



**PPL Electric Utilities
Universal Service Programs
Final Evaluation Report**

October 2014

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Executive Summary

PPL Electric Utilities (PPL) implemented Universal Service Programs to help low-income customers maintain electric service and protect customers' health and safety. The programs include OnTrack which provides reduced payments and arrearage forgiveness¹, WRAP which provides energy efficiency and energy education services, CARES which provides outreach and referral services, and Operation HELP which provides emergency assistance. This report presents the results from an evaluation of these programs.

Introduction

The goals of PPL's Universal Service Programs are to:

1. Protect consumers' health and safety by helping low-income customers maintain affordable utility service.
2. Provide affordable utility service by making payment assistance available to low-income customers.
3. Help low-income customers conserve energy and reduce residential utility bills.
4. Operate in a cost-effective and efficient manner.

The objectives of the Evaluation of PPL's Universal Service Programs are to:

1. Determine if the programs meet the goals of universal service.
2. Develop standard questions so that utilities evaluate the same measures.
3. Comply with Commission orders that direct BCS to collaborate with the EDCs and Non-Generating Distribution Companies in developing guidelines for evaluation.
4. Determine if there are adequate linkages between the programs for helping customers to achieve success.

The following evaluation activities were conducted.

1. *Evaluation planning and background research*
2. *Needs assessment*
3. *Program database analysis*
4. *PPL manager and staff interviews*

¹The generic term for bill payment assistance programs offered by utilities in Pennsylvania is the Customer Assistance Program (CAP). PPL calls their CAP the OnTrack Program.

5. *CBO and contractor interviews*
6. *Customer surveys*
7. *Billing data retrieval and analysis*

OnTrack Program

PPL's OnTrack program provides payment-troubled low-income households with reduced payment amounts and debt forgiveness. The program was first piloted by PPL in 1993 in response to a Public Utility Commission (PUC) Policy Statement that developed guidelines for Customer Assistance Programs. PPL expanded OnTrack in 1999 as part of a 1998 Settlement Agreement, and in 2004 as part of base rate case proceedings. Participation and costs continued to grow at a fast rate reaching average monthly participation of 35,000 customers in 2013.

OnTrack Administration

PPL's OnTrack program is managed by their program manager, their Customer Program Directors and a network of ten agencies strategically located throughout their service territory. The CPDs are responsible for overseeing the OnTrack agencies that work in their regions, including day-to-day interaction with the agencies. The agencies are responsible for working with the customers in program enrollment, follow-up, recertification, removal, and graduation. The agencies also provide customers with referrals to other programs and services offered in the community (which may or may not be energy-related).

OnTrack Eligibility and Benefits

Customers must meet the following requirements to enroll in OnTrack.

- Household income must be at or below 150% of poverty.
- The customer must be payment-troubled, defined as defaulted on one or more payment agreements in the past 12-month period. The customer is required to have an overdue balance to be enrolled initially in OnTrack, but is not required to have an overdue balance to be recertified or remain in OnTrack.
- The household must have a source of income. If the income source is donations from a family member, this must be documented in a letter that is notarized.

The benefits of OnTrack participation are as follows.

- A reduced electric payment, based on the household's ability to pay.
- Protection from service termination.
- Arrearage forgiveness, over a period of time.
- Referrals to other community programs and services.

Payment Plans

PPL designed payment selection guidelines to allow agencies flexibility to choose a payment level to best meet the customer's needs. The four payment options are structured as follows.

- *Minimum Payment:* This payment is equal to the estimated monthly budget amount minus the maximum monthly CAP credit (\$180/month for electric heat and \$71/month for non-electric heat) plus \$60 annual arrearage co-payment divided by 12 months.
- *Percent of Bill Payment:* This payment is the estimated annual bill times the percent of bill amount plus \$60 annual arrearage co-payment divided by 12 months. The percent of bill ranges from 50 to 80 percent, based on the household poverty level.
- *Percent of Income Payment:* This payment is the household's annual gross income times the percent of income based on poverty level plus \$60 annual arrearage co-payment divided by 12 months. The percent of income payment ranges from three to six percent for non-heating customers and from seven to 11 percent for electric heating customers.
- *Annualized Average Payment* – This payment is the amount that the OnTrack applicant paid to PPL over the past 12 months excluding LIHEAP. It includes crisis and hardship funds. The \$60 annual arrearage copayment divided by 12 months is added to this, if applicable.

In addition to those four calculated amounts, there is an agency selected payment amount option.²

Control of CAP Credits

CAP credits are limited to \$2,160 for heating customers and \$850 for non-heating customers. Customers receive warning letters when they reach 50 percent and 80 percent of these limits, and they are removed from OnTrack when they reach or exceed the benefit levels prior to their one-year anniversary. The removal letter is referred to internally by PPL as the 100 percent warning letter.

OnTrack Recertification and Graduation

Customers are required to recertify for OnTrack every year. However, if they receive LIHEAP or SSI, they are permitted to recertify every other year. These customers are automatically re-certified by PPL's CSS system for another year at the same monthly payment.

OnTrack Statistics

PPL develops several reports that allow for analysis of their program enrollment, retention, and participation. The numbers are snapshots taken at the end of the month. Enrollment could be higher or lower on any given day of the month, but PPL's systems are set up to take this snapshot for reporting purposes.

Table ES-1 displays the number of customers who were referred, who newly enrolled, who were recertified, and the number of active participants. The table shows that at the end of 2013, there were over 37,000 active participants.

²PPL's 2014-2016 proposed plan filed with the PUC has three payment plan options – the Percent of Bill, Minimum Payment, and the Agency Selected options.

Table ES-1
OnTrack Referrals, Enrollments, Recertifications, and Participants

Year	Referred	New Enrollments	Recertified	Active Participants
2010	108,285	19,760	7,269	32,446
2011	120,987	20,321	7,857	34,308
2012	124,245	17,934	9,637	31,657
2013	180,543	22,043	10,302	37,204

Table ES-2 displays OnTrack expenditures. The table shows over \$36.4 million for CAP credits, \$16.5 million for arrearage forgiveness, and \$2.3 million for administration in 2013. Total expenditures in 2013 were over \$55 million.

Table ES-2
OnTrack Program Expenditures

Year	Revenue Shortfall	Arrearage Forgiveness	Administration	Total Expenditures	Percent of Budget
2010	\$34,199,730	\$10,340,863	\$2,114,798	\$46,655,391	117%
2011	\$36,405,855	\$14,881,769	\$1,860,420	\$53,148,043	106%
2012	\$27,957,550	\$16,906,808	\$2,241,857	\$47,106,215	79%
2013	\$36,408,445	\$16,473,194	\$2,341,380	\$55,223,018	102%

OnTrack Customer Feedback

Key findings from the OnTrack survey are summarized below.

- Demographics
 - Vulnerabilities – While 57 percent of current participants reported there was a disabled individual in their household, 39 percent of past participants and 44 percent of nonparticipants reported there was a disabled individual in their household. Twenty-seven percent of current participants, 26 percent of past participants, and 16 percent of nonparticipants reported that someone in the household had been unemployed and looking for work in the past year.
 - Education – Fifty-nine percent of current participants, 45 percent of past participants, and 60 percent of nonparticipants reported that high school or lower was the highest education level in the home.
- Reasons for Participation
 - Information Source – Most OnTrack current and past participants learned about the program through a PPL customer service representative, an agency, or a personal contact.
 - Enrollment and Recertification Difficulty – Current and past participants were most likely to report that it was very easy or somewhat easy to enroll and recertify for OnTrack.

- OnTrack Benefits
 - OnTrack Benefits – When unprompted, the benefits most commonly reported by current and past participants were lower energy bills, reduced arrearages, and a constant monthly payment.
 - Awareness of Benefit Limit – Seventy-eight percent of current participants and 49 percent of past participants said they were aware of OnTrack’s maximum benefit limit. Forty-nine percent of current participants and 21 percent of past participants said they had changed their usage because of the limit.
 - Impact of Arrearage Forgiveness – Most current OnTrack participants who provided an estimate of OnTrack’s monthly arrearage forgiveness stated that this forgiveness made them more likely to pay their electric bill. However, most respondents did not know how much they received in arrearage forgiveness.

- Bill Payment Problems
 - Bill Payment Difficulty – OnTrack current and past participants were much less likely to say it was very difficult to pay their monthly electric bill while in the OnTrack program than before they enrolled.
 - Impact on Electric Usage – When asked about how their electric usage had changed when they participated in OnTrack, 41 percent of current participants said it was lower, 40 percent said it was the same, and 11 percent said it was higher.
 - Other Bill Payment Difficulty – OnTrack current and past participants were less likely to say that they had to delay or skip paying other bills while in OnTrack than before participating in the program.
 - Importance of OnTrack – Ninety-seven percent of current participants and 94 percent of past participants stated that OnTrack assistance had been very important in helping them to meet their needs.

- Alternate Suppliers
 - Use of Suppliers – Twenty-one percent of current participants, 34 percent of past participants, and 50 percent of nonparticipants reported that they had signed up with an Alternate Supplier.
 - Supplier Prices – While 69 percent of current and past participants, and 72 percent of nonparticipants, stated that their Alternate Supplier offered a lower price, 16 percent of current participants, 17 percent of past participants, and 9 percent of nonparticipants stated that the supplier had a higher price than PPL.

- OnTrack Satisfaction and Recommendations
 - OnTrack Satisfaction – Ninety-five percent of current participants and 88 percent of past participants said they were very satisfied with OnTrack.
 - OnTrack Recommendations – The most common recommendations were to make the OnTrack application process easier and more accessible, and to provide better communication between PPL and customers.

Operation HELP Program

Operation HELP, founded in 1983, is a hardship fund that is supported by PPL Electric Utilities, its employees, retirees, and its customers. Operation HELP provides grants to low-income customers who have overdue balances and cannot pay their energy bills. Operation HELP is a first come first serve program. Grants are disbursed to administering agencies on a quarterly basis and are available year round or as long as funds are available.

The objectives of Operation HELP are as follows.

