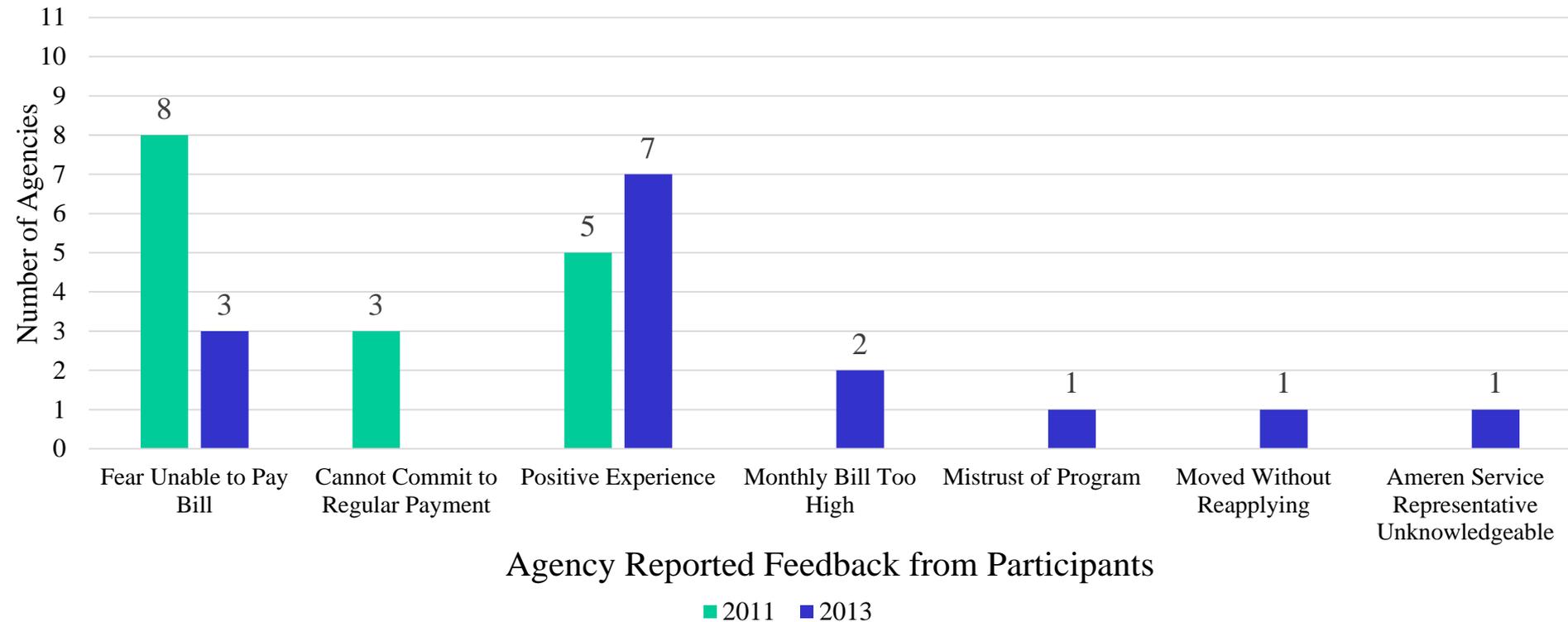


Agency Feedback

Caseworker Understanding



Agency Feedback Client Response



Agency Feedback Program Changes

Effect of Program Changes on Customer Recruitment

Feedback	Number of Agencies
Number Interviewed	10
Program eligibility change made recruitment easier	8
Increased program credits made recruitment easier	7

Agency Feedback

Major Challenges

1. Finding Clients who Are a Good Fit for the Program
2. Keeping Cooling Does Not Offer a Large Enough Benefit

Agency Feedback Recommendations

1. Finding Clients who Are a Good Fit for the Program
 - Increase the Income Threshold
 - Class to Explain the Benefits of Keeping Current
 - Additional to Participants with High Keeping Current Bills
 - Home Repairs
 - Additional Bill Assistance
 - Improve the Program Explanation in the Mailed Enrollment Letter
2. Keeping Cooling Does Not Offer a Large Enough Benefit
 - Offer Larger Benefits for Keeping Cooling
 - Allow Keeping Cooling Participants to Enroll in Keeping Current After One Year

Agency Feedback Summary

- Caseworkers Require More Training in
 - Program Benefits
 - Targeting Specific Groups
 - LIHEAP and Weatherization Requirements
- Keeping Cooling Benefit Too Low
- Program Revisions Made Recruitment Easier
- Improved Perception of Agency Compensation
- United Way Database is useful
 - Additional information would be helpful
 - Customers Who Default
 - Reason for Default
- Participants Need More Assistance to Remain Current on Their Bills

PARTICIPANT FEEDBACK

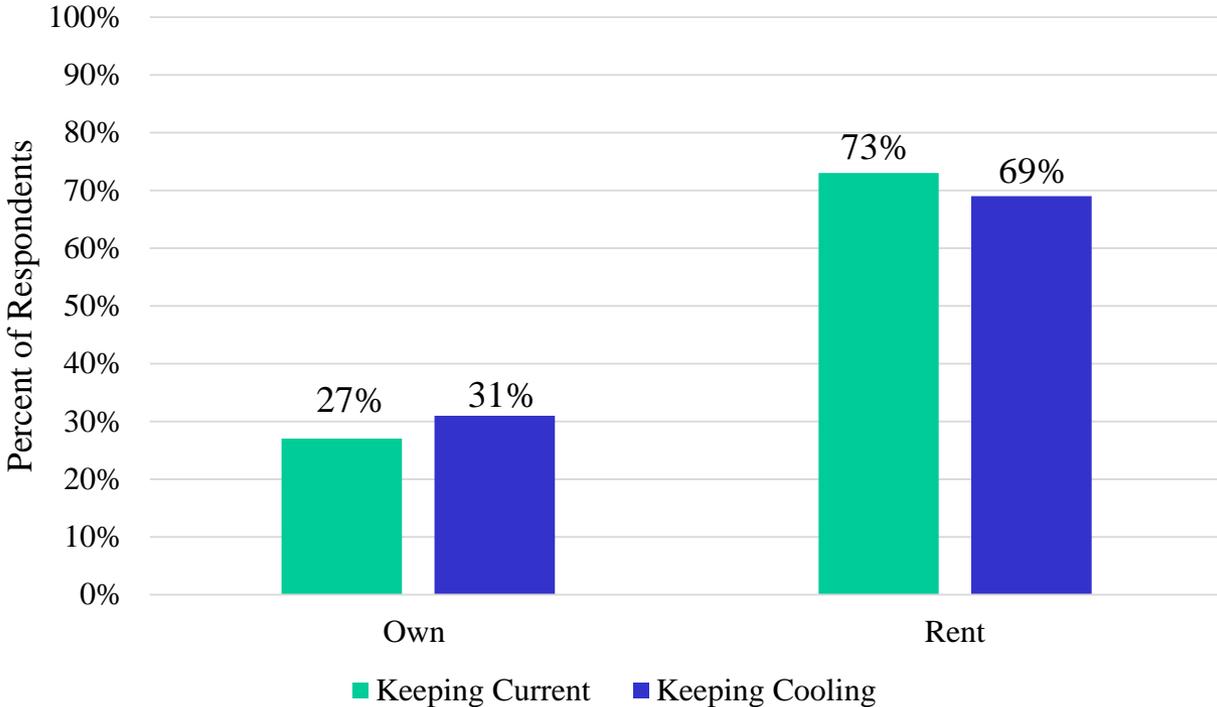
Participant Survey Methodology

- July 2014 Active Keeping Current and Keeping Cooling
- Advance letter sent
- Telephone interviews

	Keeping Current	Keeping Cooling
Completed Interviews	33	32
Completed Interview Rate	44%	43%
Response Rate	74%	73%

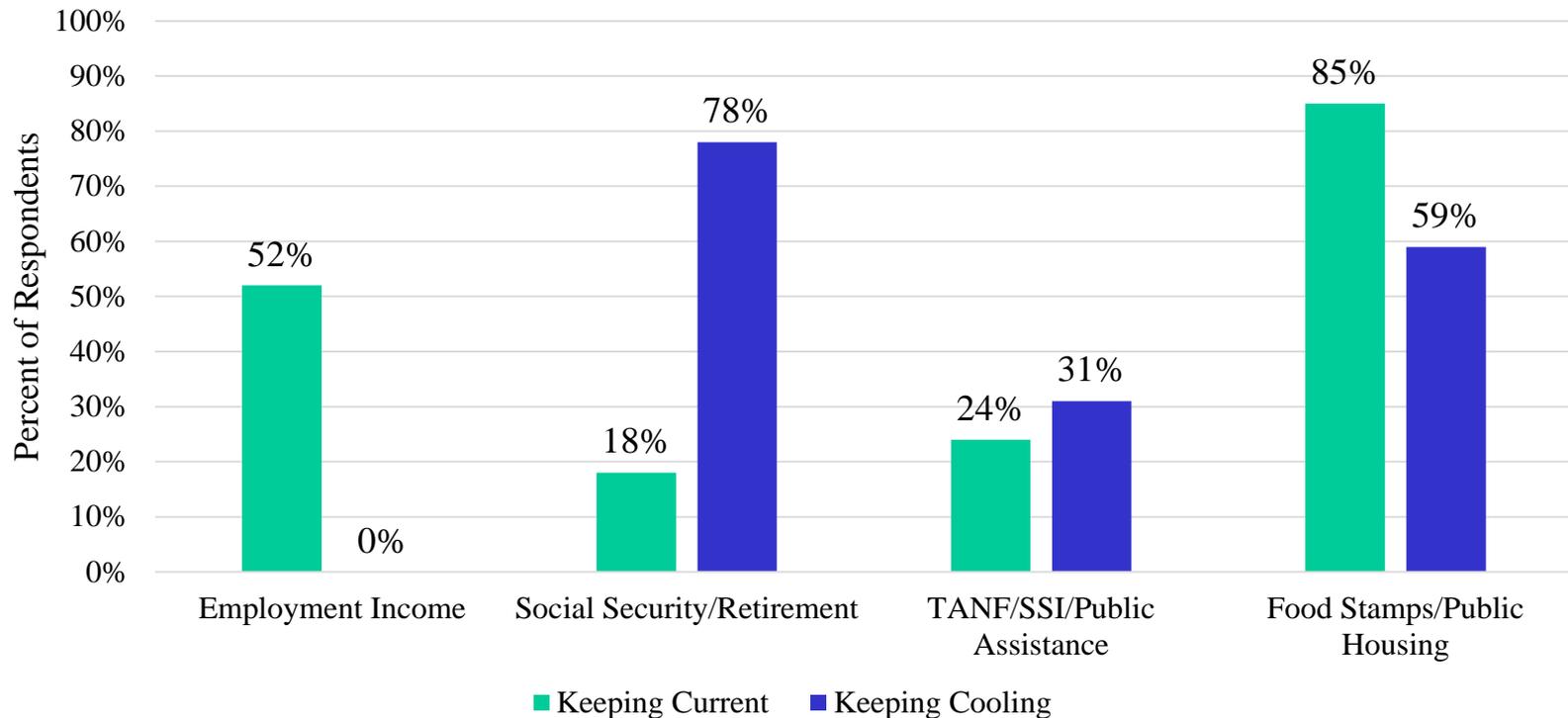
Participant Feedback

Home Ownership



Do you own or rent your home?

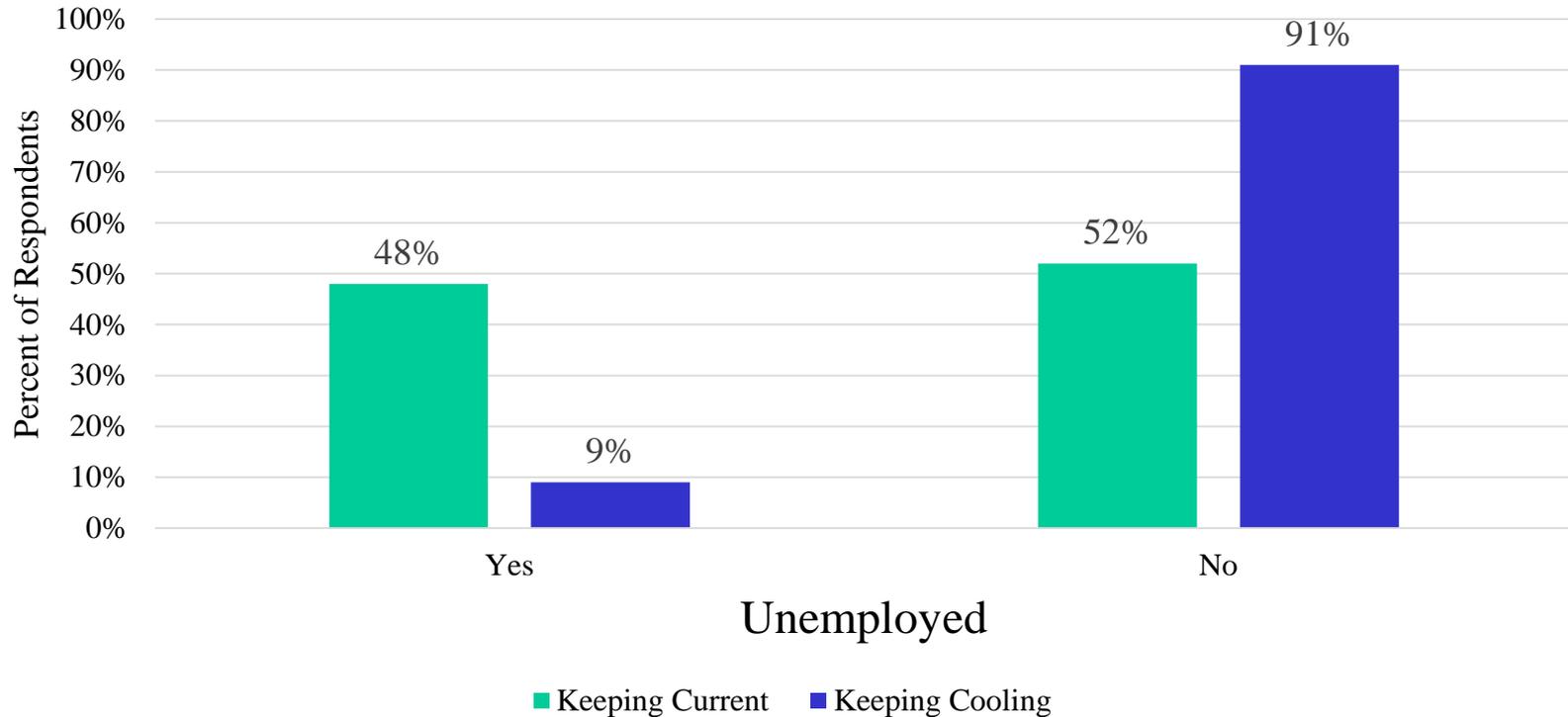
Participant Feedback Income and Benefits



In the past 12 months, did you or any member of your household receive _____ ?

