

Ameren Keeping Current Evaluation

November 5, 2019

Jackie Berger

Evaluation Activities

Background
Research

Program
Database
Analysis

Current
Participant
Interviews

Successful
Participant
Interviews

Impact
Analysis

KEEPING CURRENT PROGRAM

Keeping Current Program

Program Objective

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

Eligibility

- Heating: $\leq 150\%$ of poverty level.
- Cooling:
 - $\leq 100\%$ of poverty level, or
 - $\leq 150\%$ of poverty level, use electric for cooling, and have vulnerable household member.

Benefits

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

Keeping Current Program

Poverty Level	Year Round 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 bill credit of \$25/month in June, July, and August

Keeping Current Program

Key Changes Made in April 2017

Eligibility

Previous

Heating – 125% FPL
Cooling – 135% FPL

2017- Present

Heating – 150% FPL
Cooling – 150% FPL

Payment Due Date

Previous

Date assigned by Ameren

2017- Present

Participants may choose date

Flexibility

Previous

No flexibility

2017- Present

Participants may miss one payment, receive credit, still current

KEEPING CURRENT STATISTICS

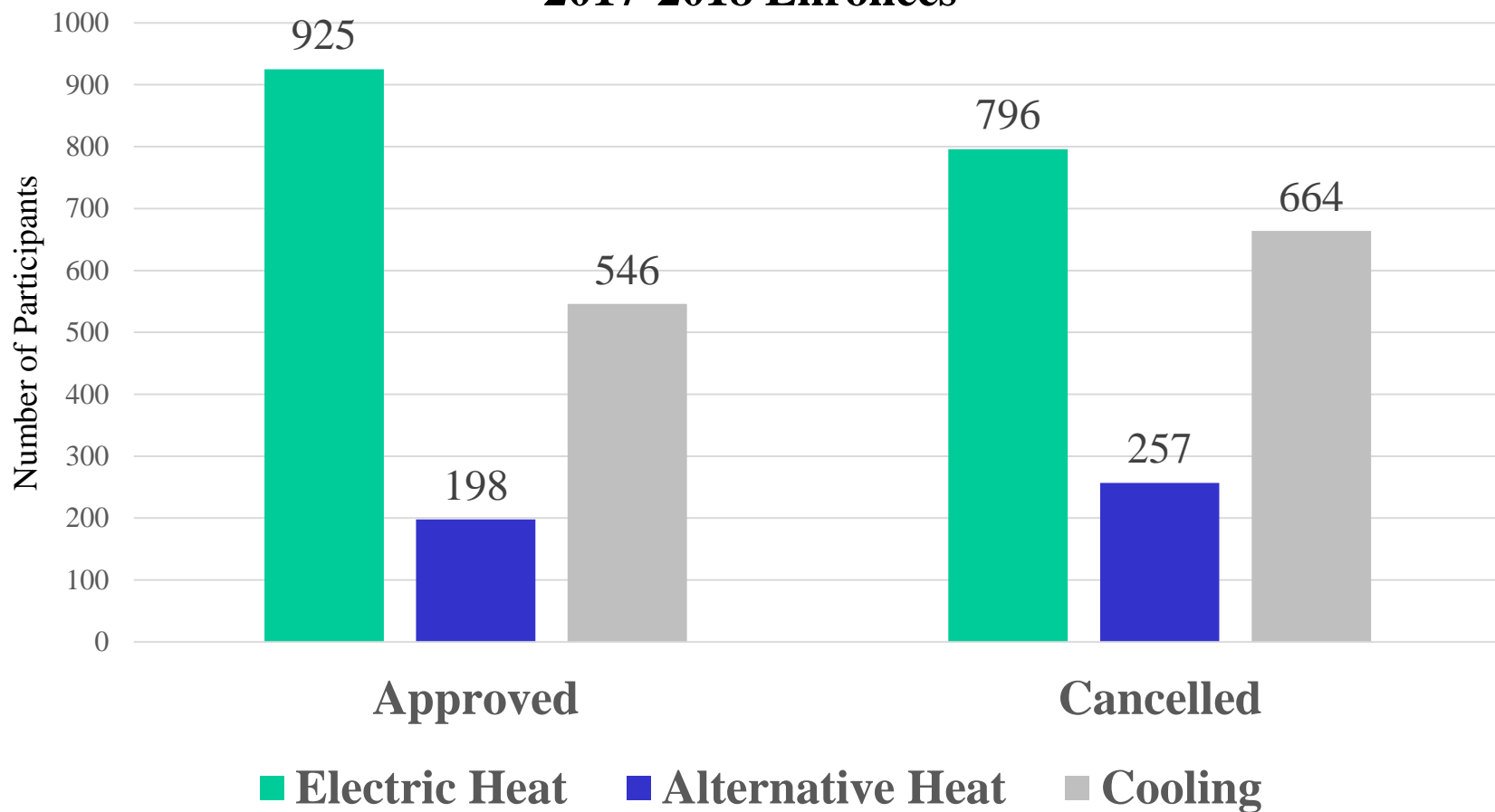
Keeping Current Statistics Enrollment

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

	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

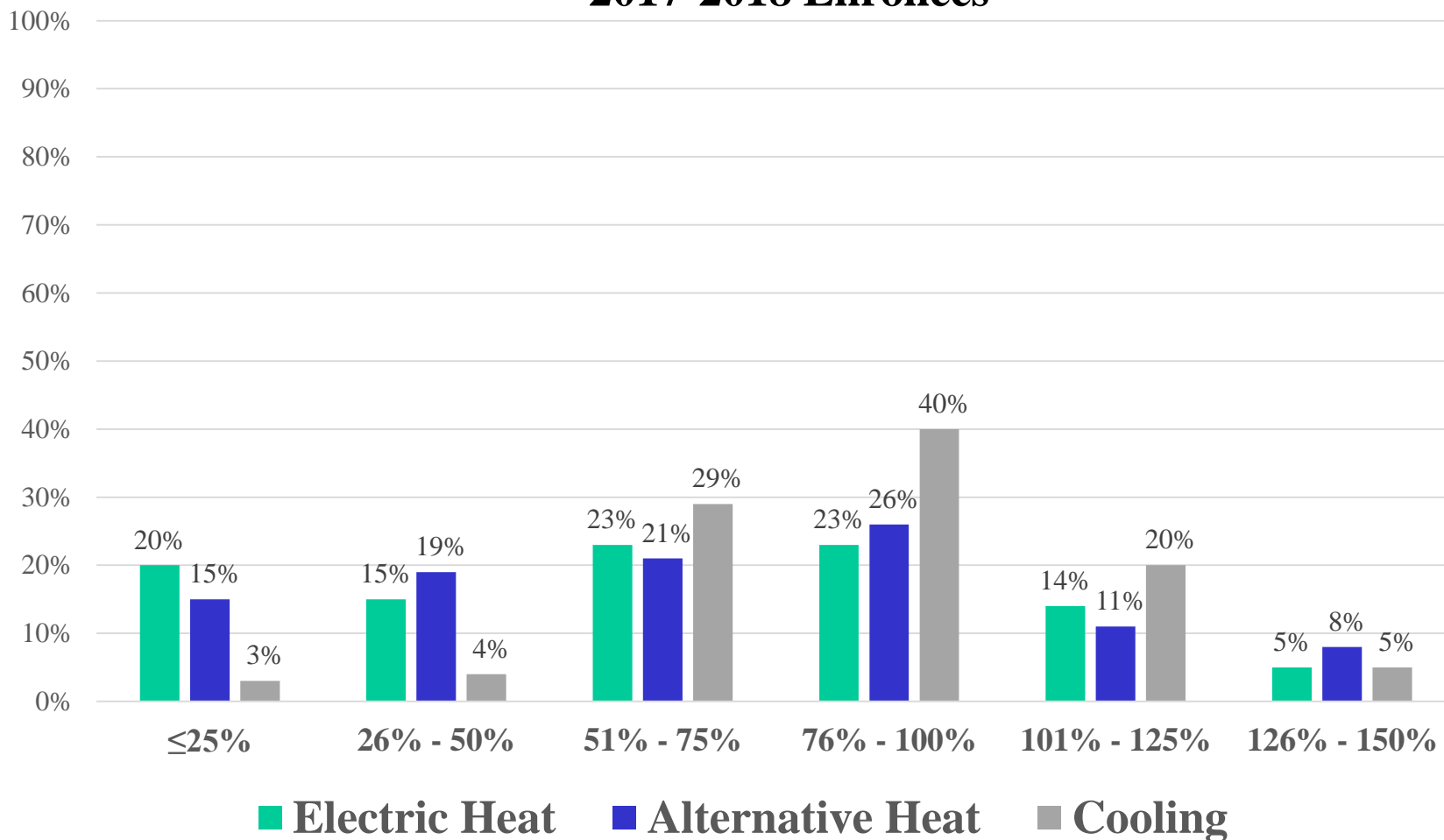
Keeping Current Statistics Program Status

**Program Status as of February 2019
2017-2018 Enrollees**

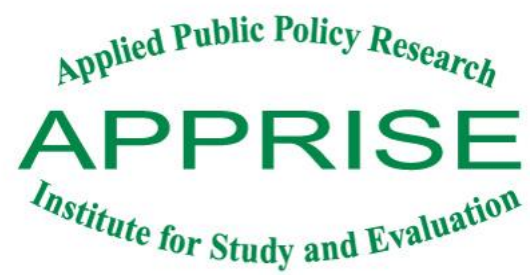


Keeping Current Statistics Demographics

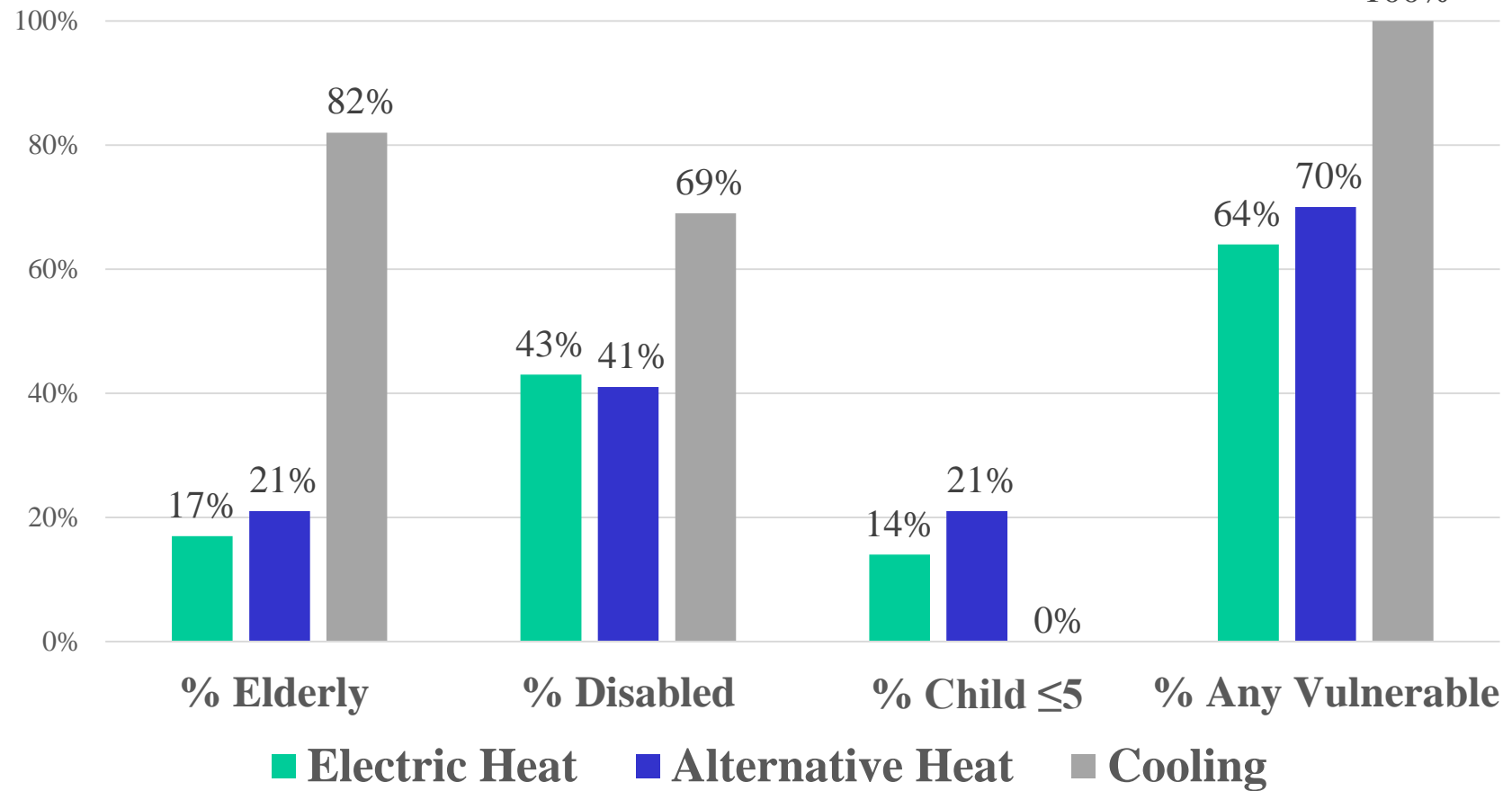
**Poverty Level
2017-2018 Enrollees**



Keeping Current Statistics Demographics

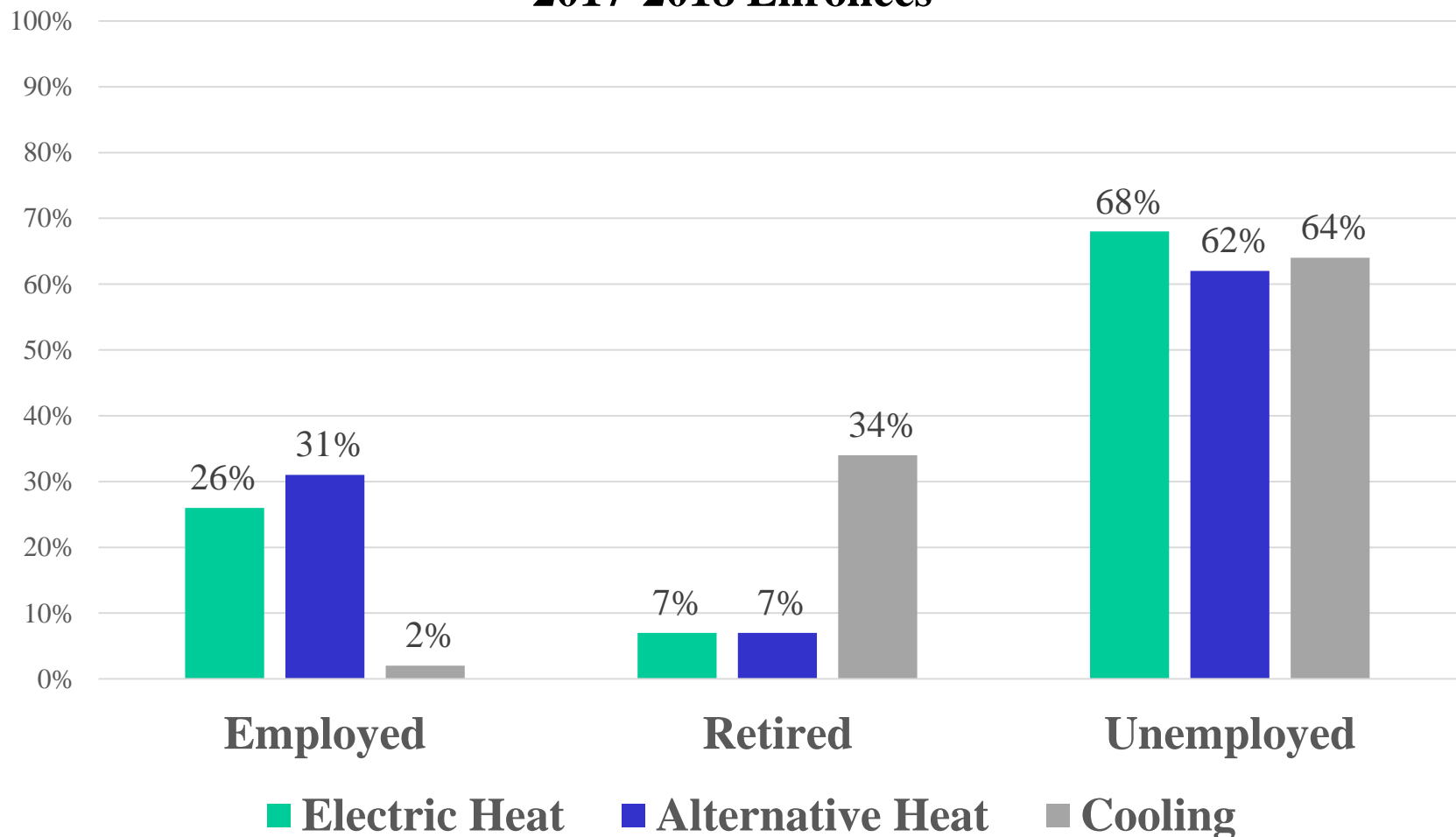


**Vulnerability Status
2017-2018 Enrollees**



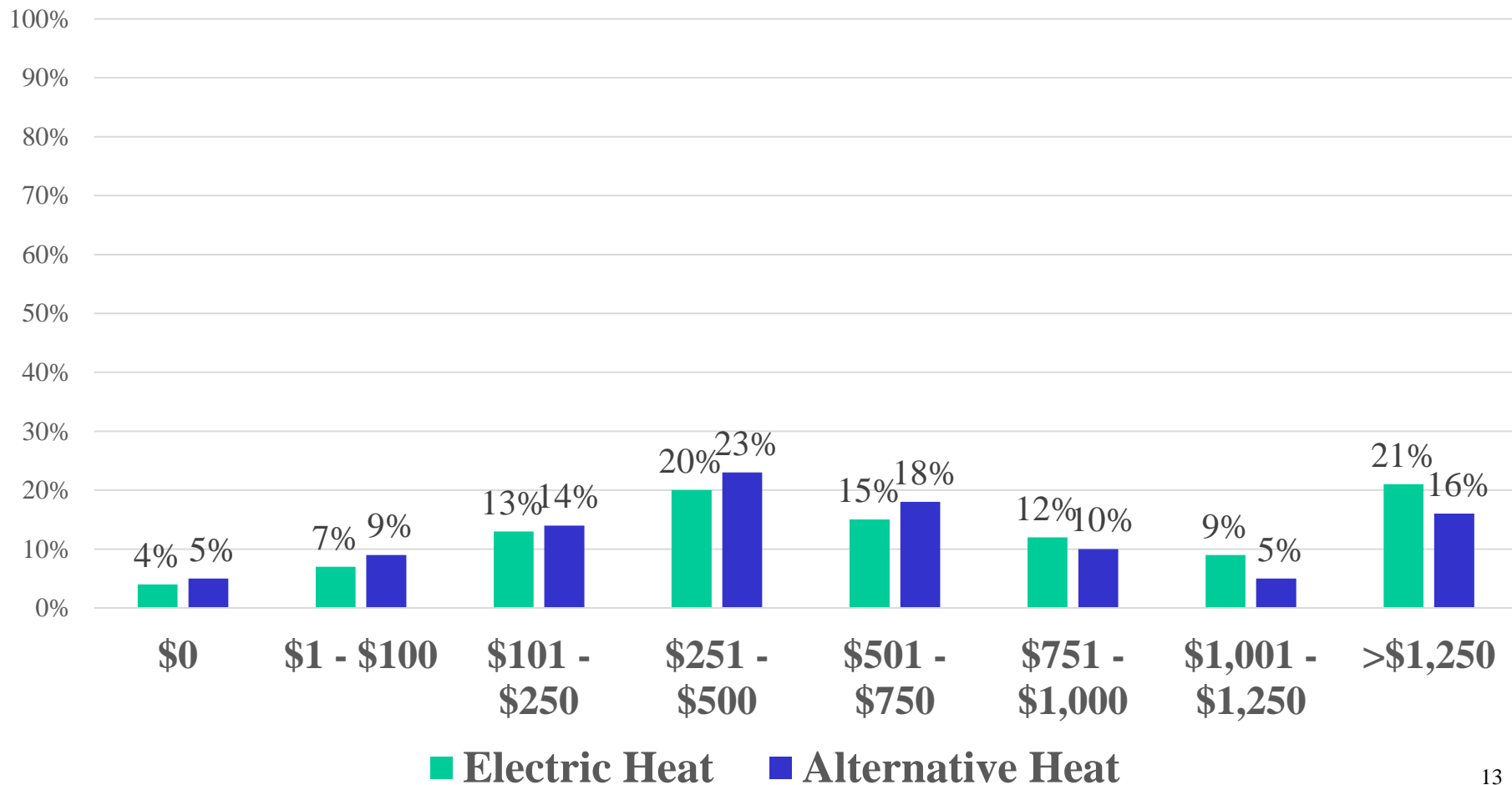
Keeping Current Statistics Employment

**Employment Status
2017-2018 Enrollees**



Keeping Current Statistics Arrearages

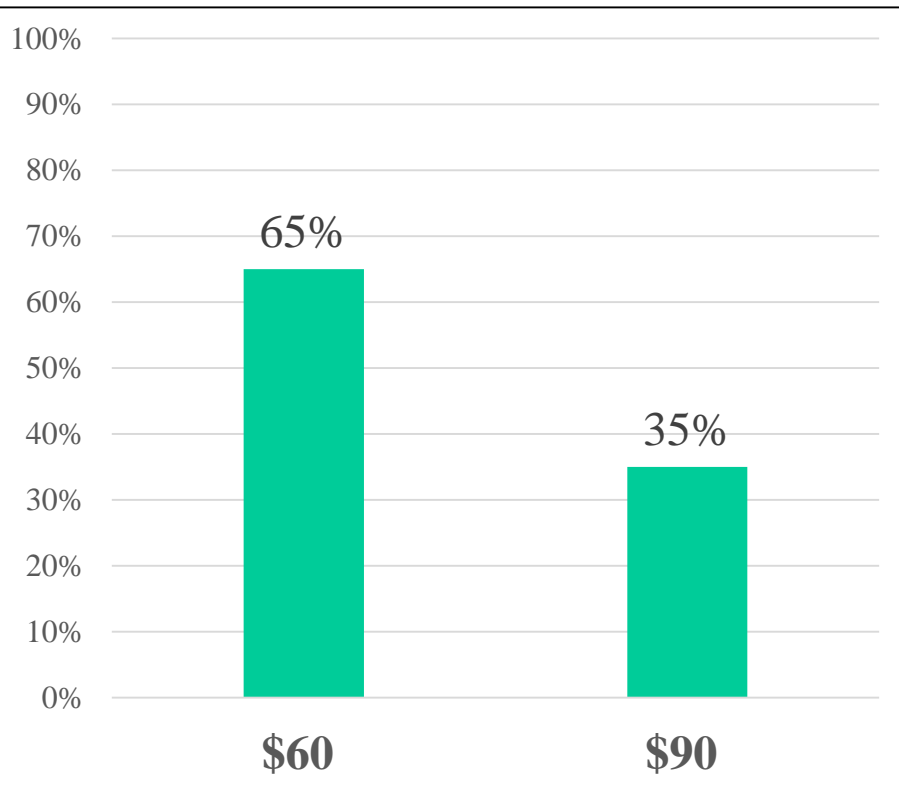
Arrearages at Enrollment 2017-2018 Enrollees



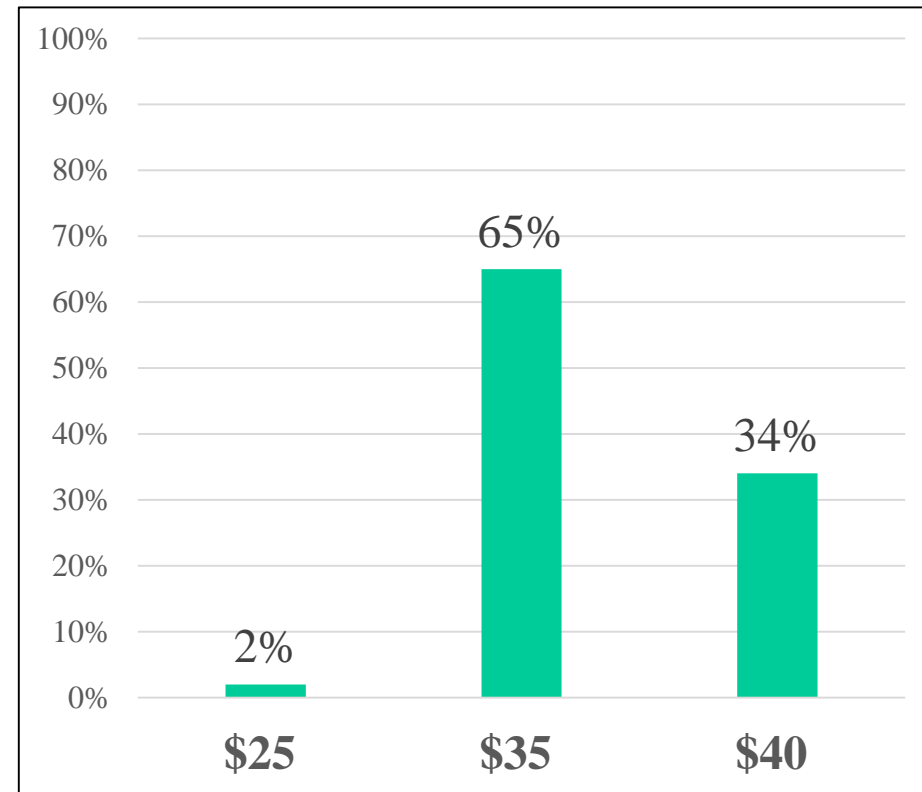
Keeping Current Statistics Program Credit

Monthly Program Credit 2017-2018 Enrollees

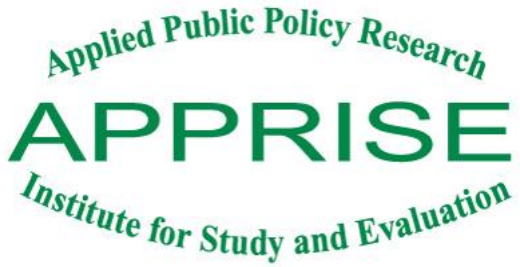
Electric Heat



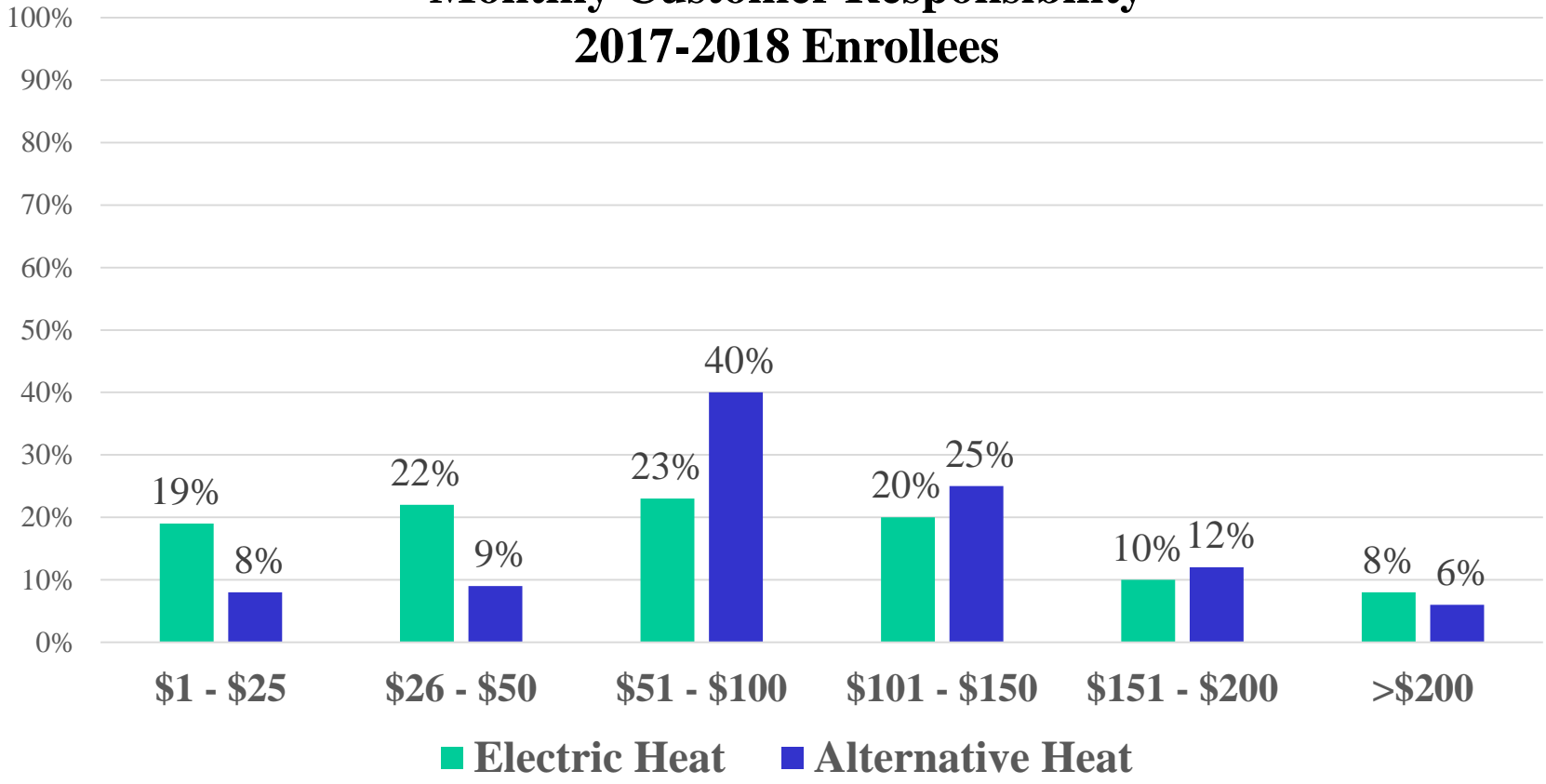
Alternative Heat



Keeping Current Statistics Customer Bill



**Monthly Customer Responsibility
2017-2018 Enrollees**

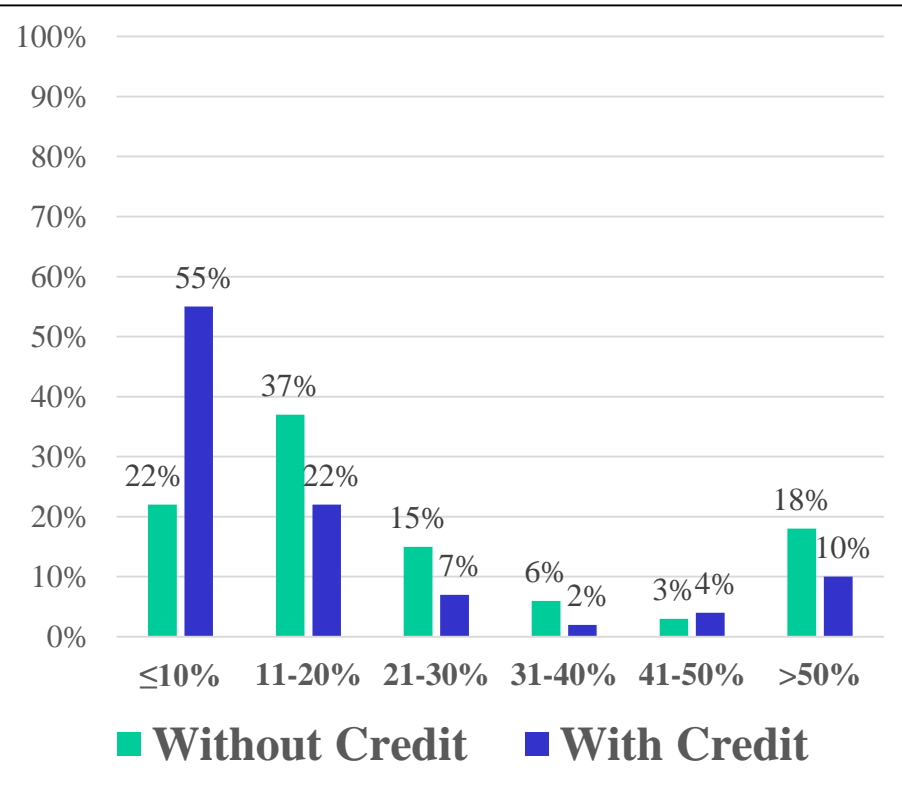


Defined as budget bill minus Keeping Current credit. Minimum of \$10 per month.