- Provide energy-related financial assistance to qualified low-income families who are having difficulty paying their energy bills.
- Offer energy-related financial assistance to low-income households that are ineligible for LIHEAP.
- Coordinate and expand the activities of CBOs that provide energy-related assistance.

Operation HELP Administration

PPL and 15 administering agencies (CBOs) have responsibilities with respect to the Operation HELP program. Almost all of the CBOs have been involved with the program since its inception in 1983. The CBOs use approximately 33 caseworkers at 32 sites.

Operation HELP Eligibility Criteria

Customers with limited income and other hardships are eligible for assistance. The eligibility criteria are as follows.

- Annual income at or below 200 percent of the Federal Poverty Level.
- Customers should have a minimum overdue balance of \$150 to qualify for an Operation HELP grant on their electric bill. The \$150 minimum overdue does not apply to Operation HELP grants for other heating sources.
- The primary heating fuel has been exhausted or the termination of service for electricity or gas is about to take place.
- Customer can receive assistance once in a calendar year.
- Operation HELP cannot be used for security deposits, reconnection fees, or charges for insufficient funds.
- For an OnTrack customer to receive Operation HELP, it would have to be approved by a CPD or by the program manager.

Operation HELP Benefits

Operation HELP provides services throughout the year. The benefits include the following.

- Direct financial assistance for overdue bills. The assistance can be used for any type of home energy bill – electric, gas, coal, oil, etc.
- The Operation HELP grant is the amount needed to maintain service, up to \$500. The customer can also receive up to \$250 in matching credits, and the total can reach \$750.
- A payment toward the PPL bill through Operation HELP is eligible to receive matching energy credits on a 2:1 basis. For example, if the payment from the administering

organization is \$100, PPL matches it with another \$50 from company funds, if requested.

- The Matching Credits can bring the customer to a positive balance on the bill, but the grant part cannot be more than what the customers are behind.
- Protection against shutoffs. If PPL has issued a service termination or has already cut an applicant's service and the grant is equal to the amount quoted to the customer to maintain or reconnect service, there is a contact number for agencies to call.
- Referrals to other programs and services.

Operation HELP Statistics

Table ES-3 displays statistics from PPL's Operation HELP database for a representative sample of Operation HELP participants with detailed customer information available. The table shows that Operation HELP grants averaged \$320 for these recipients in 2013.

**Table ES-3
Operation HELP Assistance by Year
Program Analysis Sample**

Year		Analysis Sample	Help Grants	Matching Credits	Total Assistance
2011	Total Assistance	4,024	\$1,239,989	\$263,070	\$1,503,059
	Average Assistance		\$308	\$65	\$374
2012	Total Assistance	3,597	\$994,296	\$241,495	\$1,235,792
	Average Assistance		\$276	\$67	\$344
2013	Total Assistance	3,259	\$1,044,197	\$230,712	\$1,274,910
	Average Assistance		\$320	\$71	\$391

Operation HELP Customer Feedback

Key findings from the Operation HELP survey are summarized below.

- Demographics
 - Vulnerabilities – Most customers who received an Operation HELP Grant, 89 percent, had some type of vulnerable household member, including a young child, an elderly member, or someone with a medical condition or who had been unemployed in the past year.
 - Income Source – Operation HELP grantees were most likely to receive employment income, followed by retirement, or disability payments.

- Operation HELP Awareness
 - Grant Receipt – While 87 percent reported that they had only received assistance from Operation HELP once, 12 percent indicated that they received assistance two or three times.
 - Information Source – Most respondents learned about the program through a utility customer service representative, an agency, or a personal contact.
 - Need for Assistance – Respondents were most likely to say they applied for the grant because of their high heating bills. Other common causes reported were unemployment, limited income, or a pending service shut off.
- Grant Application and Agency Interaction
 - Application Difficulty – Respondents were most likely to report that it was very easy or somewhat easy to apply for Operation HELP. Only nine percent said it was somewhat difficult and three percent said it was very difficult to apply.
 - Agency Visit – Sixty-seven percent of respondents reported that they visited the agency to apply for the grant. Most respondents said it was very or somewhat easy to get to the agency’s office. Only five percent said it was somewhat difficult and one percent said it was very difficult to get to the agency’s office.
- Operation HELP Assistance
 - Type of Energy Assisted – Eighty percent of respondents reported they received assistance with their electric bill.
 - Importance of Assistance – When asked how important the assistance they received from Operation HELP had been in helping them to meet their needs, 99 percent said the assistance had been very important.
 - Satisfaction – Ninety-eight percent of respondents said they were very or somewhat satisfied with the assistance they received from Operation HELP, and 94 percent said that they were very or somewhat satisfied with the agency where they applied for assistance.
- Alternate Suppliers
 - Use of Suppliers – Thirty-six percent of respondents reported that they had signed up with an Alternate Supplier.
 - Supplier Prices – While 57 percent stated that the supplier offered a lower price, 24 percent stated that the supplier had a higher price than PPL.
 - Supplier Satisfaction – Forty-one percent of respondents stated that they were somewhat or very dissatisfied with the Alternate Supplier.
- Awareness and Interest in other Programs
 - WRAP Awareness – While 55 percent of Operation HELP grantees stated that they were aware of WRAP, 21 percent stated that they had participated in the program. Sixty-eight percent stated they would be very or somewhat interested in participating.

- OnTrack Awareness – While 82 percent stated that they were aware of OnTrack, 55 percent stated that they had participated in the program, and 98 percent stated that they would be very or somewhat interested in participating if they were eligible.
- LIHEAP Awareness – While 90 percent of respondents stated that they were aware of LIHEAP, 44 percent stated that they had received benefits from the program.

CARES Program

CARES is a referral service for customers with temporary hardship such as illness, injury, loss of employment, or high medical bills. This program serves customers who generally meet their payment obligations, but then face a hardship that requires some assistance.

The primary objectives of CARES are as follows.

- Help customers experiencing temporary hardships to manage their overdue electric bills by providing them with information and resources.
- Make tailored referrals to PPL Electric and/or community assistance programs.
- Maintain and/or establish partnerships with community-based organizations to ensure maximum and timely assistance for CARES customers.
- Act as an internal advocate for payment troubled customers.

CARES Eligibility and Benefits

Residential customers, regardless of income level, who face a temporary hardship that could result in the loss of electric service, are eligible for CARES.

The benefits of CARES include the following.

- Protection against shutoff of electric service.
- Referrals to other programs and services.
- CARES credits to help pay electric bills for customers who have run out of other options.

CARES Statistics

Table ES-4 displays statistics from PPL's CARES database for a representative sample of CARES participants with detailed customer data available. The table shows that these customers received an average of \$298 in credits in 2013 and that 25 percent received credits over \$350.

Table ES-4
CARES Credits
Program Analysis Sample

Year	Analysis Sample	Total Credits Applied	Credits per Customer in Dollars			
			Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	164	\$45,330	\$276	\$200	\$300	\$350
2012	215	\$54,393	\$253	\$187	\$242	\$300
2013	257	\$76,674	\$298	\$230	\$300	\$350
Total	636	\$176,396	\$277	\$200	\$272	\$349

WRAP Program

PPL Electric Utilities (PPL) implemented the Winter Relief Assistance Program (WRAP) in 1985 to help reduce electric bills and improve home comfort for low-income customers. The objectives of WRAP are to reduce energy usage and bills of low-income customers and to increase low-income customers' ability to pay their electric bills, resulting in reduced arrearages. The program also aims to improve health, safety, and comfort for low-income occupants; create and maintain partnerships with community based organizations and contractors; and make referrals to other low-income assistance programs.

WRAP Administration

WRAP is managed through PPL's Customer Services Department. The Customer Relations Specialist is responsible for managing the overall program and for regulatory reporting to the PUC. There are five Customer Programs Directors (CPDs) who oversee the implementation of WRAP, as well as the other Universal Service Programs, in their geographical areas.

PPL uses contractors to install weatherization measures and conduct audits, inspections, and energy education sessions. Contractors often use sub-contractors for specialized work including electrical, plumbing, and heating equipment repair.

WRAP Eligibility

Customers must meet the following requirements to be eligible for WRAP.

- The household income is at or below 200 percent of the Federal Poverty Guidelines.
- The primary customer is at least 18 years old.
- The customer's home is individually metered.
- The customer's home is a primary home.
- The home has not received WRAP in the past seven years.
- The customer has lived in the home for at least nine months.

Renters can receive WRAP services, but the landlord is required to provide written consent before the customer is approved for the program.

WRAP Job Types

There are three types of WRAP services that customers may receive.

1. *Baseload*: Customers with no electric heat will receive this type of service. Measures include CFLs, refrigerator replacement, air conditioner replacement, dryer venting, waterbed replacement, heating filter changing or cleaning, water heater set-back, and other measures that meet the PUC payback criteria.
2. *Low Cost*: In addition to the baseload measures, customers with electric hot water are eligible for water heater replacement, Gravity Film Exchange (GFX), repairs of plumbing leaks, water pipe insulation, and showerheads/aerators. Contractors can replace a washing machine with PPL approval.
3. *Full Cost*: Customers are eligible for full cost WRAP if the home has installed electric heat and the customer uses installed electric heat as the main heating source. The additional measures for full cost customers include blower-door guided air sealing, insulation, heating repair/retrofit/replacement, cooling system repair and replacement, duct insulation and repair, caulking and weather stripping, and thermostat replacement.

WRAP Energy Education

The goals of energy education are to empower customers to make good energy choices, to involve the customer in the process, and to help the customer understand the electric bill. All WRAP participants receive at least one on-site energy education visit. Additional energy education is offered to customers with greater opportunities for usage reduction.

WRAP Statistics

Table ES-5 shows that total WRAP expenditures were over \$8 million in 2012, with \$6.475 million spent on measures.