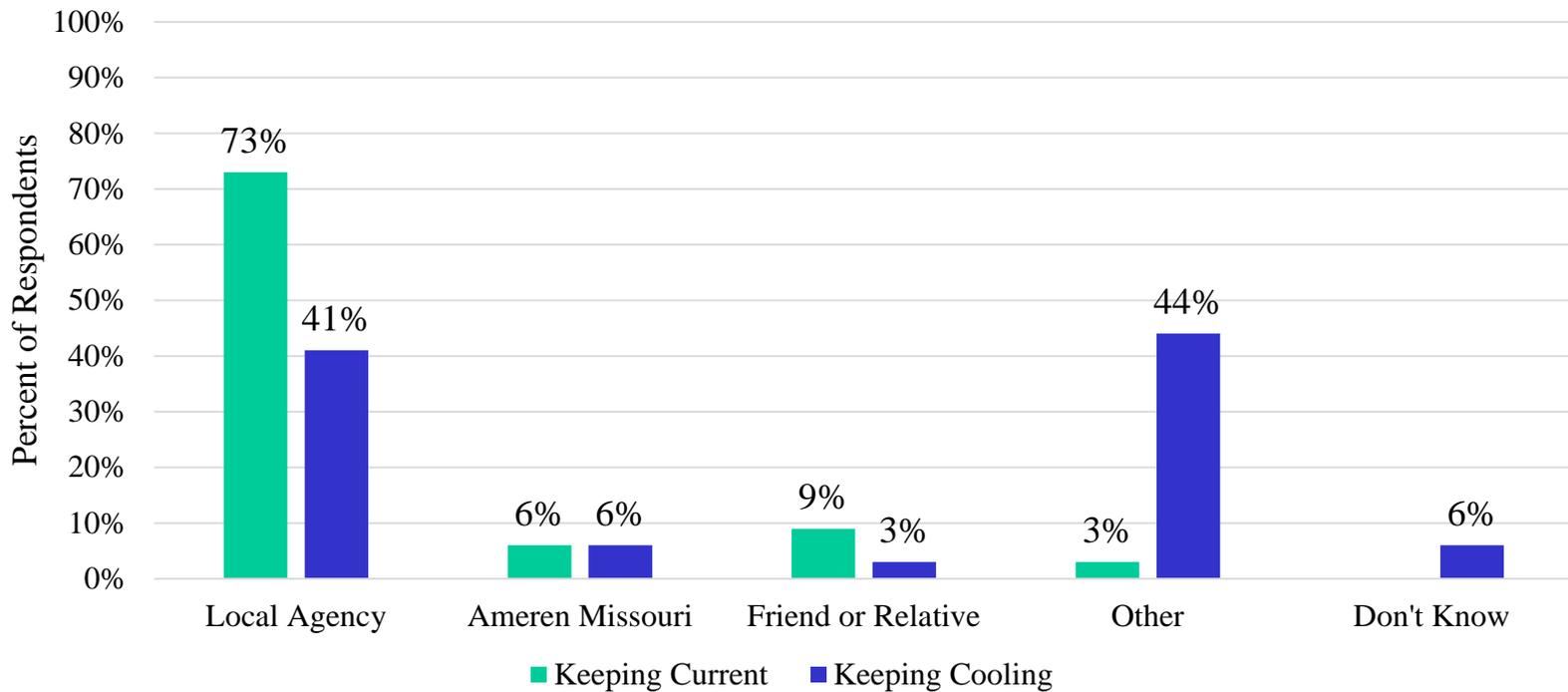
Participant Feedback

Employment



In the past 12 months, were you or any member of your household unemployed and looking for work?

Participant Feedback Program Information Source



How did you find out about the Keeping Current/Keeping Cooling Program?

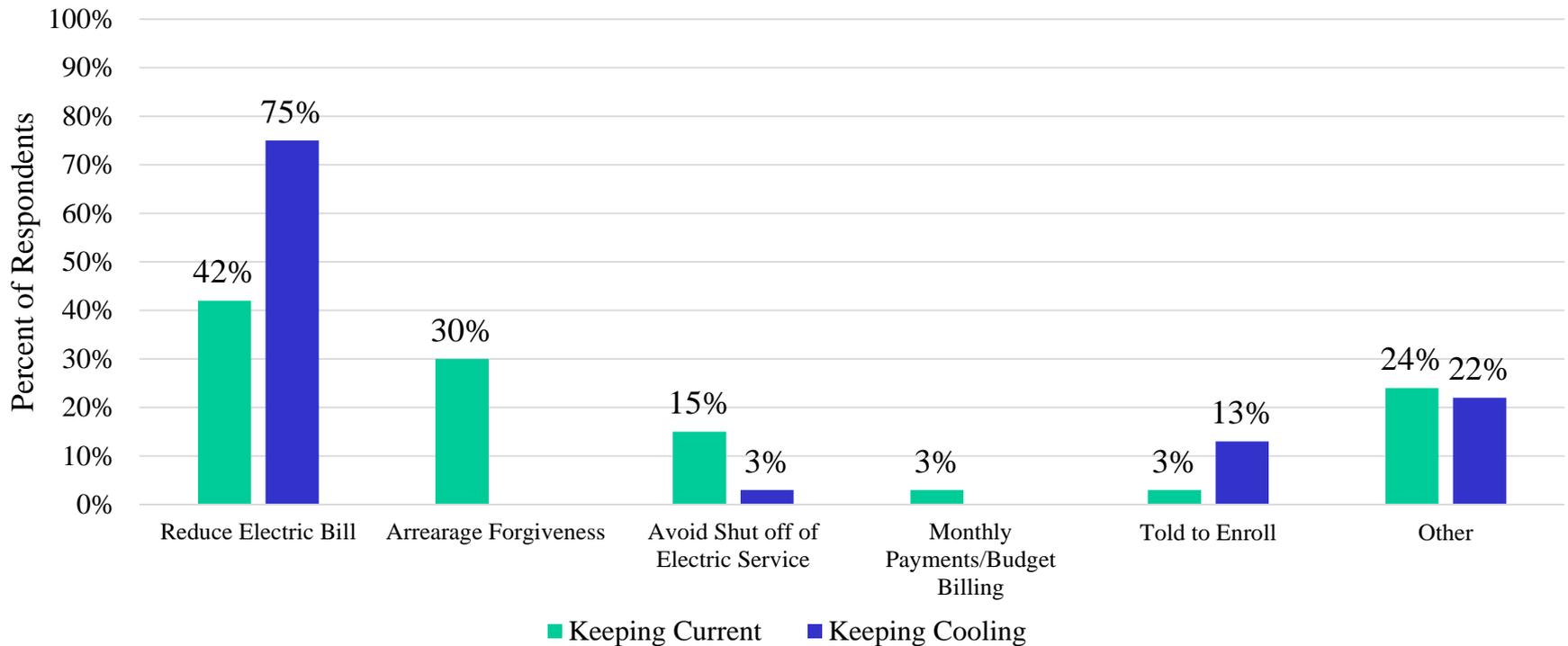
Participant Feedback Other Information Source

How did you find out about the Keeping Current/Keeping Cooling Program?

- Keeping Cooling Participants - Other
 - Social workers from building or senior care complex
 - Mailing from their apartment complex
 - Information session at a local senior center

Participant Feedback

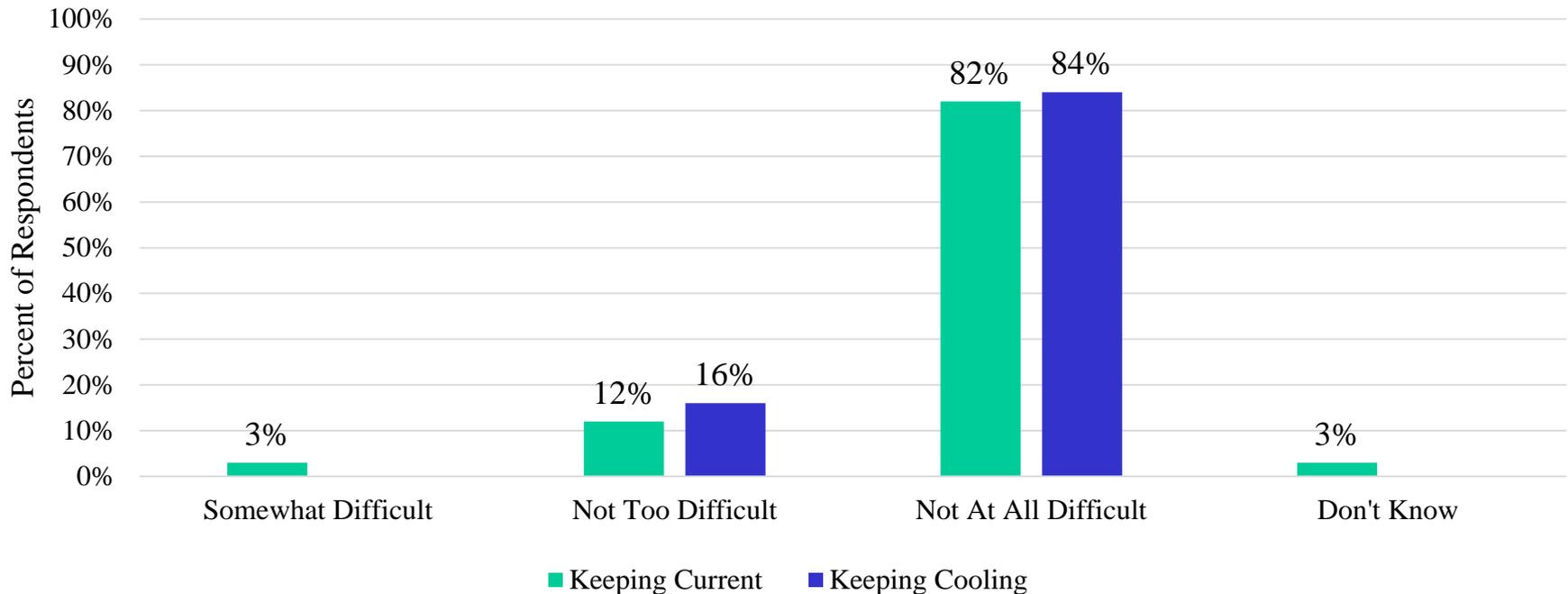
Participation Reason



Why did you decide to enroll in the Keeping Current/Keeping Cooling Program?

Participant Feedback

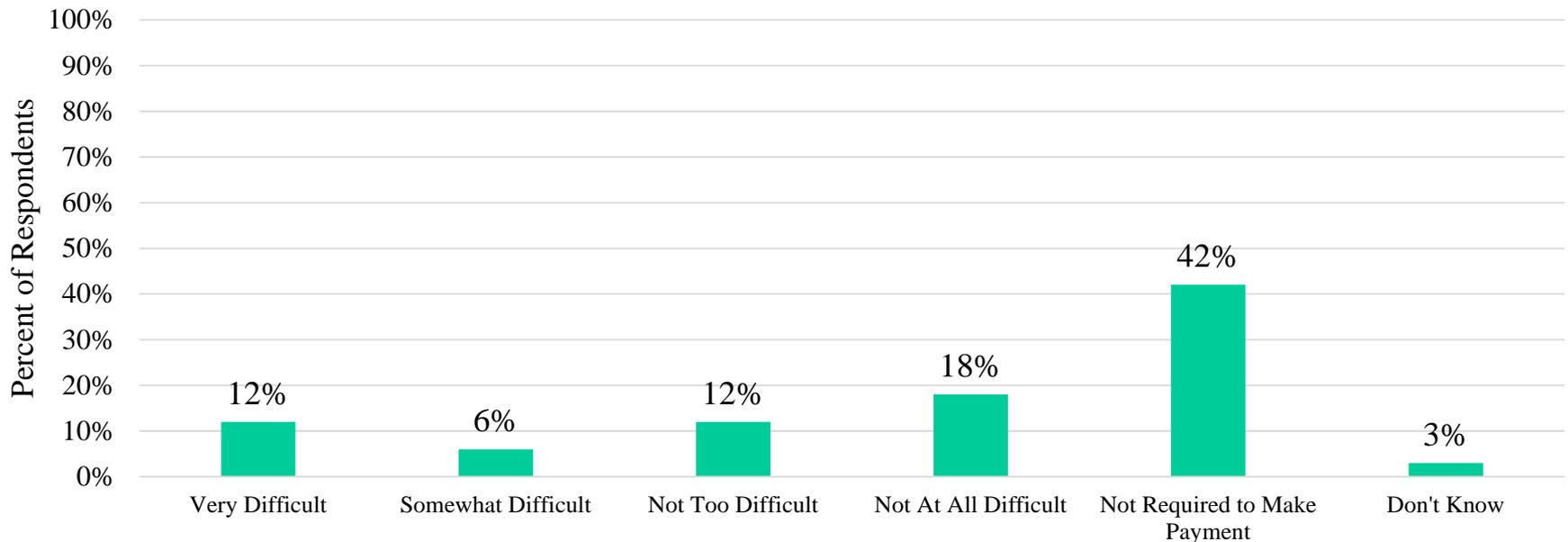
Difficulty of Enrollment



How difficult was it to enroll in the Program?