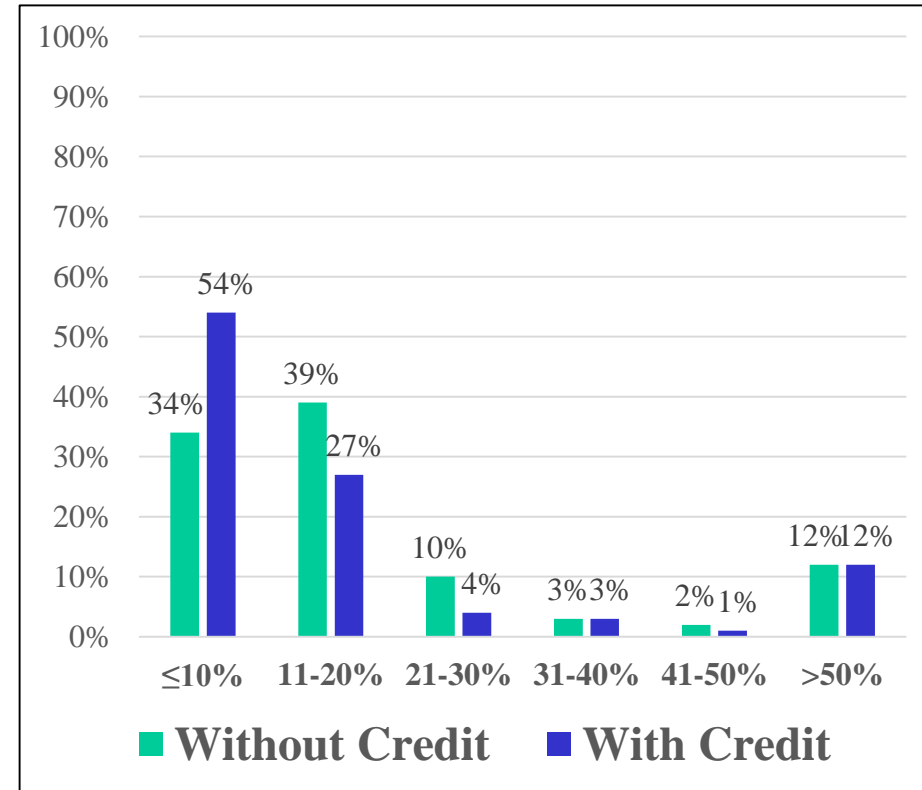
Keeping Current Statistics Energy Burden

Energy Burden 2017-2018 Enrollees

Electric Heat

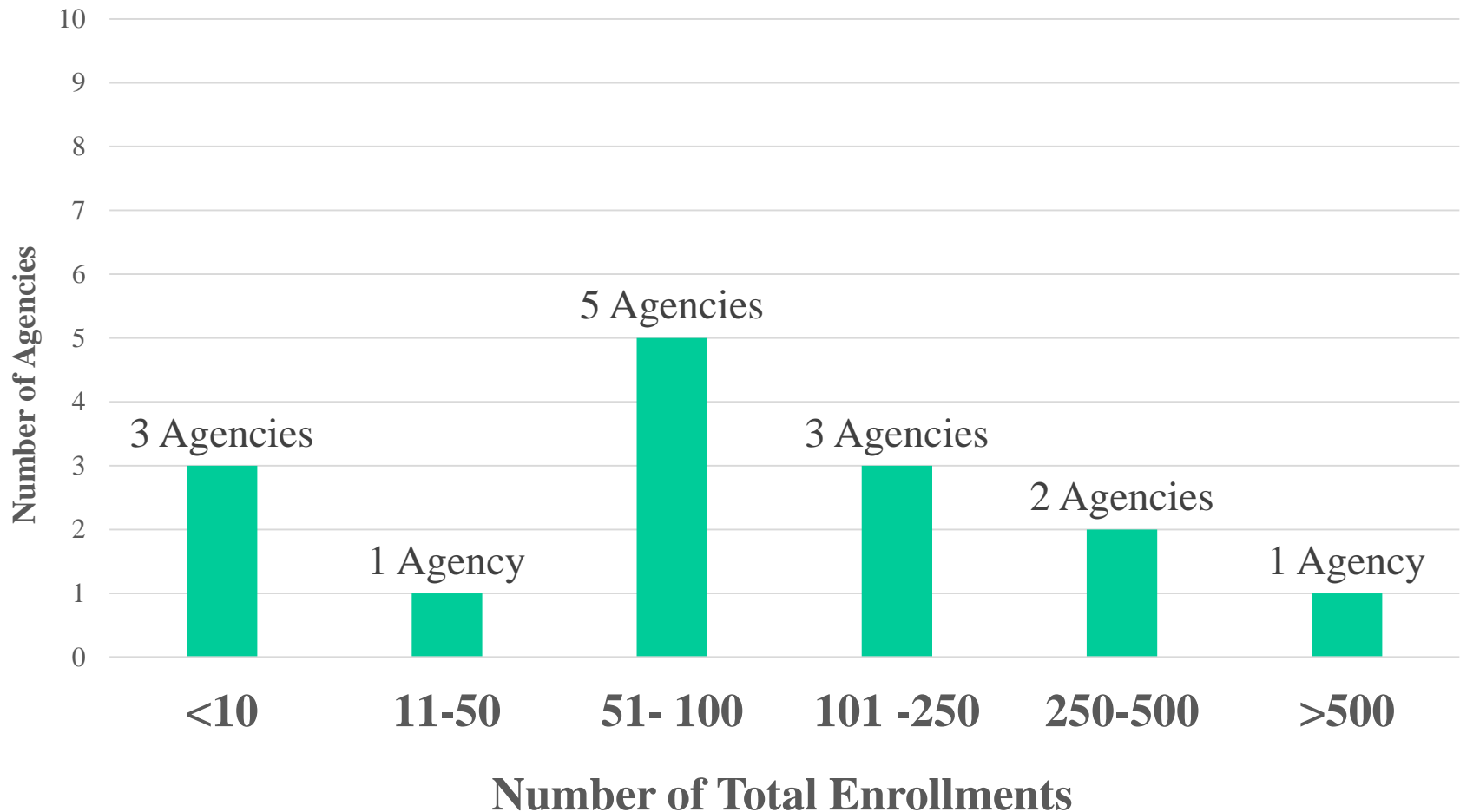


Alternative Heat



Keeping Current Statistics Agency Enrollments

Number of 2017-2018 Enrollments



Keeping Current Statistics Summary

1/1/2017 –
12/31/2018

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

Poverty Level

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

Vulnerability
Status

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

Employment
Status

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

Keeping Current Statistics Summary

Arrearages & Arrearage Credits

Arrearages
Electric Heat: \$800
Alt. Heat: \$688

Credits
Electric Heat: \$73
Alt. Heat: \$62

Keeping Current Credit

Electric Heat: \$71

Alt. Heat: \$37

Energy Burden

Electric Heat
30% Without Credits
20% With Credits

Alternative Heat
24% Without Credits
20% With Credits

Agency Enrollments

>75% completed
by 4 of 15 agencies

11 agencies
completed <200
enrollments

CURRENT PARTICIPANT INTERVIEWS

Current Participant Interviews

In-Depth Telephone Interviews

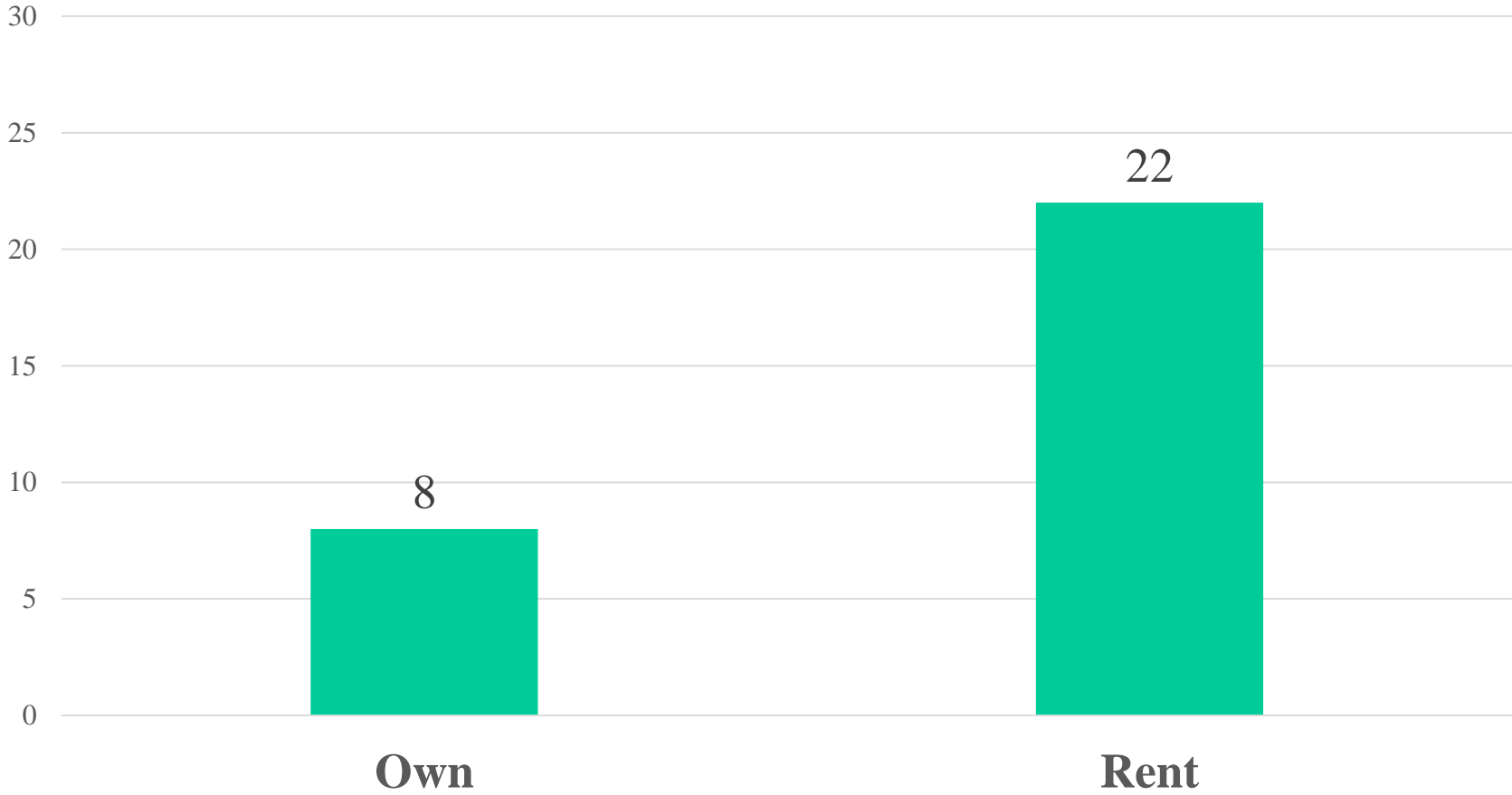
- 30 Keeping Current Participants
- Conducted from May 10, 2019 to May 31, 2019
- Advance letters sent to all potential respondents