**Table ES-5
WRAP Expenditures**

	2010	2011	2012
Administration	\$837,224	\$859,853	\$951,487
Field Support	\$404,603	\$223,645	\$214,265
Inspections	\$109,613	\$119,877	\$113,521
No Measures Installed Costs	\$26,353	\$28,187	\$33,399
Pilots/Inter-Utility Coordination	\$500,000	\$0.00	\$238,900
Measures	\$5,962,245	\$6,557,897	\$6,475,657
Total	\$7,840,038	\$7,789,441	\$8,027,229

Table ES-6 shows that there were 3,248 WRAP participants in 2013. About 40 percent received baseload and full cost services, and about 20 percent received low cost services.

**Table ES-6
WRAP Participants**

Job Type	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Baseload	1,455	43%	1,177	39%	1,269	39%
Low Cost	532	16%	536	18%	639	20%
Full Cost	1,372	41%	1,339	44%	1,340	41%
Total	3,359	100%	3,052	100%	3,248	100%

WRAP Performance

PPL's annual internal WRAP evaluation for the PUC estimated savings of 8.1 percent for baseload jobs, 8.6 percent for low cost jobs, and 9.7 percent for full cost jobs in 2012. These savings have improved over the past two years.

**Table ES-7
PPL Estimated WRAP Savings**

	WRAP Savings					
	2010		2011		2012	
	kWh	%	kWh	%	kWh	%
Baseload	560	4.9%	913	8.9%	936	8.1%
Low Cost	764	6.0%	921	7.1%	1,170	8.6%
Full Cost	958	4.5%	1,347	6.7%	1,822	9.7%

WRAP Customer Feedback

Key findings from the WRAP survey are summarized below.

- Household Demographics
 - Vulnerabilities – Most customers who received WRAP services, 95 percent, had some type of vulnerable household member, including a child, an elderly member or someone with a medical condition or who had been unemployed in the past year.
 - Education – The majority of WRAP recipient households hold a high school degree or less.
 - Income Source – WRAP recipient households were most likely to receive Social Security or Retirement income. They were also very likely to receive Food Stamps or live in public housing. Only 31 percent received income from employment.
- Reasons for Participation
 - Information Source – Most respondents learned about the program through a bill insert or other mailing, a utility customer service representative or a personal contact.

- Reason for Participation – The majority, 66 percent, of all respondents participated in WRAP because they wanted to reduce their monthly electric bills.
- Actions Taken to Save Electricity
 - Provider Education – Respondents were very likely to report that the provider included energy education in the WRAP visit.
 - Energy Savings Actions – When asked about whether they made several specific reductions in electric use, 62 percent stated that they reduced their lighting use, 47 percent stated they reduced their heating use, 46 percent stated they reduced their air conditioning use, and 42 percent stated they reduced their hot water use. This was similar to the results from the 2005 PPL WRAP evaluation and to other utility evaluation results.
- Program Measures
 - Satisfaction with Weatherization – Ninety-five percent stated that they were very or somewhat satisfied with the air sealing and insulation work and 87 percent stated that they were very or somewhat satisfied with the condition in which their home was left after the work was completed.
 - WRAP Impact – While 56 percent of Full Cost participants stated that the winter temperature of their home had improved after receiving program services, 28 percent said the summer temperature of their home had improved.
- Understanding, Impact and Usage
 - Most Important Benefit – WRAP respondents were most likely to state that the most important benefit of the program was the energy education or the reduced electric bill.
 - Difficulty Paying PPL Bill – While 60 percent of Baseload participants stated that it was very or somewhat difficult to pay the monthly PPL bill, 77 percent of Full Cost participants stated that it was very or somewhat difficult.
 - WRAP Importance – 69 percent of Baseload respondents and 89 percent of Full Cost respondents stated that WRAP had been very or somewhat important in helping them to meet their needs.
- Satisfaction
 - Providers – 97 percent of respondents reported that the contractor was very or somewhat knowledgeable.
 - Program – 92 percent were very or somewhat satisfied with their energy education, and 88 percent were very or somewhat satisfied with the WRAP program as a whole.

Program Impact

This section of the report provides an analysis of the impacts of the PPL Universal Service Programs. OnTrack participants received credits that resulted in increased affordability,

more regular payments, greater bill coverage rates, and reduced collections actions and costs. Use of Alternate Suppliers appears to lead to higher bills and increased OnTrack credits for program participants. However an analysis of usage data would be needed to confirm this finding.

Operation HELP and CARES participants were able to receive greater assistance in the year following program participation, leading to better bill payment outcomes. WRAP full cost program participants had reduced bills and higher coverage rates following program participation.

OnTrack

- OnTrack Participation
 - Full Year Participants – While 32 percent of All 2012 OnTrack participants were in OnTrack for all of 2012, 47 percent of the Treatment Group were in OnTrack for a full year following their 2012 enrollment.
 - All OnTrack Credits – While 18 percent of All 2012 OnTrack participants received an OnTrack credit each month that they received a bill, 34 percent of the Treatment Group received an OnTrack credit with each bill in the year following their 2012 OnTrack enrollment.
 - Removed for Maximum Credit – Five percent of All 2012 Participants and 11 percent of the Treatment Group were cancelled and reached the maximum credit.
- OnTrack Discounts
 - Percent Discount Received – Across all types of payment plans, non-electric heating accounts received an average discount of 35 percent and electric heating accounts received an average discount of 40 percent. Minimum Payment plan customers received the greatest discount, at 43 percent for non-heating and 57 percent for heating customers. Percent of Bill customers received the lowest discount, at 29 to 30 percent.
 - Discount by Full Year Participation – While full year electric heating participants received an average discount of 46 percent, non-electric participants received an average discount of 39 percent. Those electric heating customers who received all OnTrack credits received an average discount of 52 percent and the non-electric who received all OnTrack credits received an average discount of 45 percent.
 - Discount by Poverty Level – The analysis showed that customers in the lowest poverty level group received the greatest discount. While non-electric heating customers with household income below 50 percent of the poverty level received an average discount of 43 percent, electric heating customers in this poverty group received an average discount of 50 percent.

- Affordability Impacts
 - Impact on Energy Burden – Non-heating Treatment Group customers received an average OnTrack credit of \$600 which reduced their mean energy burden from 13 percent to nine percent. Electric heating Treatment Group customers received an average discount of \$935 which reduced their mean energy burden from 17 percent to ten percent.
 - PUC Targeted Burden – The Pennsylvania Public Utility Commission (PUC) has specified targeted energy burden levels for customers who participate in Customer Assistance Programs (CAP). The targeted burden ranges from five to seven percent of income for electric non-heating customers and from 13 to 17 percent of income for electric heating customers.

However, the PUC also has specified cost control measures that may prevent customers who reach maximum discount levels or who have minimum payment levels to reach these affordability targets. OnTrack participants who received an OnTrack credit with each bill were still likely to have an energy burden that exceeded the PUC target if they had income at or below 50 percent of the poverty level. While 84 percent of non-electric heating customers with income at or below 50 percent of the poverty level had an energy burden that exceeded the PUC target, 42 percent of electric heating customers with income at or below 50 percent of the poverty level had an energy burden that exceeded the PUC target.

- Target Burden by Payment Plan Type – Customers in the lowest poverty level group with percent of income plan payments were less likely to have an energy burden above the PUC target level than those with other types of payment plans.
- Payment Impacts
 - Cash Payments – Electric non-heating OnTrack participants increased the number of cash payments made from an average of 7.7 in the year prior to OnTrack participation to 9.2 in the year following OnTrack enrollment. This represented an increase of 1.4 payments compared to the nonparticipant comparison group. Electric heating participants had similar results.
 - Total Payments and Credits – OnTrack electric non-heating and electric heating participants increased their total payments and credits in the year following enrollment as the decline in cash payments and other credits was smaller than the amount of OnTrack credits received.
 - Total Coverage Rate – The total coverage rate increased for OnTrack participants from 83 percent in the year prior to OnTrack enrollment to 91 percent in the year following enrollment. The nonparticipant comparison group had a reduction in their coverage rate, so the net change was an increase in the total coverage rate of 16 percentage points. Electric heating participants had a similar result.

- Arrearage Forgiveness – Most of the Treatment Group had arrearages and 96 percent received forgiveness averaging \$507 in the year following enrollment. Customers in the Treatment Group who participated in OnTrack for the full year received an average of 9.8 arrearage forgiveness payments and customers in the Treatment Group who received all OnTrack credits received an average of 10.3 arrearage forgiveness credits during the year.
- Collections Impacts – The Treatment Group experienced a reduction in the number of collections actions in the year following enrollment and a reduction in collections cost averaging approximately \$17 per participant for the year.
- Alternate Suppliers
 - Use of Alternate Suppliers – While 62 percent of the electric non-heating and 61 percent of the electric heating Treatment Group had an Alternate Supplier, 42 percent of the electric non-heating Nonparticipant Comparison Group and 39 percent of the electric heating Nonparticipant Comparison Group had an Alternate Supplier.
 - Charges by Alternate Suppliers – OnTrack electric non-heating participants with Alternate Suppliers had a bill that was almost \$100 higher than those who did not have Alternate Suppliers in the year prior to enrollment and a bill that was more than \$150 higher than those who did not have Alternate Suppliers in the year following OnTrack enrollment. Differences for electric heating customers were even larger. However, the Nonparticipant Comparison Group customers who had an Alternate Supplier had bills that were somewhat lower than the customers in this group who did not select an Alternate Supplier. This suggests that OnTrack participants need additional education on Alternate Suppliers and the billing rates that they can expect from these suppliers.
 - OnTrack Credit with Alternate Suppliers – OnTrack electric non-heating participants with Alternate Suppliers received OnTrack credits that were approximately \$100 greater and heating participants received credits that were \$160 greater than those who did not, showing that a large part of the increase in costs due to the Alternate Suppliers are born by PPL ratepayers.

Operation HELP

- Payment Impact – The total of OnTrack credits and other assistance credits received by Operation HELP grantees increased by more than the decline in cash payments in the year following the grant, leading to an increase in total payments and the total coverage rate.

CARES

- Payment Impact – While cash payments declined in the year following CARES participation compared to the year prior to CARES participation, total credits were unchanged and CARES participants had a small increase in the total coverage rate as compared to the comparison group of nonparticipants.