Participant Feedback

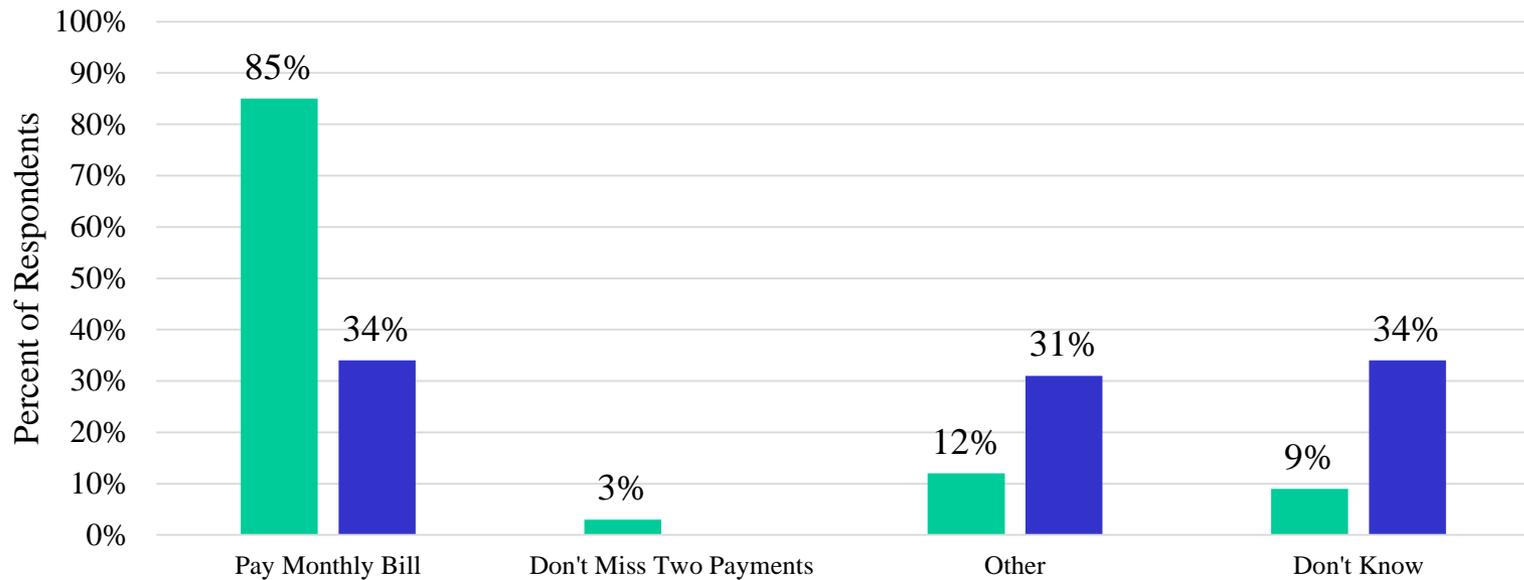
Upfront Payment Difficulty



Keeping Current Participants

How difficult was it to make a payment toward your outstanding account balance at the time of enrollment?

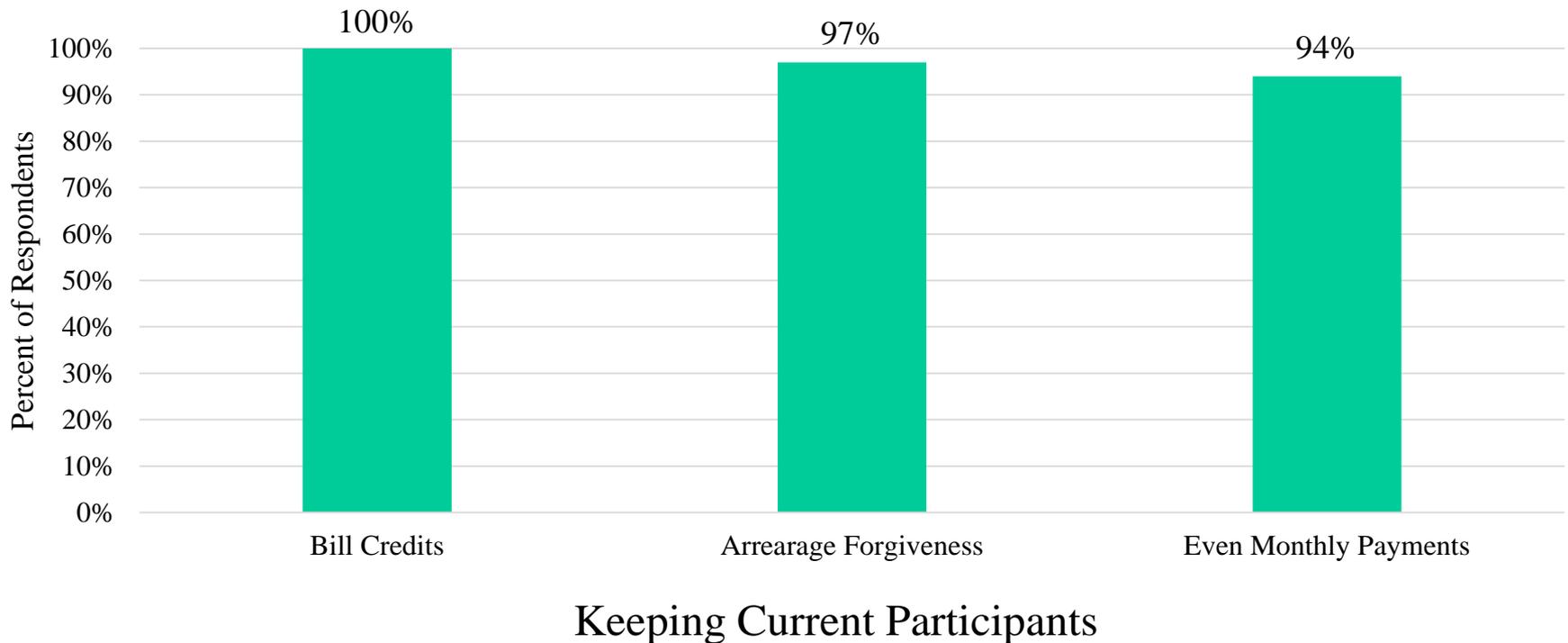
Participant Feedback Requirements of Program



What do you need to stay in the Keeping Current/Keeping Cooling Program?

Participant Feedback

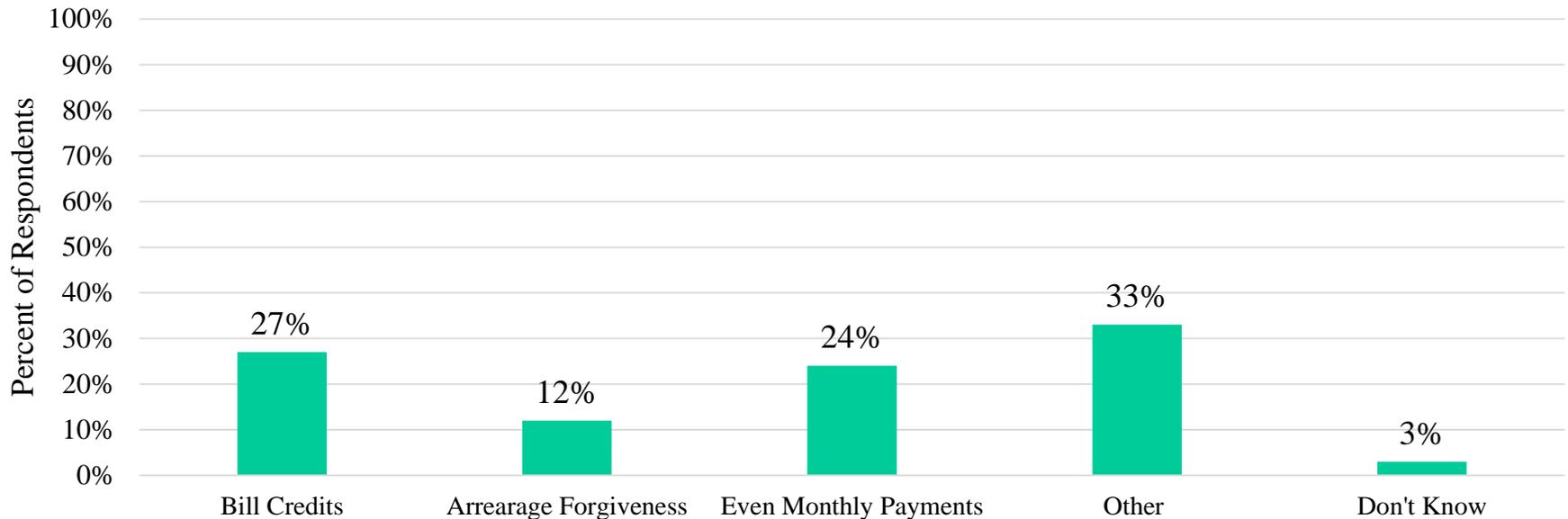
Agree is a Benefit



Do you think _____ are a benefit of the program?

Participant Feedback

Most Important Benefit



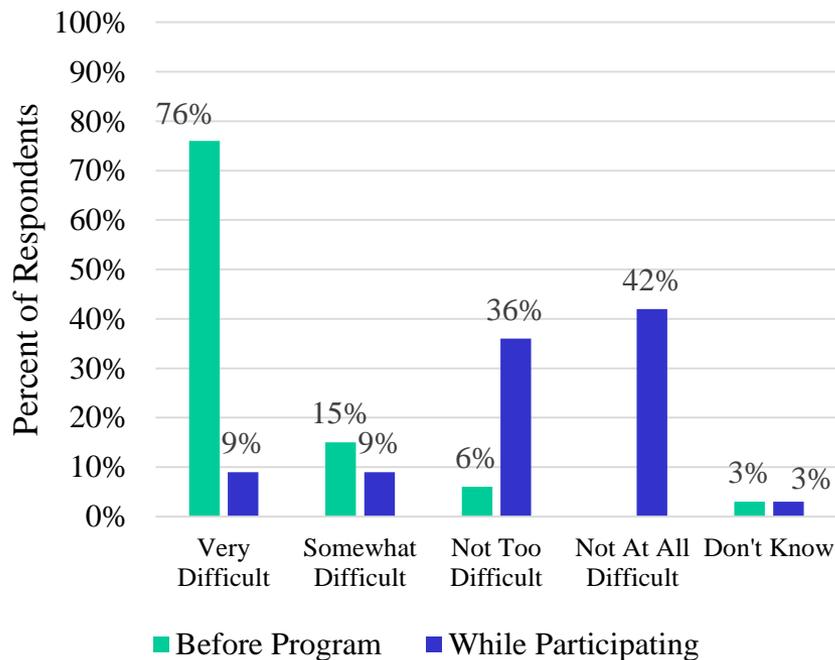
Keeping Current Participants

What do you feel is the *single most important* benefit of the program?