Research Topics

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

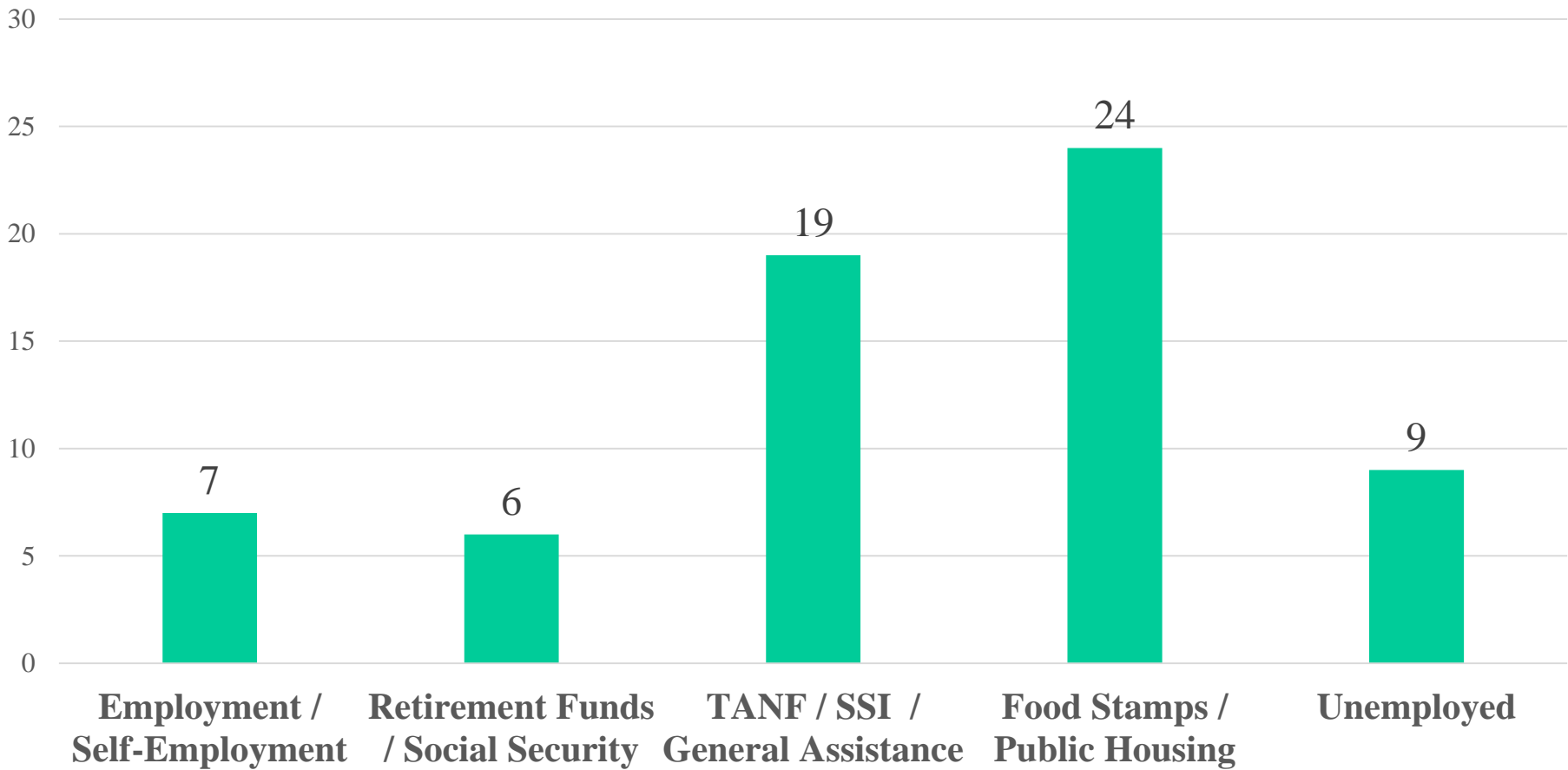
Current Participant Interviews

Home Ownership



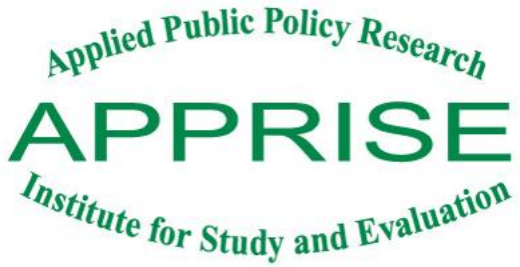
Current Participant Interviews

Income Sources

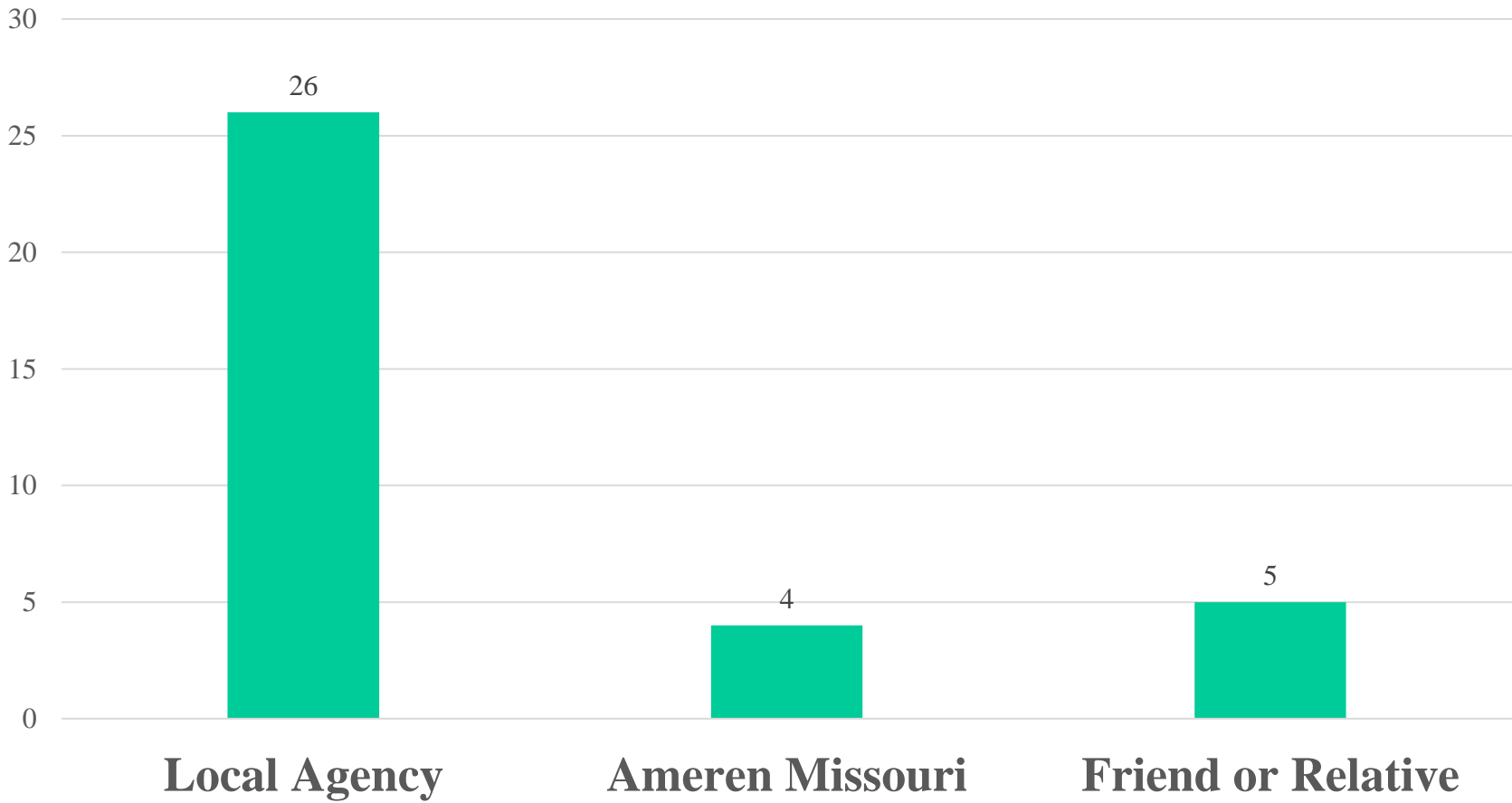


*Participants could provide more than one response

Current Participant Interviews

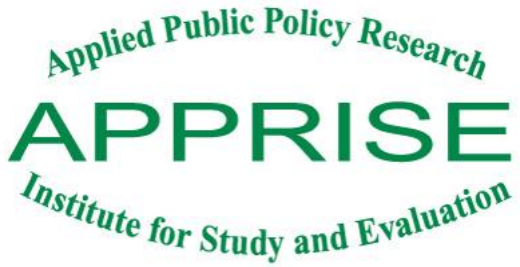


Keeping Current Information Source

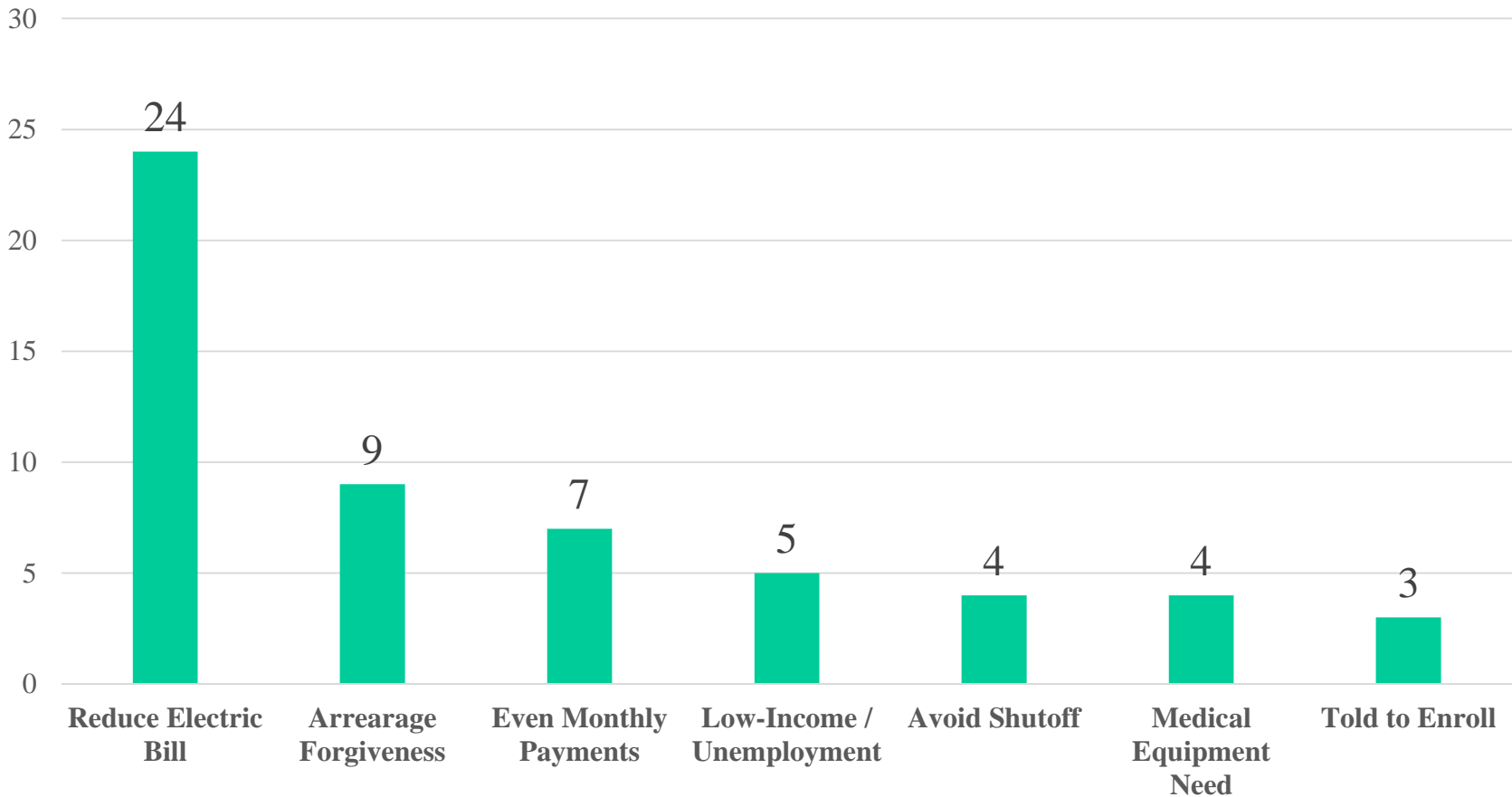


*Participants could provide more than one response

Current Participant Interviews



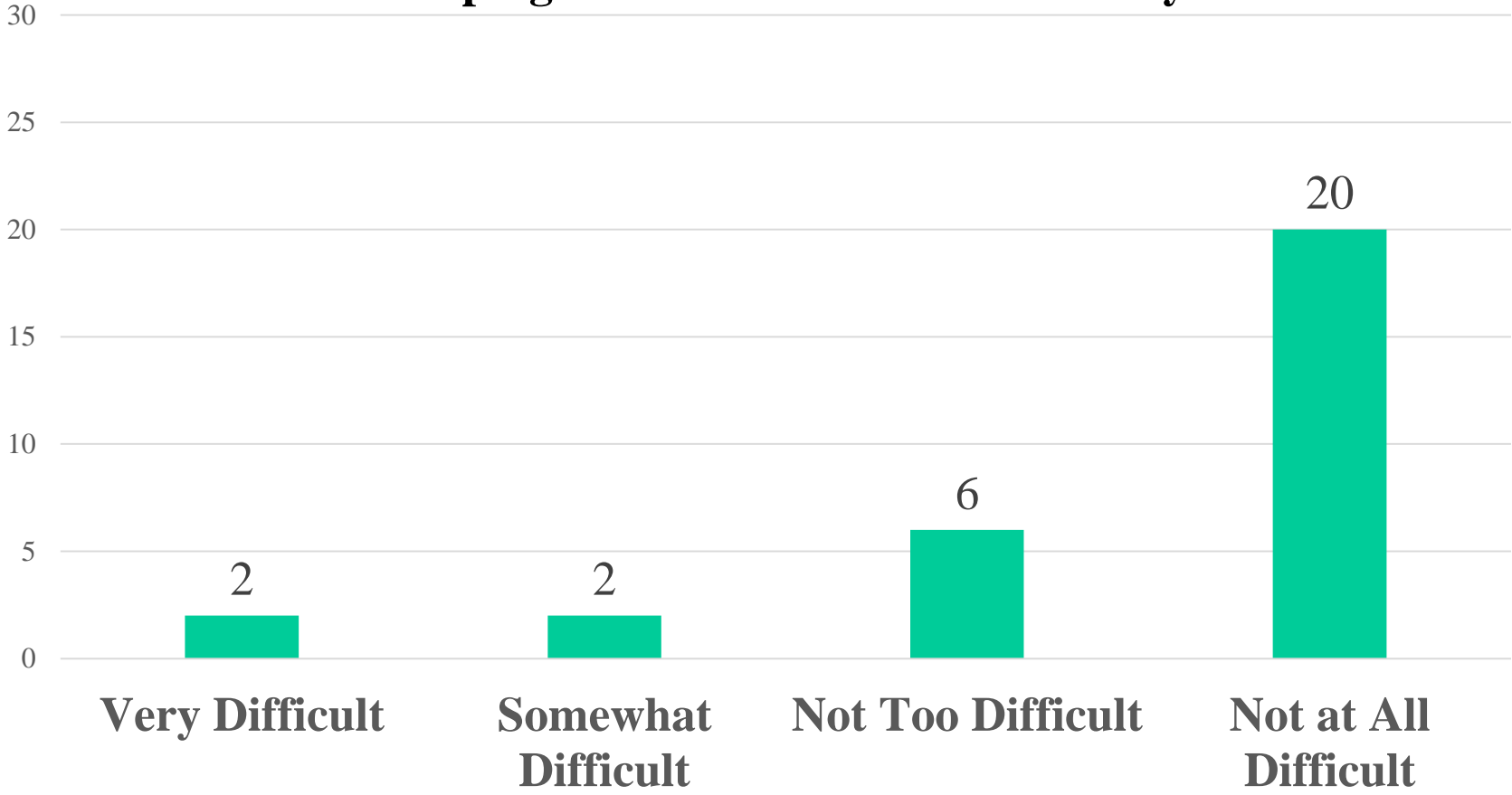
Keeping Current Enrollment Reasons



*Participants could provide more than one response

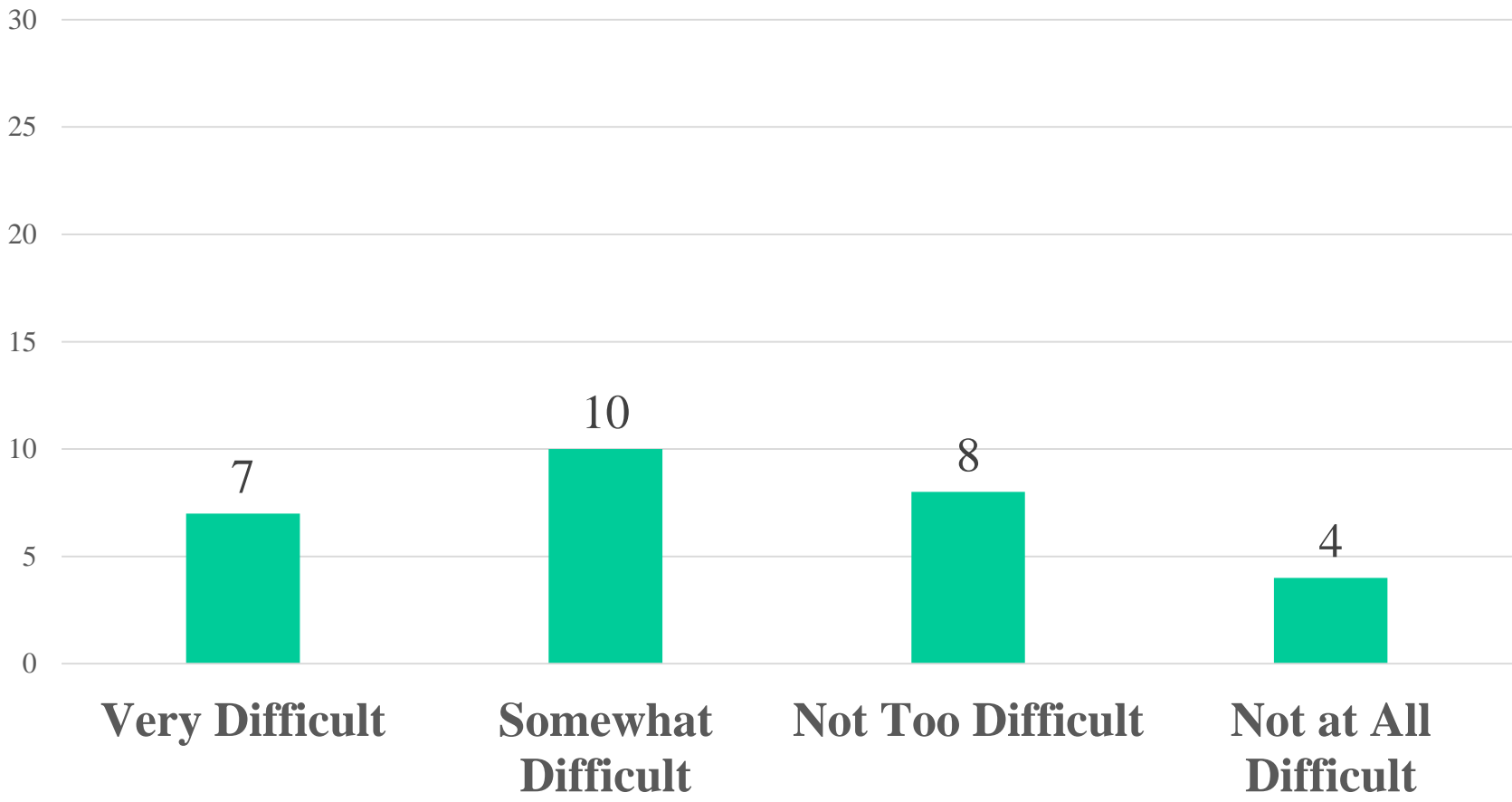
Current Participant Interviews

Keeping Current Enrollment Difficulty



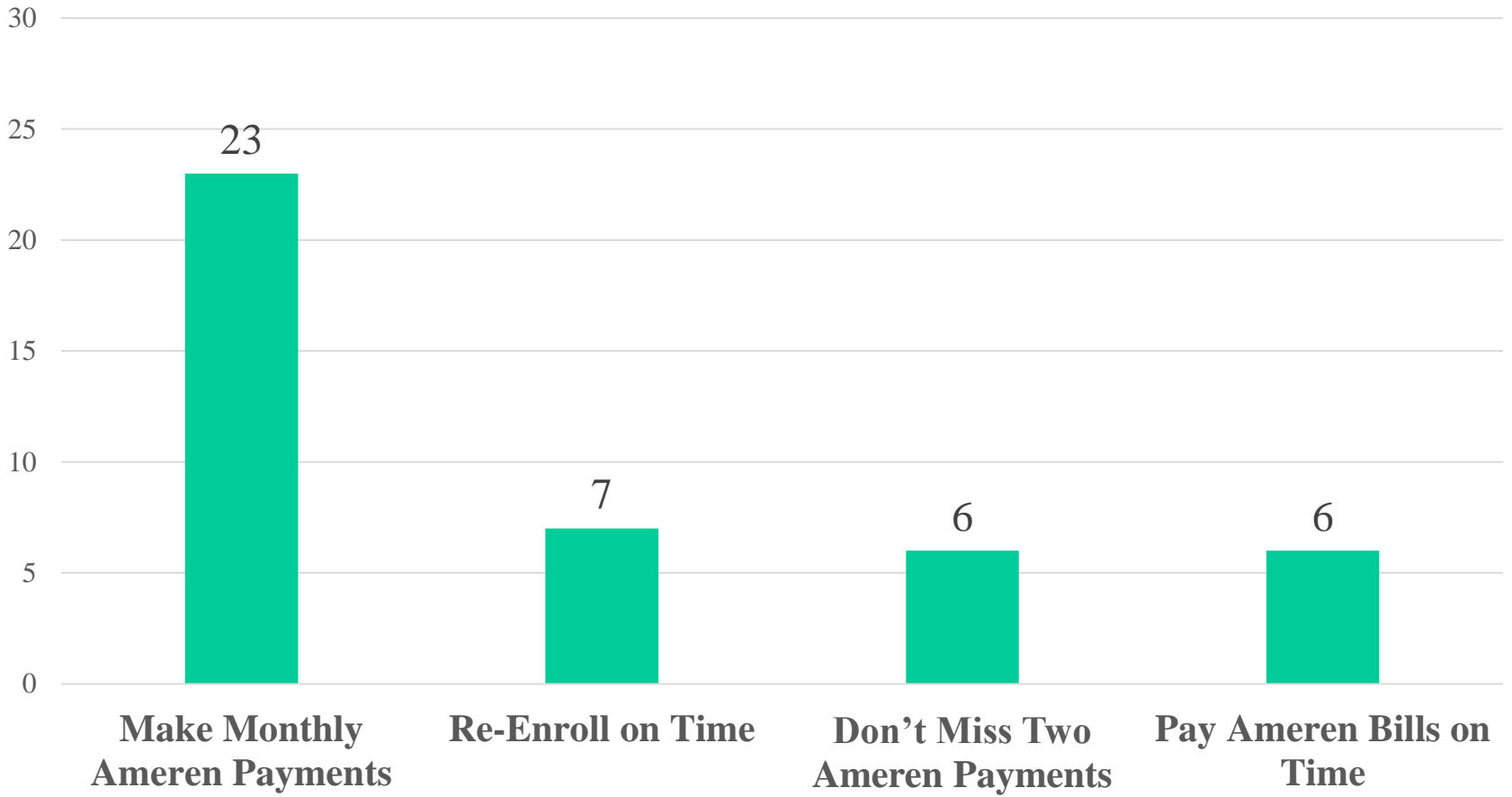
Current Participant Interviews

Enrollment Payment Difficulty



Current Participant Interviews

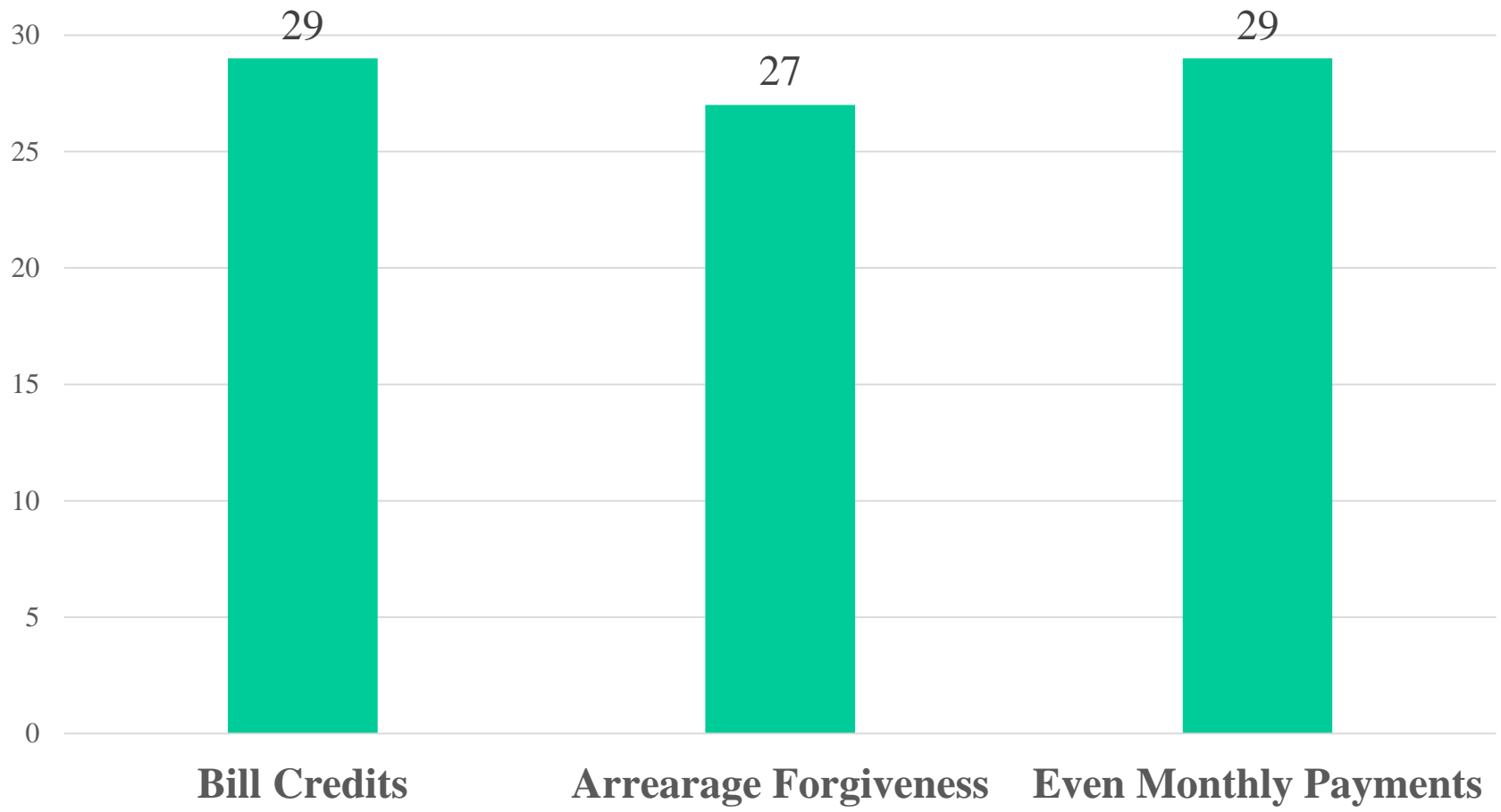
Keeping Current Participant Requirements