WRAP

- Baseload Participants – These WRAP participants did not have statistically significant changes in their bills as compared to the Nonparticipant Comparison Group. However, the Baseload WRAP participants did have a small relative increase in assistance and total coverage rates.
- Low Cost Participants – These WRAP participants had similar results to those for the Baseload Participants. While net changes in bills were not seen, Low Cost Participants had small increases in assistance and total coverage rates.
- Full Cost Participants – These WRAP participants did have a decline in their charges of \$78 as compared to the Nonparticipant Comparison Group. They also had a small increase in their total coverage rate.

OnTrack Findings and Recommendations

Findings with respect to OnTrack are as follows.

1. OnTrack has positive impacts for participants. Following OnTrack enrollment, customers increased the number of cash payments made, bill coverage rates improved, energy burden declined, and customers had reduced collections actions and costs. The OnTrack participant survey showed that customers felt their bill was much less difficult to pay, they were much less likely to have problems meeting their other needs, and almost all participants reported that OnTrack had been very important in helping them to meet their needs.
2. The OnTrack participant survey showed that most customers are aware of the OnTrack credit limit and it has impacted usage for many customers. Most of the 41 percent of customers who stated that they reduced their usage while participating in OnTrack said it was because of their attempts to conserve energy.
3. For the most part, caseworkers reported positive feedback from the customers regarding the application process and all caseworkers interviewed reported that the customers were grateful and relieved to have the OnTrack program available.
4. Customer comments also indicated low levels of difficulty with application and recertification and high satisfaction with the program.
5. Many improvements have been made to OnTrack since the last Universal Service Program Evaluation.
 - Auto defaults – In the previous USP evaluation, agency caseworkers reported that it was very time consuming to re-enroll customers in OnTrack when they were removed and then made up missed payments. PPL has now automated this process,

reduced the burden on agency caseworkers, and reduced OnTrack administrative costs.

- Alerts – Agency caseworkers previously noted that there were too many program updates and that such updates should be reduced and consolidated. PPL has reduced the number of alerts and now posts communications on their Share Point site.
- Brochure – PPL previously sent many documents to customers following OnTrack enrollment. PPL has consolidated this information into an OnTrack brochure that more concisely addresses all of the OnTrack information.
- LIHEAP – The previous evaluation found that 39 percent of OnTrack electric heating customers received LIHEAP in the year prior to OnTrack enrollment and 23 percent in the year following enrollment. The current evaluation found that 39 percent received LIHEAP in both the year prior to enrollment and the year following enrollment. PPL has expanded outreach for LIHEAP and it appears to have had a positive impact for OnTrack participants.
- Enrollment – PPL initiated a seasonal process in 2013 where customers who have received LIHEAP can enroll in OnTrack over the phone during the LIHEAP season without providing income verification. This improves program access and reduces administrative costs.
- Payment Troubled Definition – PPL’s 2014 USP plan that was recently approved in September 2014 no longer requires customers to have defaulted on a payment agreement in the past 12 months. Customers are now only required to have been on a payment plan in the previous 12 months. This change reduced barriers to OnTrack enrollment.

OnTrack recommendations are made with respect to program design, outreach and enrollment, and customer bills.

OnTrack Design

1. Structure payments so customers who maintain usage should not exceed the maximum credit under average weather conditions.

PPL should consider a redesign of the program so that no OnTrack payment plans fall below the minimum payment which is equal to the budget bill minus the maximum monthly OnTrack credit. This design would prevent customers who do not increase their usage from exceeding the OnTrack credit prior to their one year anniversary. PPL would need to work with their IT group to implement this as part of the payment plan offerings.

Another option would be for PPL to adjust the customer's payment at the halfway point if it appeared that the customer would be exceeding the credit. The system could automatically change the payment amount and send a letter to the customer.

2. Review the Percent of Bill agreement and the resulting energy burden.

With the 2014 USP Plan, PPL is moving to increased use of the Percent of Bill payment plan. This plan facilitates customers automatically being held responsible for increases in bills that result from higher Alternate Supplier costs. This is a positive change for the program, but PPL will need to educate customers on how higher costs will now increase their payment responsibility in OnTrack. Additionally, this evaluation found that customers in the Percent of Bill plan had a lower percent discount than the other plans and were more likely to have an energy burden above the PUC targeted level than most of the other plan types. Therefore, PPL should re-evaluate the percent discount and consider whether lower poverty level customers can receive a greater discount off the bill while still not exceeding the maximum OnTrack credit.

3. Revise the payment troubled definition for elderly customers so they are not required to have a payment arrangement to enroll in OnTrack.

Both the 2008 evaluation and the current evaluation found that elderly households are less likely to participate in the OnTrack program. In the customer survey, 47 percent of nonparticipants reported that they received retirement income, but only 26 percent of current participants and 11 percent of past participants reported that they received retirement benefits. PPL would be able to increase the program's reach to elderly customers if they removed this requirement. This could help elderly customers who sometimes pay their electricity bills at the expense of their health and safety.

Outreach and Enrollment

1. Contact customers to re-enroll on their one year anniversary if they have been removed for exceeding the maximum credit.

Customers are removed from OnTrack if they reach the maximum credit prior to their one-year anniversary. They are told when they will be eligible to re-apply for the program. However, the customers are not contacted at that time with a reminder that they are now eligible for re-enrollment. While the Customer Service Representative can manually issue an application even if it is somewhat early, and then the agency could put the application in a hold pile, this would not usually be done. The system is programmed for when to issue referrals and the customer service representatives follow the script on their screen. Therefore, they are unlikely to offer the application early. We recommend that PPL consider sending the customer an application when they are eligible for re-enrollment.

2. Address the issue of Alternate Suppliers. The evaluation found that the majority of OnTrack participants used Alternate Suppliers and they paid higher prices than those

who did not. Additionally, the use of Alternate Suppliers led to a higher OnTrack credit as compared to OnTrack participants who do not use Alternate Suppliers. The survey showed that many OnTrack participants are not aware that they have an Alternate Supplier or that their costs are higher than the price to compare.

This issue will be partially addressed with the new USP plan, as customers on the Percent of Bill plan will have a higher payment if their use of an Alternate Supplier resulted in a higher bill. However, the increased bill can result in reduced affordability and reduced payment compliance for these customers. Therefore, we recommend that PPL request permission from the PUC to hire an independent consultant to provide information and education to customers about Alternate Suppliers.

Customer Bill

1. Include the arrearage forgiveness amount on the customer's bill. While almost all OnTrack customers received arrearage forgiveness, only 27 percent were able to provide an estimated amount received.

PPL redesigned their OnTrack bill in October 2011, but arrearage forgiveness was not added to the bill, as PPL aimed to keep the bill as simple as possible. PPL should consider adding information to the customer's bill that shows the amount of arrears that are forgiven each month. This is important because almost all customers who did know how much forgiveness they received said that the forgiveness made them more likely to pay their electric bill.

2. Provide visual information on the customers' OnTrack bill on the percent of the credit used. This may make it clearer to customers when they are in danger of exceeding their maximum OnTrack credit prior to the re-certification date. Agency caseworkers reported that many customers did not appear to understand what the warning letters meant and such communication may increase customer understanding.

Operation HELP Findings and Recommendations

Key findings with respect to Operation HELP are as follows.

1. Operation HELP is an important program that provides emergency assistance to customers who have faced a hardship. Customers who received Operation HELP assistance had an average of \$764 in arrearages.
2. Caseworkers reported that customers were surprised at the ease of application for Operation HELP. Customers were unlikely to report that the Operation HELP application process was difficult. Almost all customers reported that the program had been very important in helping them to meet their needs.

3. Operation HELP recipients had a greater increase in assistance credits than their decline in cash payments in the year following the grant, leading to an increase in total payments and an increase in the total coverage rate.

Recommendations for Operation HELP are as follows.

1. Operation HELP Referrals – Agencies reported that PPL’s system refers customers who are not eligible for Operation HELP, representatives should provide customers with more information about what Operation HELP can do, and that customers are sometimes referred to OnTrack and Operation HELP at the same time, which can lead to confusion. PPL representatives should receive additional training on the key aspects of Universal Service Programs. (Note that because the referrals are made automatically by the CSS system, PPL representatives may not always be aware that customers are referred to Operation HELP. If the system alerted the representative that the referral was made, the representative could then be prompted by the system to provide information to the customer about the program.)
2. Referrals for Other Assistance – Caseworkers reported that referrals are an important part of the program. Most reported that almost all customers receive some type of referral, that they ask customers about their other needs, or that their agency provides other services at the time of Operation HELP assistance. While half of the Operation HELP survey respondents stated that they received a referral when they applied for Operation HELP, only 16 percent reported that they received assistance from any of these referrals. However many customers reported that they needed additional assistance. Customers should be encouraged to follow up with these referrals and ask agencies for additional types of assistance when needed.
3. Training – While most of the agency caseworkers had worked on Operation HELP for some time and were very familiar with the program, there was a new representative who felt that she had not received needed information and training that was needed. PPL should make sure that they train and assist agencies who have staff turnover.

WRAP Findings and Recommendations

Key WRAP findings are summarized below.

1. WRAP has had improved savings (estimated by PPL for their annual LIURP evaluation) in 2011 and 2012 compared to 2010. Savings for baseload jobs were 936 kWh, savings for low cost jobs were 1,170 kWh, and savings for full cost jobs were 1,822 kWh in 2012. PPL should continue to assess and improve measure penetration rates to sustain and improve savings.
2. WRAP full cost participants experienced reduced bills and improved bill coverage rates following receipt of program services. While low cost and baseload participants did not have statistically significant reductions in their bills, they did show increased receipt of energy assistance and higher bill coverage rates following receipt of WRAP services.

3. Health and safety is an important component of WRAP. The analysis showed that 58 percent of baseload jobs, 71 percent of low cost jobs, and 42 percent of full cost jobs received health and safety measures.

PPL has been installing CO detectors as health and safety measures in homes with combustion appliances or homes with attached garages. There has been internal discussion about this policy, as the work does not result in savings. However, the installation has saved lives and PPL understands that WRAP is not only about energy savings, but also addresses health, safety, and comfort of the low-income participants.