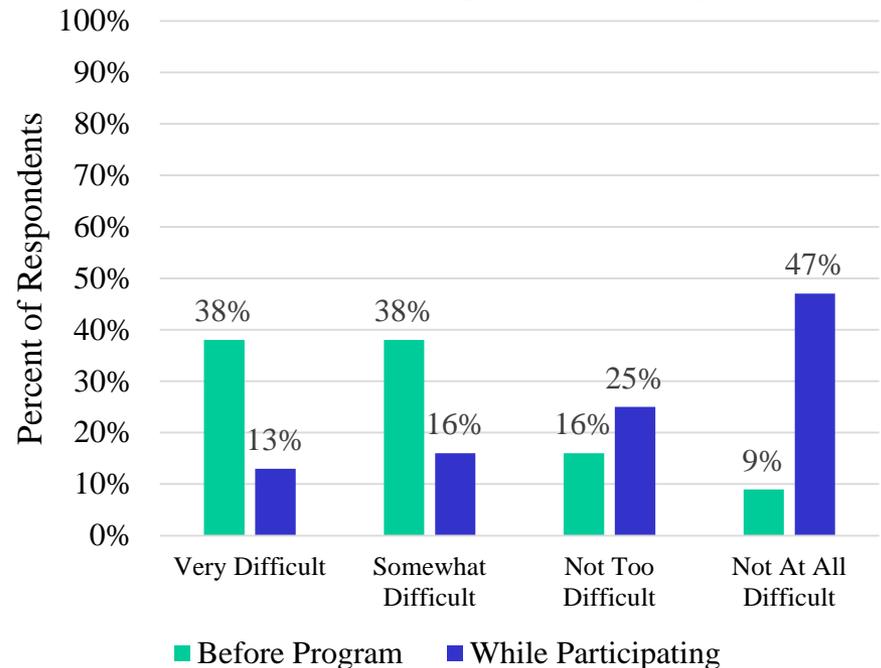
Participant Feedback

Difficulty in Paying Bill

Keeping Current



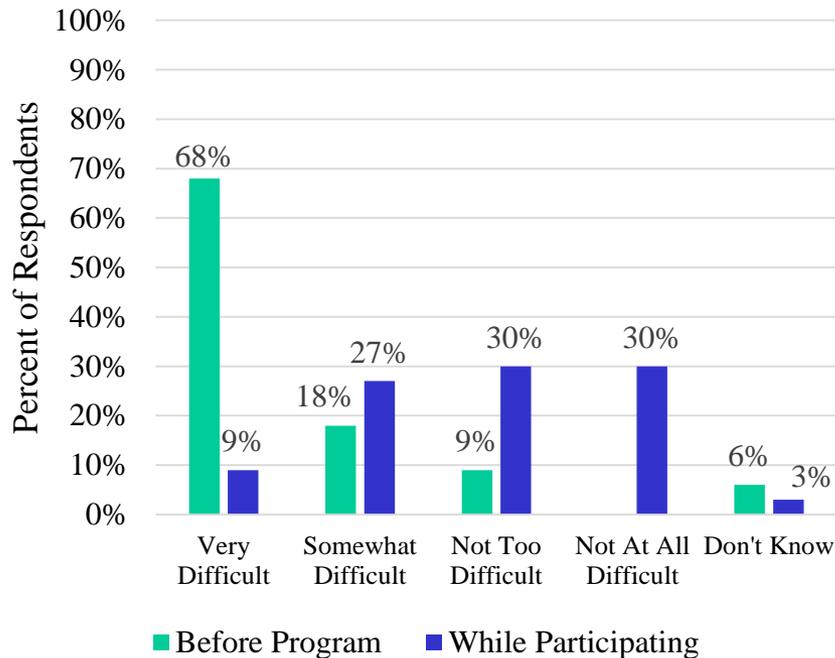
Keeping Cooling



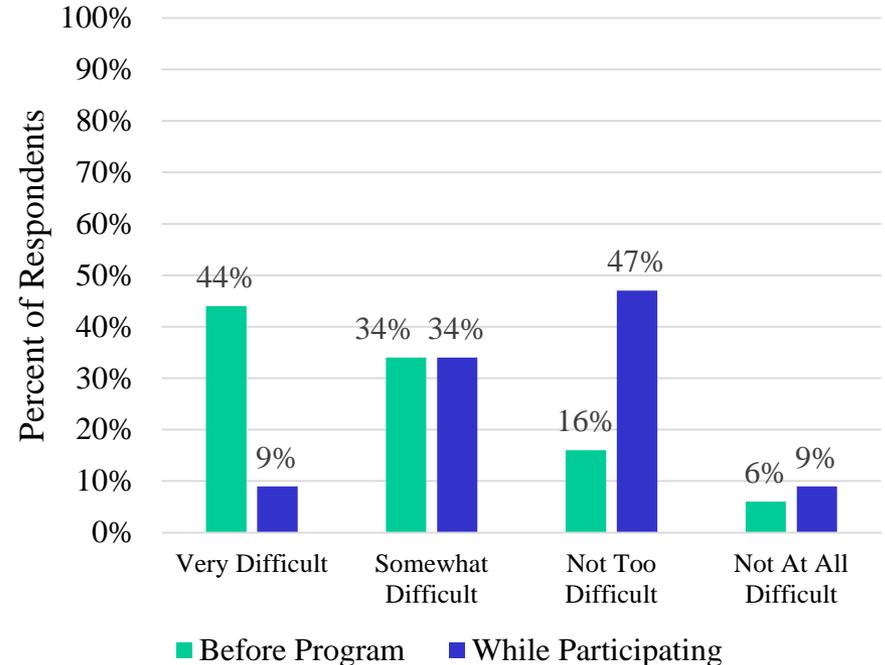
How difficult was it to make your monthly Ameren Missouri payments before/while participating in the Keeping Current/ Keeping Cooling Program?

Participant Feedback Difficulty in Other Bills

Keeping Current



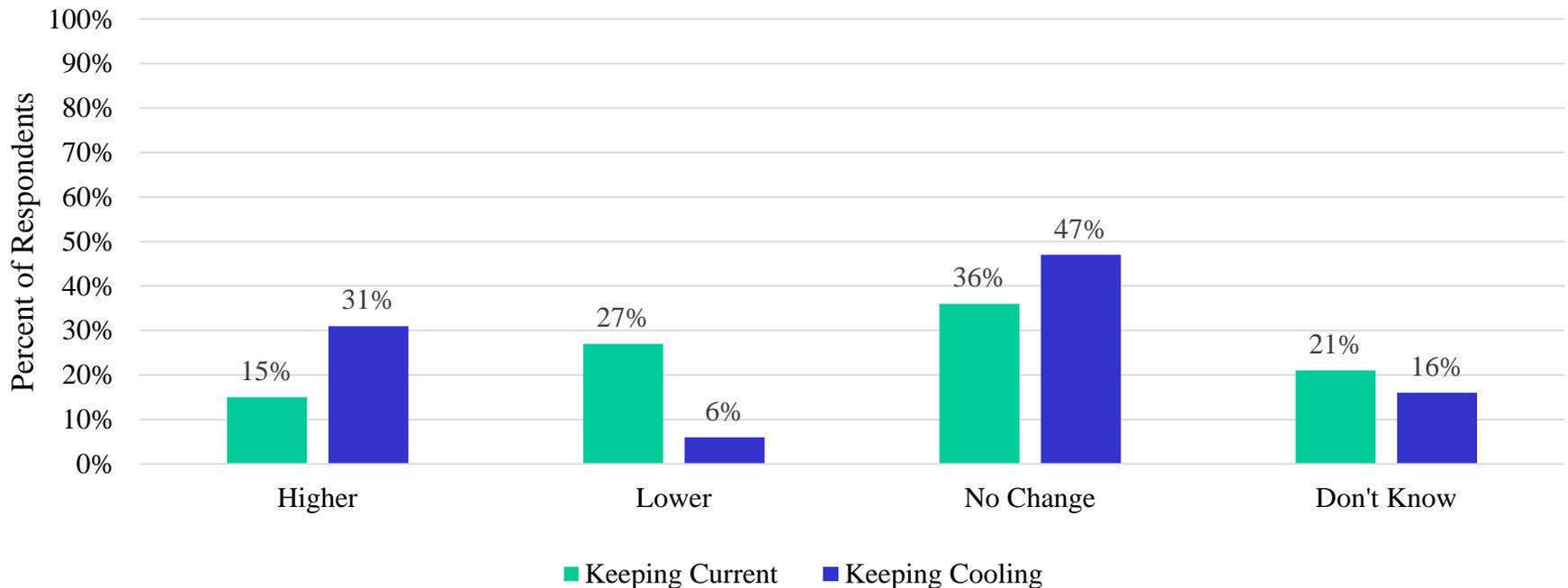
Keeping Cooling



How difficult was it to make your other monthly bill payment obligations before/while participating in the Keeping Current/ Keeping Cooling Program?

Participant Feedback

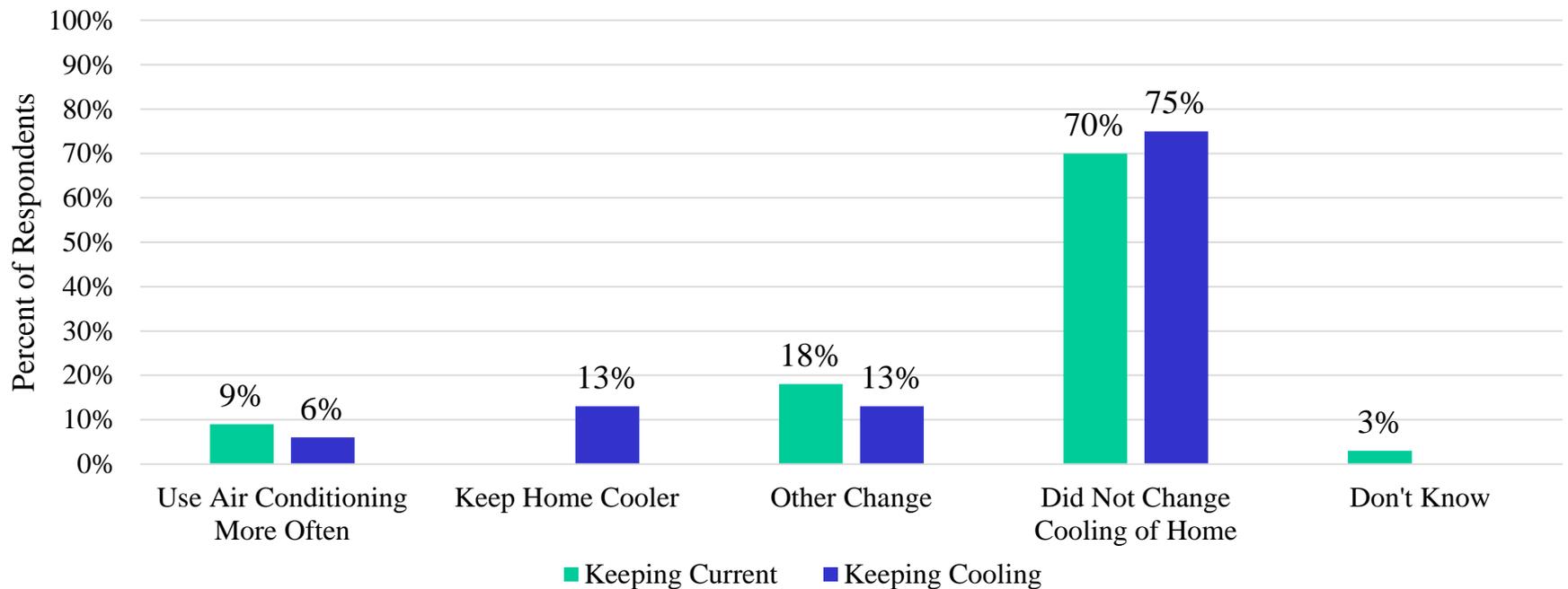
Changes in Electric Usage



While participating in the Keeping Current/Keeping Cooling 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?

Participant Feedback

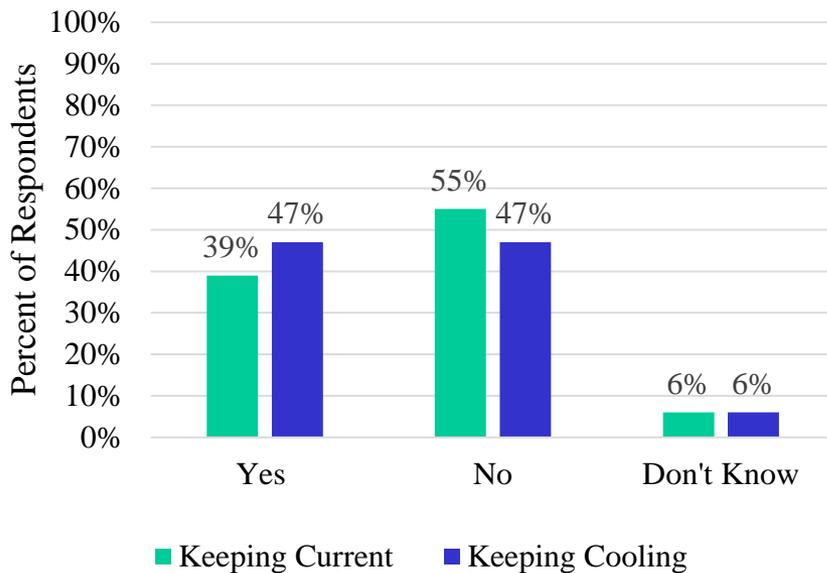
Changes in Cooling of Home



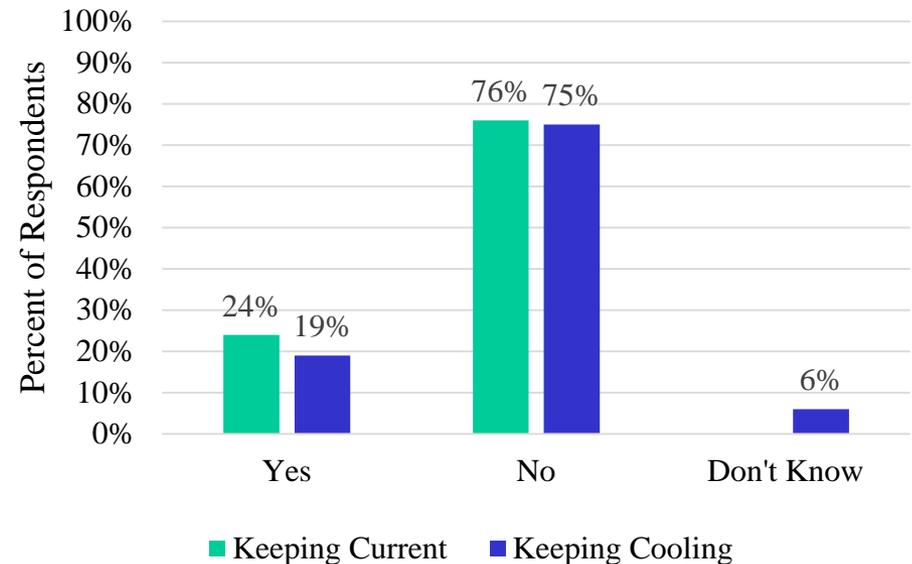
Have you changed how you cool your home as a result of the Keeping Current/Keeping Cooling Program?
How have you changed the way you cool your home?

Participant Feedback LIHEAP and WAP

Received LIHEAP



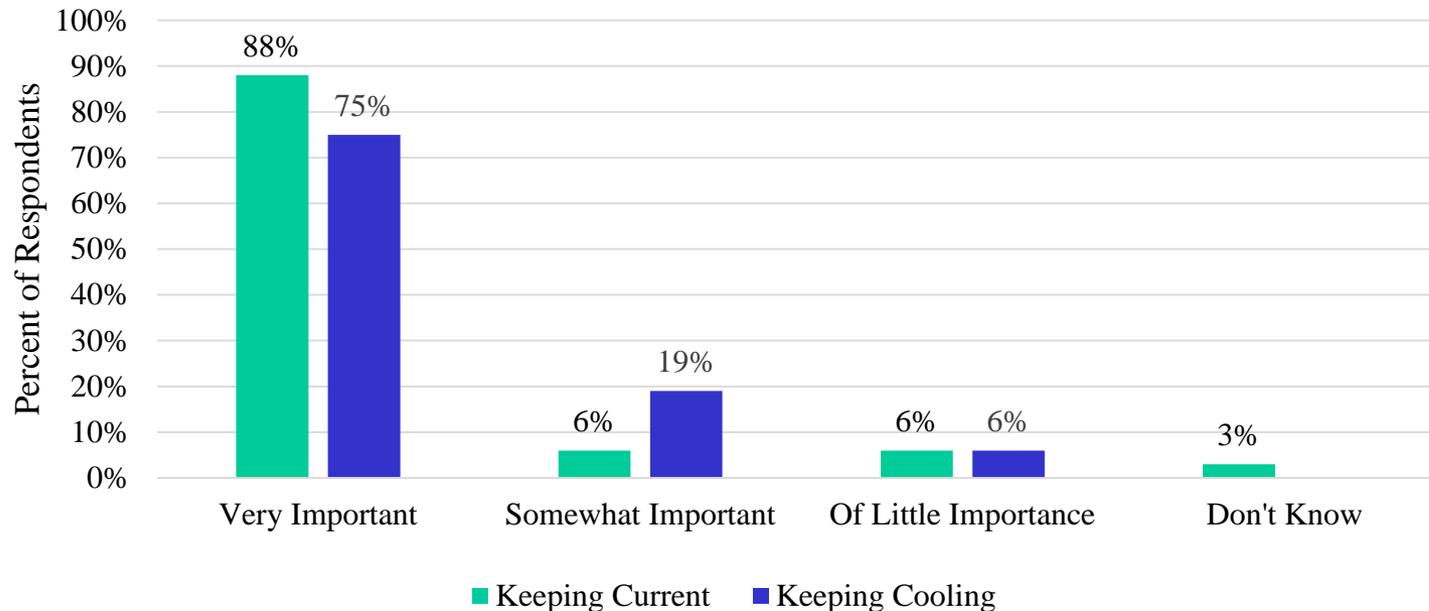
Received WAP



In the past 12 months, did you or any member of your household receive home energy assistance from LIHEAP? Have you participated in the Weatherization Assistance Program as a result of participating in the Keeping Current/Keeping Cooling Program?