*Participants could provide more than one response

Current Participant Interviews

Keeping Current Perceived Benefits – Prompted

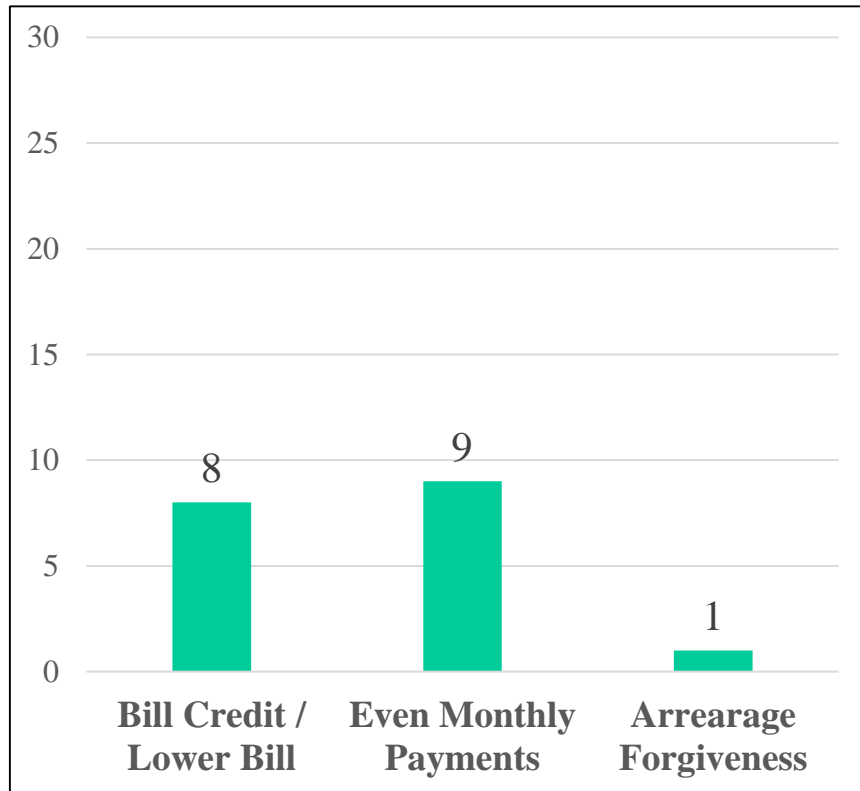


*Participants could provide more than one response

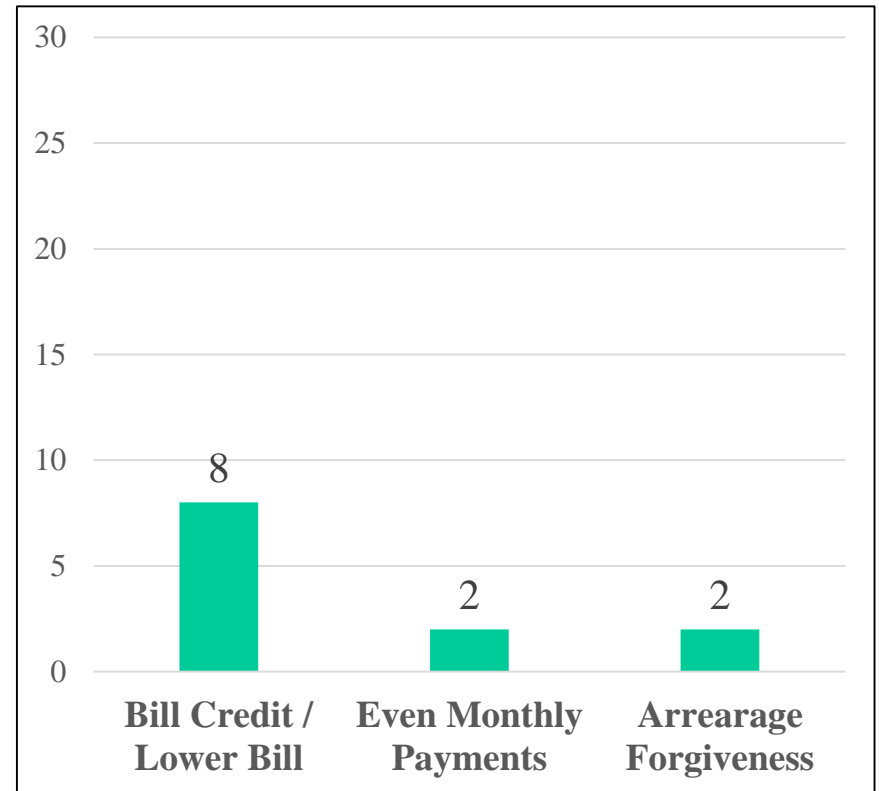
Current Participant Interviews

Most Important Keeping Current Benefit

Electric Heat

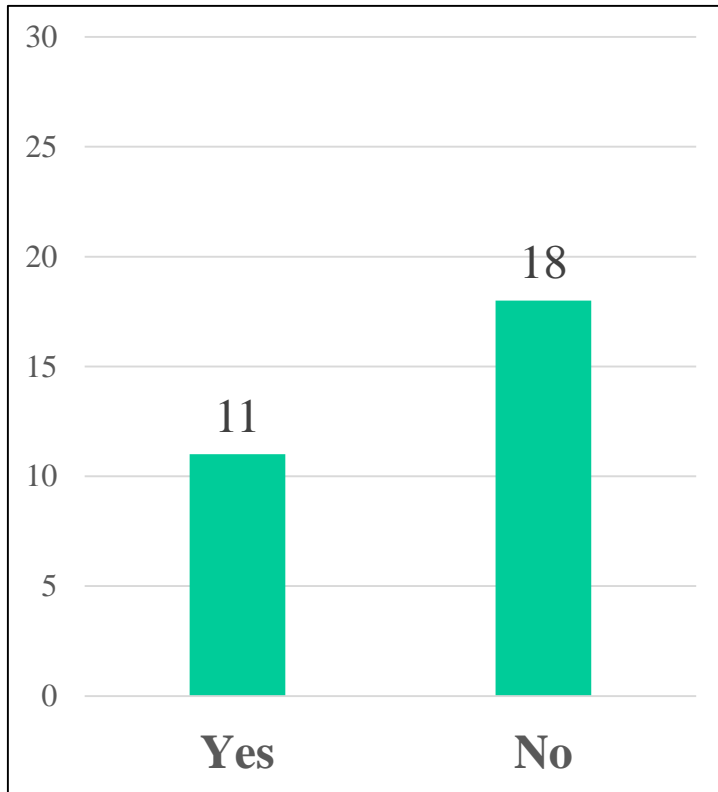


Alternative Heat

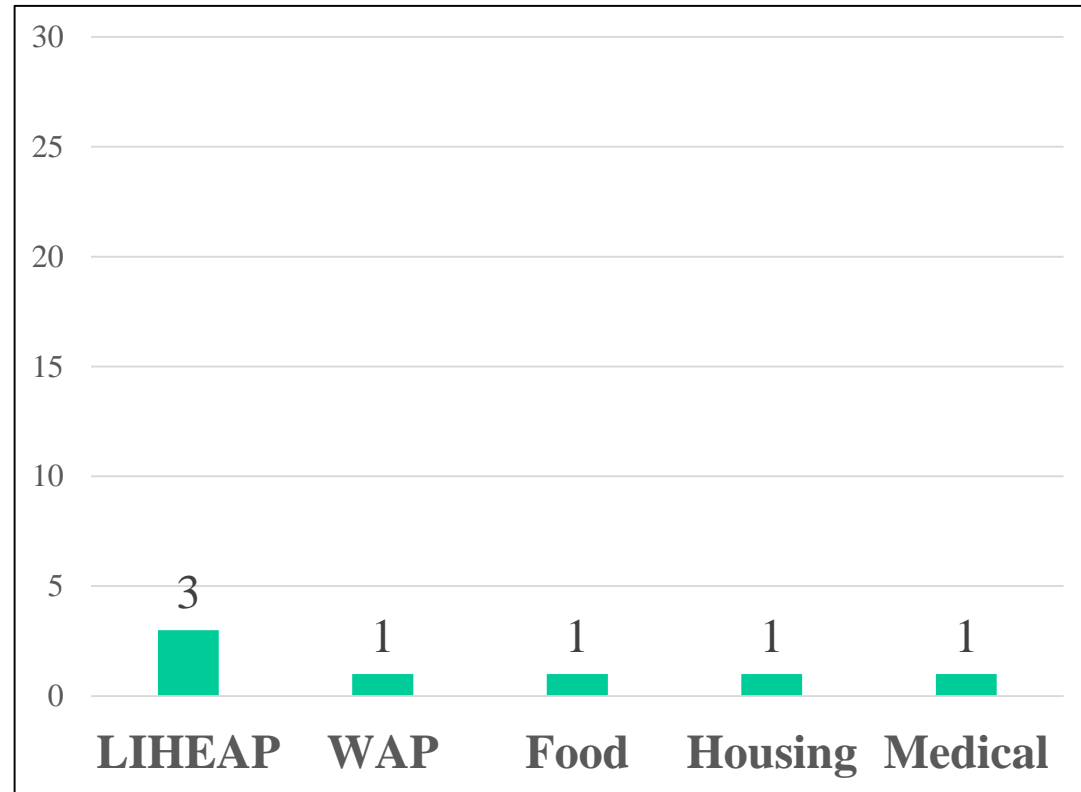


Current Participant Interviews

Agency Provided or Referred Customer to Other Services



Other Services Referred or Provided

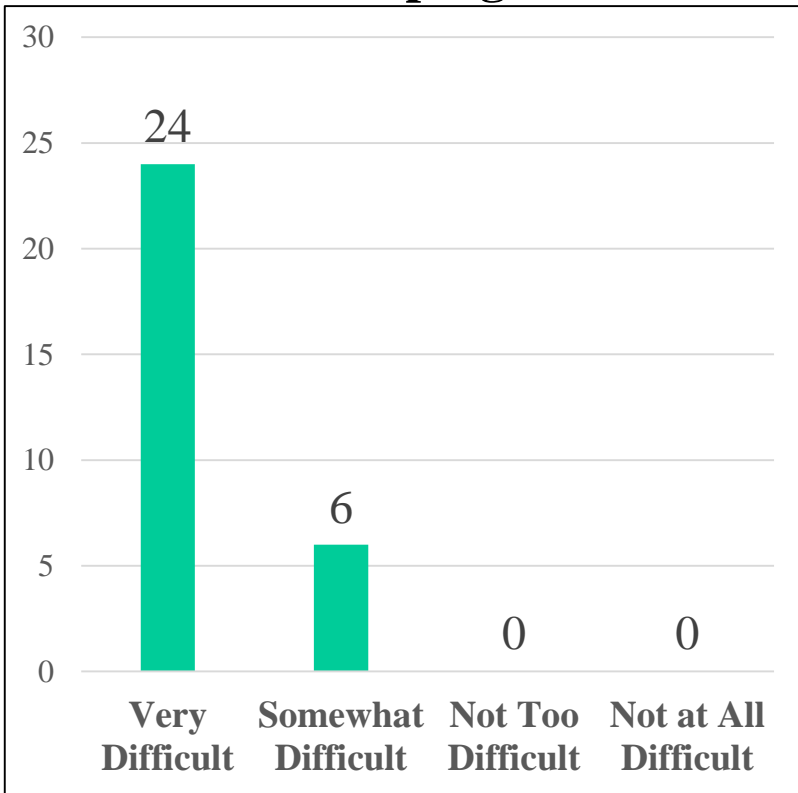


*Participants could provide more than one response

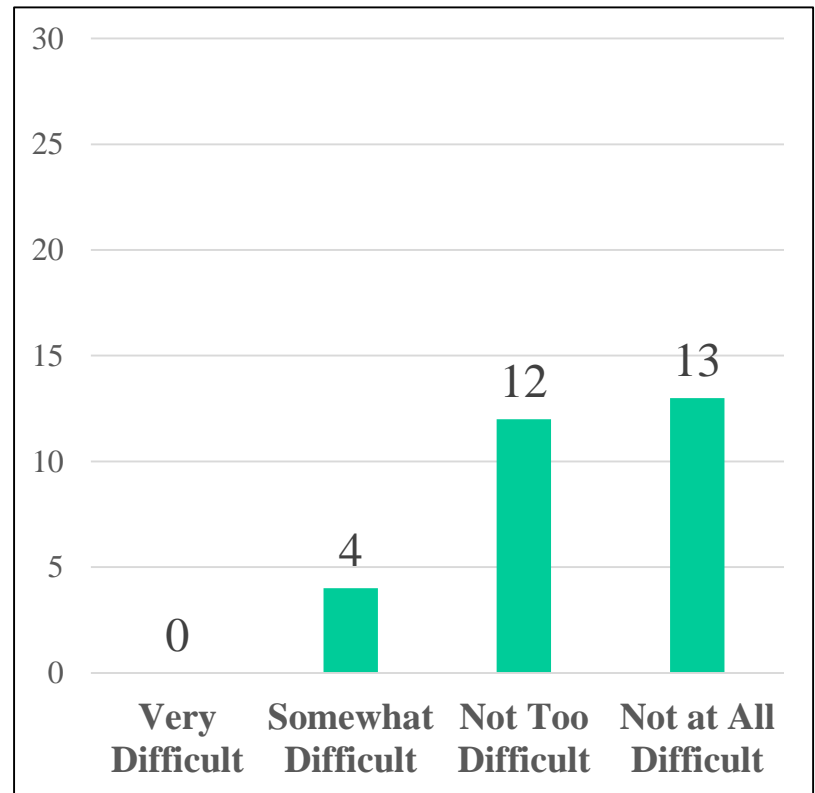
Current Participant Interviews

Ameren Bill Payment Difficulty

Before Keeping Current



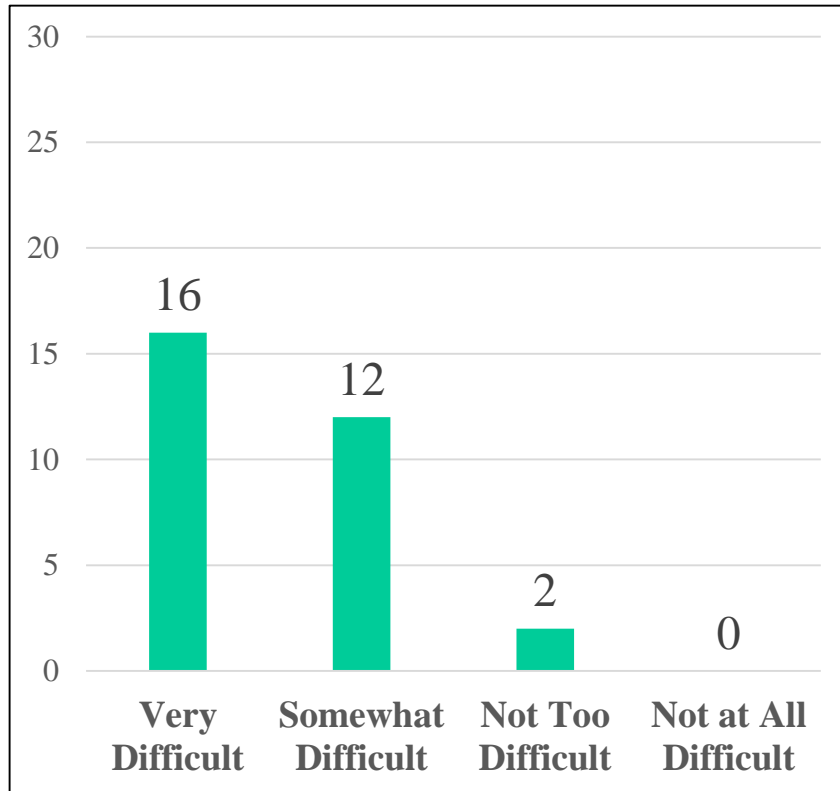
While in Keeping Current



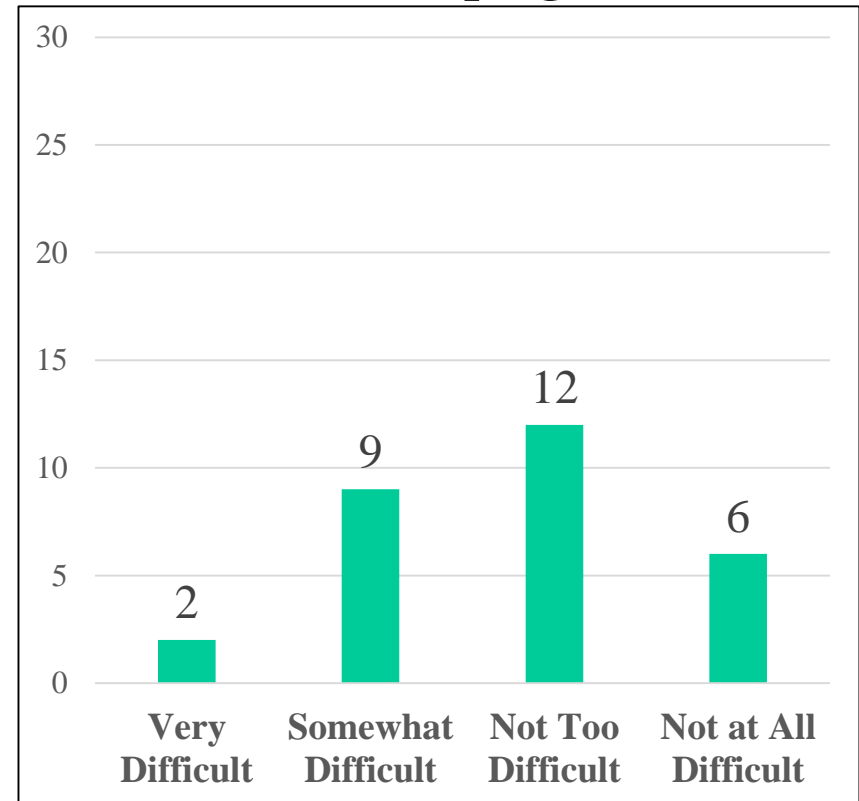
Current Participant Interviews

Other Bill Payment Difficulty

Before Keeping Current

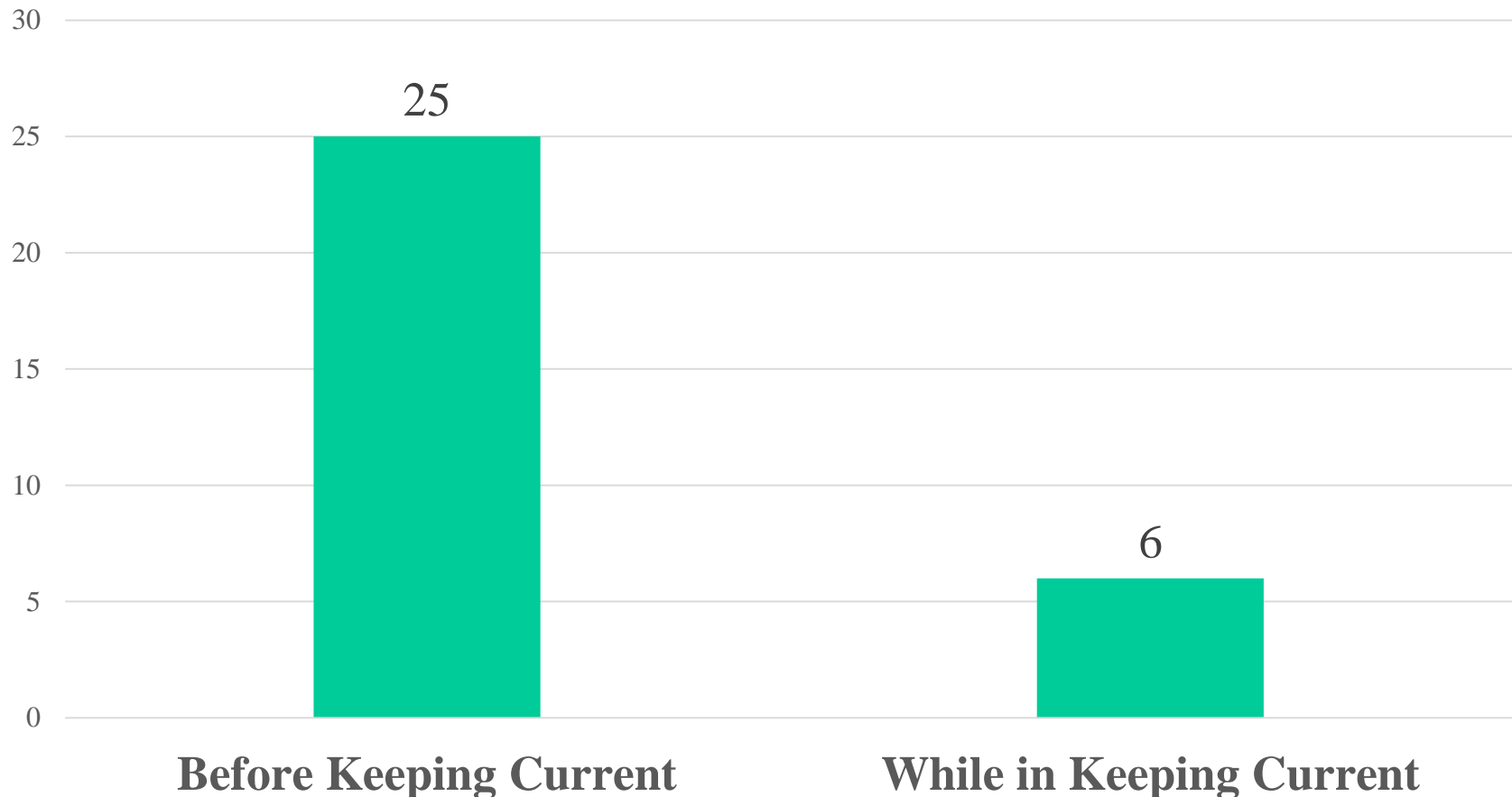


While in Keeping Current



Current Participant Interviews

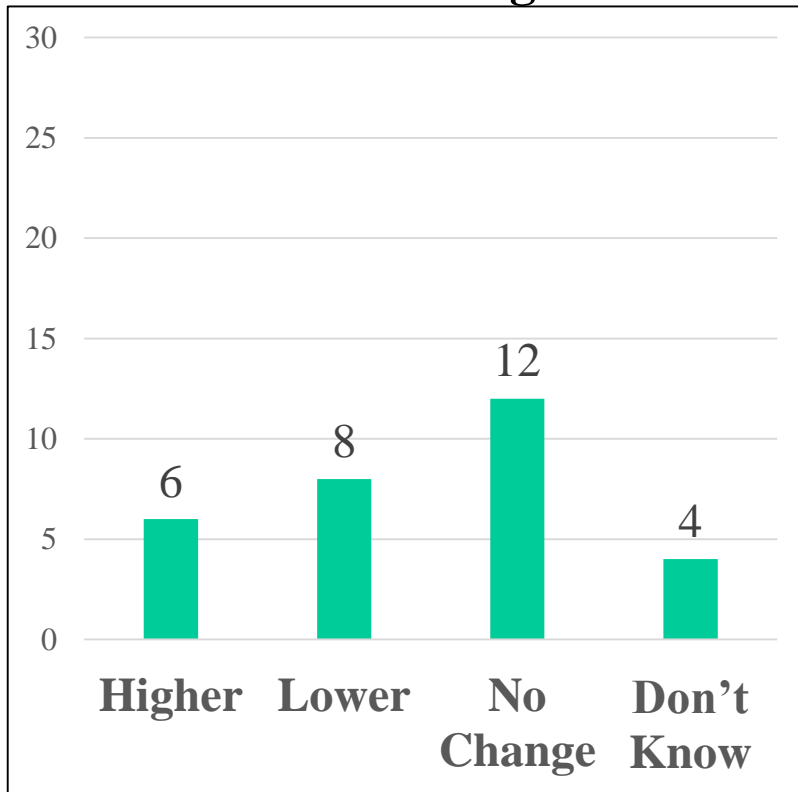
Wanted to Use Air Conditioning but Could Not Afford



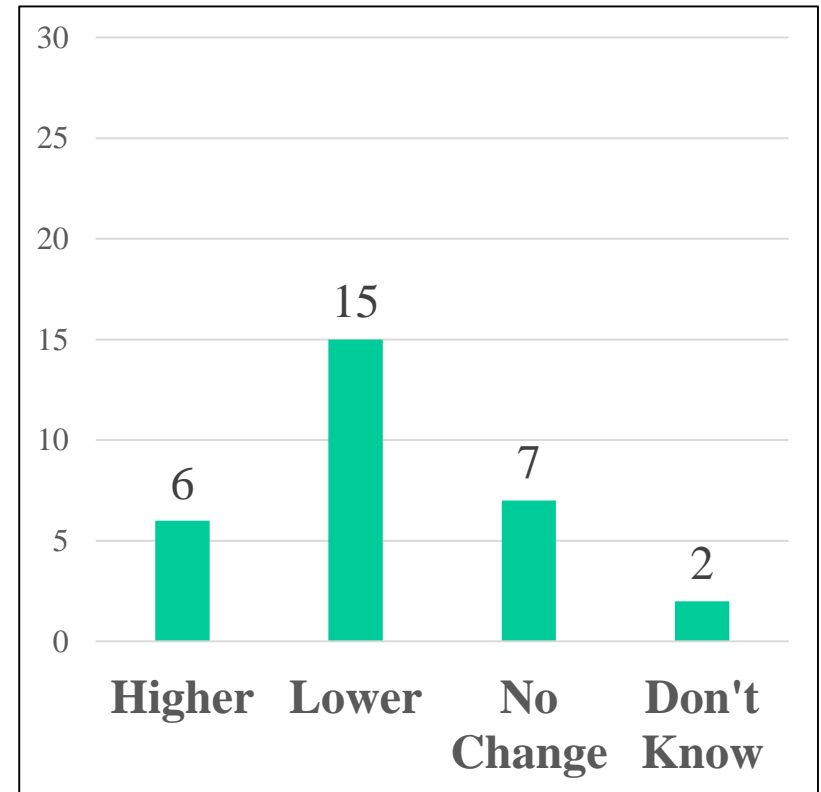
Current Participant Interviews

Change in Electric Usage and Bill Since Enrolling in Keeping Current

Electric Usage

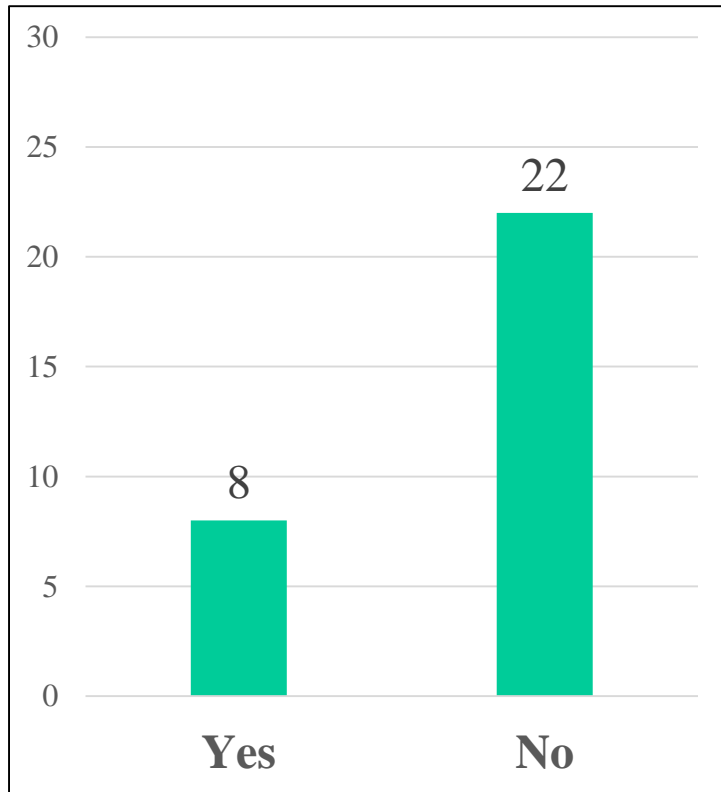


Electric Bill

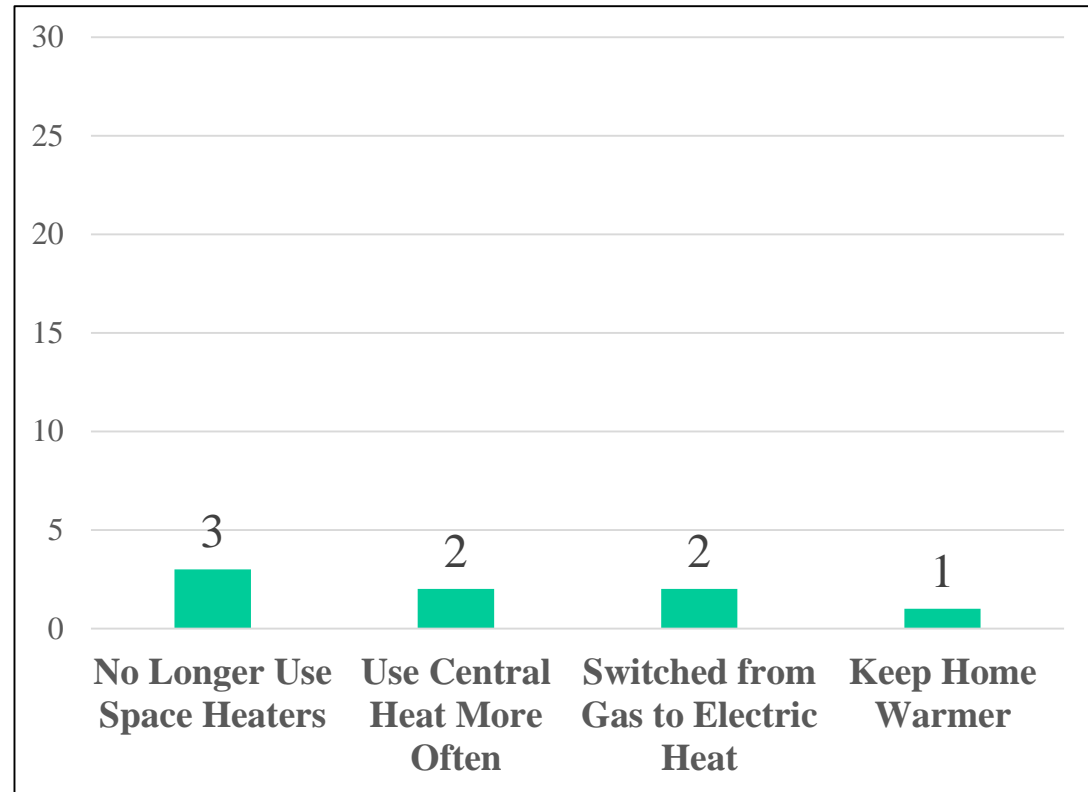


Current Participant Interviews

Changes in Home Heating



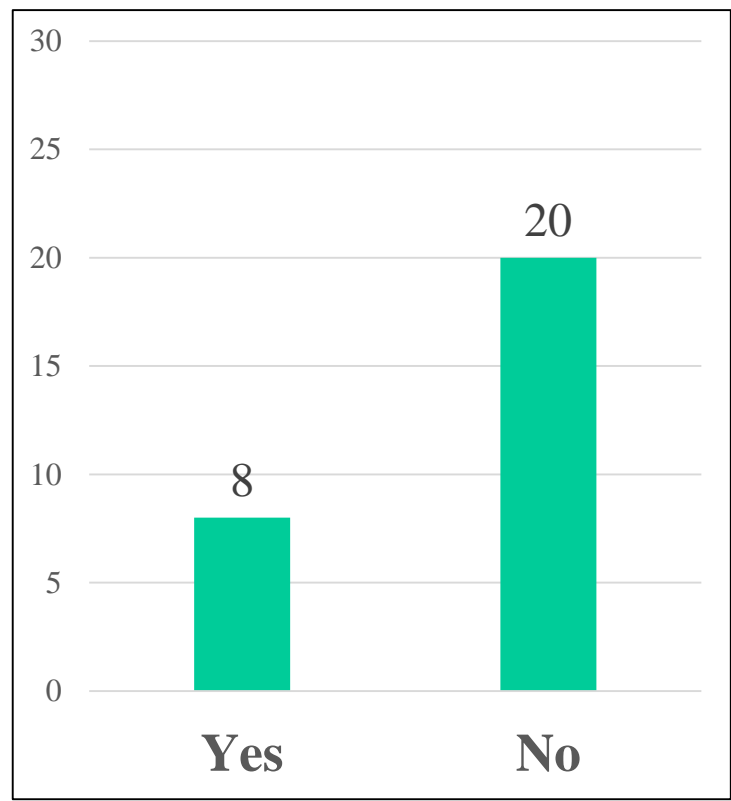
Types of Home Heating Change



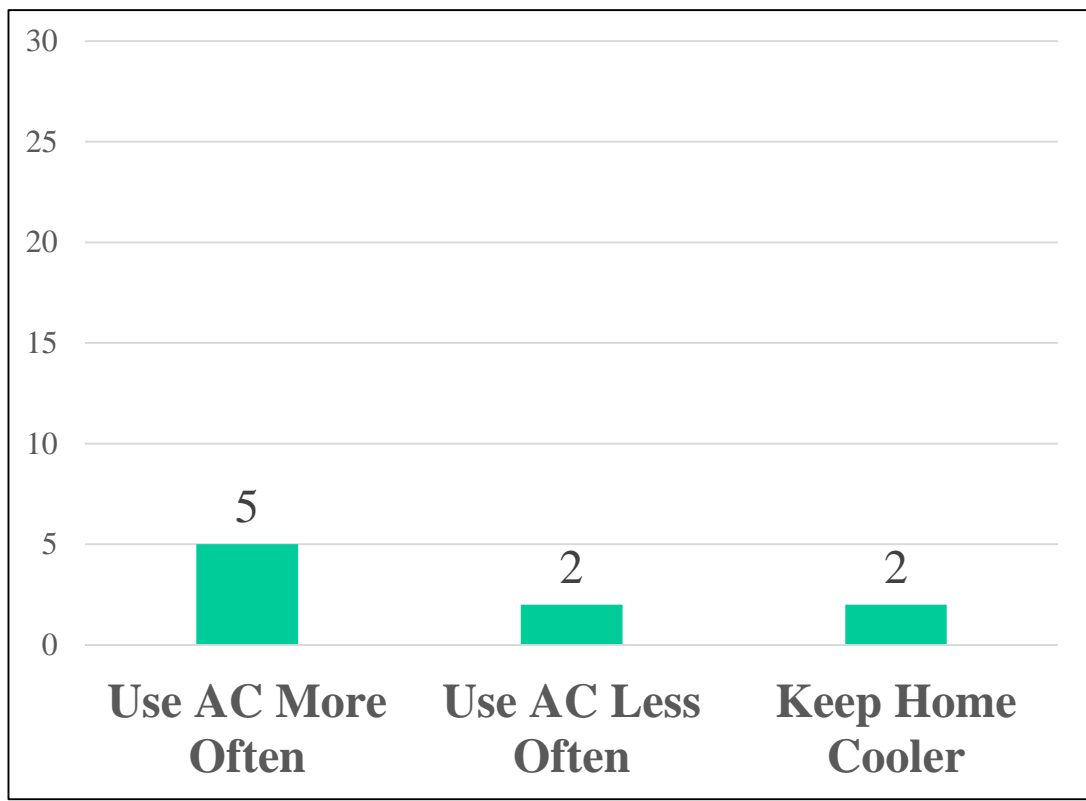
*Participants could provide more than one response

Current Participant Interviews

Changes in Home Cooling



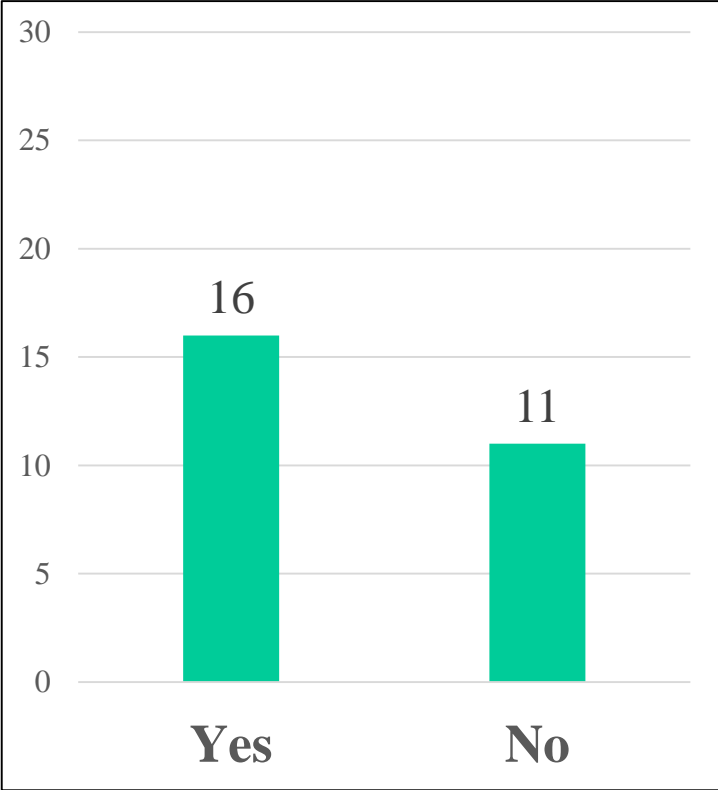
Types of Home Cooling Change



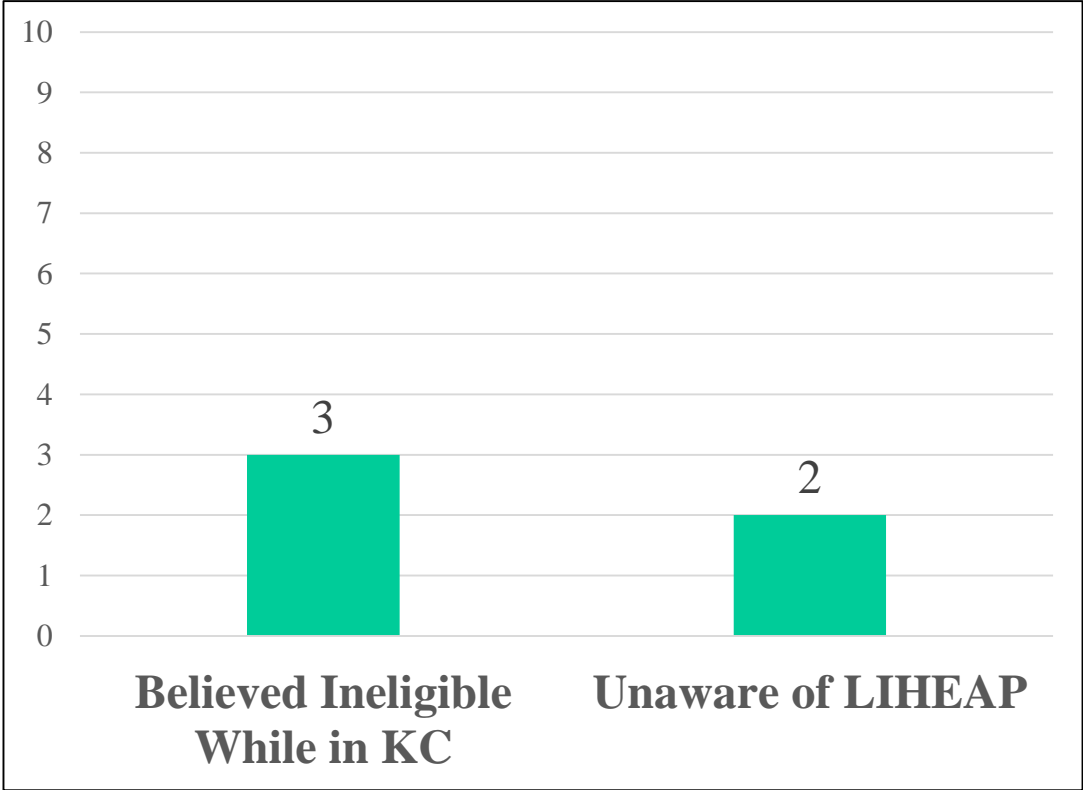
*Participants could provide more than one response