Recommendations for WRAP are as follows.

1. PPL is implementing a new WRAP data system in January 2015, and began working on the new system in June 2014. A second release focusing on enhanced communications and efficiency is scheduled for the third quarter of 2015.

We recommend that PPL provide a list of considered features to all system users (PPL staff and contractors), ask the users to rank the capabilities and suggest any others, and then assess the importance that the system users place on various enhancements. PPL may not have the ability to implement all requests, but it is important to understand how important each upgrade is to the individuals who use the system. This should include review of all required reports and assessment of how the database can be used to automate these reports as much as possible.

2. Contractors were asked to provide input on the capabilities that they would like to see in the new system. While two contractors said the current system was fine, the other contractors requested the following additional capabilities in the new system.

Reduce or Eliminate Paper

- Upload work orders, audit forms, inspection reports, and photographs from a tablet
- Scan paperwork and send electronically instead of mailing
- Receive jobs and information electronically
- Share notes electronically

Data Accessibility and Reporting

- Access WRAP data and customer usage data in one database
- Access demographics, customer usage, and other customer information
- Client phone number listed in job record along with name and address
- Look clients up by name or job number
- Create reports at the agency (on number of referred and completed jobs)

Job Tracking and Communication

- Job tracking
- Provide updates using the database.
- Communicate immediately with contractors performing installations

- Provide high quality communication with all team members from enrollment through inspection

Data Entry and Edits

- Delete incorrectly inputted information and make it easier to make changes
 - One screen where all measures can be recorded instead of several screens
3. PPL does not currently have a usage threshold for customers to receive WRAP services. PPL should reconsider usage eligibility requirements to ensure that they are achieving the most cost-effective program possible. If PPL faces challenges in finding enough customers to serve when a usage threshold is applied, PPL should determine the limited services customers may receive when their usage falls below a specified threshold.
 4. All interviewed contractors were very enthusiastic about the annual WRAP meetings. The contractors noted that it was a rare opportunity to share best practices and learn about upcoming program changes. The only recommendations relating to the meetings were to have them more frequently and to provide a written summary of the meeting.
 5. Contractors generally reported very high service delivery success rates. Most reported that they were able to serve 90 to 99 percent of referred customers. They reported that they made many call attempts, sent mailings, sometimes called in the evening or on the weekend, and sometimes left a door hanger at the home. However a couple of contractors with less intense outreach reported much lower rates of success, ranging from 60 to 85 percent. PPL may want to provide more direction to contractors about the level of outreach expected.
 6. Most contractors reported that they did not receive much feedback from the third party inspector. Several noted that they would like to receive positive feedback as well as when there are problems with a job, and one contractor noted that he would like to receive feedback on customer satisfaction. Contractors also recommended that they would like feedback in a more timely manner than the six months it currently takes, that PPL should work out the issue with the inspector before sending it to the contractor, that the inspector should communicate directly with the provider, and they would like more detailed feedback, including pictures.
 7. The interviewed contractors also had some additional recommendations for changes that PPL should make to WRAP, as noted below.
 - PPL should follow up on feedback from third party inspectors to ensure that contractors use the priority list and follow program standards.
 - Shorten the time lag between when the customer applies and when the contractor receives the paperwork. The lag is currently six months, and the customer has forgotten about the program.
 - Provide a secure place at PPL offices for contractors to drop off paperwork after hours.
 - Update the budget for shell measures for full cost jobs more frequently.

- Marketing and outreach can be improved so more customers know about the program.
- Allowances for health and safety spending should be increased.³

³ PPL proposed to increase this in their 2014 to 2016 3-year plan and received final approval for the change in September 2014.

I. Introduction

PPL Electric Utilities (PPL) implemented Universal Service Programs to help low-income customers maintain electric service and protect customers' health and safety. The programs include the OnTrack⁴ program which provides reduced payments and arrearage forgiveness, WRAP which provides energy efficiency and energy education services, CARES which provides outreach and referral services, and Operation HELP which provides emergency assistance. This final evaluation report presents the results from all evaluation activities.

A. Evaluation

The goals of PPL's Universal Service Programs are to:

1. Protect consumers' health and safety by helping low-income customers maintain affordable utility service.
2. Provide affordable utility service by making payment assistance available to low-income customers.
3. Help low-income customers conserve energy and reduce residential utility bills.
4. Operate in a cost-effective and efficient manner.

The objectives of the Evaluation of PPL's Universal Service Programs are to:

1. Determine if the programs meet the goals of universal service.
2. Develop standard questions so that utilities evaluate the same measures.
3. Comply with Commission orders that direct BCS to collaborate with the EDCs and Non-Generating Distribution Companies in developing guidelines for evaluation.
4. Determine if there are adequate linkages between the programs for helping customers to achieve success.

⁴The generic term for bill payment assistance programs offered by utilities in Pennsylvania is the Customer Assistance Program (CAP). PPL calls their CAP the OnTrack Program.

The evaluation addresses the following questions.

1. *Is the appropriate population being served?*

The evaluation examined program participation rates by poverty group, demographic group, and utility payment category. This analysis showed that the appropriate population is being served by PPL's Universal Service Programs.

2. *How many customers in PPL's service territory are eligible for the Universal Service Programs?*

We analyzed American Community Survey data (a publicly available dataset) to provide information on the number, characteristics, and needs of households in PPL's service territory that are eligible for the Universal Service Programs.

3. *What is the customer distribution for each program by poverty guidelines?*

We analyzed the distribution of poverty levels for customers who have participated in the programs. This analysis showed that customers with the greatest need are participating and receiving the greatest benefits from the programs.

4. *What are the barriers to program participation?*

We reviewed all documents associated with PPL's programs and conducted on-site interviews with PPL program managers and staff. We conducted telephone interviews with CBOs and contractors. We interviewed customers who have participated in OnTrack, as well as low-income payment-troubled customers who have not participated in OnTrack.

We found that agency staff and customers do not feel that the application process is difficult and that it does not pose a barrier to participation. The one eligibility criteria that posed a barrier for some customers who may need assistance is that customers were required to have a broken payment arrangement in the past twelve months to be eligible for OnTrack. However, the recent approval of PPL's Universal Service Plan altered this criteria so that customers are now only required to have been on a payment plan in the past 12 months. This change should increase the accessibility of the OnTrack program.

5. *Is PPL adequately addressing any program participation barriers?*

The research described in #4 shows that PPL has addressed the program participation barrier.

6. *What is the distribution of customers by OnTrack payment plan? Do participants' energy burdens comply with the CAP Policy Statement? How many and what percentage of customers have a minimum payment?*

We analyzed the PPL program database and billing data to address these issues. The table below displays participation by payment plan. Customers were most likely to have a Percent of Bill Payment.

Table I-1
Payment Plan by Poverty Level
Treatment Group[†]

Payment Plan	Non-Electric Heating				Electric Heating			
	Poverty Group				Poverty Group			
	<50%	51-100%	101-150%	All	<50%	51-100%	101-150%	All
Percent of Bill	44%	45%	43%	44%	41%	40%	48%	43%
Minimum Payment	25%	25%	28%	26%	25%	26%	22%	24%
Percent of Income	22%	19%	12%	17%	27%	22%	9%	18%
Agency Selected	8%	10%	15%	12%	6%	9%	15%	11%
Annualized Average	1%	1%	2%	2%	1%	4%	6%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%

[†] 299 non electric heating customers and 120 electric heating customers have poverty level missing and were excluded from this analysis.

The Affordability Analysis examined the energy burden of OnTrack participants. The analysis showed that participants who received an OnTrack credit with each bill were likely to have an energy burden that exceeded the PUC target if they had income at or below 50 percent of the poverty level. Approximately 25 percent of the participants had a minimum payment.

7. *What are the barriers to program re-certification?*

We reviewed documents associated with OnTrack and conducted on-site interviews with OnTrack managers and staff and agency caseworkers. We also conducted interviews with current and previous OnTrack participants. This research showed that both agency staff and participants felt that re-certification was not difficult and that there were not barriers to this process.

8. *Is PPL adequately addressing any re-certification barriers?*

The research did not find that there were barriers to re-certification.

9. *What are the OnTrack retention rates? Why do customers leave OnTrack?*

The OnTrack analysis showed that while virtually all participants received the OnTrack credit in the first month after enrollment, the percent declined gradually over the first few months and then declined more rapidly, reaching a low of 61 percent who received the OnTrack credit in the 12th month following OnTrack enrollment.

The analysis showed that participants were most likely to leave OnTrack because they missed payments. Some customers were removed because they reached their maximum credit amount.

10. Is there an effective link between OnTrack and energy assistance programs?

We analyzed the coordination and linkages between OnTrack, WRAP, CARES, Operation HELP, and LIHEAP through on-site interviews with program managers and staff, interviews with CBOs and contractors, and through program database analysis. We found that these linkages are effective.

- All OnTrack enrollees are referred to WRAP.
- WRAP Participants are referred to OnTrack.
- Operation HELP and CARES participants are referred to OnTrack and WRAP. Both Operation HELP and CARES recipients increased the amount of assistance payments received in the year following their Operation HELP or CARES assistance.
- All program participants are referred to LIHEAP. The data analysis showed that 39 percent of OnTrack heating participants received LIHEAP.

11. How effective are OnTrack control features at limiting program costs?

OnTrack has the following cost control features.

- Annual maximum CAP credits. Participants were likely to report that they were aware of these maximums and that they changed their usage as a result of these limits.
- Minimum payment amounts.
- Increased payments at the time of OnTrack re-certification if appropriate.
- Graduation at the time of re-certification if appropriate.

These mechanisms are effective at controlling OnTrack costs.

12. How effective is the OnTrack / WRAP link?

We reviewed the design of these two programs through document review and on-site PPL interviews, with an emphasis on the coordination and linkages between these programs. We found that the following linkages are effective.