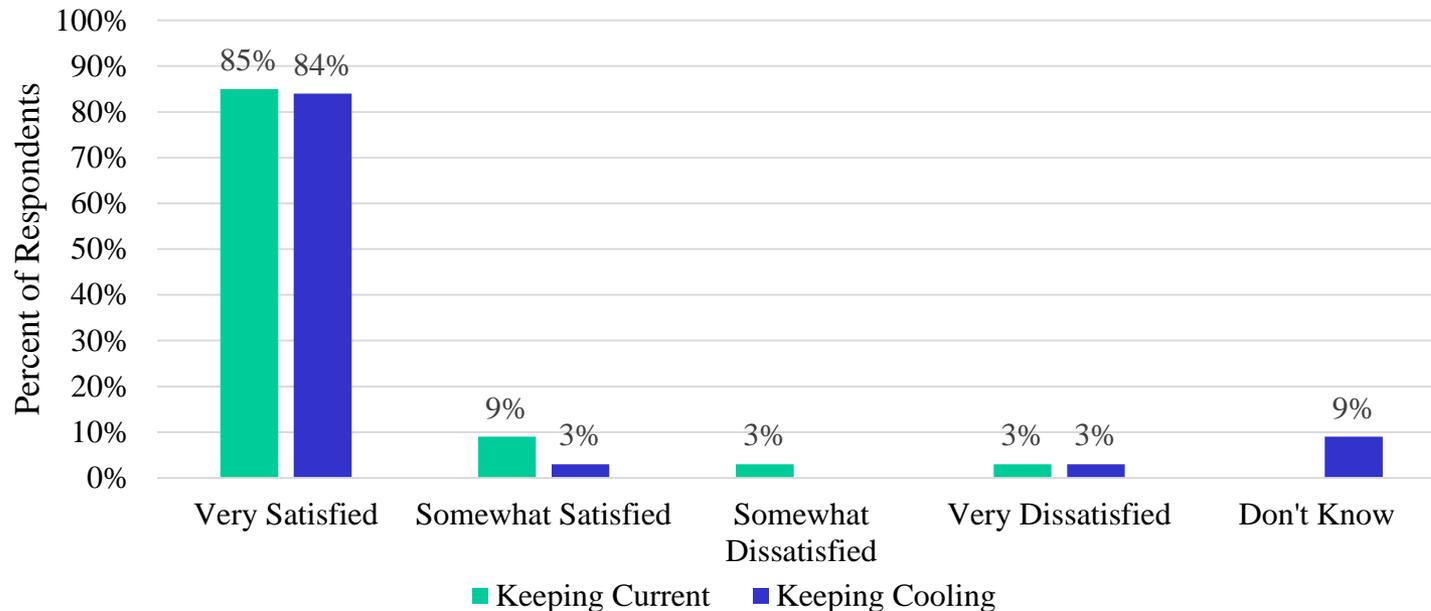
Participant Feedback

Importance of Program



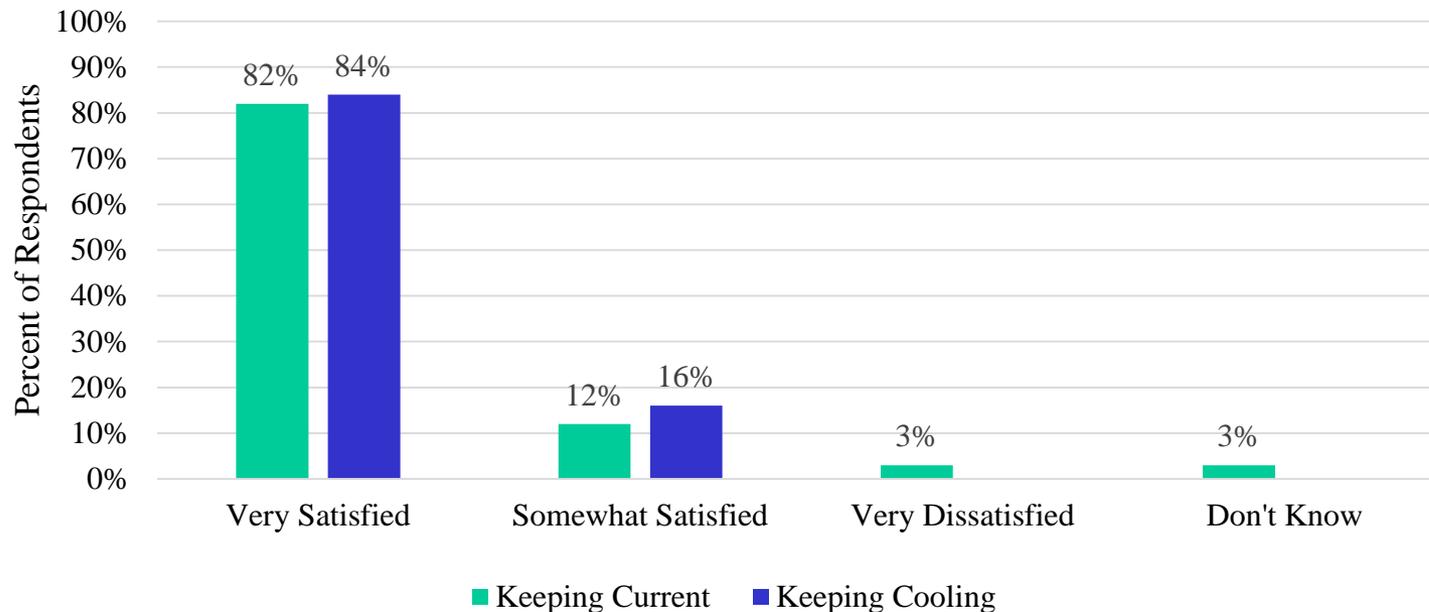
How important has the Keeping Current/Keeping Cooling Program been in helping you meet your needs?

Participant Feedback Agency Satisfaction



How satisfied were you with the agency that you worked with to apply for the Keeping Current/Keeping Cooling Program?

Participant Feedback Program Satisfaction



Overall, how satisfied are you with the Keeping Current/Keeping Cooling Program?

Participant Feedback Summary

- Information Sources
 - Local Agency
 - Social Workers in Building or Senior Care Complex (Cooling)
- Benefits
 - Keeping Current – Bill Credit, Budget Bill and Arrearage Forgiveness
 - Keeping Cooling – Bill Credits
- Program Impact
 - Reduced Difficulty of Ameren Bill Payment
 - Reduced Difficulty of Other Bill Payment
 - Allowed Greater Air Conditioning Use When Needed
- High Levels of Satisfaction with Administering Agency and Program

KEEPING CURRENT IMPACTS

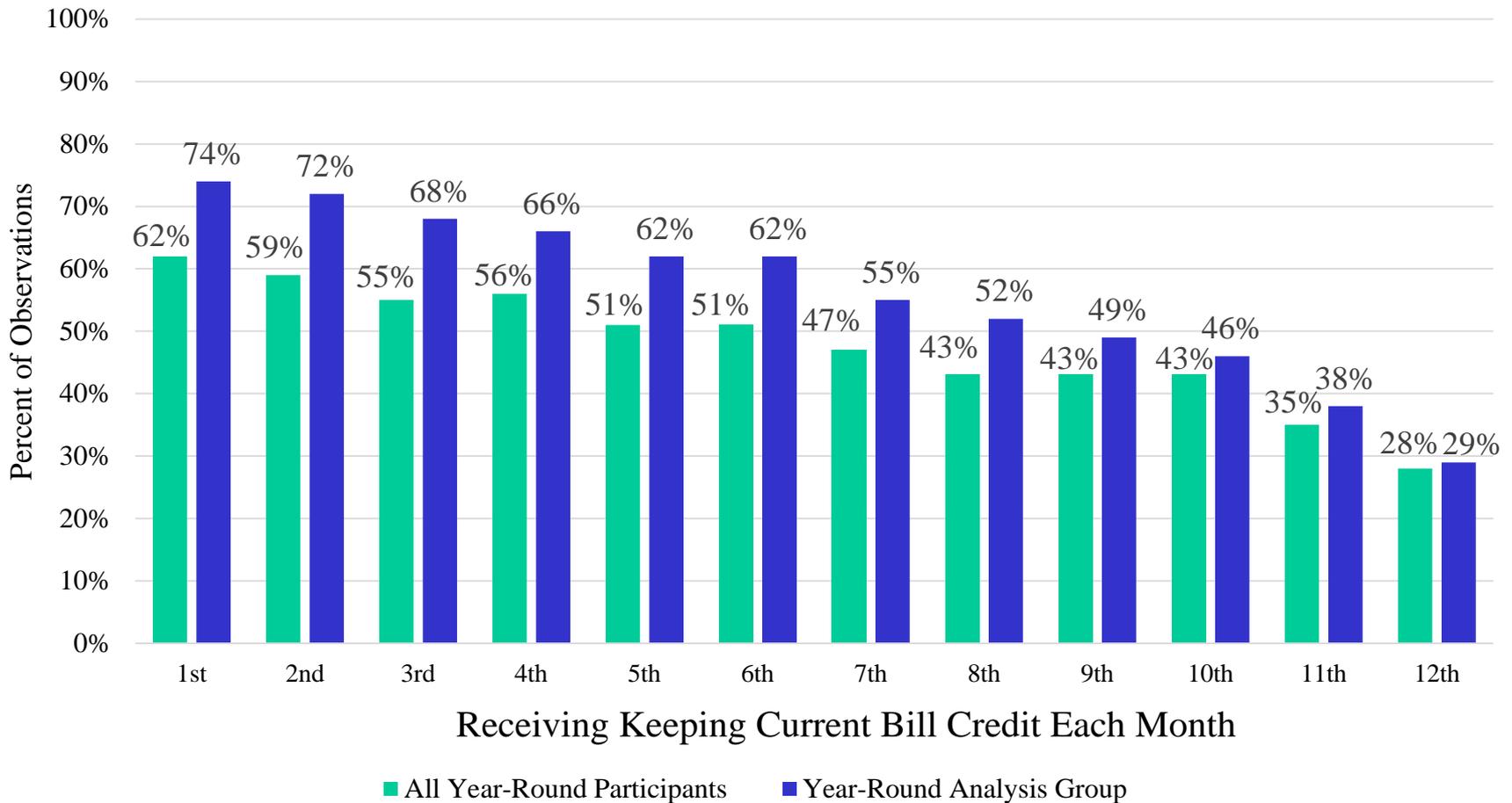
Program Impacts Methodology

- Customers enrolled June 2013 - September 2013
- Nonparticipant Comparison Group – LIHEAP recipients

	Keeping Current Enrollees	Non-Participant Comparison Group [†]
All Eligible	476	6,742
Sufficient Pre Billing and Payment Data	206	4,180
Sufficient Post Billing and Payment Data	159	3,484
No Outliers	154	3,388
Analysis Group	154	3,388
Percent Included	32%	50%