Current Participant Interviews

Applied for LIHEAP



Reasons for Not Applying

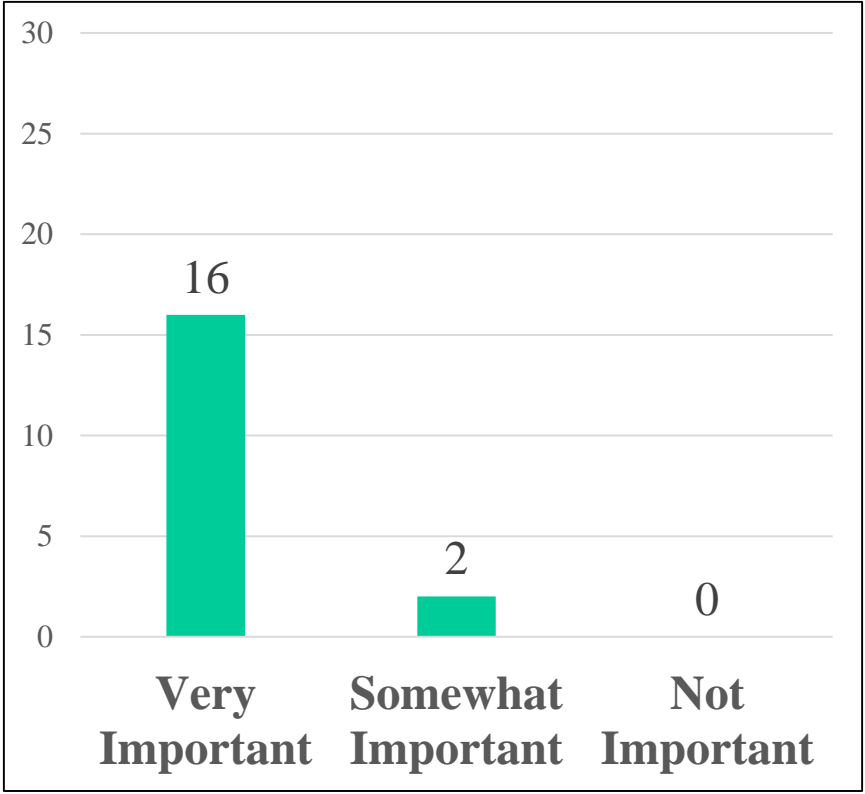


*Participants could provide more than one response

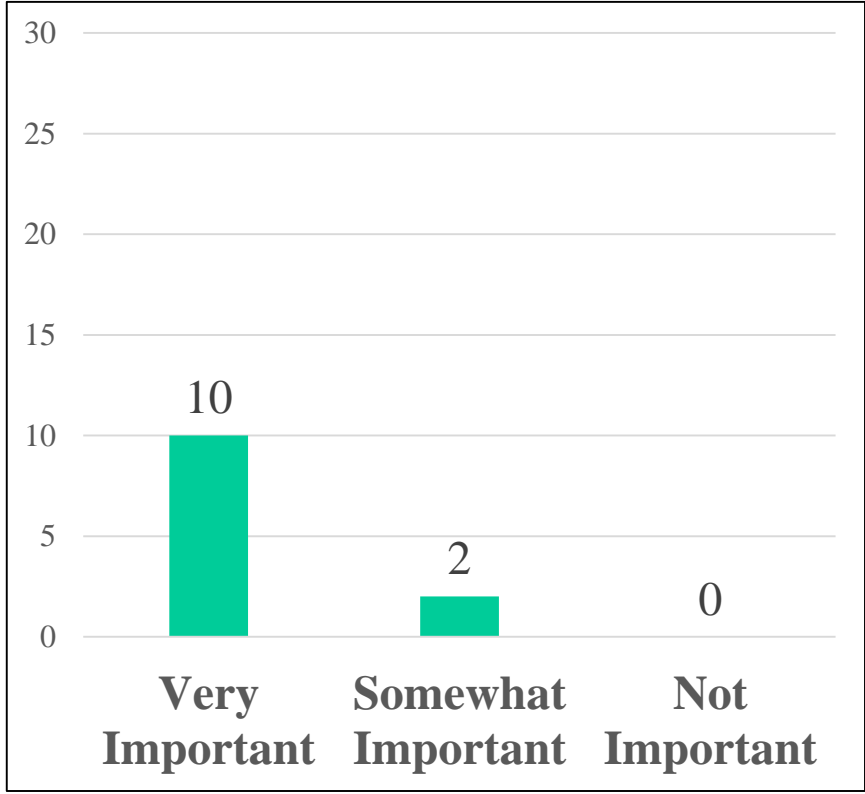
Current Participant Interviews

Importance of Keeping Current

Electric Heat



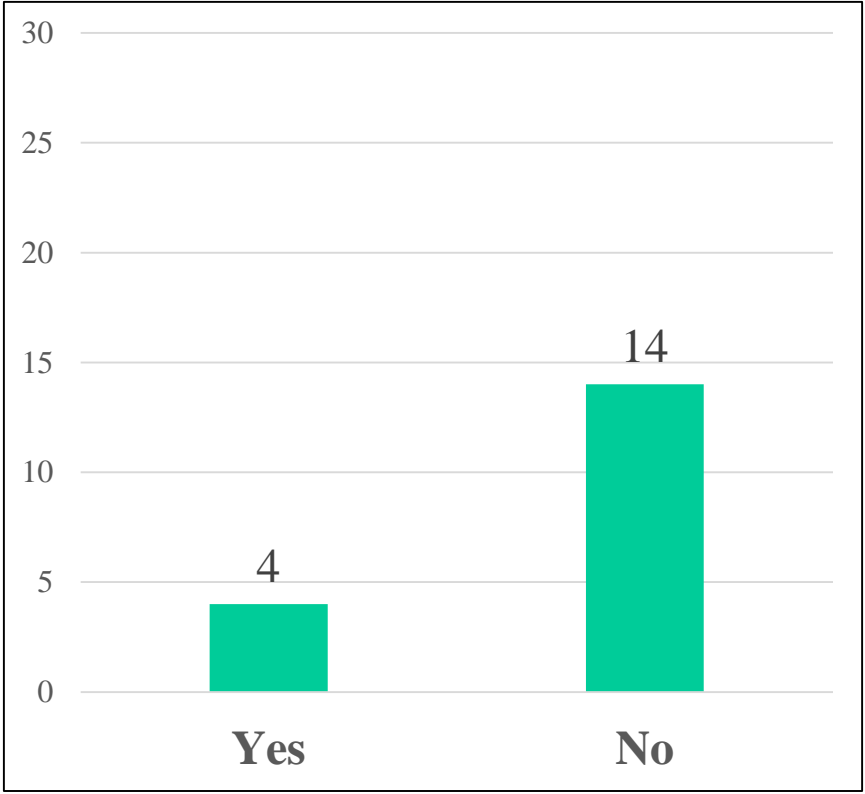
Alternative Heat



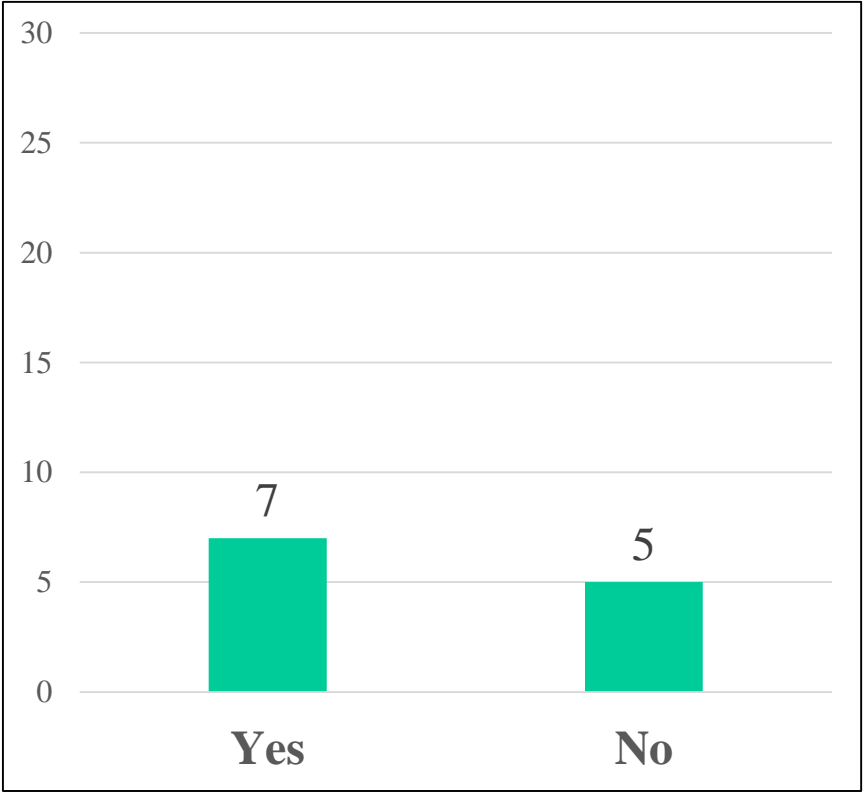
Current Participant Interviews

Need for Additional Assistance

Electric Heat

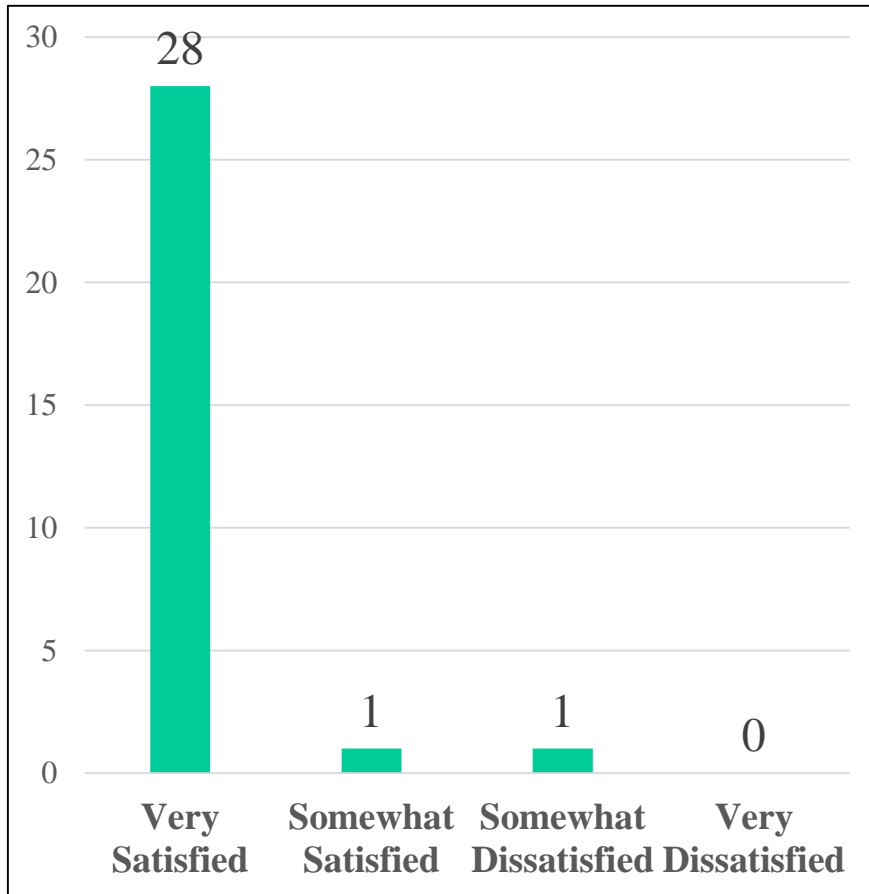


Alternative Heat

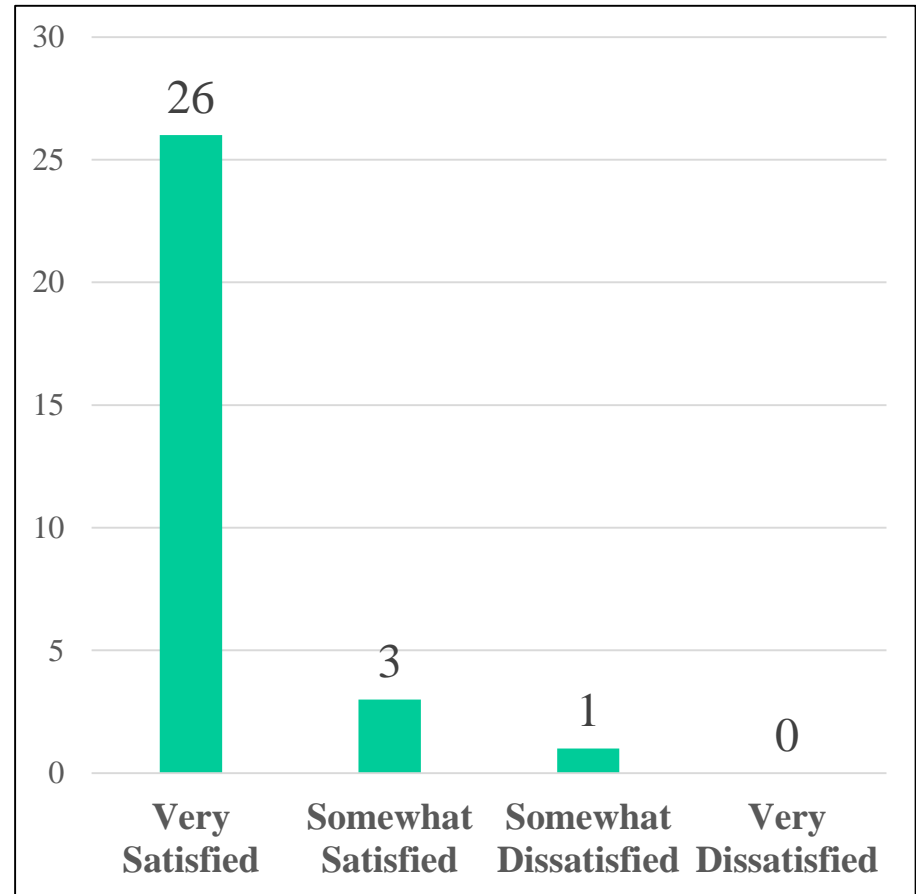


Current Participant Interviews

Local Agency Satisfaction



Keeping Current Program Satisfaction



Current Participant Interviews

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

*Participants could provide more than one response

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

Current Participant Interviews

Summary of Findings

Respondents

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

Income Sources

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

Employment Status

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

Current Participant Interviews

Summary of Findings

Information Source

- Most learned about the program from a local agency

Enrollment Difficulty

- 26 out of 30 stated it was not difficult to enroll

Payment at Enrollment

- 17 of 30 said it was very or somewhat difficult to make a payment towards the outstanding balance

Benefits

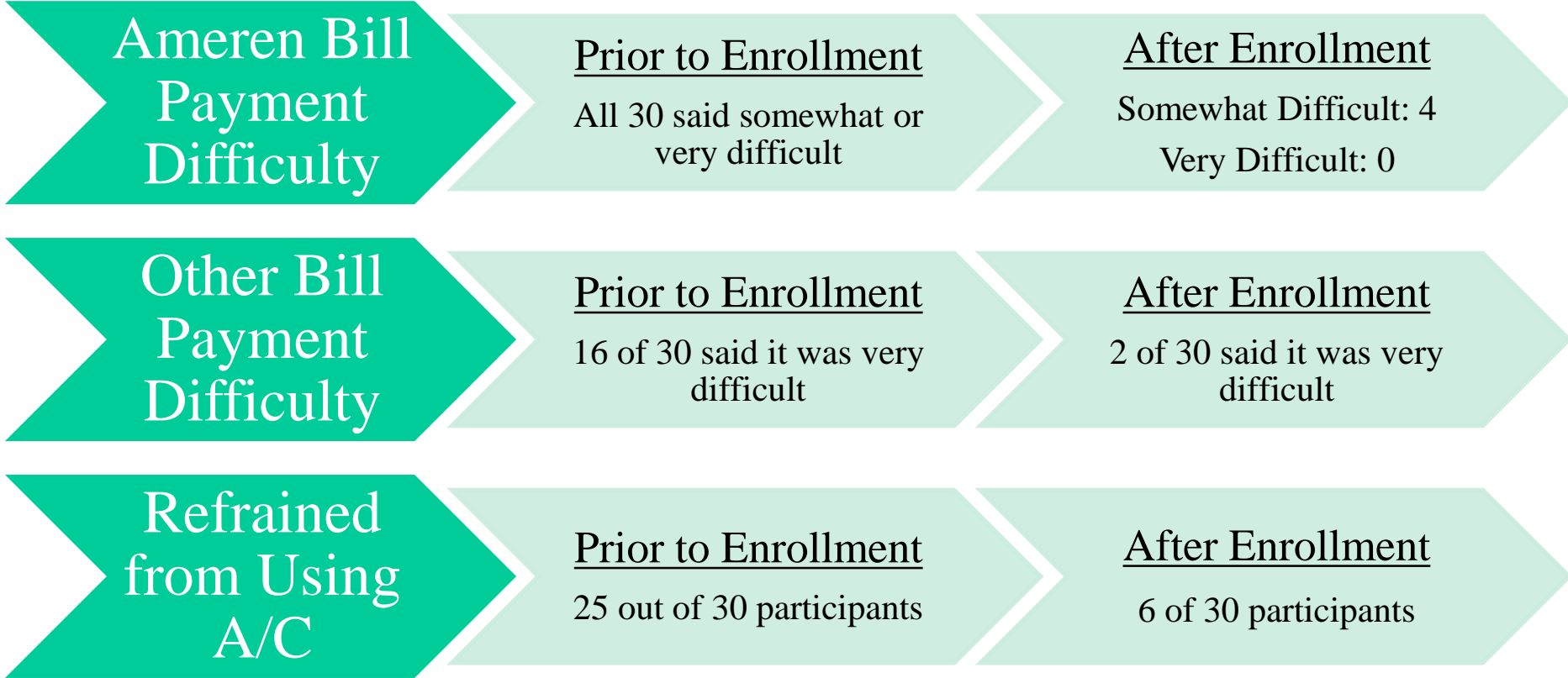
- 29 of 30 agreed bill credits and even monthly payments were benefits
- 27 of 30 agreed arrearage forgiveness was a benefit

Other Services

- 11 of 30 stated that the local agency provided or referred them to other services or assistance when they enrolled

Current Participant Interviews

Summary of Findings



Current Participant Interviews

Summary of Findings

LIHEAP & WAP

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

Program Importance

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

Agency & Program Satisfaction

- 29 of 30 were very or somewhat satisfied with the local agency
- 29 of 30 were very or somewhat satisfied with the Keeping Current Program overall

SUCCESSFUL PARTICIPANT INTERVIEWS

Successful Participant Interviews

Sample

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

Methodology

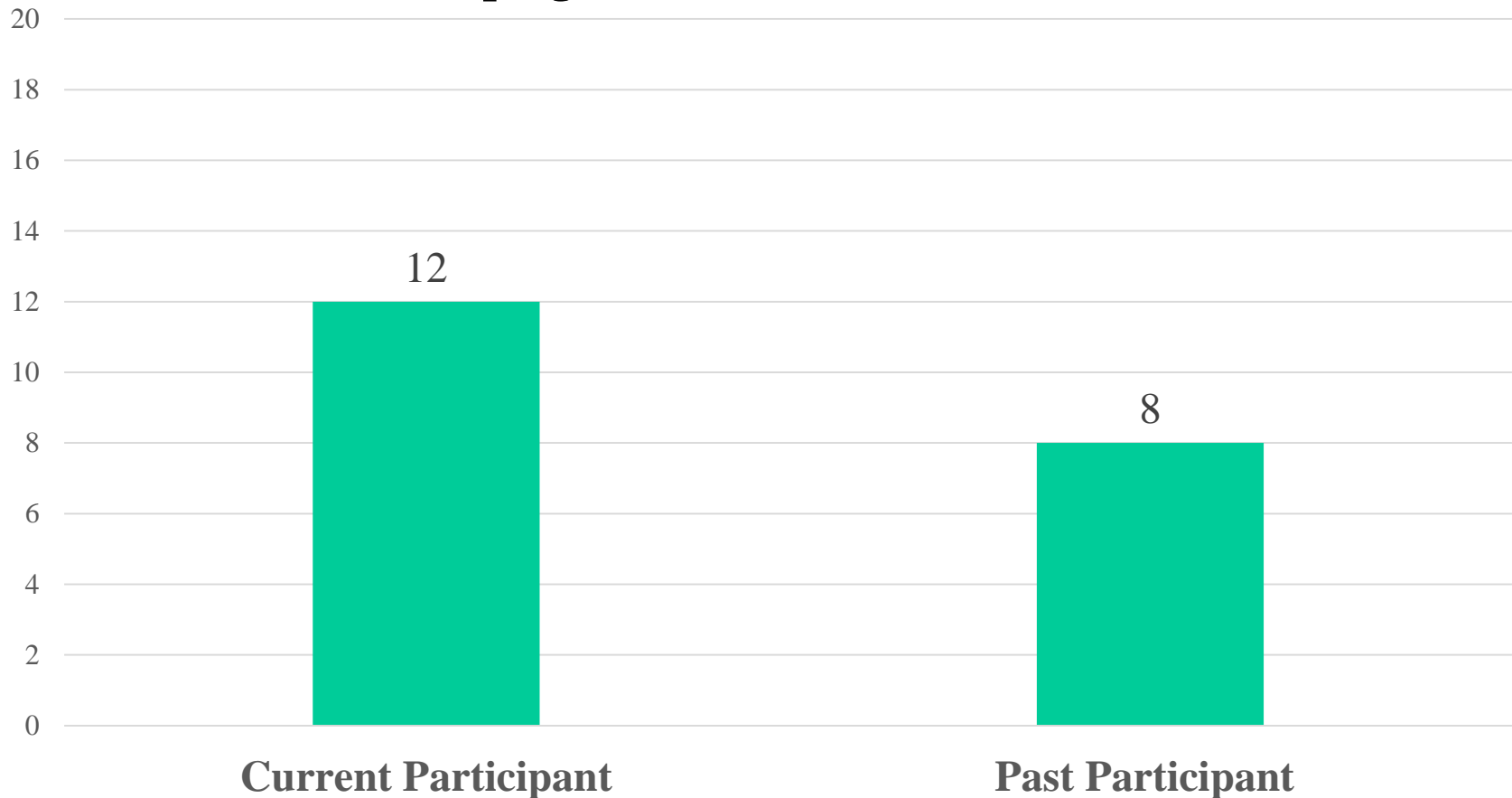
- In-depth telephone interviews
- Conducted from August 9, 2019 to August 27, 2019
- Advance letters sent to all potential respondents

Topics

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

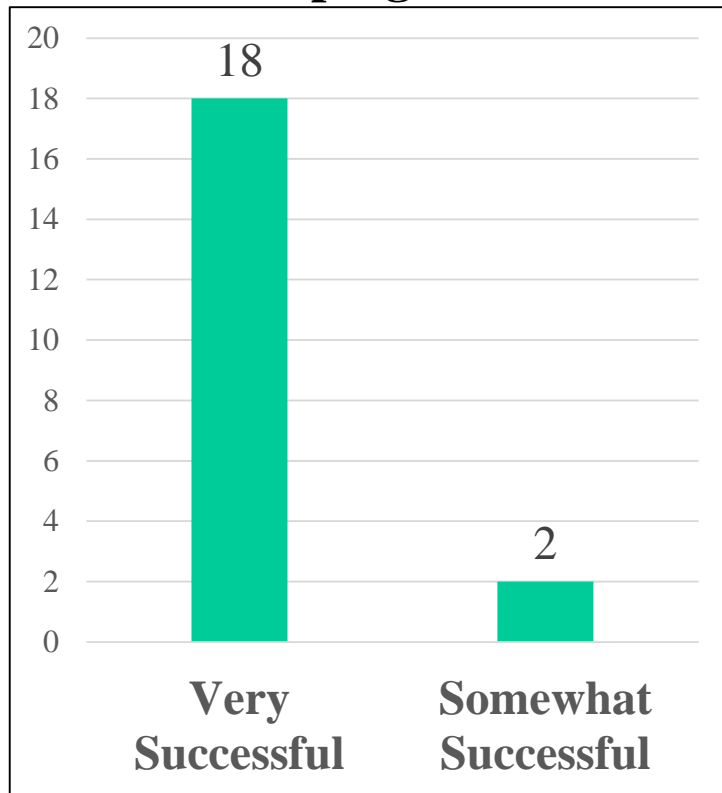
Successful Participant Interviews

Keeping Current Enrollment Status

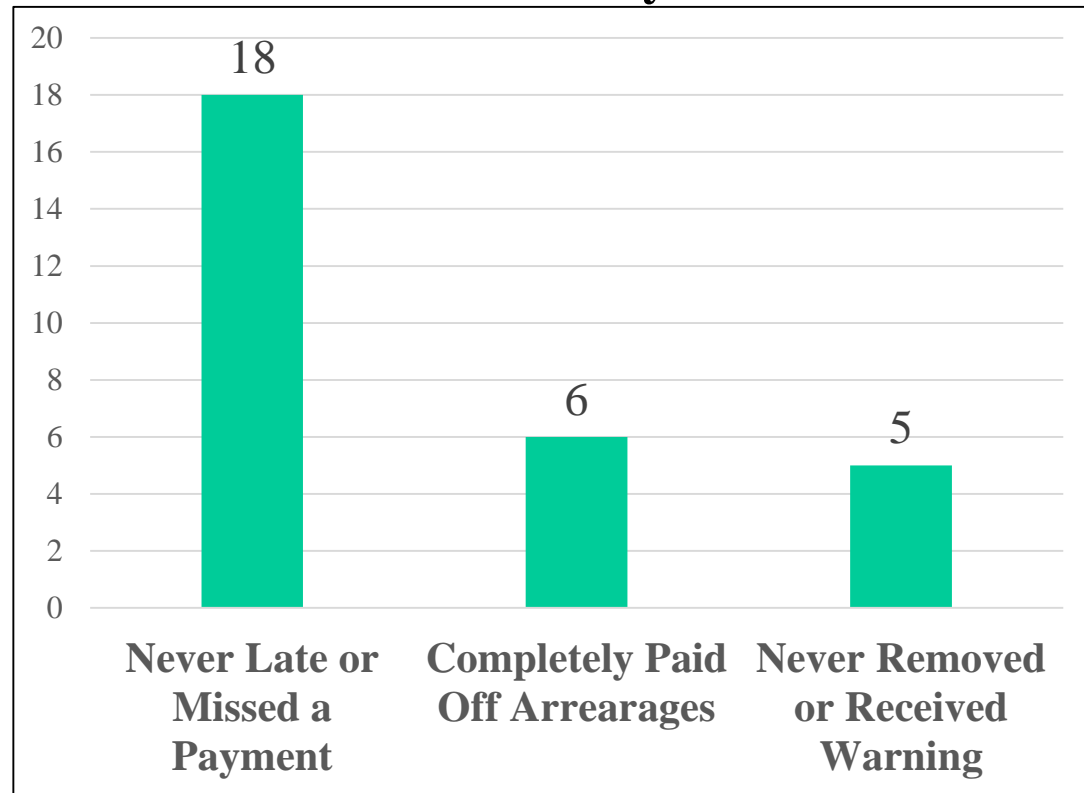


Successful Participant Interviews

Perceived Success in Keeping Current



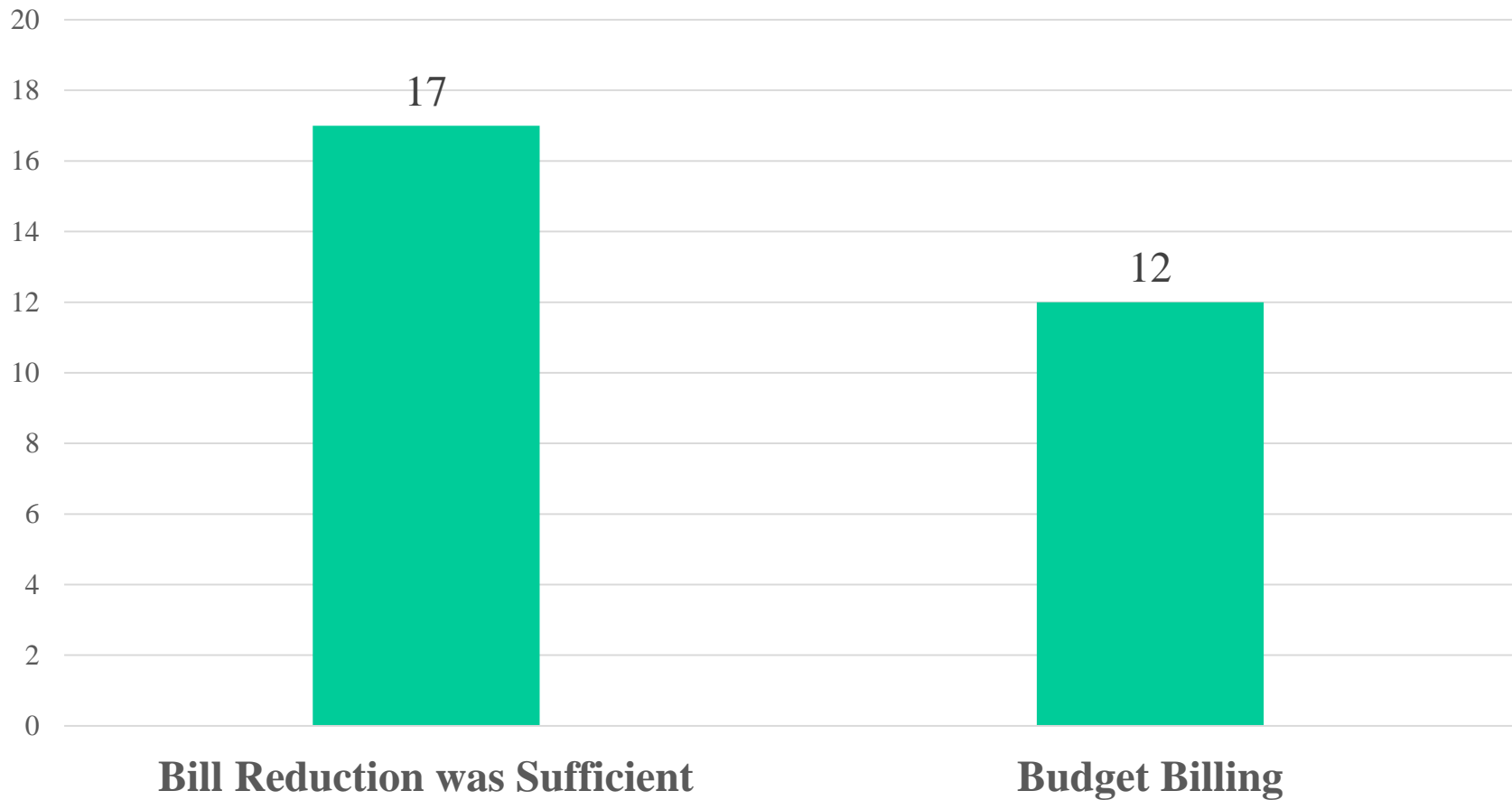
Why Respondents Characterized Themselves as Very Successful



*Participants could provide more than one response

Successful Participant Interviews

Stated Reasons for Program Success



*Participants could provide more than one response

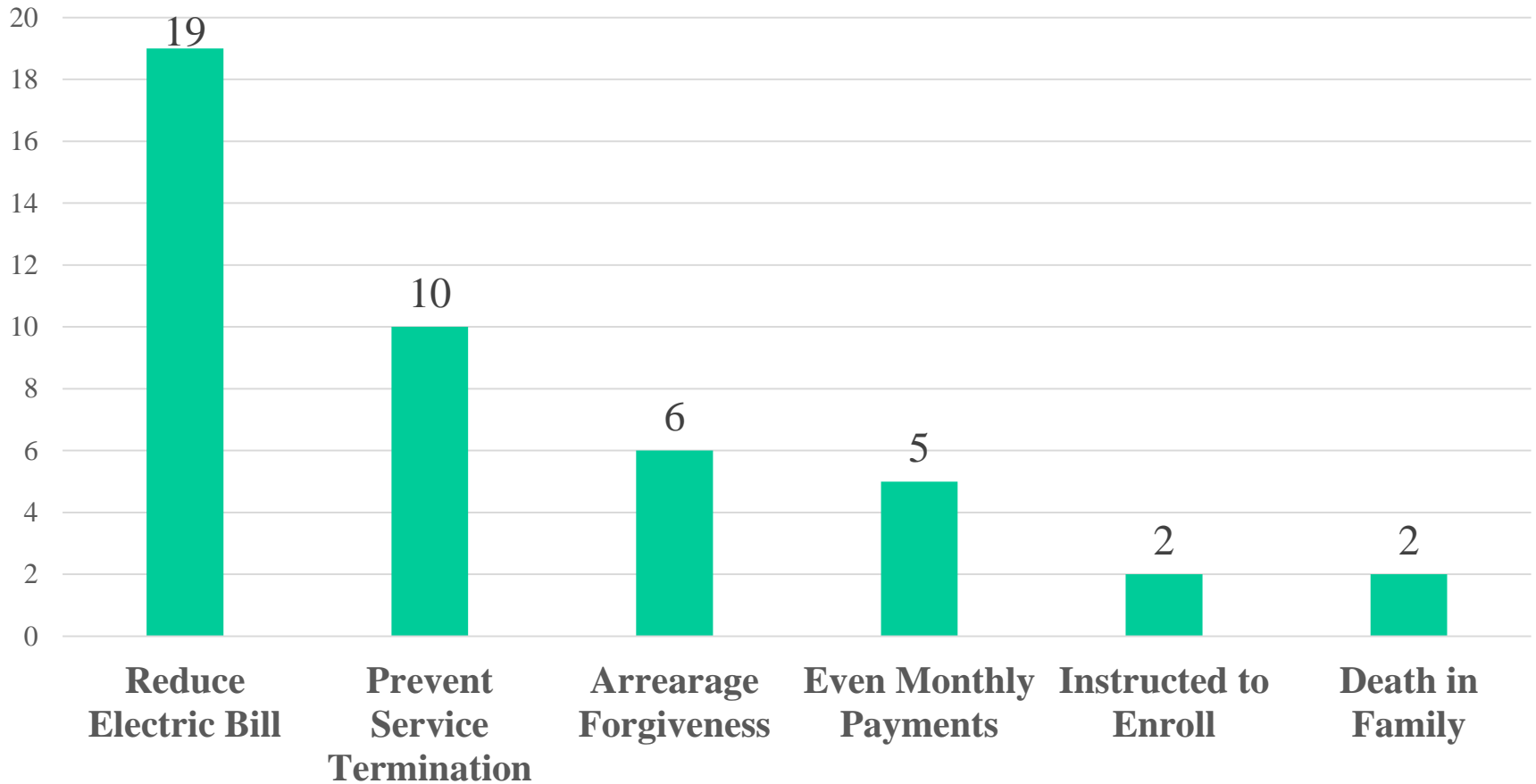
Successful Participant Interviews

Customer Quotes - Reasons for Success

- “When they are paying part of my electric bill for me, and making it cheaper, that is really all I need. As long as I can afford that bill and my other necessities, I am going to pay it in full every month.”
- “Ameren sent us email reminders before the bill was due, which helped me make sure I never missed a payment. Mostly though, the program lowered the bill enough that I could manage it on my fixed income without other help.”
- “I am on automatic bill pay so that I am able to make sure it gets paid. I would rather have an overdraft fee than lose Keeping Current. I try not to use too much electricity and stuff, but I am on oxygen. I try to keep the temperature reasonable. I try to be as energy efficient as possible.”
- “I was successful because the program really helped me out with my overdue balance and made it so that my monthly amounts were manageable. The most important thing was knowing exactly how much I was going to have to pay every month.”