- WRAP Participants are referred to OnTrack.
- While baseload WRAP participants received an average of \$243 in OnTrack credits in the year following WRAP participation, low cost WRAP participants received an average of \$282 in OnTrack credits, and full cost participants received an average of \$386 in OnTrack credits.
- PPL is always assessing new methods to increase these linkages. PPL recently piloted automatic enrollment from OnTrack into WRAP. With this method, when a customer enrolled in OnTrack, PPL's Universal Service Representative received the application information and sent a letter to the customer that informed the customer about WRAP and the contractor who the customer would hear from. However PPL faced some issues with this process and PPL is currently investigating other means to increase coordination.

13. Does OnTrack improve payment behaviors?

The impact analysis showed that OnTrack improved payment behavior. Participants increased the number of cash payments and increased their total coverage rates (percent of bill that was paid through customer and assistance payments) in the year following OnTrack enrollment.

14. Does participation in Universal Service Programs reduce arrearages?

Participation in Universal Service Programs reduces arrearages. OnTrack participants received an average of \$507 in arrearage forgiveness in the year following enrollment. OnTrack participants reduced their shortfall and their ending balance after participating, as did Operation HELP, CARES, and WRAP participants.

15. Does participation in Universal Service Programs reduce service terminations?

Participation in OnTrack reduced service termination. The rate declined from .2 terminations in the year prior to OnTrack participation to .1 in the year following enrollment.

16. Does participation in Universal Service Programs decrease collections costs?

Mean collection costs declined for OnTrack participants. While costs averaged \$40 per participant in the year preceding enrollment, costs averaged \$23 in the year following enrollment. Savings averaged approximately \$17 per participant per year and totaled to over \$630,000 across the over 37,000 OnTrack participants at the end of 2013.

17. How can Universal Service Programs be more cost-effective and efficient?

Based on our review of program documents, interviews with program managers and staff, interviews with program participants and non-participants, and analysis of participant and non-participant data, we made the following key recommendations to make the programs more cost-effective and efficient.

OnTrack

- a. Structure payments so customers who maintain usage should not exceed the maximum credit under average weather conditions.
- b. Revise the payment troubled definition for elderly customers so they are not required to have a payment arrangement to enroll in OnTrack.
- c. Contact customers to re-enroll in OnTrack on their one year anniversary if they have been removed for exceeding the maximum credit.
- d. Request permission from the PUC to hire an independent consultant to provide information and education to customers about Alternate Suppliers.
- e. Include the arrearage forgiveness amount on the customer's bill.
- f. Percent visual information on the percent of the maximum credit used on the customers' OnTrack bills.

Operation HELP

- a. Provide training to PPL representatives to ensure they understand key aspects of the Universal Service Programs.
- b. Customers should be encouraged to follow up with referrals made by Operation HELP agencies and to ask agencies for additional types of assistance when needed.
- c. PPL should make sure to train and assist agencies who have staff turnover. One potential method for the training is to develop improved online-based training modules for new Operation HELP caseworkers.

WRAP

- a. Reconsider usage eligibility requirements to ensure that the program is as cost-effective as possible.
- b. Provide more education to contractors about the level of outreach expected for potential WRAP participants.
- c. Provide more feedback and more timely feedback from third party inspectors to contractors.

The following evaluation activities were implemented.

1. *Evaluation planning and background research:* APPRISE collected and reviewed documents related to the PPL Universal Service Programs.
2. *Needs assessment:* APPRISE conducted analysis of American Community Survey data to provide information on the number, characteristics, and needs of households in PPL's service territory that are eligible for the Universal Service Programs.
3. *Program database analysis:* APPRISE collected and analyzed information from OnTrack, WRAP, CARES, and Operation HELP program databases.
4. *PPL manager and staff interviews:* APPRISE conducted on-site interviews with PPL's managers and staff that run PPL's Universal Service Programs.
5. *CBO and contractor interviews:* APPRISE conducted telephone interviews with staff at the ten CBOs who administer OnTrack, with ten WRAP providers, and with ten CBOs who administer Operation HELP.
6. *Customer surveys:* APPRISE conducted telephone surveys with current OnTrack participants, previous OnTrack participants, and low-income customers who have not participated in OnTrack. APPRISE also conducted telephone surveys with WRAP participants and Operation HELP recipients.
7. *Billing data retrieval and analysis:* APPRISE obtained data from PPL for customers who participated in OnTrack and WRAP, customers who received CARES and Operation HELP assistance, and a sample of low-income customers who have not received any of these program services. We analyzed the impact of these programs

on bill payment behavior, arrearages, and service terminations. We analyzed how long customers remain in the OnTrack program, and the amount of assistance they received.

B. Organization of the Report

Ten sections follow this introduction.

- 1) *Section II – OnTrack Program Description*: Provides a detailed description of the OnTrack Program.
- 2) *Section III – Operation HELP Program Description*: Provides a detailed description of the Operation HELP Program.
- 3) *Section IV – CARES Program Description*: Provides a detailed description of the CARES Program.
- 4) *Section V – Winter Relief Assistance Program*: Provides a detailed description of the Winter Relief Assistance Program.
- 5) *Section VI – Needs Assessment*: Provides a summary of the findings from the American Community Survey analyses.
- 6) *Section VII – OnTrack Customer Feedback*: Provides a summary of the findings from the telephone surveys with OnTrack current participants, past participants, and nonparticipants.
- 7) *Section VIII – Operation HELP Customer Feedback*: Provides a summary of the findings from the telephone survey with Operation HELP recipients.
- 8) *Section IX – WRAP Customer Feedback*: Provides a summary of the findings from the telephone survey with WRAP participants.
- 9) *Section X – Impact Analysis*: Provides a description of the methodology and findings from the analysis of OnTrack, Operation HELP, CARES, and WRAP impacts.
- 10) *Section XI – Summary of Findings and Recommendations*: Provides a summary of the findings and recommendations from all of the evaluation activities.

APPRISE prepared this report under contract to PPL. PPL facilitated this research by furnishing program data 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 PPL.

II. OnTrack Program

PPL's OnTrack program provides payment-troubled low-income households with reduced payments and debt forgiveness. The program was first piloted by PPL in 1993 in response to a Public Utility Commission (PUC) Policy Statement that developed guidelines for Customer Assistance Programs. PPL expanded OnTrack in 1999 as part of a 1998 Settlement Agreement, and in 2004 as part of base rate case proceedings. Participation and costs continued to grow at a fast rate reaching average monthly participation of 35,000 customers in 2013.

This section describes PPL's OnTrack program. The information in this section of the report was obtained from review of PPL's program documents and procedures manuals, discussion with PPL managers and staff, and in-depth interviews with agency caseworkers.

A. Goals and Resources

PPL has developed several objectives for OnTrack.

Key Objectives

- Administer a cost-effective program.
- Provide expanded services to low-income households.
- Identify for enrollment those customers who meet OnTrack guidelines.
- Adhere to all PUC reporting requirements and policies.
- Identify and implement improvements to strengthen the effectiveness of OnTrack.

Primary Operating Objectives

- Improve customers' bill payment habits and attitudes.
- Stabilize or reduce customers' energy usage.
- Decrease uncollectible balances for program participants.
- Determine overall impact on PPL Electric's overdue accounts receivable.

Other Objectives

- Learn more about why some customers cannot pay their bills.
- Compare OnTrack procedures to traditional collection methods.
- Improve coordination with other assistance programs.

PPL's OnTrack budget has increased substantially since 1999. Table II-1 shows that the OnTrack budget was under \$6 million in 1999, increased to nearly \$19 million in 2006, and increased to \$46 million in 2011. The annual program budget for 2013 was \$54 million.

**Table II-1
OnTrack Annual Budget**

OnTrack Budget (\$Millions)	1999	2002	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	\$5.875	\$11.7	\$13.2	\$13.2	\$18.7	\$18.7	\$19	\$19	\$19	\$46	\$50	\$54

Source: PPL three year Universal Service Plans.

B. Operations

PPL's OnTrack is managed by their program manager, their Customer Program Directors and a network of ten agencies around their service territory.

PPL Program Manager

PPL has an OnTrack program manager who is responsible for the program. His responsibilities include the following.

- Overseeing the annual OnTrack budget.
- Resolving day-to-day problems, both internally and externally.
- Writing policies and procedures for the program.
- Writing the three-year plan for the program.
- Generating and reviewing monthly program reports.
- Providing program information to agencies and the PPL call center.
- Ensuring participants are referred to WRAP.
- Working with PPL's IT Department on program enhancements.

PPL Customer Program Directors

PPL also has five Customer Program Directors (CPDs) who are responsible for overseeing the OnTrack agencies that work in their regions. The CPDs are responsible for day-to-day interaction with the agencies. Their responsibilities include the following.

- Agency contract negotiations.
- Review of agency invoices.
- The annual audit of agency OnTrack administration.
- Resolving day-to-day problems with the agencies.
- Resolving customer issues.

Local Agencies

The agencies are responsible for working with the customers in program enrollment, follow-up, recertification, removal, and graduation. The agency responsibilities include the following.

- Screening and enrolling customers.
- Setting up the customer's OnTrack payment plan.
- Communicating program responsibilities and guidelines to the customer.
- Sending out the OnTrack packet to the customer.
- Recertifying and graduating customers.

- Documenting customers' changes in household circumstances and updating the OnTrack payment when impacted by those changes.

Agency staff were asked about the ability to communicate with clients in languages other than English. While half reported that staff members did not speak in languages other than English, the other half reported that they had one to five staff members who could communicate in Spanish. Additionally, one agency had a staff member able to provide services in American Sign Language and another in German.

C. Eligibility and Benefits

This section provides information on the OnTrack eligibility criteria and program benefits.

Eligibility Criteria

Customers must meet the following requirements to enroll in OnTrack.

- Household income must be at or below 150% of poverty.
- The customer must be payment-troubled, defined as defaulted on one or more payment agreements in the past 12-month period. The customer is required to have an overdue balance to be enrolled initially in OnTrack, but is not required to have an overdue balance to be recertified or remain in OnTrack.
- The household must have a source of income. If the income source is donations from a family member, this must be documented in a letter that is notarized.

Program Benefits

The benefits of OnTrack participation are described below.