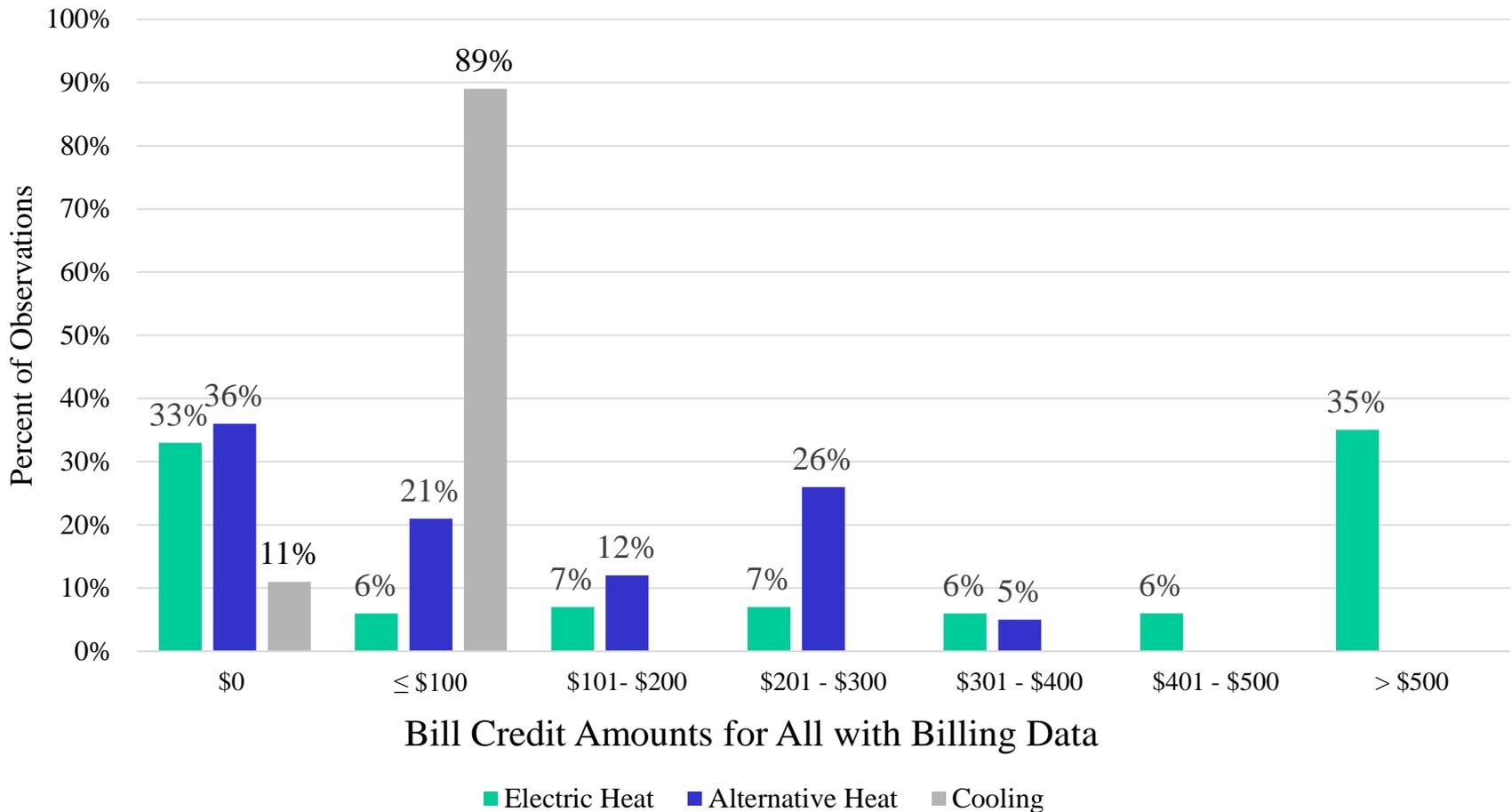
Program Impacts

% Received Credits



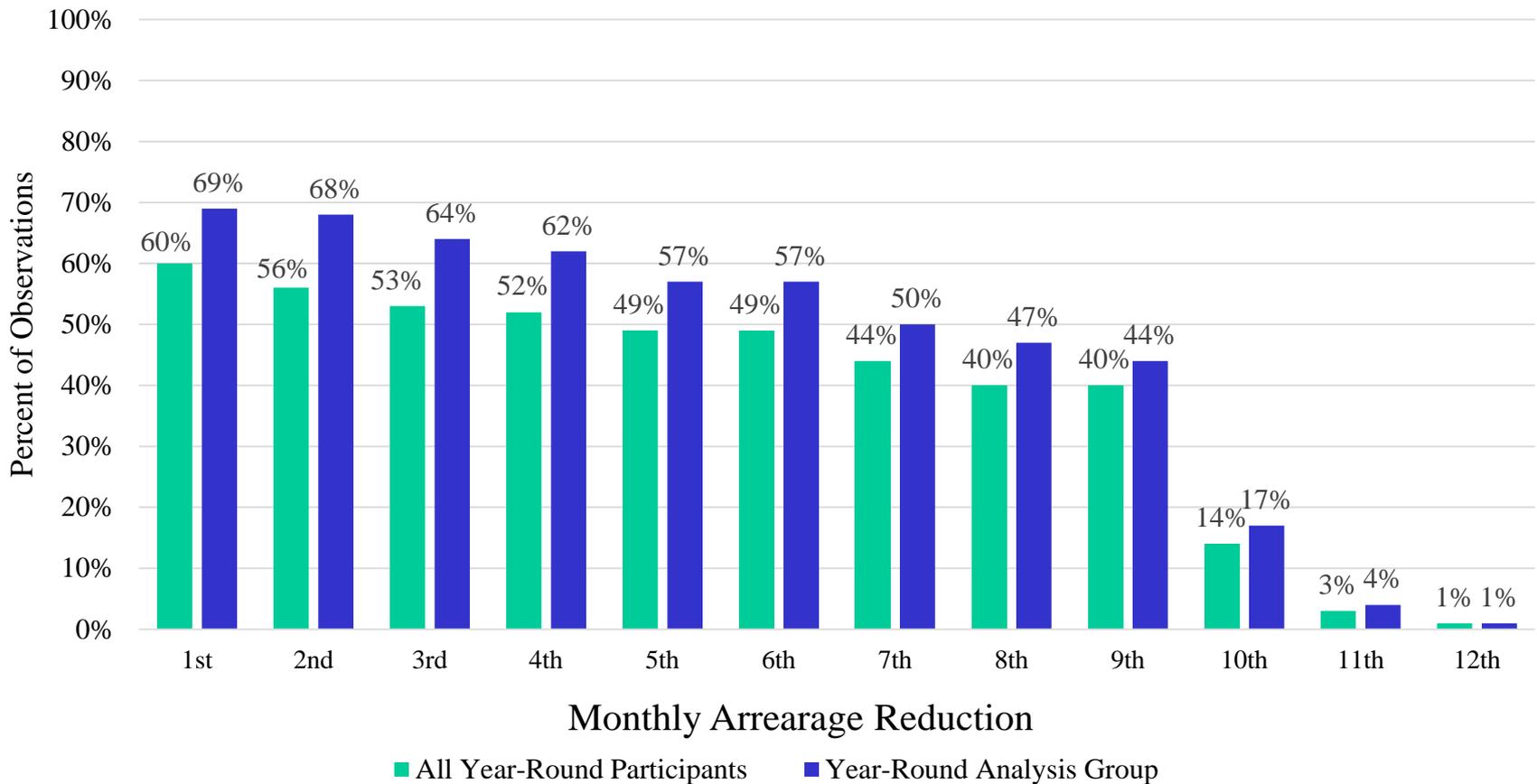
Program Impacts

Total Bill Credits



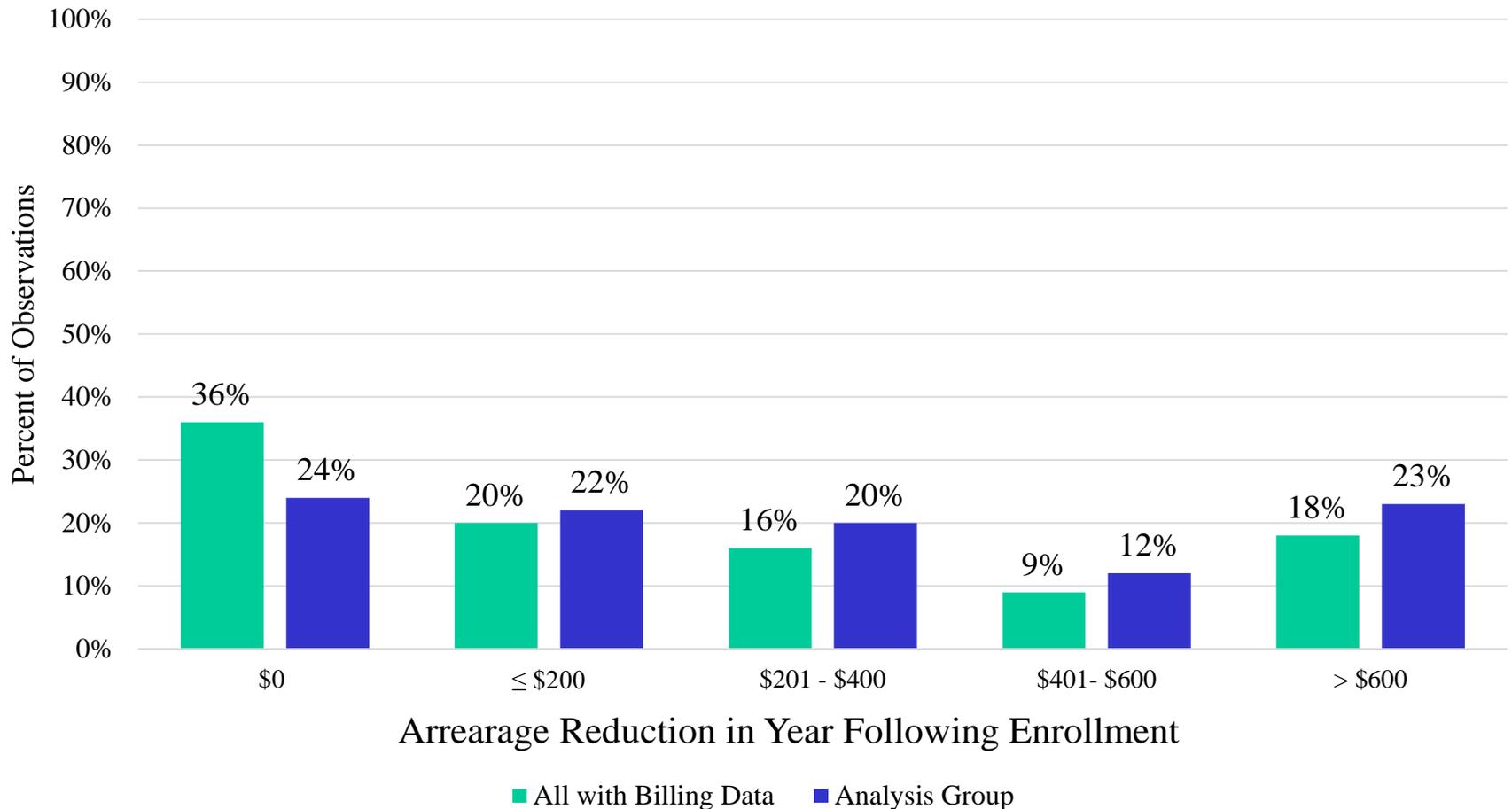
Program Impacts

% Arrearage Reduction



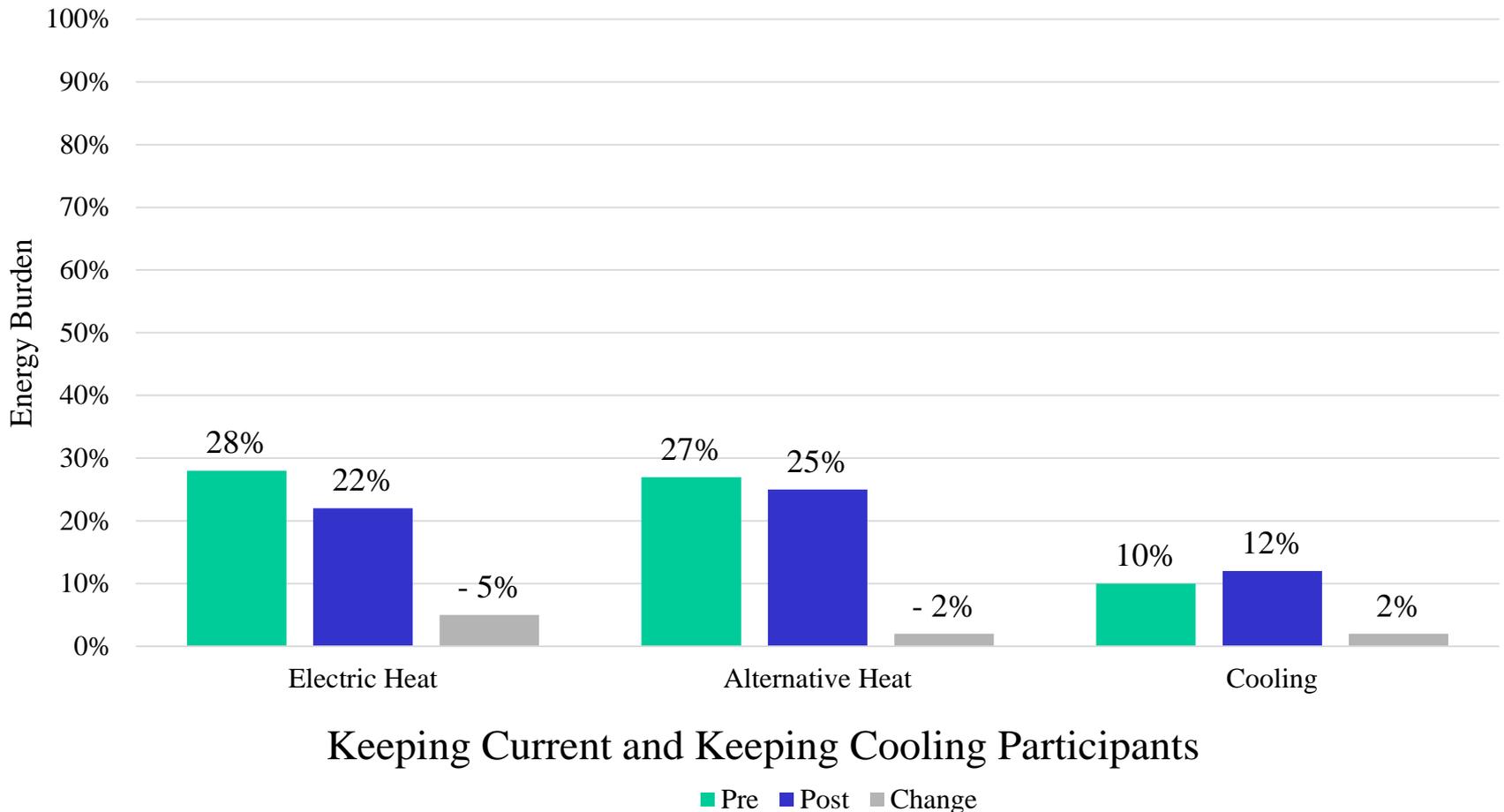
Program Impacts

Arrearage Reduction



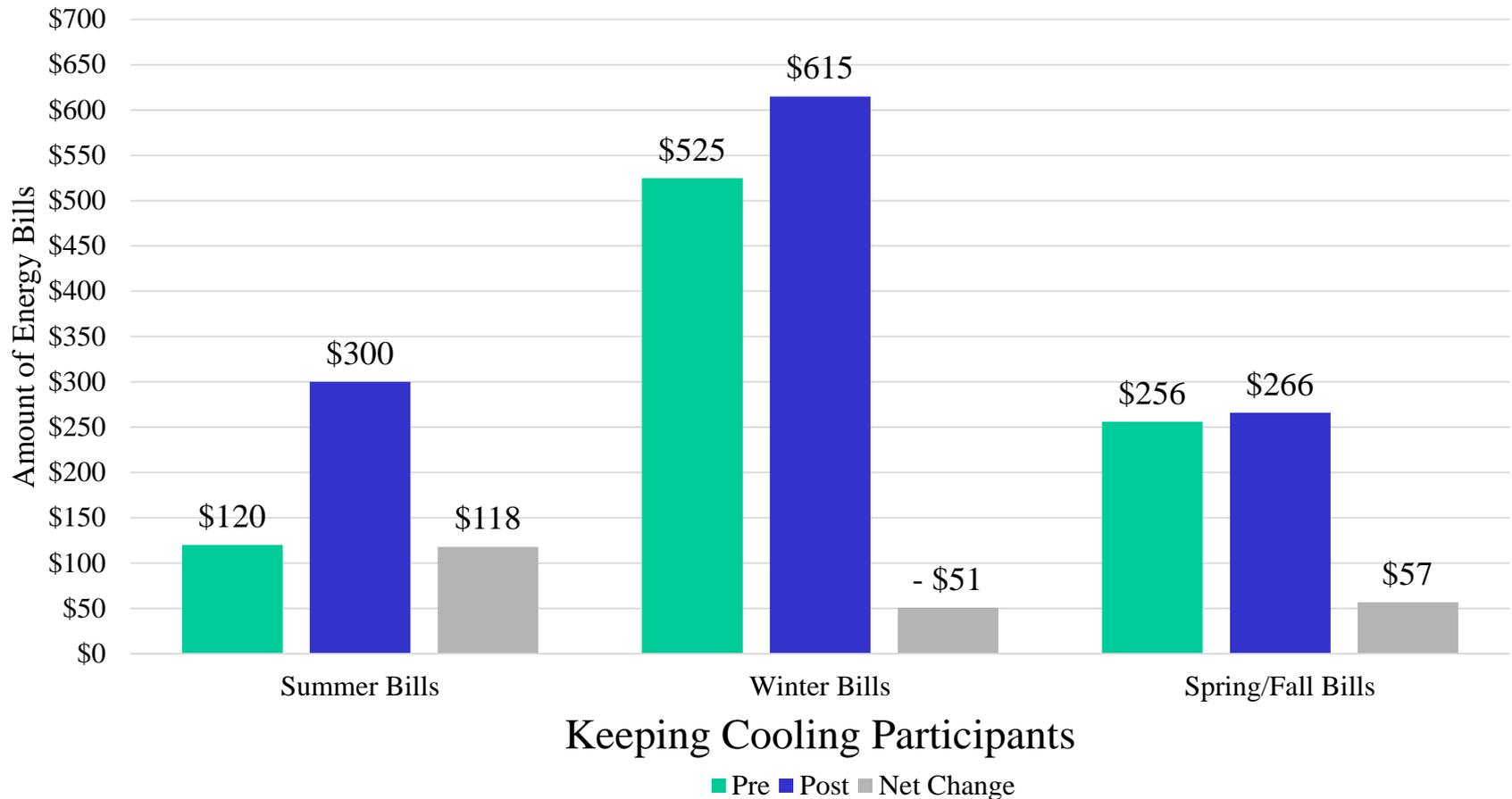
Program Impacts

Reduction in Energy Burden



Program Impacts

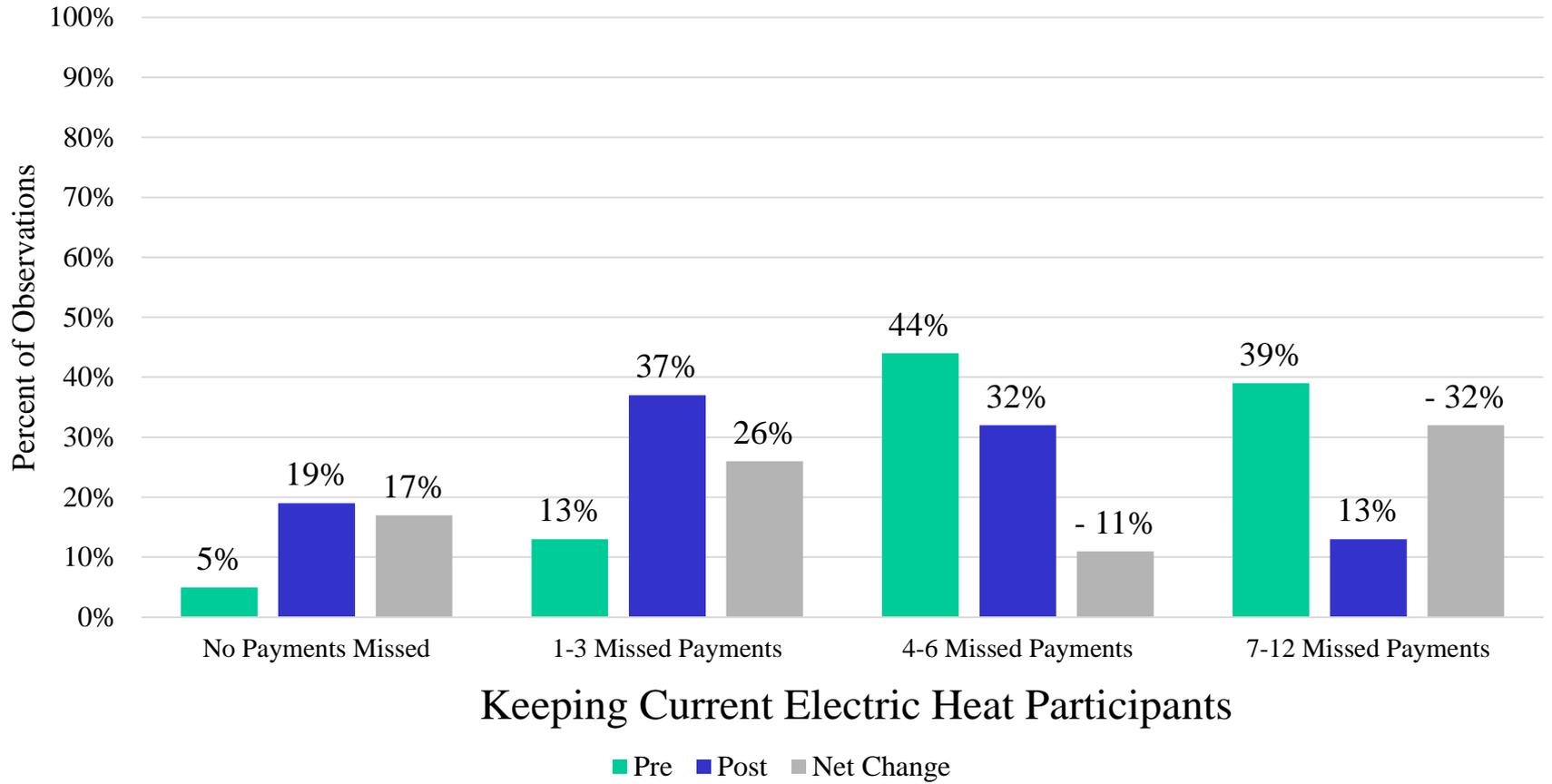
Change in Bills by Season



Program Impacts

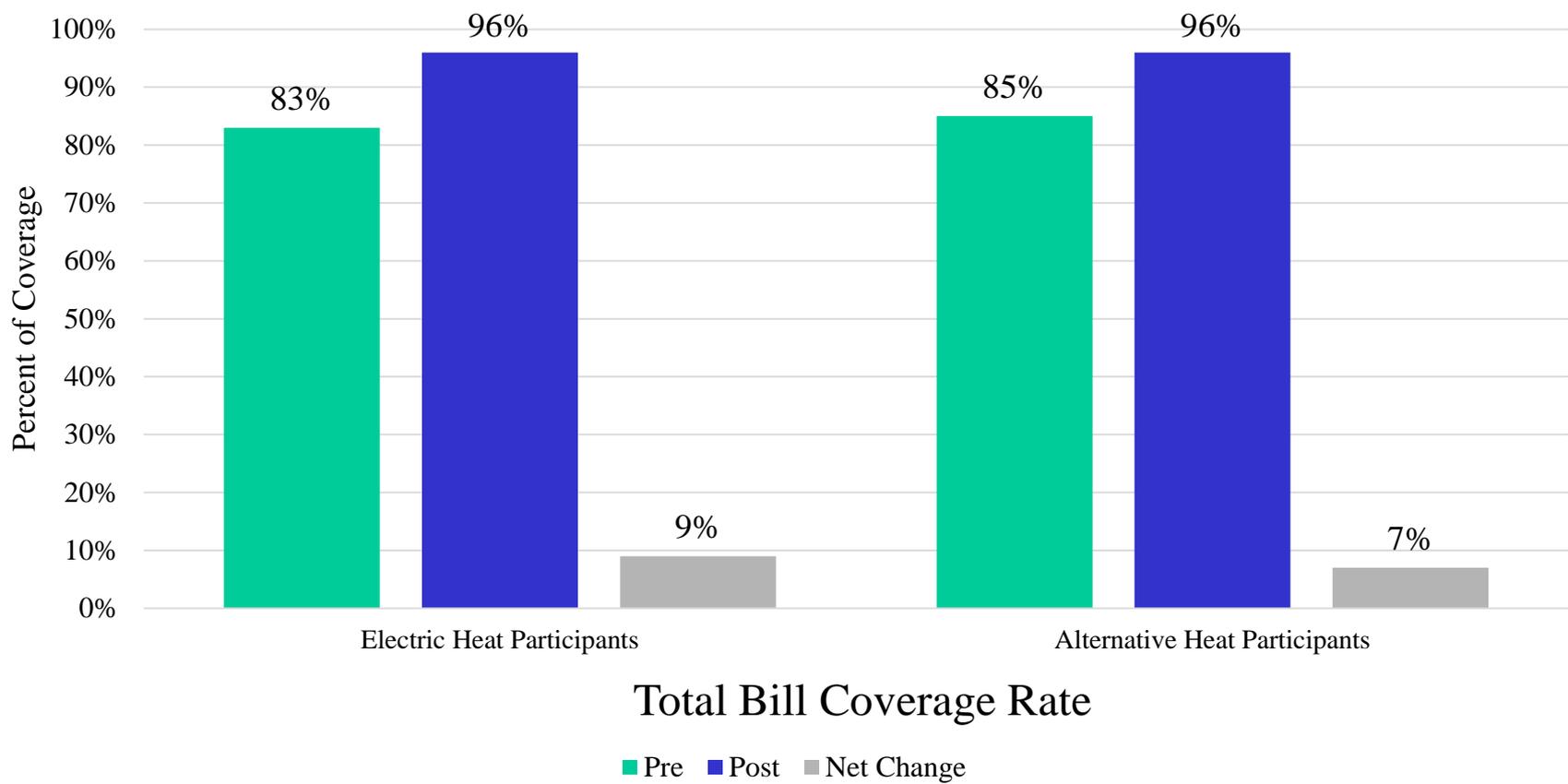
Electric Heat

Missed Payments



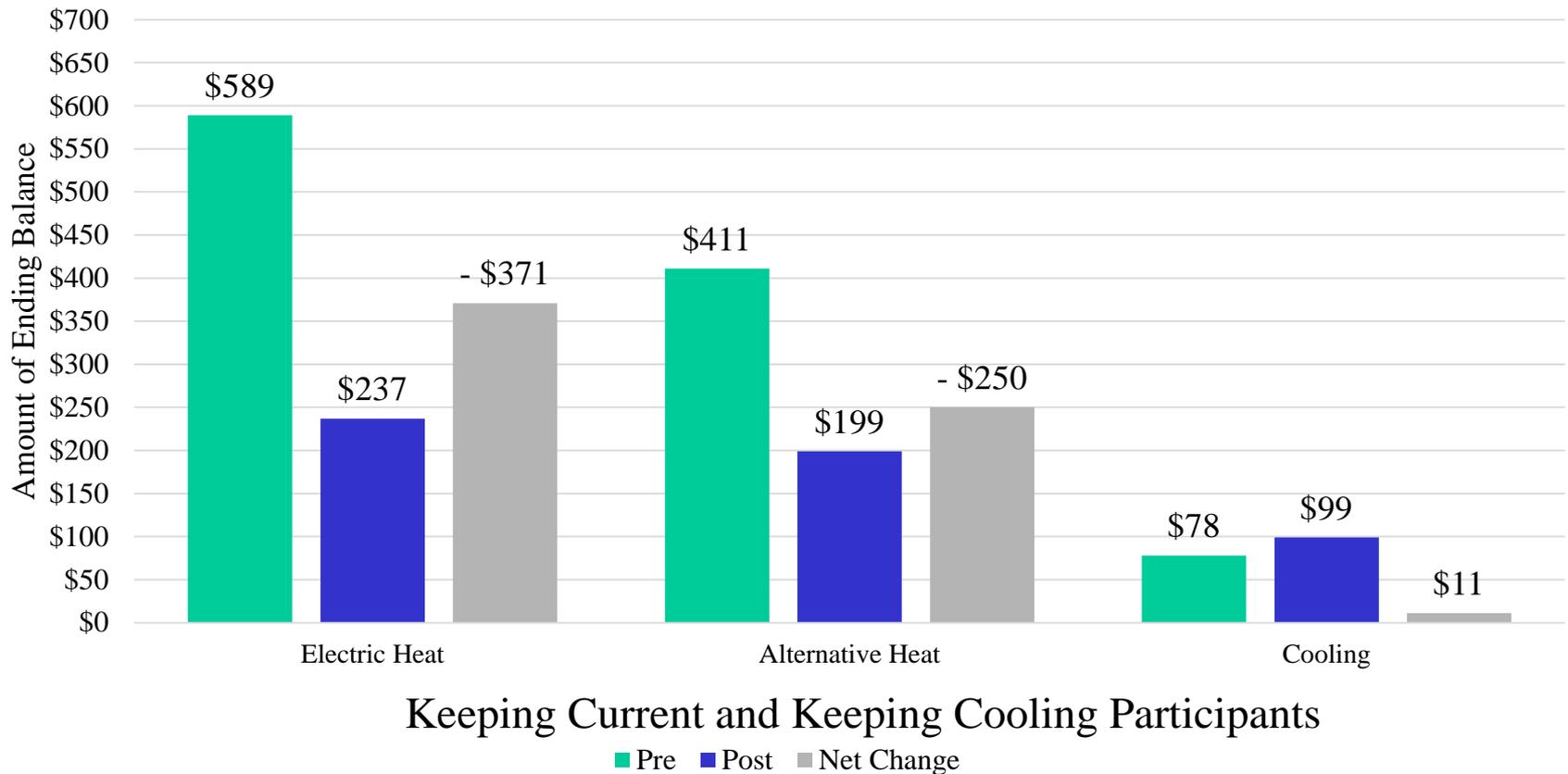
Program Impacts

Bills and Payments

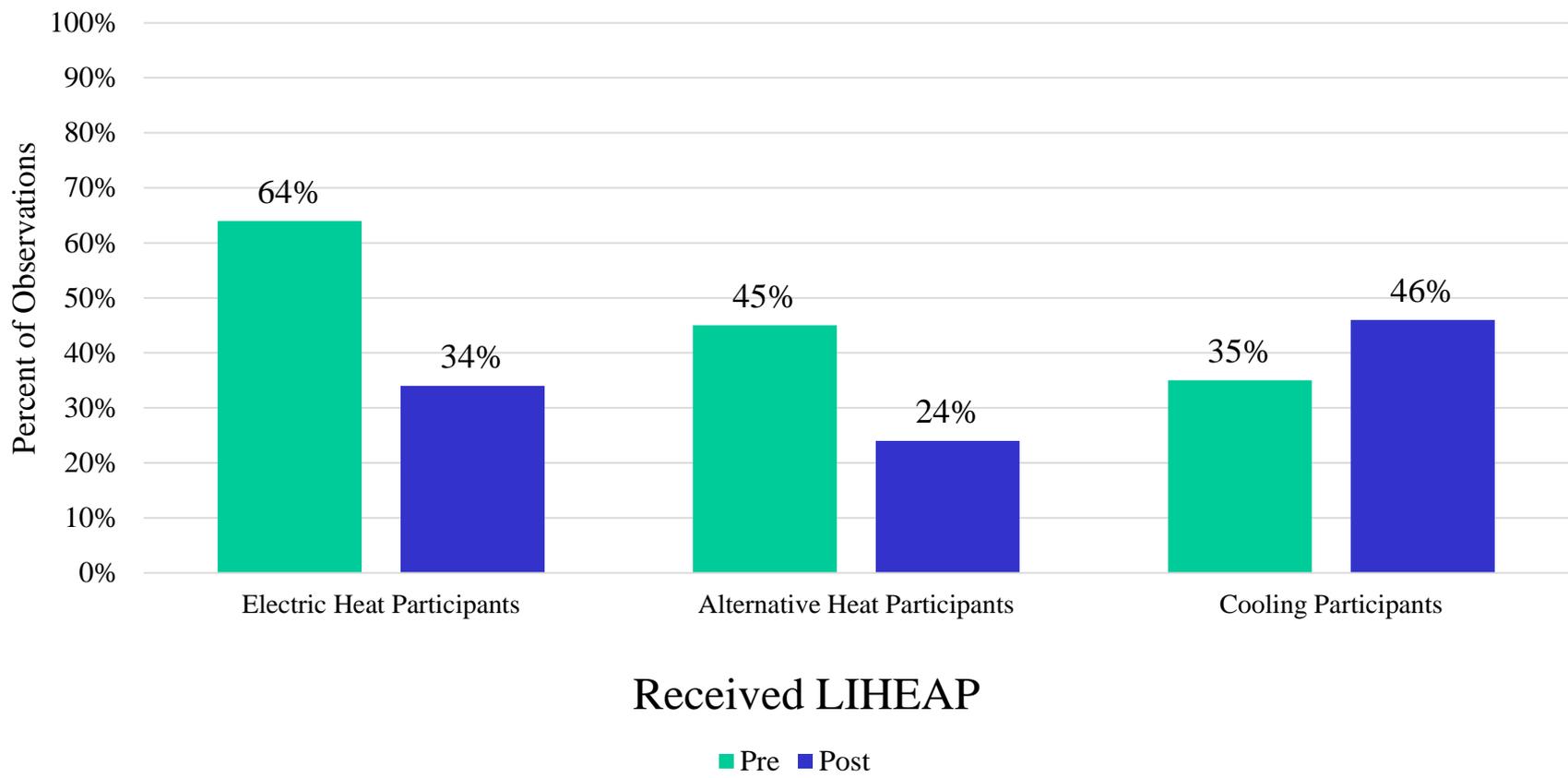


Program Impacts

Change in Ending Balance

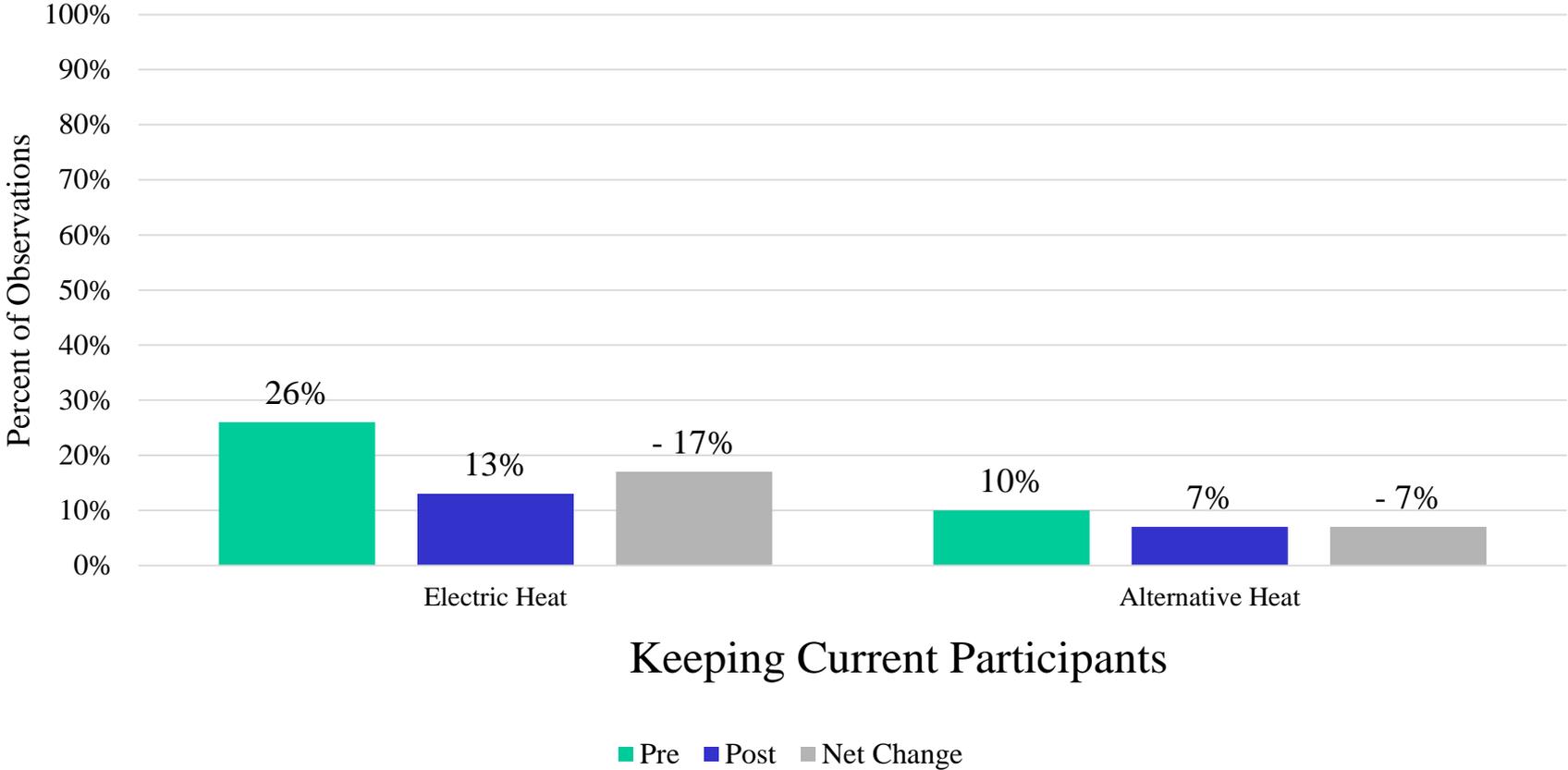


Program Impacts LIHEAP Receipt



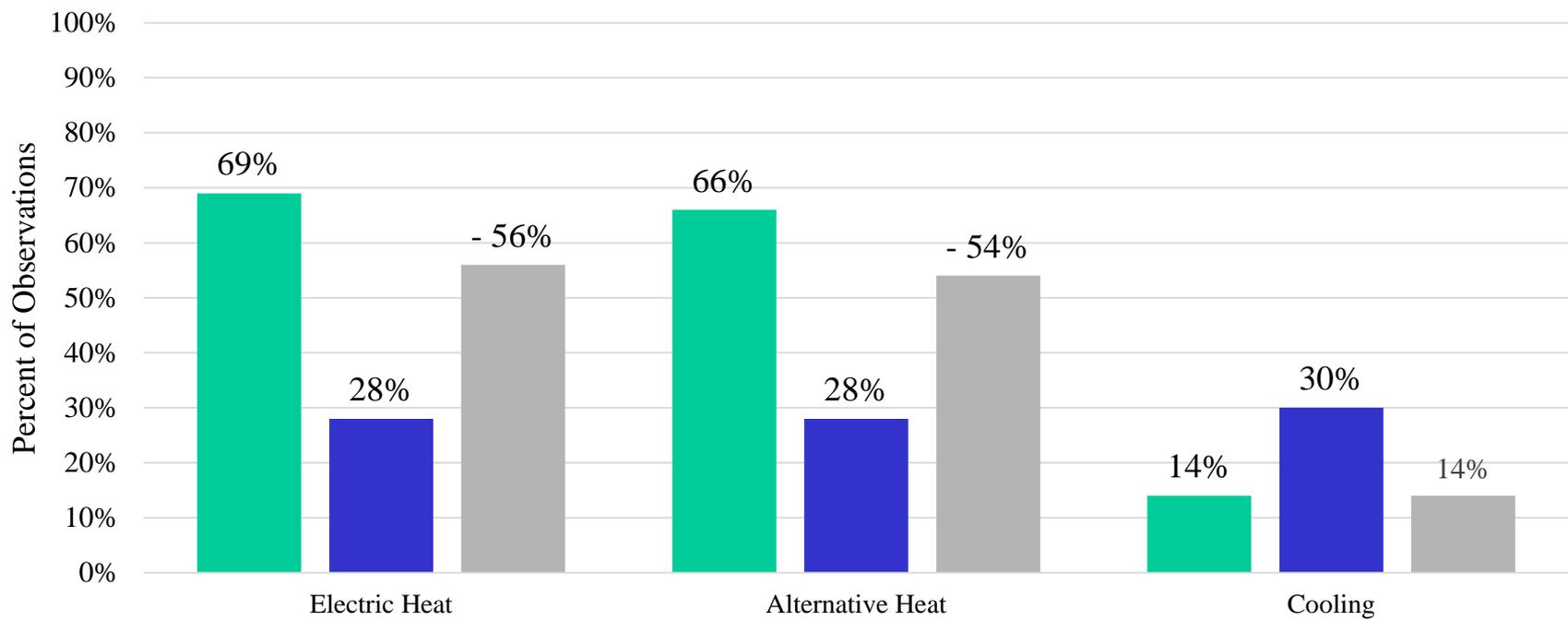
Program Impacts

Service Termination