Successful Participant Interviews

Reasons for Enrollment



*Participants could provide more than one response

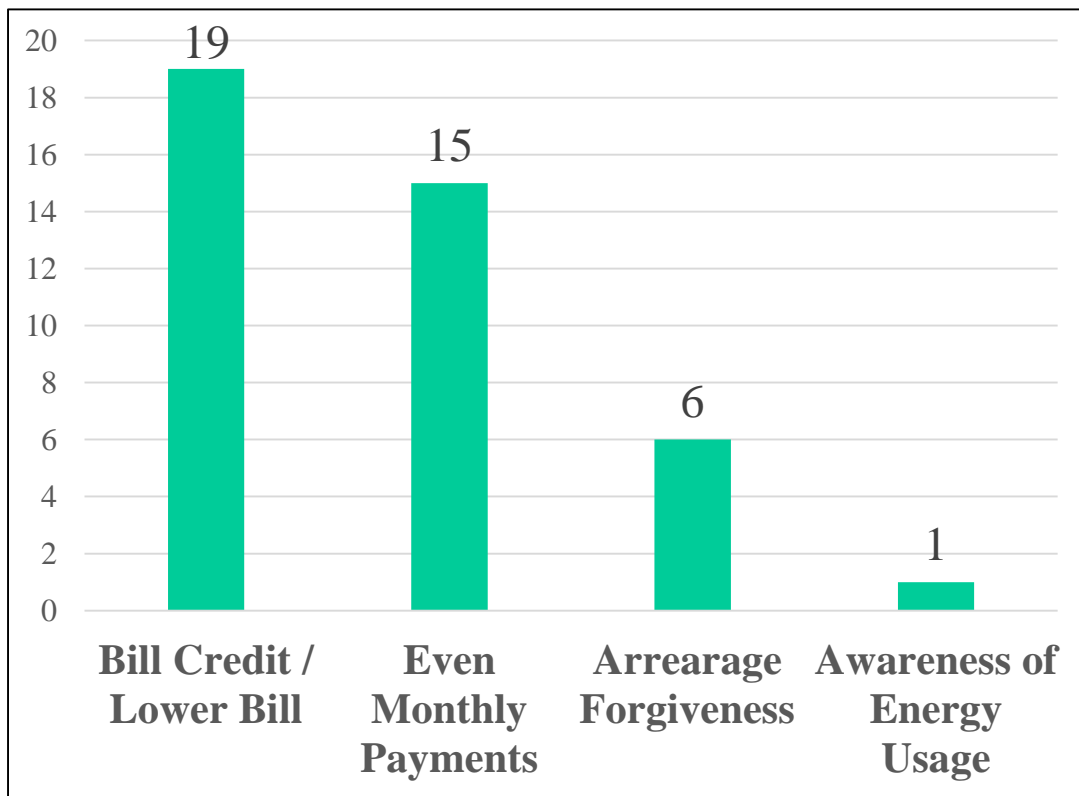
Successful Participant Interviews

Customer Quotes - Reasons for Enrollment

- “I am disabled and on a fixed income, I needed help with my utility bills. I had built up an overdue balance with Ameren and I needed help paying it off.”
- “I am disabled and on a fixed income, so the electricity bills were killing us. When the bills were that high, we were forced to make tough decisions, such as going without groceries to keep the lights on. Sometimes we couldn’t make it work even with extreme budgeting, so we ended up building up arrearages. My disabilities require me to have air conditioning and oxygen, so I cannot afford to have my power shut off.”
- “To get my bill lowered. In 2015 my daughter’s father passed away from cancer. And when he passed away, we didn’t have enough income coming in.”
- “My bill was extremely high, and I am a single parent with two kids. We got our electricity shut off for over a month and I wanted to be able to pay down my large overdue balance in increments rather than move in with someone else.”

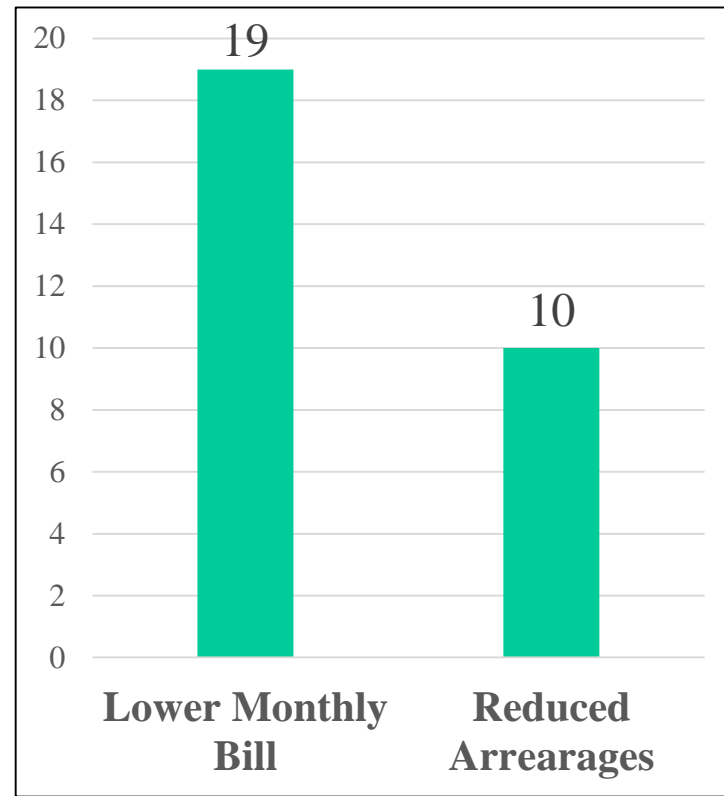
Successful Participant Interviews

Keeping Current Benefits Unprompted



*Participants could provide more than one response

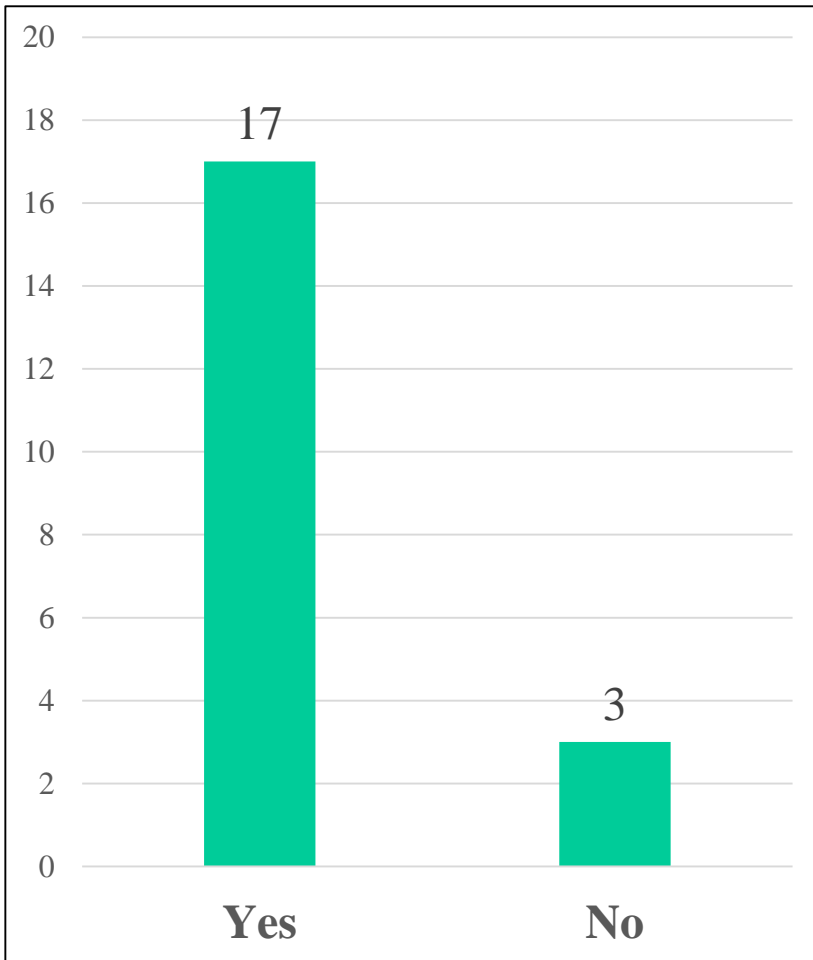
Keeping Current Benefits Prompted



*Participants could provide more than one response

Successful Participant Interviews

Keeping Current Provides Enough Support



Customer Comments

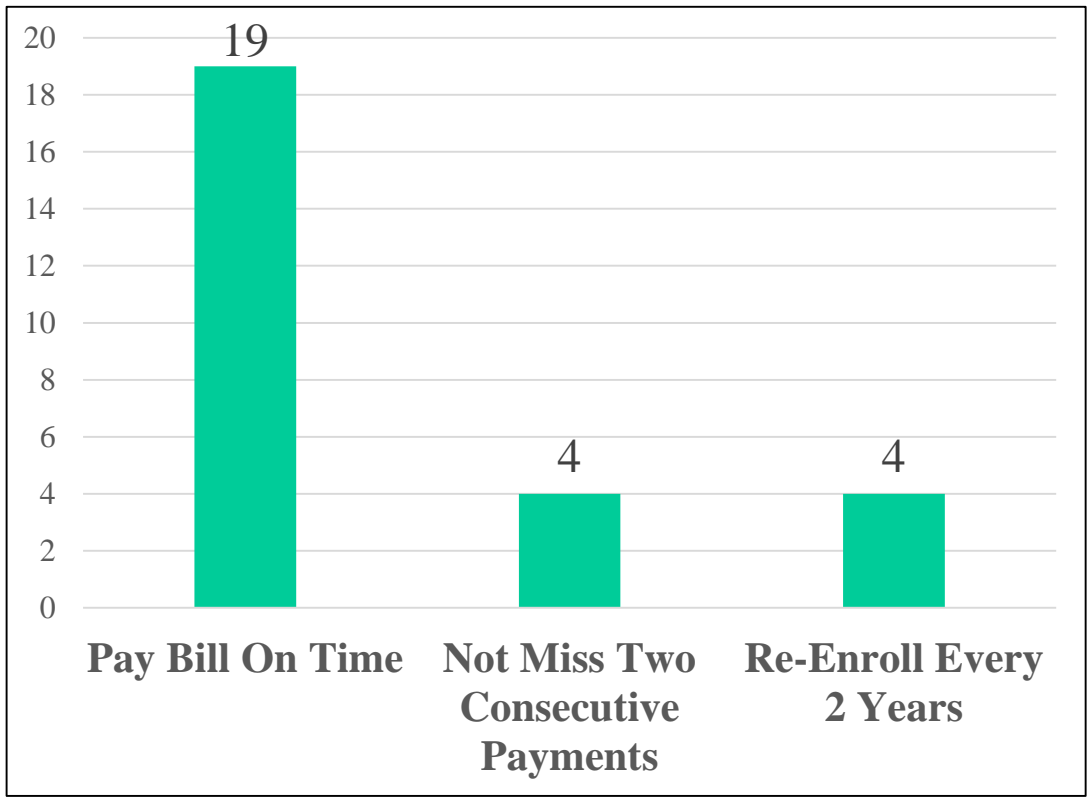
“I was able to pay it, so I am not going to complain. But things were still tight, there were months when I was worried I was going to be late and get kicked off the program.”

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

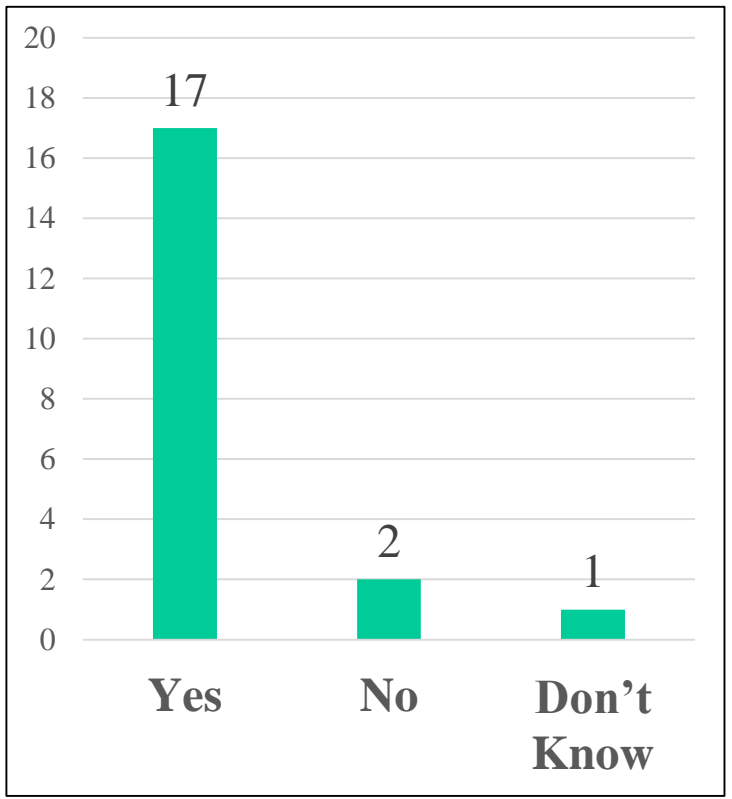
“Even though I only owed a set amount, I would still build arrearages over the winter because they only required a small amount that I would have to pay, but they would still have the expectation that I would pay back the extra amount. Also, at one point the amount that I had to pay every month increased,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

Successful Participant Interviews

Keeping Current Requirements



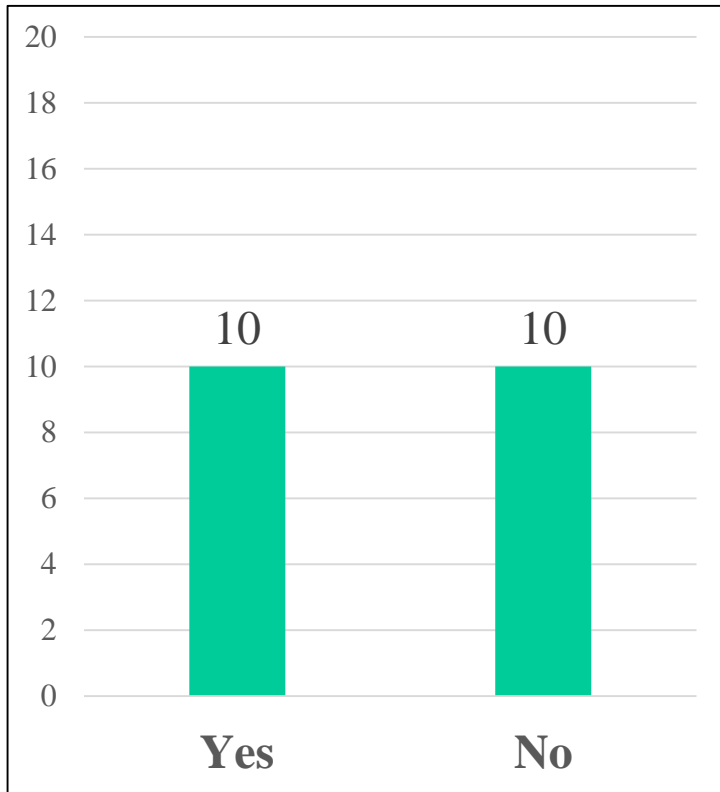
Caseworker Explained Keeping Current Requirements



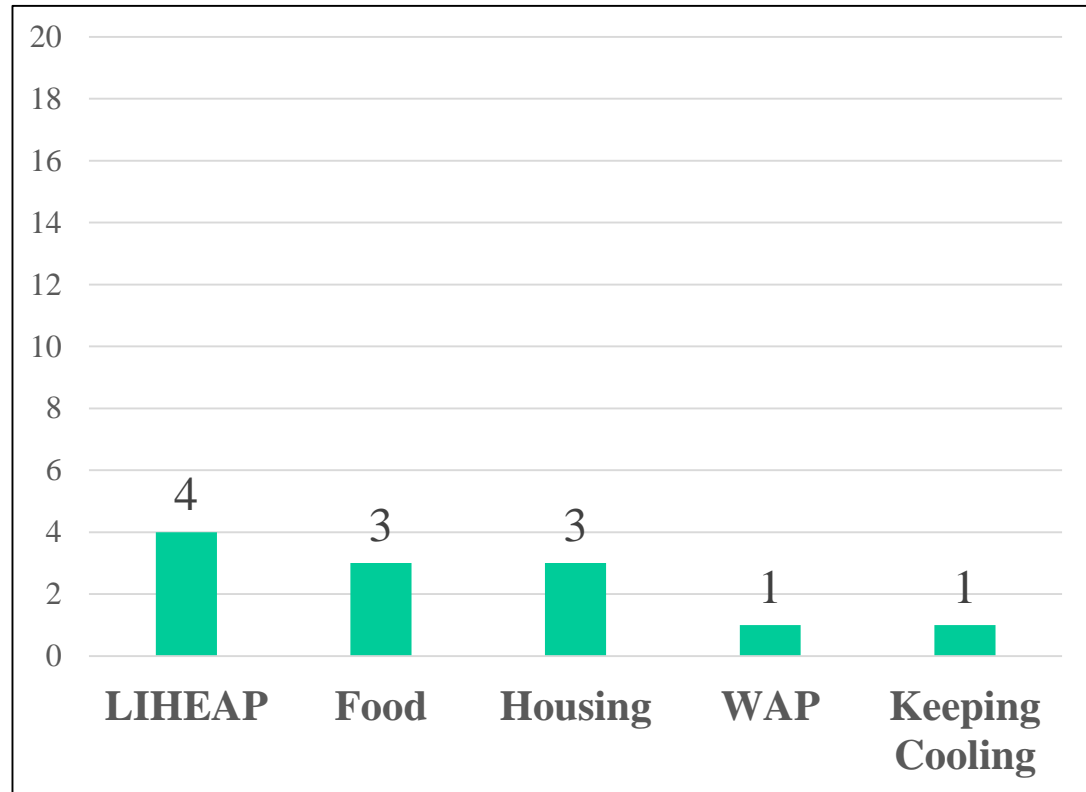
*Participants could provide more than one response

Successful Participant Interviews

Agency Provided or Referred Customer to Other Services



Other Services Provided or Referred

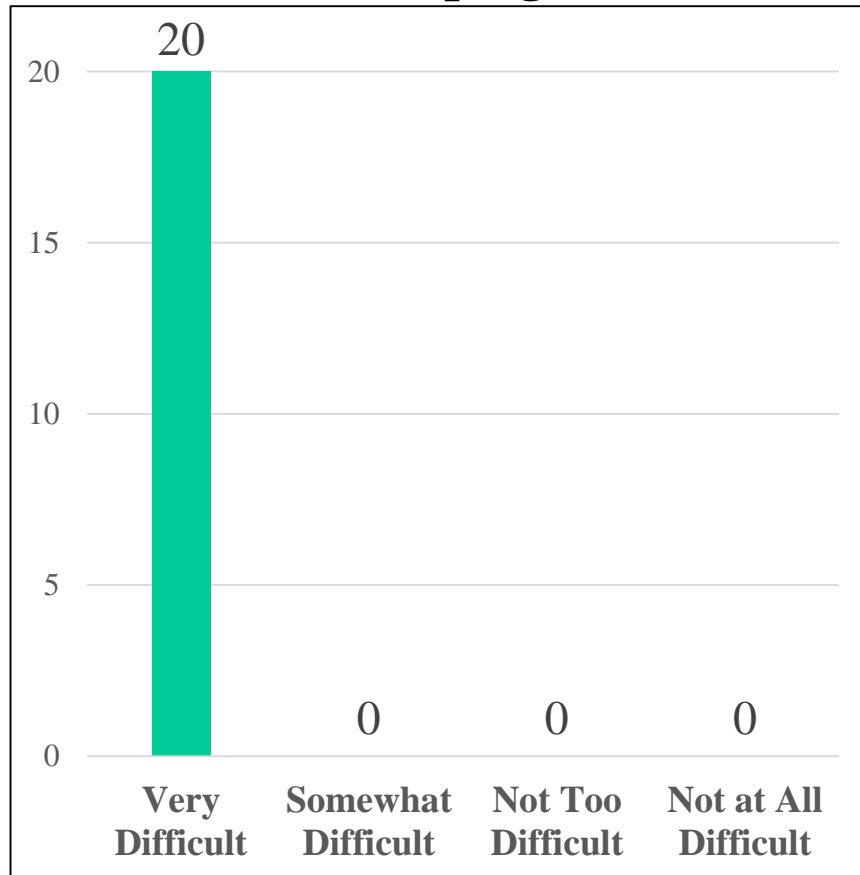


*Participants could provide more than one response

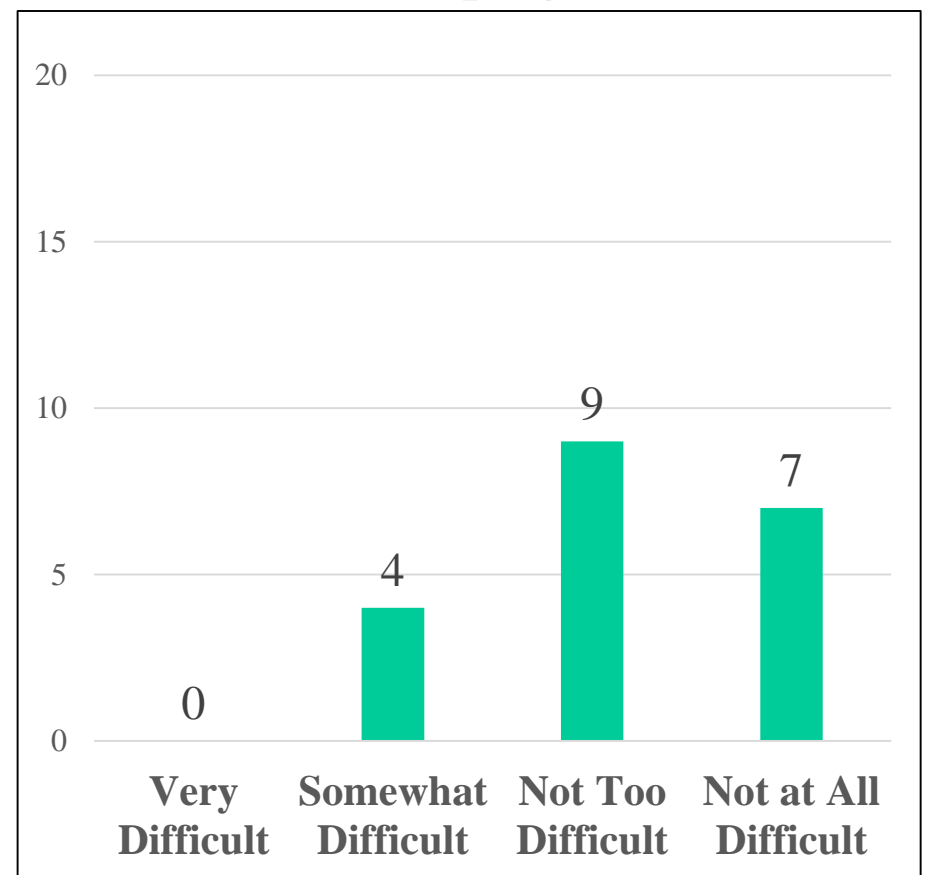
Successful Participant Interviews

Ameren Bill Payment Difficulty

Before Keeping Current

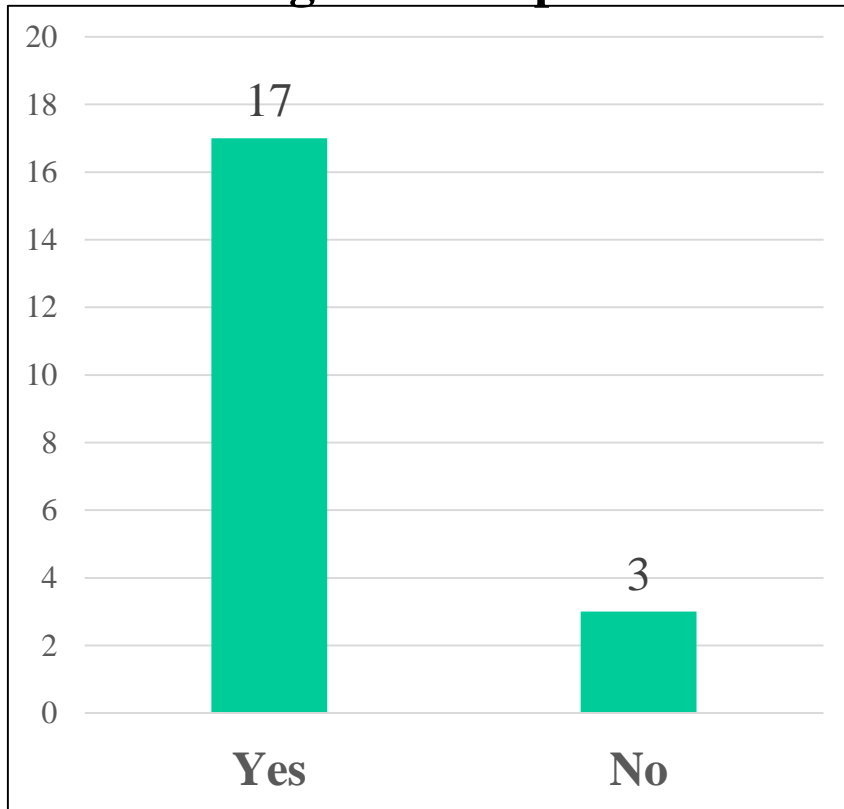


While in Keeping Current

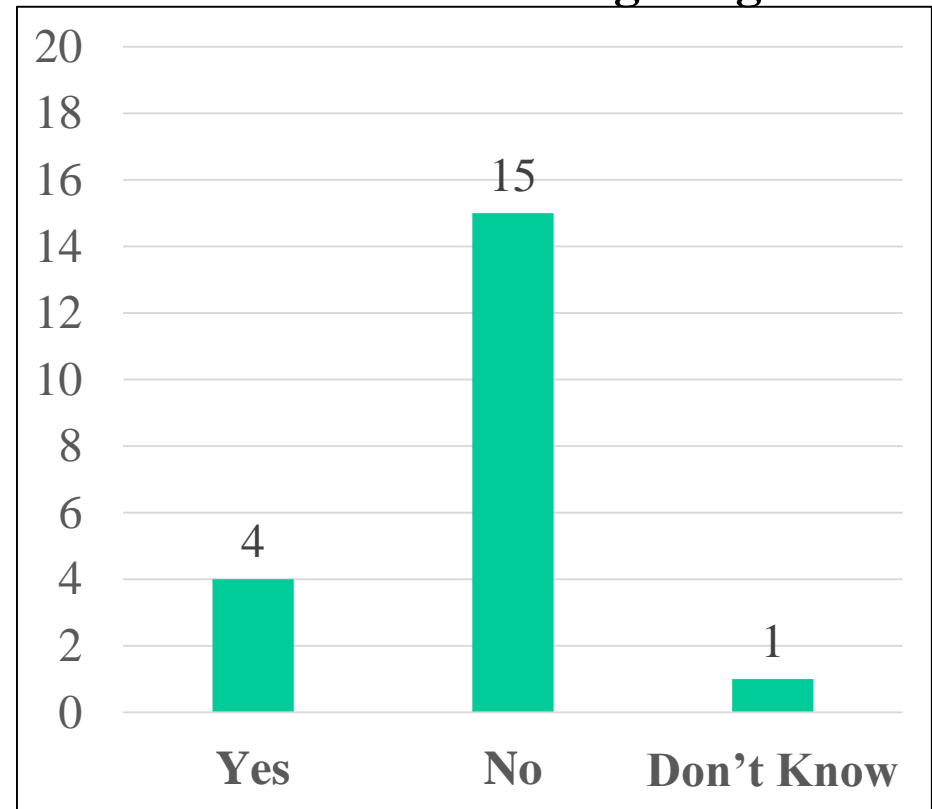


Successful Participant Interviews

Challenges Predicted Following Program Completion



Predicted or Actual Ability to Manage Ameren Bills Following Program

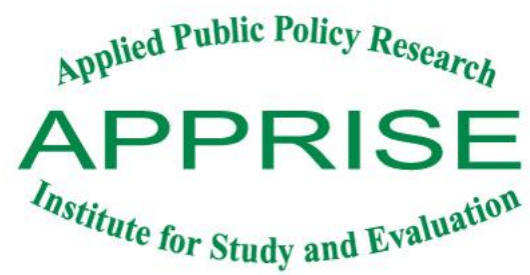


Successful Participant Interviews

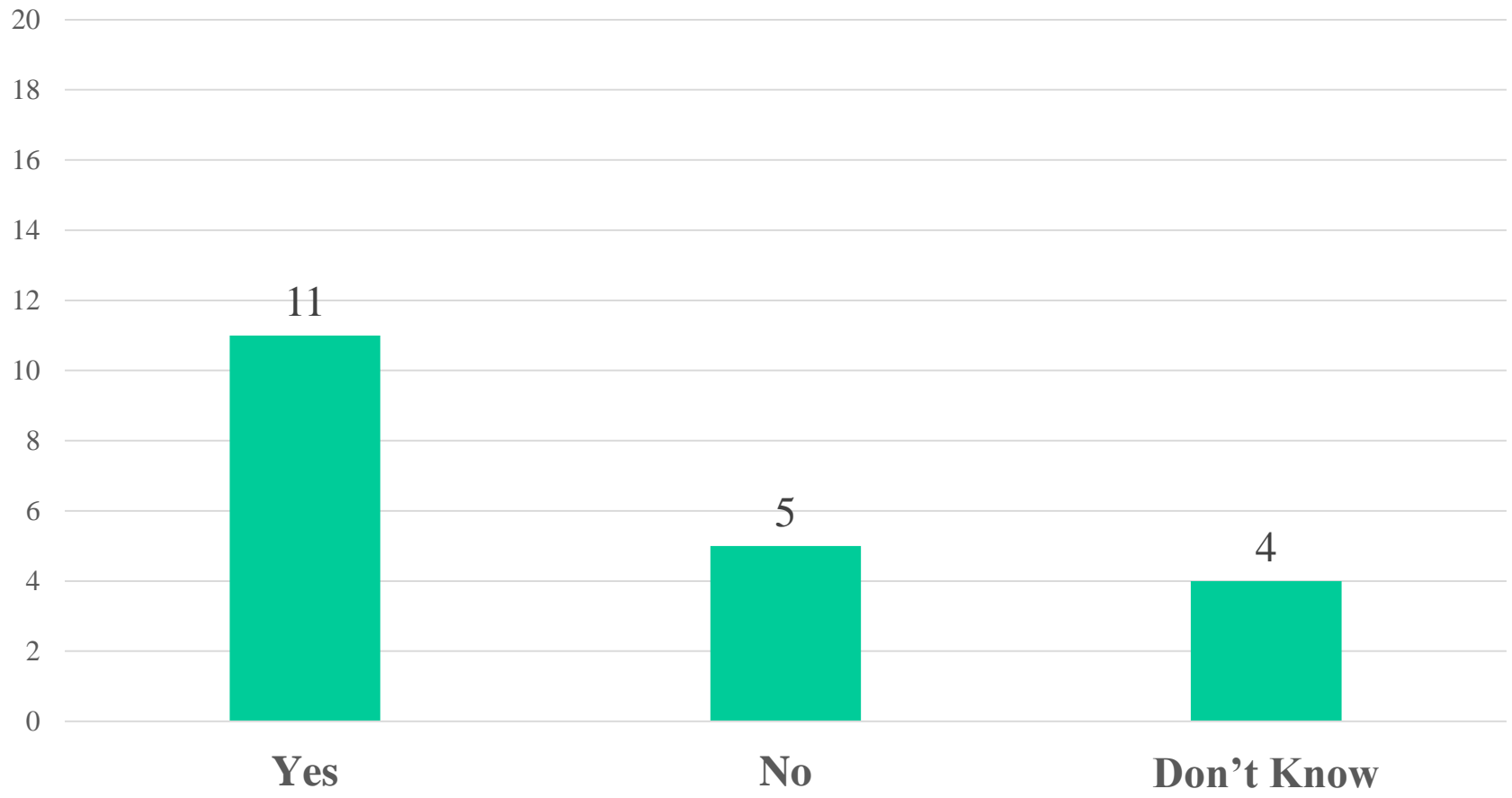
Customer Quotes - Challenges After Program Completion

- “If the program goes away, I will not be able to pay my electric bill. I need electricity to power my oxygen and other medical equipment, so without Keeping Current I will either have to move in with my son or I will die.”
- “Yes, there would be challenges. I am on a fixed income so it would be the same as it was before the program. I would likely be at risk of getting my electricity shut off several times a year.”
- “Yes, I am already facing challenges. I have had disconnect notices this year alone about ten times already. When you are on a fixed income, you have to choose what you are going to be able to pay for and what you are not.”
- “Yes, I would have trouble managing my bills because the only way I can pay the entire bill each month is because they are giving me a cheaper rate. And not knowing what the payment is going to be each month would make it impossible to budget.”