- A reduced electric payment, based on the household's ability to pay.
- Waived late payment charges.
- Arrearage forgiveness, over a period of time.
- Protection from termination procedures.
- Referrals to other community programs and services.

Payment Plans

PPL designed payment selection guidelines to allow agencies flexibility to choose a payment level to best meet the customer's needs. PPL's customer system calculates four OnTrack payment options at the time of enrollment. All four payment types include an equal monthly payment. The agency caseworker selects the payment type that best fits the customer's ability to pay. The four payment options are structured as follows.

- *Minimum Payment:* This payment is equal to the estimated monthly budget amount minus the maximum monthly CAP credit (\$180/month for electric heat and \$71/month for non-electric heat) plus \$60 annual arrearage co-payment divided by 12 months.

- *Percent of Bill Payment:* This payment is the estimated annual bill times the percent of bill amount plus \$60 annual arrearage co-payment divided by 12 months. The percent of bill varies by poverty level as shown in the table below.

Table II-2
Percent of Bill Payment, By Household Income

Household Income	Percent of Bill Payment
0% - 50% of Poverty	50%
51% - 100% of Poverty	70%
101% - 150% of Poverty	80%

- *Percent of Income Payment:* This payment is the household's annual gross income times the percent of income based on poverty level shown in the table below plus \$60 annual arrearage co-payment divided by 12 months.

Table II-3
Percent of Income Payment, By Household Income

Income	Percent of Income Payment	
	Non-Electric Heating	Electric Heating
0% - 50% of Poverty	3%	7%
51% - 100% of Poverty	5%	9%
101% - 150% of Poverty	6%	11%

- *Annualized Average Payment* – This payment is the amount that the OnTrack applicant paid to PPL over the past 12 months excluding LIHEAP. It includes crisis and hardship funds. The \$60 annual arrearage co-payment divided by 12 months is added to this, if applicable.

In addition to those four calculated amounts, there is an agency selected payment amount option. This custom amount is set by the agency caseworker if the payment options that are calculated do not fit the customer's ability to pay, there are extenuating circumstances, or the caseworker believes that the customer will not be successful in making on-time payments with one of the calculated options.

Caseworkers reported varied targets for determining the customer's payment amount. While all noted that they compare income to the customer's usage history, monthly bills, and expenses, two noted that they determine a payment that will allow the customer to stay on the program for a full year and two noted that they take extenuating circumstances into account. However, all but one caseworker reported that they only choose a payment type

other than that recommended by PPL's system in a small minority of cases. They reported that they provide a payment other than the recommended one in the following situations.

- If the payment is higher than the percent of income that the guidelines suggest (3 caseworkers).
- If the customer is re-enrolling and has requested that the payment amount remain the same (3 caseworkers).
- If there are extenuating circumstances (3 caseworkers).

A monthly CAP Plus amount is calculated as the average LIHEAP grant received by OnTrack customers divided by 12. The adder is re-calculated every October. The CAP Plus started at \$8 in 2011, was \$5.00 in 2012, and was \$2.50 in 2013 as the amount of LIHEAP funding declined.

Customers are not billed for the CAP Plus amount in the months when they have a LIHEAP credit on their bill. When the LIHEAP grant is depleted, customers return to being charged the CAP Plus amount.

Control of CAP Credits

PPL follows PUC guidelines to control CAP credits.

Minimum payment levels are \$30 for heating customers and \$12 for non-heating customers, and CAP credits are limited to \$2,160 for heating customers and \$850 for non-heating customers. These credit limits were first enforced in 2008. PPL's CSS generates warning letters when the customer reaches 50 and 80 percent of these limits and are removed when they reach or exceed 100 percent of these CAP credit limits. These letters are sent at whatever point in the year customers reach these limits.

Customers are removed from OnTrack when they exceed the benefit levels prior to their one-year anniversary. When customers reach these limits, they are sent a letter that informs them that they are being removed for exceeding the limit and when they can contact PPL for possible reenrollment (13 months from their previous enrollment). It is up to the customer to contact the agency to reenroll.

PPL's program statistics for 2013 show that each month between one and four percent of active participants were removed for exceeding the maximum credit. Over the full year, two percent were removed on average.

Arrearage Forgiveness

If applicable, customers receive arrearage forgiveness each month that they are enrolled in OnTrack. The length of time that it takes a customer to have all arrearages forgiven depends on the customer's outstanding balance at the time of enrollment, as shown in the table below.

**Table II-4
Arrearage Forgiveness Timeline**

Overdue amount at Enrollment	Timeframe to Clear Debt
< \$1,000	12 Months
\$1,001 - \$2,000	18 Months
\$2,001 - \$3,000	24 Months
\$3,001 or greater	36 Months

The monthly arrearage forgiveness is the customer's arrearage at the time of OnTrack enrollment divided by the number of months shown in the table above, depending on the amount of arrears. Each month the customer receives that amount of arrearage forgiveness. The arrearage forgiveness is not shown on the customer's OnTrack bill.

D. Program Outreach and Referrals

PPL customers are most likely to be informed of OnTrack through referrals from their Payment Assistance group. The Payment Assistance representatives have daily contact with low-income, payment-troubled customers with overdue balances. The CSS system generates a referral for OnTrack based on the following customer characteristics.

- At or below 150 percent of the poverty level, and
- Had a defaulted agreement within the past 12 months, and
- Has a source of income

Several other sources of potential participants include the following.

- PPL lists of low-income customers with overdue balances.
- OnTrack administering agencies
- Other community based organizations
- Other Universal Service Programs
- Department of Public Welfare and LIHEAP

There were over 180,000 referrals to OnTrack in 2013 and over 22,000 new enrollments. Approximately 12 percent of the referred customers enrolled in OnTrack. This appears as a low number, but some customers were probably referred multiple times, many customers do not follow up and send the application to the CBO, some customers do not send required documentation even after the agency follows up with the customers, and some customers are not eligible.

Other outreach strategies that PPL employs as needed to enroll customers who need assistance are as follows.

- Outreach queries by operating area
- Advertising in newspapers
- Advertising on the inside and outside of buses and in bus shelters

- Use of social media such as Facebook and Twitter
- Presentations at non-USP agencies
- Outreach mailings to customers and non-USP agencies
- Bill inserts

E. Enrollment Procedures

Enrollment for OnTrack follows the process described below.

1. PPL sends an automated batch referral letter, application, and return envelope to the customer.

Agencies have varied requirements for how applications can be returned.

- Five agencies reported that they receive applications by direct mail only.
- Two agencies reported that they receive applications by mail or offer walk-in service.
- One agency reported that they receive applications by mail, fax or walk-in service.

2. If the customer does not return the application to the agency, PPL sends the customer a reminder letter.

3. If the customer returns the application, the OnTrack CBO processes the application.
 - The agencies use the same guidelines as LIHEAP to classify the customer as income-eligible for OnTrack.
 - The customer must provide documentation of income.
 - Agencies will contact customers if they send in an incomplete application or an application that does not include the required income documentation.
 - Ten days after the agency sends the application, the agency closes the referral as “no response” if the customer has not sent in the application.

Caseworkers reported that they employ a variety of measures if income verification is missing.

- Return the application by mail with a letter detailing what is needed and a return envelope (7 representatives).
- Call the customer directly and then send a follow-up letter (4 representatives).
- Use LIHEAP information if available to process the application (1 representative).

If the heat source listed does not reflect the usage or is inconsistent with the PPL database information, caseworkers will act as follows.

- Call the customer directly to clarify (3 representatives).
- Contact PPL to send someone out to clarify what type of heating the customer has (1 representative).

All agencies reported that they follow up by both phone and mail, often depending on how much information is required. Mail is preferred by most agencies as a more effective way of receiving all the information that is needed.

Caseworkers reported varied response as to how many times they follow-up with applicants who have sent in incorrect or incomplete information.

- Once (3 representatives)
- Twice (5 representatives)
- Three or Four times (2 representatives)

Caseworkers reported that customers are usually quick to reply and most customers complete their applications. The length of time caseworkers allowed for a response also varied by agency.

- No time limit - it is up to the customer (6 caseworkers).
- One to two weeks (1 caseworker).
- One month (2 caseworkers).
- Two months (1 caseworker).

However, after three months applicants must re-submit income verification paperwork and often a new application.

4. Prior to completing the enrollment, the agency must log on to PPL's customer service system and complete the following steps.
 - Verify that the customer is income-eligible for the program.
 - Verify the customer's payment-troubled status. The customer must have had at least one broken payment arrangement in the past twelve months.
 - Update the customer's financial statement.
 - Request budget billing removal if applicable – this must be done before the customer is enrolled.
 - Request a security deposit waiver if applicable – if there is a security deposit on file, it will be returned to the customer.
 - Remove from bill extender if applicable. There may be a bill extender on the customer's account if the customer had previously asked to make a payment a couple of days late.
 - Offer the due date change option to the customer if the customer has a bill extender on the account.
 - Cancel active payment agreements or collection arrangements if applicable, including PUC payment agreements.
 - Check for PUC Informal/Formal complaints. Payment agreements, including PUC Informal/Formal payment agreements, must be removed before the customer can be enrolled in OnTrack.

5. After these tasks have been completed, the agency can enroll the customer in OnTrack. The enrollment process includes the following steps.
 - OnTrack payment agreement – the agency caseworker enters the OnTrack payment amount directly into PPL’s system.
 - Critical Contact with OnTrack type – the agency creates this contact in PPL’s system. This informs the collections center that the customer has been enrolled in OnTrack.
 - Customer File – the agency must create a file with the customer’s OnTrack application, proof of income, and a copy of the customer agreement.
 - Post Enrollment Package – the agency sends the post-enrollment information, which includes the customer agreement form and the OnTrack booklet, to the customer.
6. Customers receive the OnTrack bill with the next bill cycle after enrollment.

F. Referrals for Other Services

During the application process, customers are referred to several programs if needed. These may include the following.

- LIHEAP
- WRAP
- Consumer Credit Counseling Services
- Food Banks
- Area Agencies on Aging
- Other outreach services that may be needed

Agency caseworkers reported that they refer OnTrack applicants to many programs and services as noted below.