Program Impacts

Payment Arrangements



Keeping Current and Keeping Cooling Participants

■ Pre ■ Post ■ Net Change

Program Impacts Summary

- Benefits Compared to Previous Evaluation
 - Higher Bill Credits
 - Greater Arrearage Reduction
- Affordability
 - Keeping Current – Lower Bills
 - Keeping Current – Lower Energy Burden
 - Energy Burden Still Not Affordable
- Assistance
 - Decline in LIHEAP After Enrollment
 - Decline in Other Assistance After Enrollment

Program Impacts Summary

- Keeping Current Impacts
 - Higher Coverage Rates
 - Fewer Missed Payments
 - Reduced Collections Actions
- Keeping Cooling Impacts
 - Use Cooling When Needed

FINDINGS AND RECOMMENDATIONS

Findings & Recommendations

Program Design

1. Increased Program Credits Had a Large Impact on Program and Improved Outcomes
2. Revised Agency Compensation is Fairer and Agencies Have Increased Satisfaction
3. Increased Income Eligibility Has Improved the Ability of Agencies to Recruit Participants
4. Increase Capabilities Requested for United Way Database

Recommendations

Program Implementation

1. Provide Additional Training to Agency Caseworkers and Managers on Details of Keeping Current Program
2. Provide Additional Follow-up with Local Agencies to Determine What Additional Support is Needed
3. Provide Additional Emphasis to Agencies on the LIHEAP Requirement and Assist Customers to Enroll in LIHEAP and WAP

Findings

Impacts

1. Improved Bill Payment Regularity and Reduced Collections
2. Keeping Cooling Helps Participants Afford Air Conditioning
3. More Bill Credits Received than in Phase I
4. Greater Arrearage Reduction than Previous Evaluation
5. Improved Impacts on Affordability Due to Increased Benefits
6. Less Likely to Receive LIHEAP and Other Assistance
7. Greater Reductions in Collections Actions Than Previous Evaluation