Successful Participant Interviews



Plan to Apply for LIHEAP



Successful Participant Interviews

Additional Comments about Keeping Current Program

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

*Participants could provide more than one response

Successful Participant Interviews

Customer Quotes – Additional Comments & Recommendations

- “I am really grateful for the program. It would be great if the program periods were extended beyond two years or if we could be automatically re-enrolled. Also, it wouldn’t hurt if the bill credits were raised a bit.”
- “It would be really great if Ameren would have an equipment repair and replace program at discounted monthly rates for folks like Spire offers. It would also be very nice if you did not have to apply for Keeping Current every two years. I really think it would be beneficial if they could lower the rates, because it is just getting out of hand.”
- “I really think they should offer customers on the program some more leeway when it comes to getting your bill paid on time. Also, I think it would be really nice if the Ameren bill credits increased in the winter to match the increased need for usage in the winter to stay warm.”
- “I really think that Ameren should do more to alert us when they are going to be adjusting the budget billing. Other than that the program has really been a godsend. I wish they would let us know when the bills are going to change and how much so that we can save some of our money from the month before.”

Successful Participant Interviews

Summary of Findings

Participant Reported Success

Very Successful
18 of 20 participants

Somewhat Successful
2 of 20 participants

Reasoning

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

Somewhat Successful
Made payments for a year but then fell behind

Reasons for Success

17 said having their bill reduced each month was enough

12 said budget billing contributed to their success

Successful Participant Interviews

Summary of Findings

Sufficiency of Keeping Current Assistance

- 17 of 20 felt that KC benefits provided enough support on their bill

Difficulty Making Monthly Ameren Payments

- Prior to KC: All 20 said it was very difficult
- After KC: None said it was very difficult

Predicting Challenges After Program Completion

- 17 of 20 participants thought they would face challenges after completing the program

Applying for LIHEAP

- Planning: 11
- Not Planning: 5
- Did not Know: 4

KEEPING CURRENT IMPACTS

Program Impacts Research Goals

Bill Credits
and Arrearage
Reduction
Credits
Received

Affordability
Impacts

Bill Payment
Impacts

Energy
Assistance
Received

Collections
Impacts

Program Impacts

Treatment & Comparison

Treatment Group

- Keeping Current Participants
- Enrolled between January 2017 & April 2018

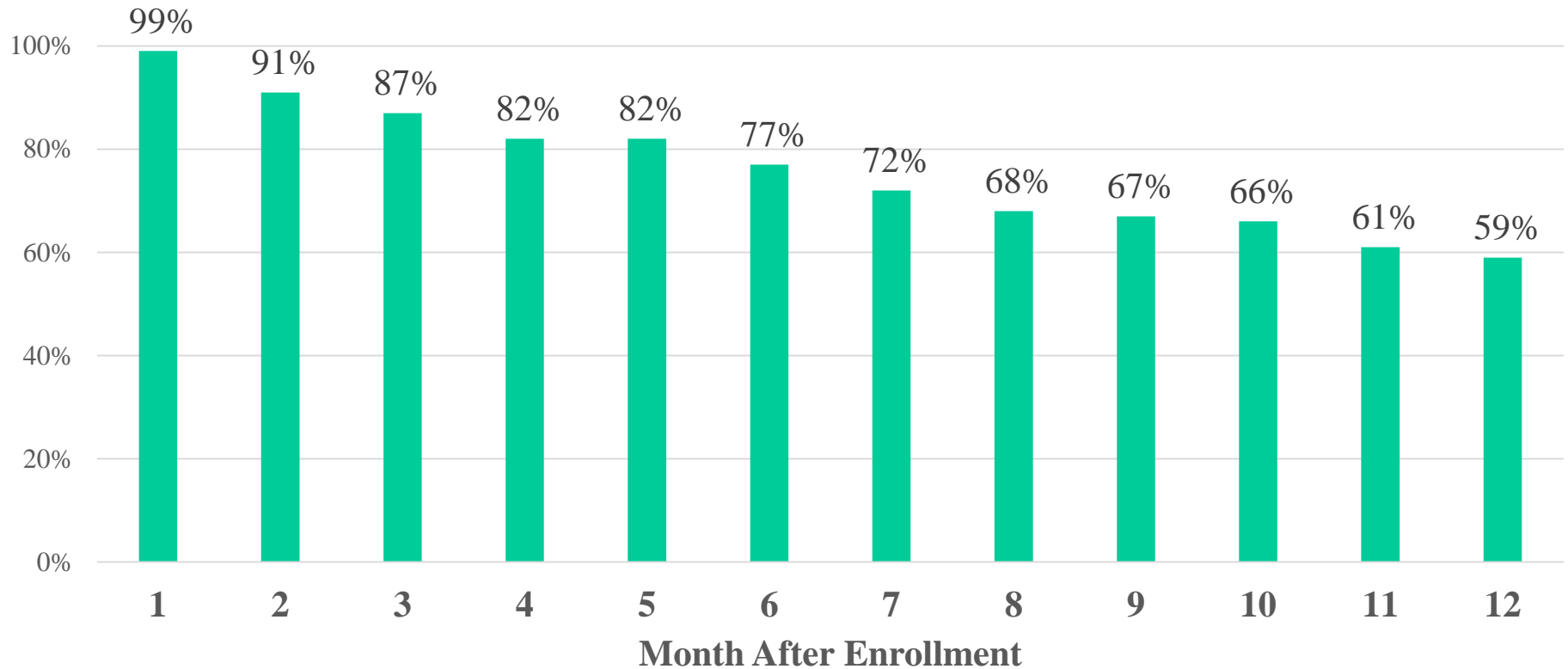
Comparison Groups

- Later participants
 - Enrolled between May 2018 & December 2018
 - No KC benefits in the 2 years prior
- Nonparticipants
 - LIHEAP recipients

Program Impacts

Bill Credits

Percent Received Monthly Bill Credits



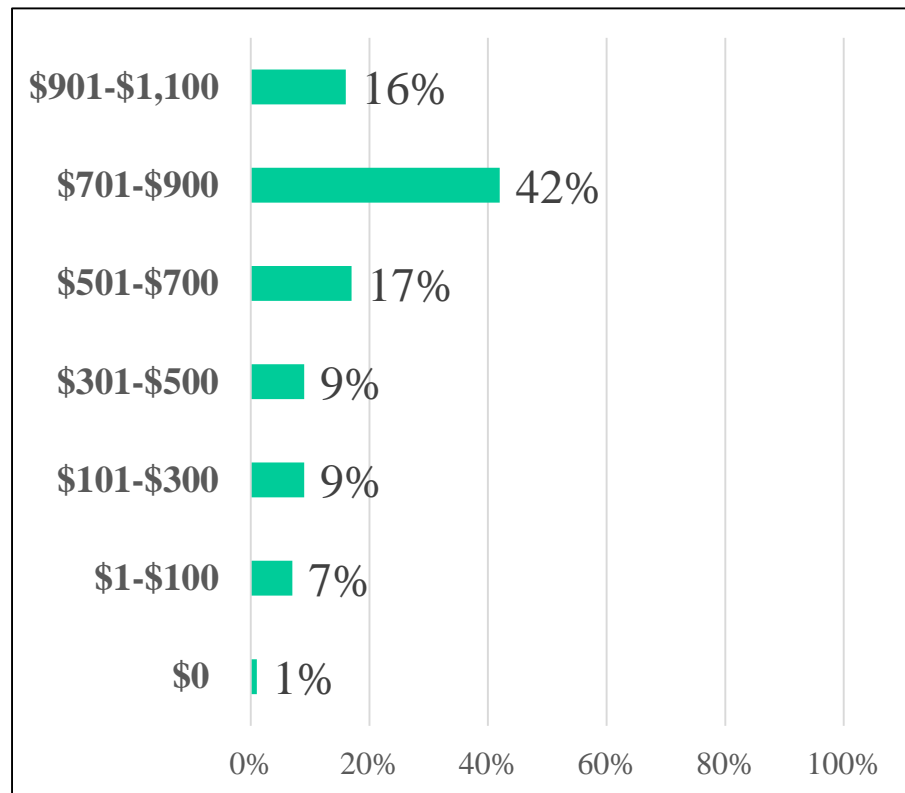
Higher percentage than in the previous evaluations. Only 29% received in 12th month of 2013 evaluation and 46% in 12th month of 2016 evaluation. May be due to the increase in the credit.

Program Impacts

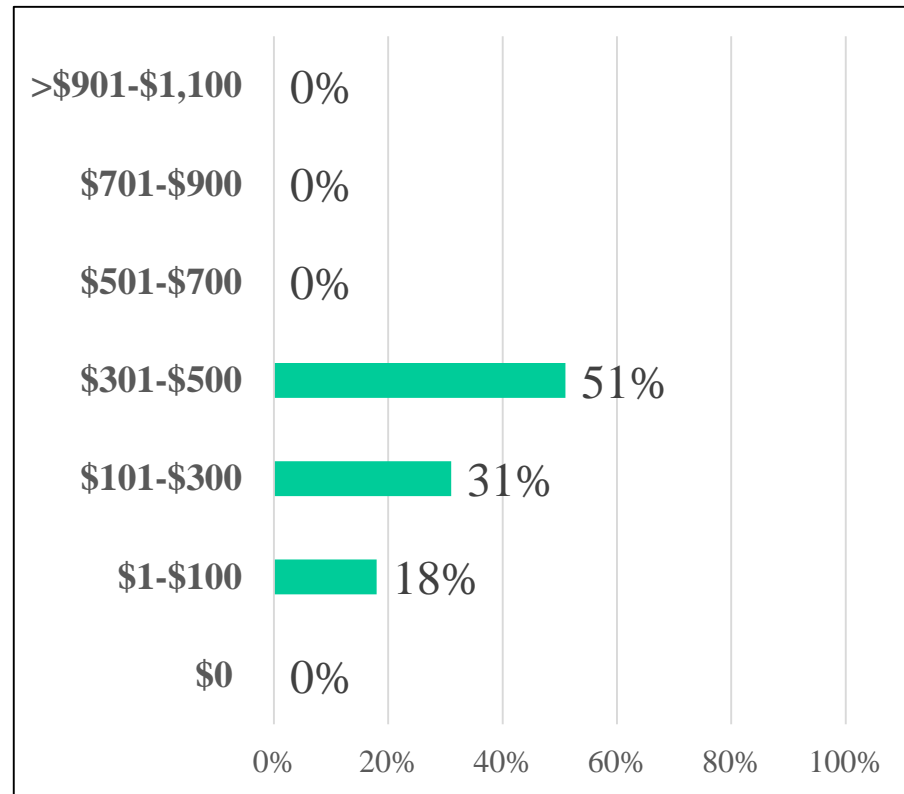
Bill Credits

Total Bill Credits Received

Electric Heating



Alternative Heating

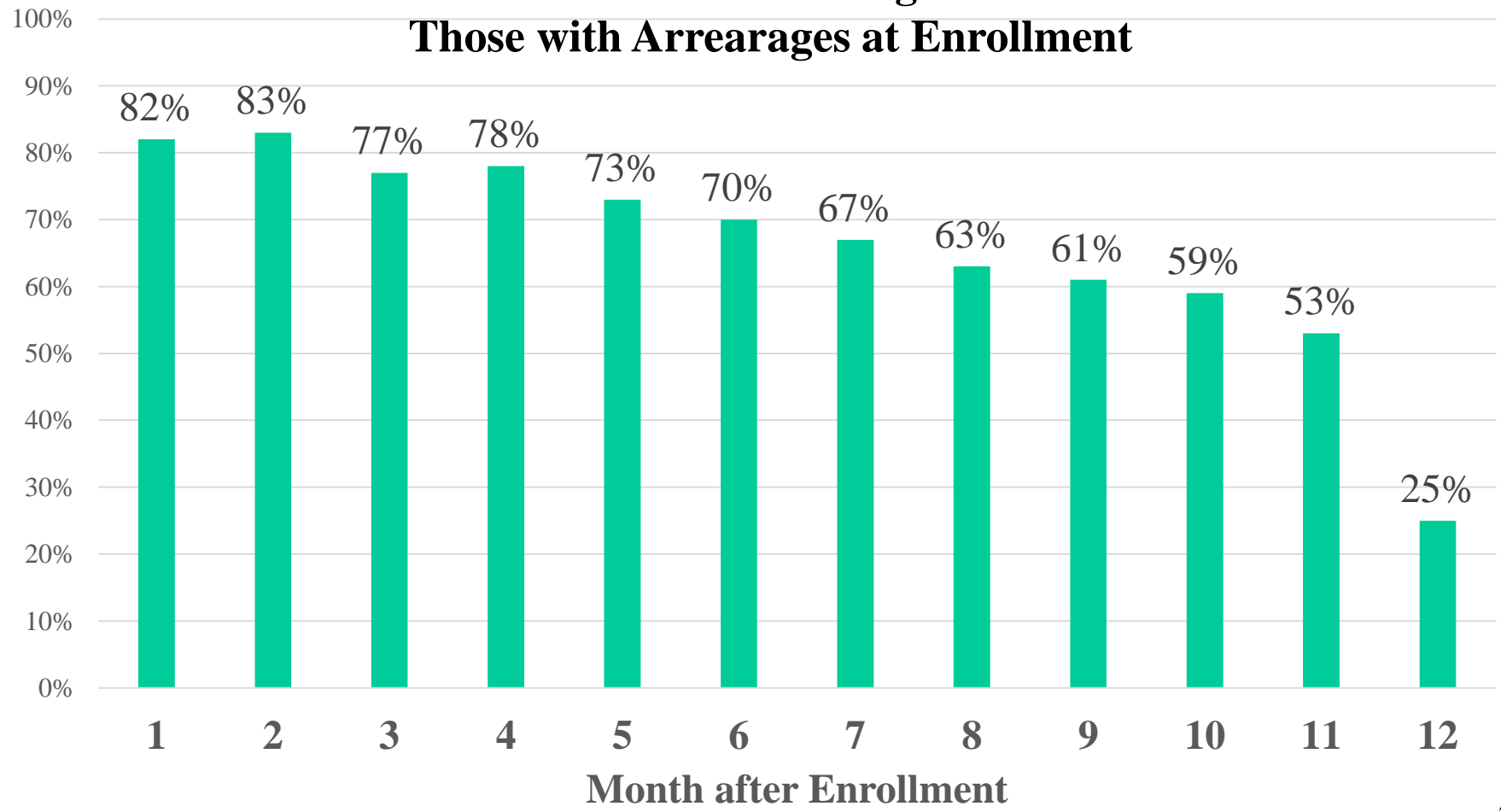


Keeping Current credits were higher than in the previous evaluations due to greater program benefits and improved payment compliance by participants.

Program Impacts

Arrearage Reduction

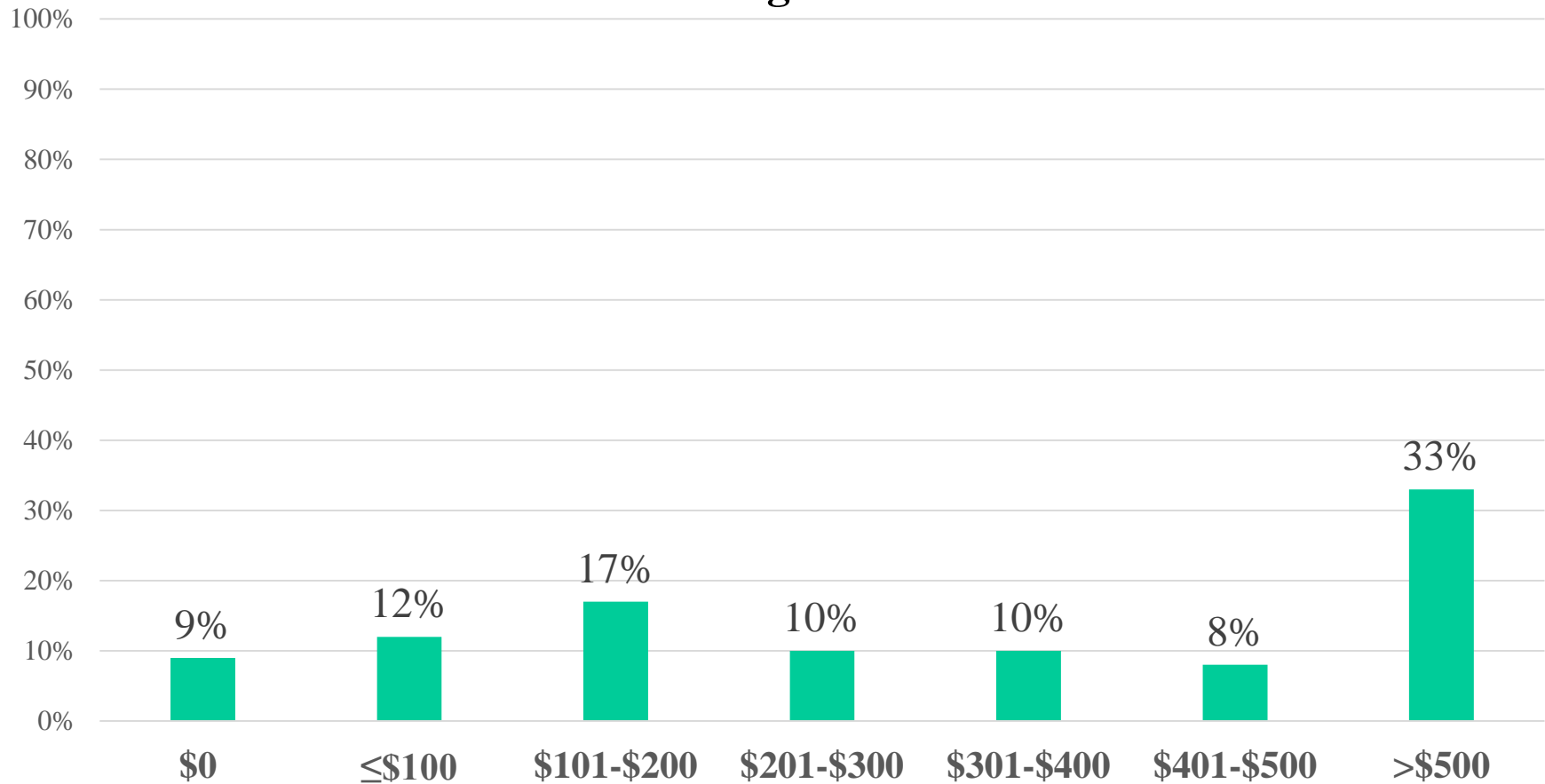
**Percent Received Arrearage Reduction
Those with Arrearages at Enrollment**



Program Impacts

Arrearage Reduction

Amount of Arrearage Reduction Received

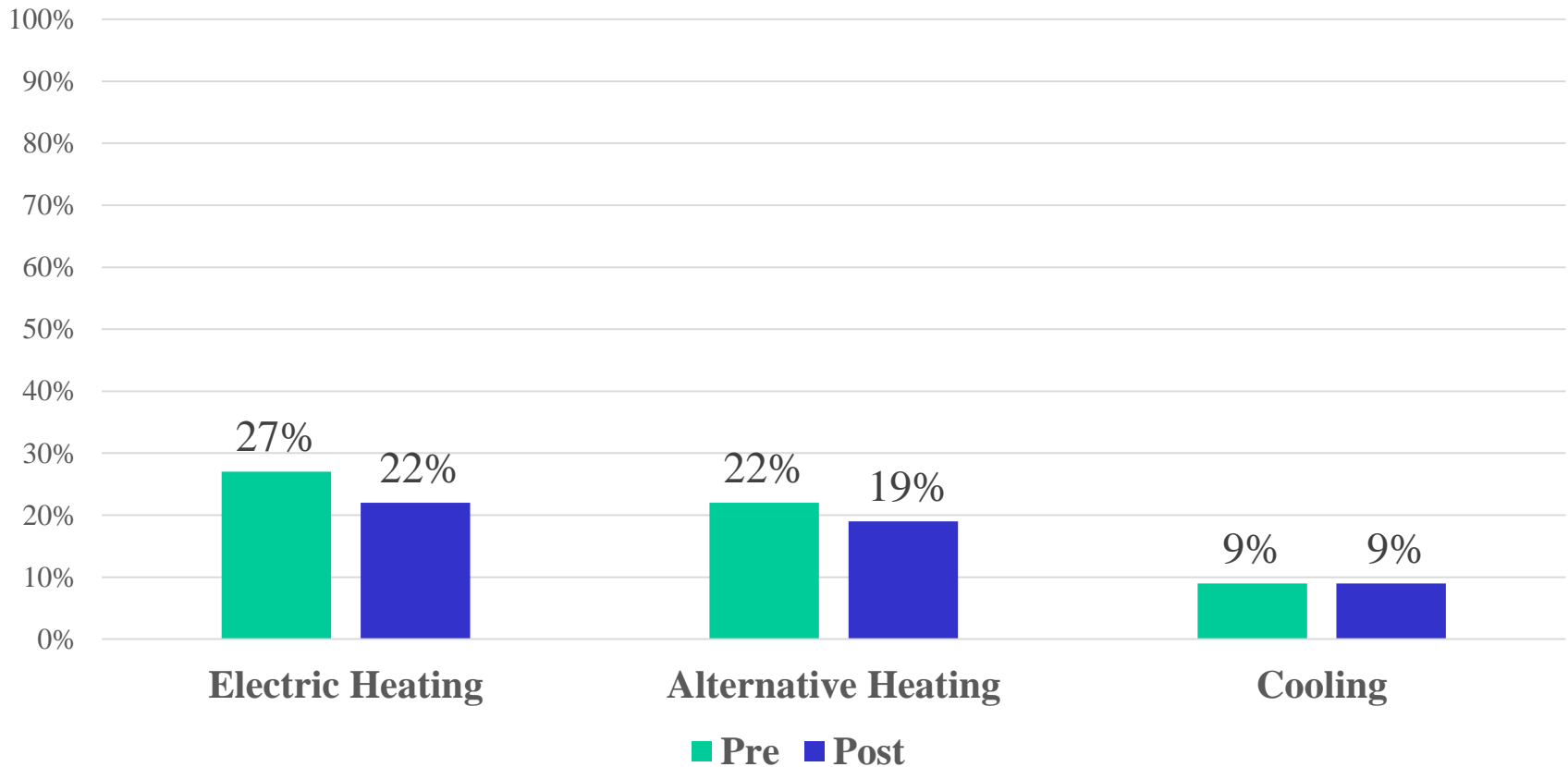


Participants with Arrearage at Enrollment

Program Impacts

Energy Burden

Participant Energy Burden



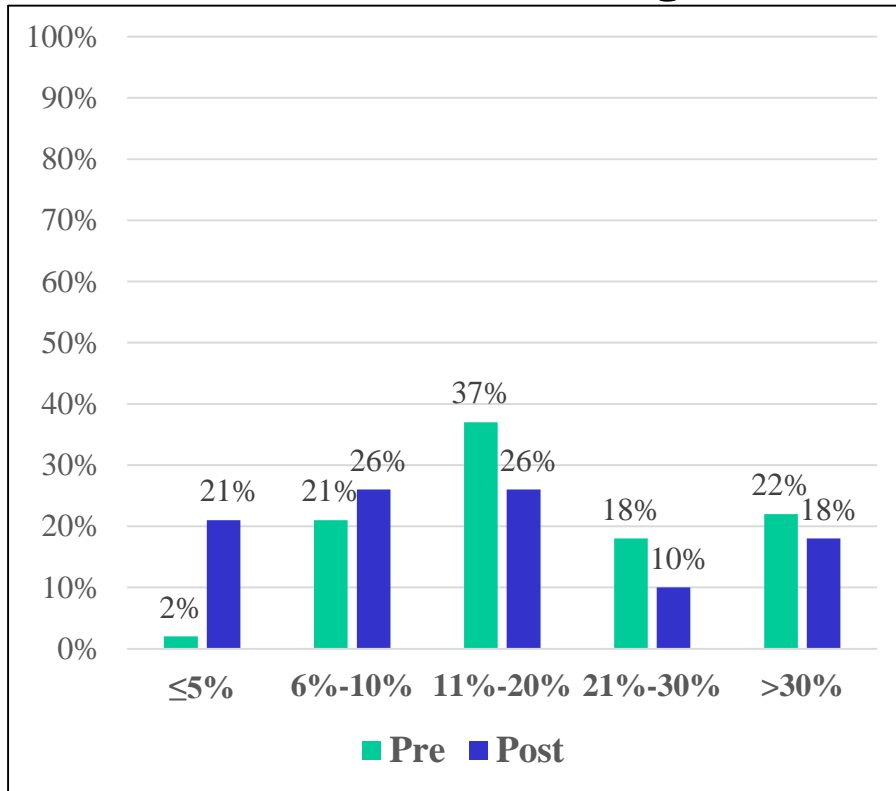
The energy burden for Alternative Heat participants declined from 23% in the 2016 Evaluation due to an increase in the Alternative Heating Credit as of April 2017.

Program Impacts

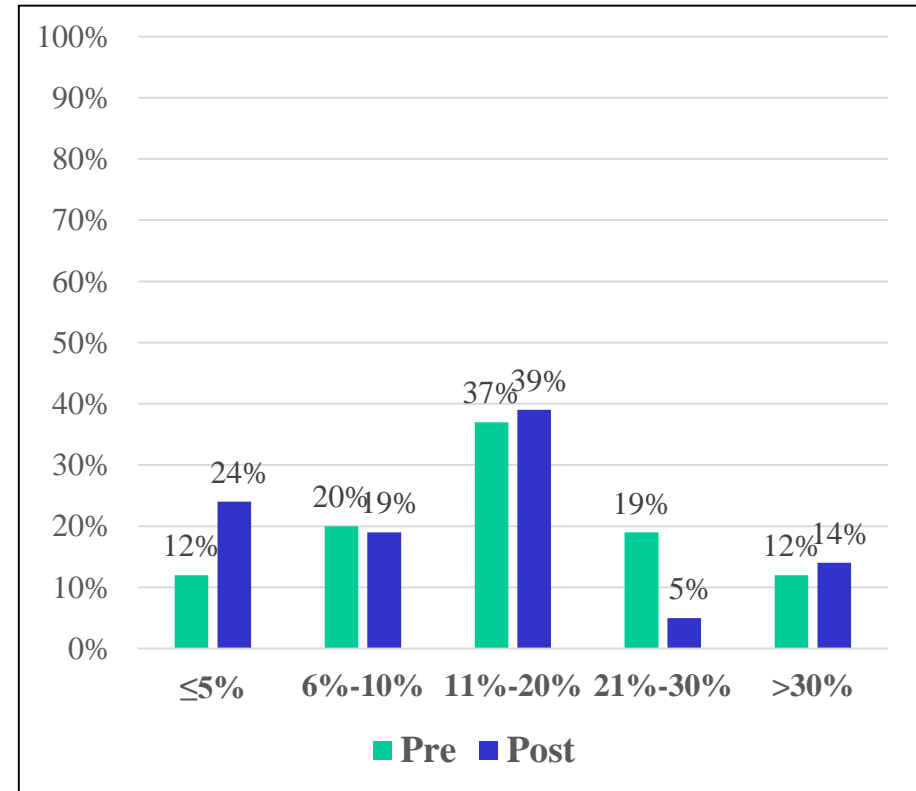
Energy Burden

Participant Energy Burden Distribution

Electric Heating



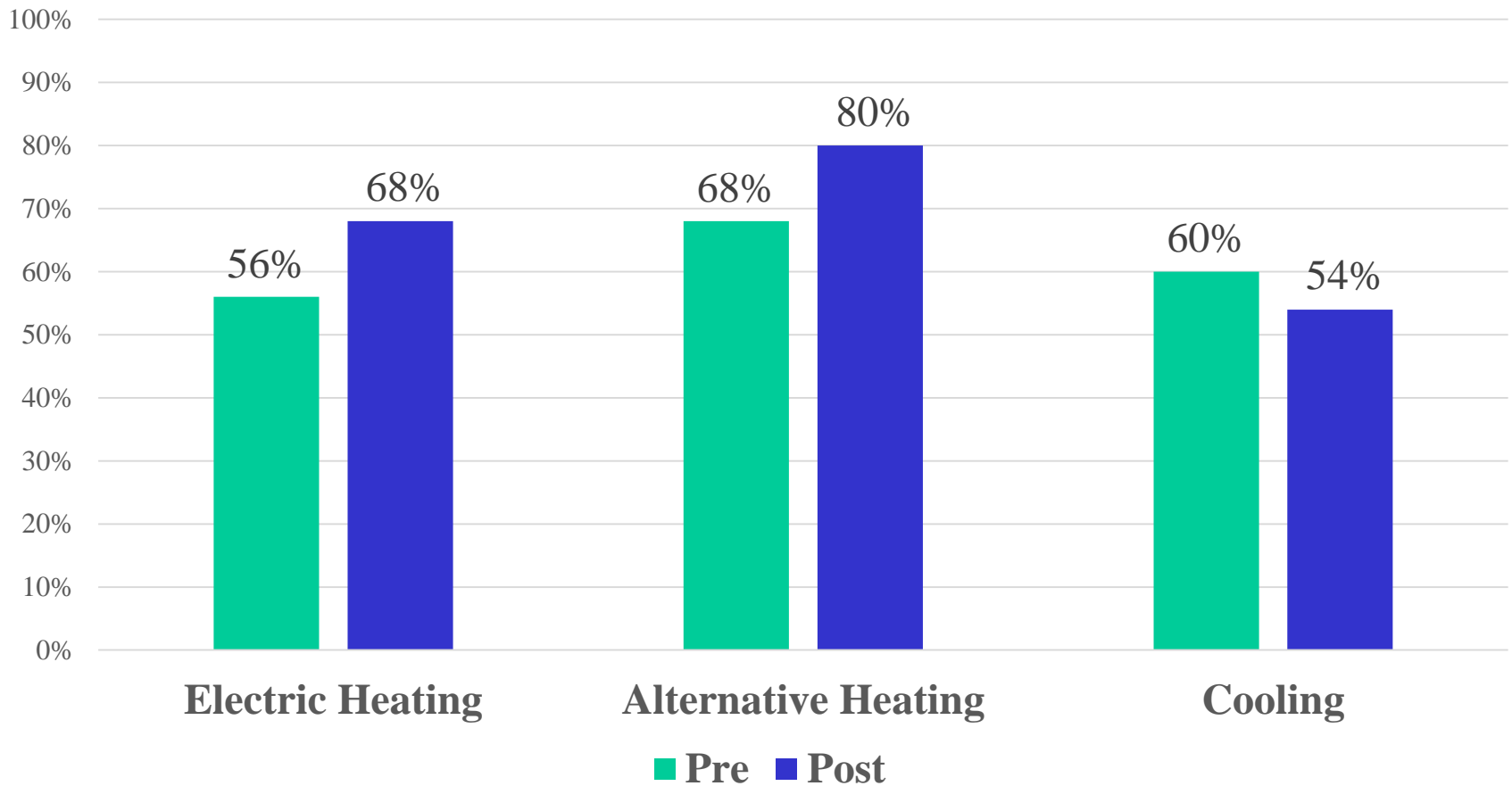
Alternative Heating



Program Impacts

Bill Payment

Bill Coverage Rate $\geq 90\%$

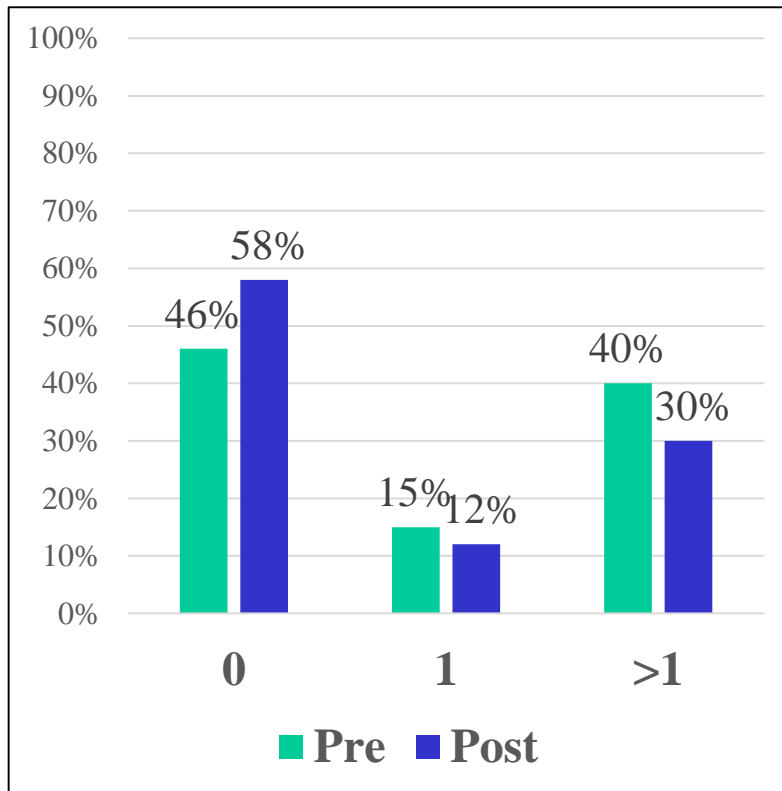


Program Impacts

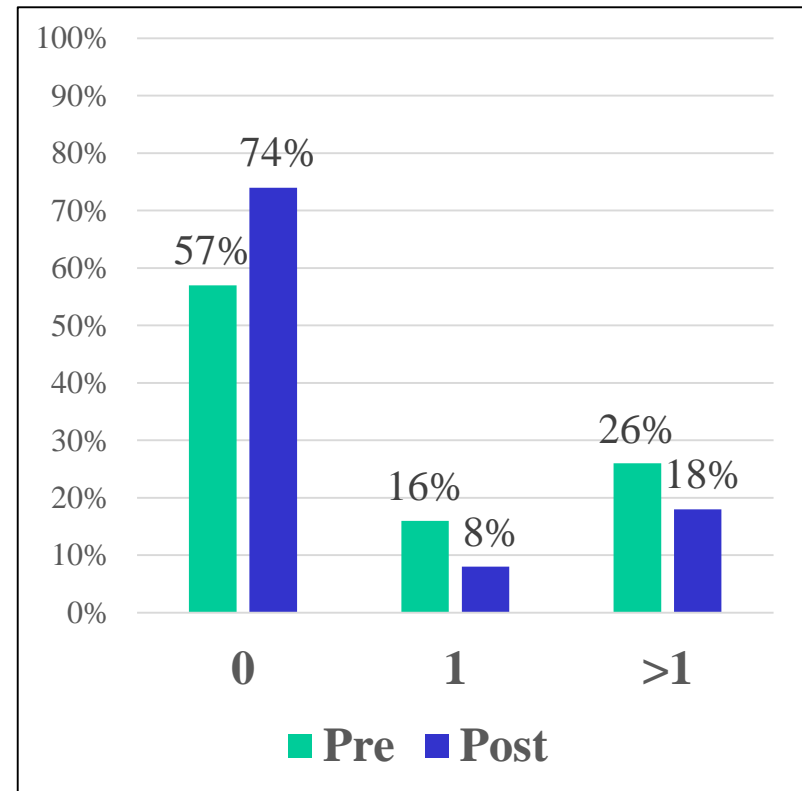
Bill Payment

Number of Missed Payments

Electric Heat



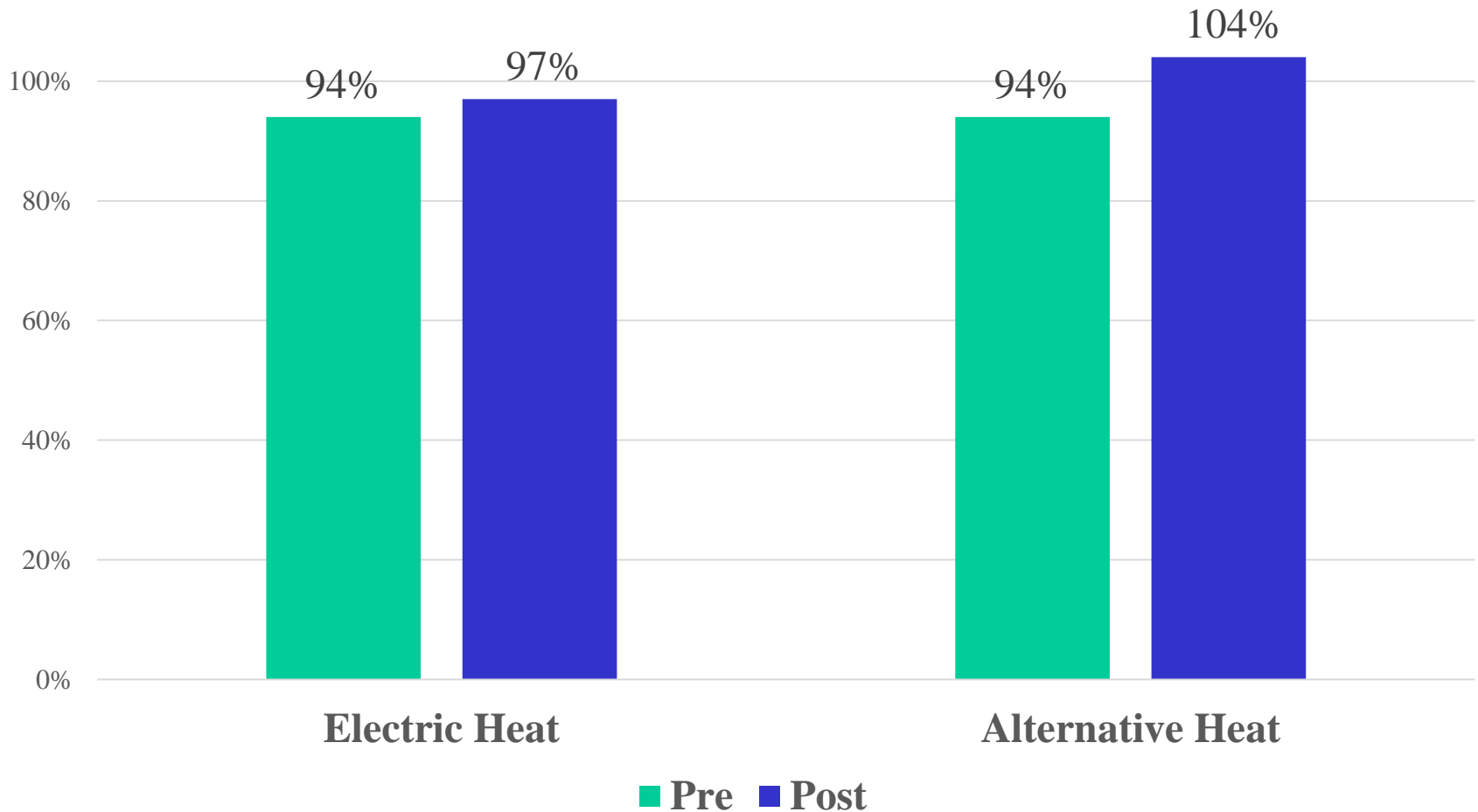
Alternative Heat



Program Impacts

Bill Payment

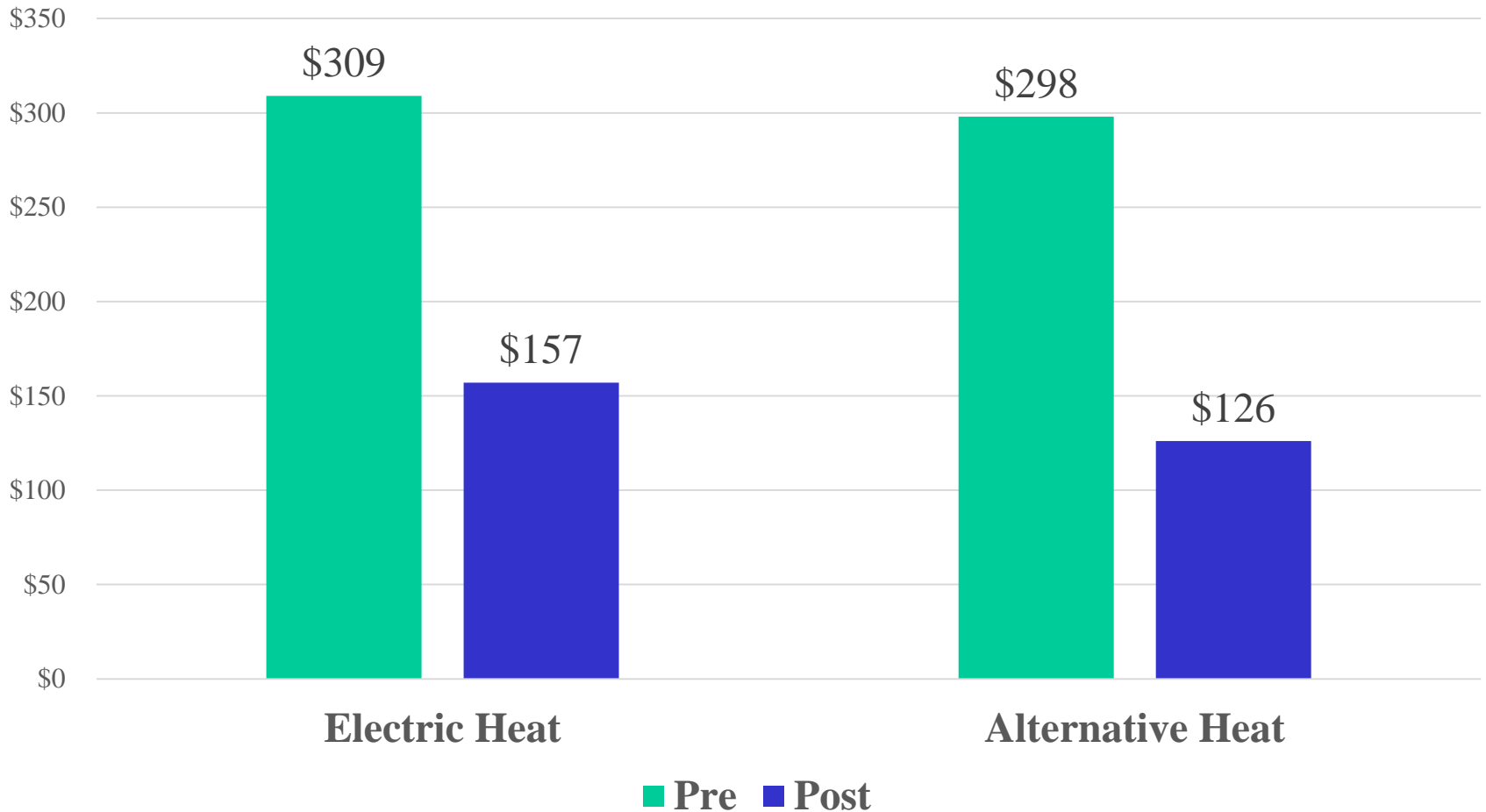
Total Bill Coverage Rate



Program Impacts

Ending Balance

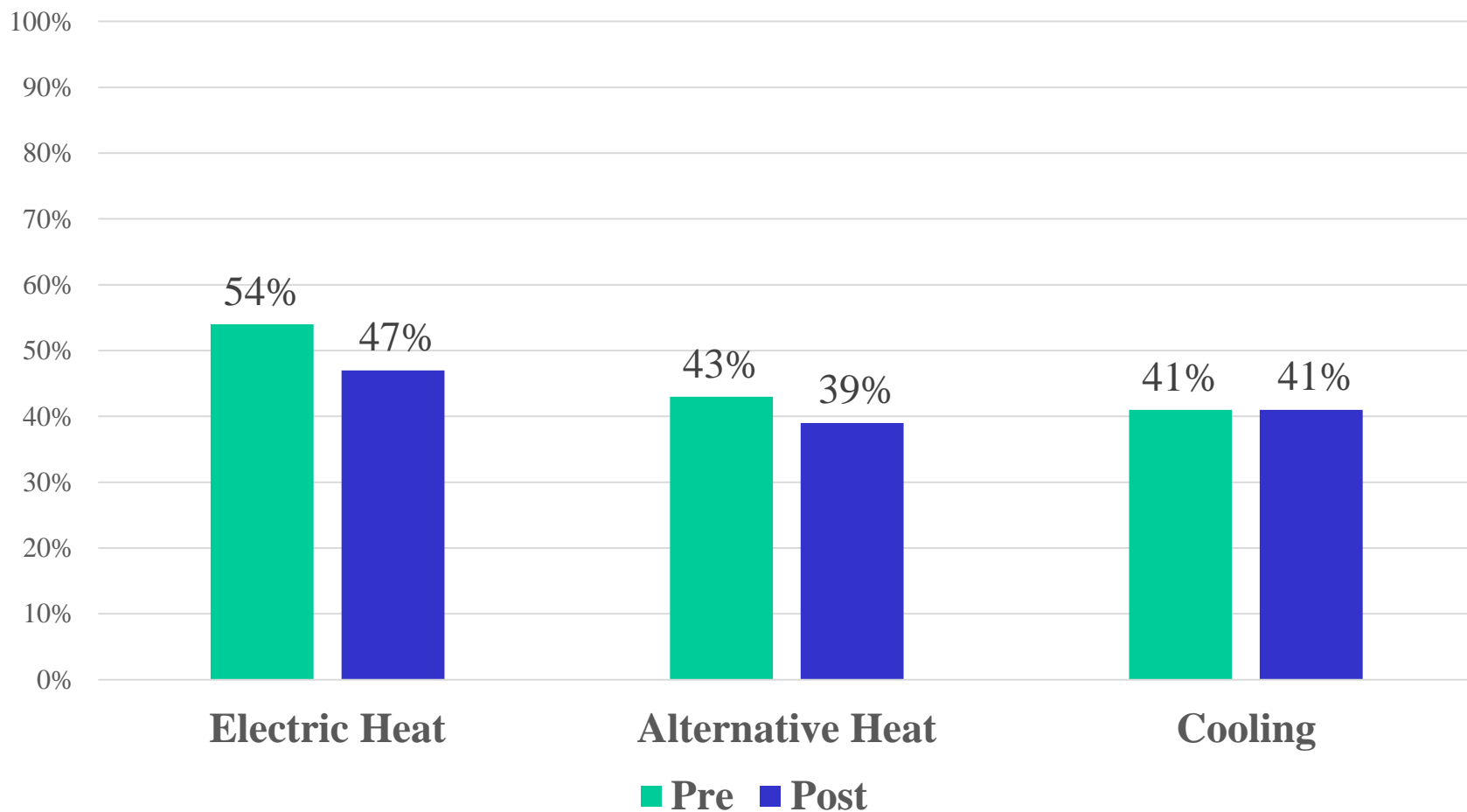
Balance at End of Period



Program Impacts

LIHEAP Receipt

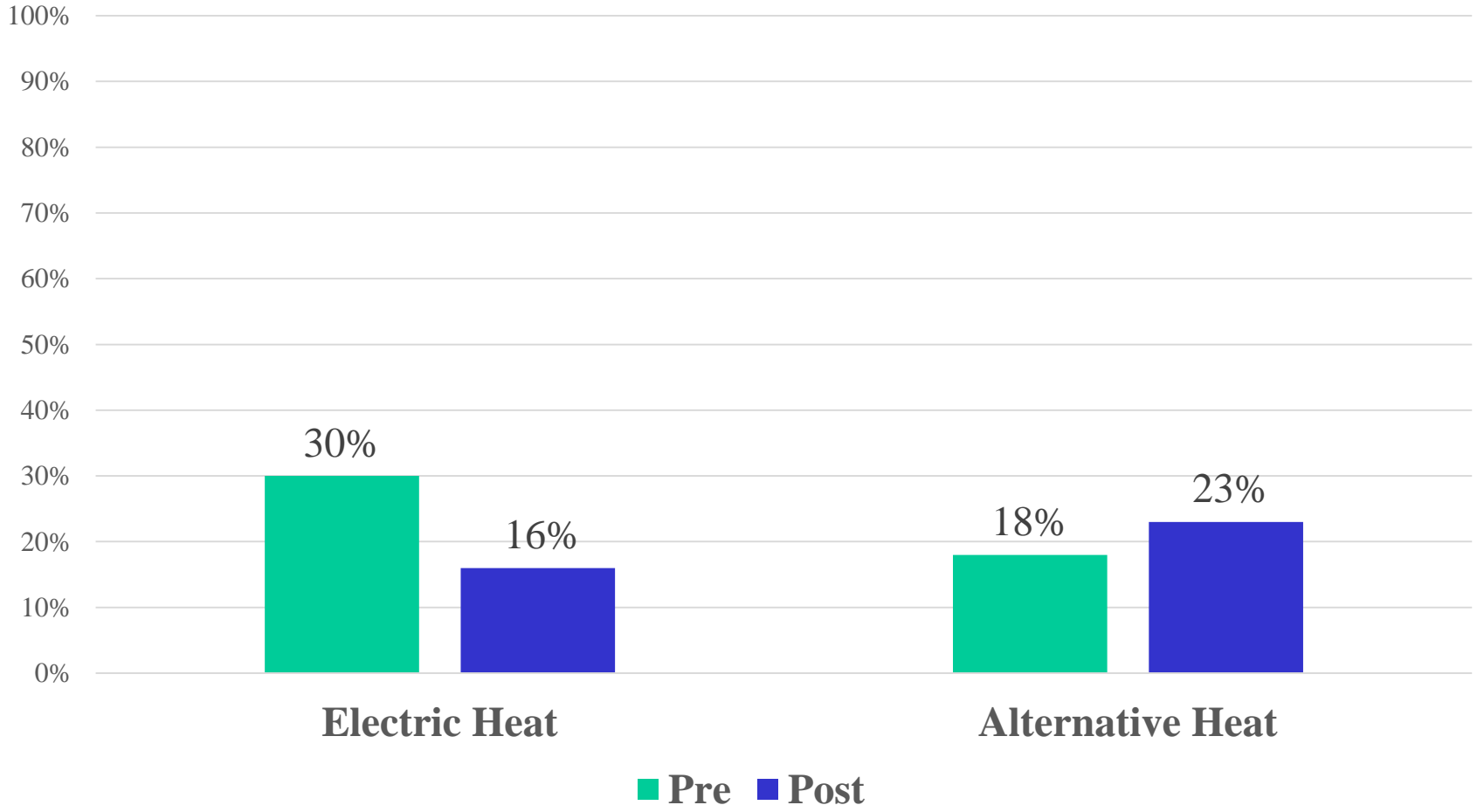
Percent Received LIHEAP



Program Impacts

Service Termination

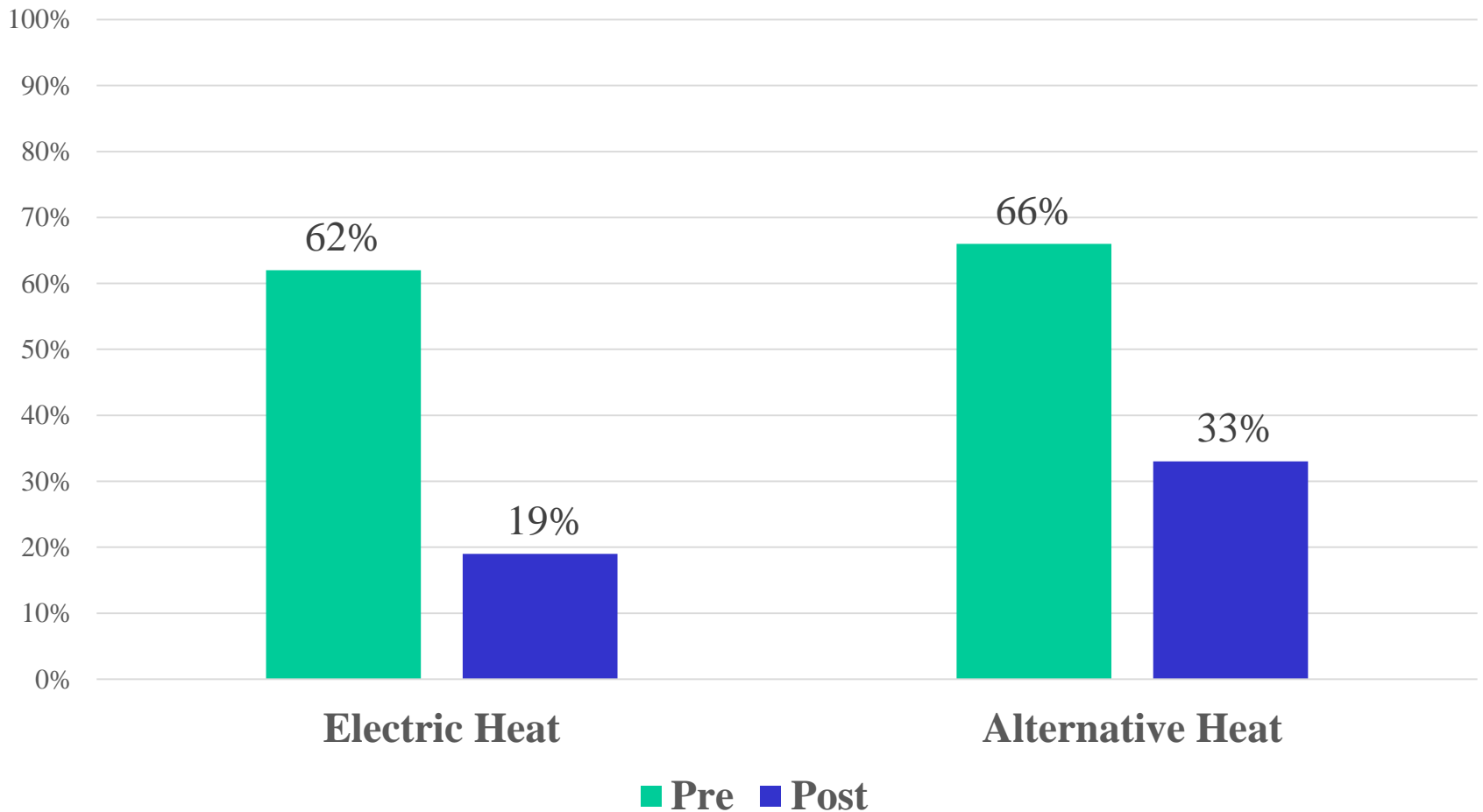
Percent with Service Termination



Program Impacts

Payment Arrangements

Percent with Payment Arrangements



Program Impacts Summary

Bill Credits

- Electric Heating: \$642
- Alternative Heating: \$285
- Cooling: \$75

Arrearage Reduction

- 82% with arrearages received forgiveness
- \$455 mean forgiveness

Affordability

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

Program Impacts Summary

Bill Payment

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

Assistance

- Reduced LIHEAP Receipt

Collections

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

FINDINGS AND RECOMMENDATIONS

Findings & Recommendations

Program Design

Vulnerable Households Served

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

Participants had significant bill payment problems

- Many enter with high arrearages.

Alternative heat had smaller improvement than electric heat

- *Agencies should refer these customers for weatherization based on usage.*
- *Ameren should consider higher monthly credits for alternative heat customers.*

Findings & Recommendations

Implementation

Majority of enrollments were completed by only a few agencies

- *Ameren should provide additional follow-up with local agencies to determine what additional support is needed to enroll customers.*
- *Agencies who continue to be inactive participants should be removed from the program.*

The percent who received credits declined over the year after enrollment

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

Reduction in LIHEAP receipt

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

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

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

Findings & Recommendations

Impacts

**Improved
affordability,
but still high
energy
burdens**

**Improved
payment
regularity and
bill coverage
rates**

**Reduced
LIHEAP
receipt**

**Reduced
collections
actions and
service
terminations**

Findings & Recommendations

Alternative Program Models