- LIHEAP (9 caseworkers)
- WRAP (7 caseworkers)
- Food pantries and SNAP (7 caseworkers)
- Housing assistance (7 caseworkers)
- Energy saving tips and kits from PPL (4 caseworkers)
- Family centers (3 caseworkers)
- Budget counseling and classes (3 caseworkers)
- Operation HELP (2 caseworkers)
- Office of Aging and VA (2 caseworkers)
- Gas program through UGI (1 caseworker)
- Salvation Army (1 caseworker)

If the customers are not eligible for OnTrack, they may be referred to several programs.

- Operation HELP
- LIHEAP
- WRAP

- PPL Payment Agreement
- Budget Billing
- CARES
- Consumer Credit Counseling Services

G. Recertification and Graduation

Customers are required to recertify for OnTrack every year. However, if they receive LIHEAP or SSI, they are permitted to recertify every other year. These customers will automatically re-certify for another year at the same monthly payment.

At the 11th month after the customer's enrollment or recertification, PPL issues an electronic recertification requirement. When recertifying customers for OnTrack, the agency caseworker is required to take the following steps.

- Verify household income.
- Review collection status. If the customer is in collections, the overdue amount must be satisfied before the customer can be recertified.
- Review kWh use and determine if there was an increase after initial enrollment.
- Update the customer's financial statement.
- Determine if customer is eligible to graduate.
- Enter the new OnTrack payment agreement into PPL's system.
- Send the customer the Post-Enrollment package, which includes the payment agreement and the OnTrack booklet.

When determining the customer's payment amount at the time of re-certification, agency caseworkers reported that they take the following into account.

- Income (10 representatives)
- Usage history (7 representatives)
- Payment history (5 representatives)
- Expenses (4 representatives)
- Electric bill (2 representatives)
- Household composition (1 representative)
- Extenuating circumstances (1 representative)

When asked about the frequency with which they increase client's payment levels during the recertification process, representative responses varied from 20 percent of the time to more than 95 percent of the time, fairly well distributed over the full range.

Conditions which lead to more significant increases in customer payment levels included.

- Increases in customer energy usage (7 representatives).
- Increase in customer's income or circumstances that would allow them to better afford their bill (4 representatives).

At recertification time, customers may be graduated if their OnTrack payment is within ten percent of their budget billing and all of their arrearages have been forgiven. The caseworker talks to the customer first to determine if OnTrack removal will cause a hardship. The caseworkers make the determination of whether to graduate the customer from OnTrack.

When asked what qualifications are required for a customer to be graduated at recertification, agency representatives indicated the following.

- Account balance of zero (10 representatives).
- OnTrack payments are close to average usage (6 representatives).
- Customer not on fixed income (3 representatives).
- Customer income significant enough to cover all their expenses (2 representatives).
- OnTrack payment is within five percent of their monthly average usage (1 representative).
- Adjusted payment close to what budget billing payment would be (1 representative).
- Usage “fairly low” (1 representative).

Some customers may remain in the program beyond the point where all of their arrearages have been forgiven, based on ability to pay the full budget amount. (PPL refers to these customers as “OnTrack current bill”. If a customer has graduated from OnTrack and then has another broken payment arrangement, the customer may return to the program. There is no stay out provision.

If the customer is not ready to graduate at the time of recertification, the agency caseworker must determine the customer’s OnTrack payment for the next year. The caseworker reviews the payment options and selects a plan based on the customer’s circumstances. In most cases, the new plan will be more than the prior plan amount. The idea is to bridge the gap between their OnTrack payment and the budget bill amount.

H. Follow-up and Removal

Customers must meet the following requirements to remain active OnTrack participants.

- Make on time OnTrack payments during each current billing period. The consequence for non-payment is immediate initiation of termination procedures. As soon as one payment is missed, the customer will receive an automated letter from OnTrack. The customer will enter the collections process, but will not have service terminated if it is the winter. After the second consecutive missed payment, the customer is removed from OnTrack. If the customer does not make these payments, the customer can enter a collection payment agreement. After the moratorium is over, the customer can be shut off.
- Provide access to electric meters.

- Verify household income at least annually. The exception is for customers who receive LIHEAP or SSI. These customers can provide documentation every other year. Customers who do not respond to the recertification application will be removed from OnTrack and sent a letter that states the reason for removal. Customers can be reinstated when they send in their application and documentation.
- Report changes in the household income or number of household members that occur at any point after enrollment.
- Participate in weatherization, energy conservation education, budget counseling, and other related services.

Customers are removed from OnTrack for the following reasons.

- Missed two consecutive payments
- Exceeded CAP credit limit
- Failure to allow access or to provide customer meter readings
- Failure to comply with WRAP
- Failure to annually verify eligibility
- Voluntary withdrawal
- No longer a PPL customer

Customers will automatically be reinstated in OnTrack, have late payment charges reversed, and have all past credits applied when they make up all of their missed payments within six months after missing their second consecutive payment.

I. *OnTrack Statistics*

PPL develops several reports that allow for analysis of their program enrollment, retention, and participation. Table II-5 displays the number of customers who were referred, newly enrolled, recertified, and active participants. The table shows that over 180,000 customers were referred to OnTrack in 2013. Over 22,000 customers enrolled in OnTrack and approximately 10,300 recertified. At the end of 2013, there were over 37,000 active participants. While there was a decline in participation from 2011 to 2012, there was a large increase in participation from 2012 to 2013.

**Table II-5
OnTrack Referrals, Enrollments, Recertifications, and Participants**

Year	Referred	New Enrollments	Recertified	Active Participants
2010	108,285	19,760	7,269	32,446
2011	120,987	20,321	7,857	34,308
2012	124,245	17,934	9,637	31,657
2013	180,543	22,043	10,302	37,204

Table II-6 displays the number of customers who were removed for various reasons. The table shows that in 2013 11,230 defaulted due to missed payments, 7,833 were removed because they exceeded their credit limit prior to one year on the program, over 20,619 were cancelled for other reasons, 590 graduated, and 8,048 moved.

Table II-6
OnTrack Removals

Year	Defaulted	Exceeded Credit Limit	Cancelled for Other Reason	Graduated	Moved
2010	11,891	6,485	25,687	278	7,624
2011	13,447	9,863	19,389	328	8,089
2012	14,050	5,954	25,328	1,288	8,223
2013	11,230	7,833	20,619	590	8,048

Table II-7 displays OnTrack expenditures. The table shows over \$36.4 million for CAP credits, \$16.5 million for arrearage forgiveness, and \$2.3 million for administration in 2013. Total expenditures in 2013 were over \$55 million. Expenses and percent of budget were lower in 2012, consistent with a lower number of active participants shown in the previous table.

Table II-7
OnTrack Program Expenditures

Year	Revenue Shortfall	Arrearage Forgiveness	Administration	Total Expenditures	Percent of Budget
2010	\$34,199,730	\$10,340,863	\$2,114,798	\$46,655,391	117%
2011	\$36,405,855	\$14,881,769	\$1,860,420	\$53,148,043	106%
2012	\$27,957,550	\$16,906,808	\$2,241,857	\$47,106,215	79%
2013	\$36,408,445	\$16,473,194	\$2,341,380	\$55,223,018	102%

The following tables provide information from the OnTrack Program database and PPL transactions data. Because of the timing of the transactional analysis, and the fact that OnTrack participants may not be included if they were no longer customers at the time of the data download, these statistics are not expected to exactly match the annual USP statistics reported by PPL and submitted to the PUC.

Table II-8 displays the number of customers who received OnTrack credits in 2011 through 2013 and the amount of credits applied to customers' accounts. The table shows that close to 57,000 customers received credits in 2013 and a total of \$36.6 million was applied to customers' accounts. The mean annual credit in 2013 was \$644.

**Table II-8
OnTrack Credits by Year**

Year	Analysis Sample	Total Credits Applied	Credits per Customer in Dollars			
			Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	54,717	\$36,177,764	\$661	\$230	\$535	\$911
2012	54,333	\$27,980,074	\$515	\$173	\$403	\$741
2013	56,838	\$36,605,668	\$644	\$227	\$516	\$896

Table II-9 displays data on the OnTrack Agreement Amount. The mean agreement amount was \$1,218 in 2013.

**Table II-9
OnTrack Agreement**

Year	Analysis Sample	Amount of Agreement in Dollars			
		Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	52,177	\$1,158	\$348	\$705	\$1,442
2012	51,649	\$1,186	\$331	\$692	\$1,451
2013	54,232	\$1,218	\$329	\$707	\$1,490

*20 accounts in 2011 and 1 account in 2012 did not have an amount of agreement available and were excluded.

*13 accounts in 2011 and 5 accounts in 2012 had negative agreement amounts and were excluded.

Table II-10 shows that mean customer income was about \$16,700 in 2011 through 2013.

**Table II-10
OnTrack Annual Customer Income**

Year	Analysis Sample	Annual Income in Dollars			
		Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	54,555	\$16,814	\$9,144	\$14,820	\$21,984
2012	54,211	\$16,834	\$9,228	\$14,940	\$22,019
2013	56,774	\$16,714	\$9,288	\$14,955	\$21,910

*Income was missing for 136 accounts in 2011, 112 in 2012 and 56 in 2013. These cases were excluded from this analysis.

*Income was above \$100,000 for 16 accounts in 2011, 10 in 2012 and 8 in 2012. These cases were excluded.

Table II-11 shows that 20 percent of OnTrack participants had income at or below 50 percent of poverty, 47 percent had income between 51 and 100 percent, and 31 percent had income between 101 and 150 percent of poverty.

**Table II-11
OnTrack Poverty Level**

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
0-50%	11,386	21%	11,039	20%	11,231	20%
51-100%	25,294	46%	25,181	46%	26,579	47%
101-150%	14,966	27%	15,407	28%	17,346	31%
Unknown	3,071	6%	2,706	5%	1,682	3%
Total	54,717	100%	54,333	100%	56,838	100%

Most OnTrack customers had employment income or “other” source of income, most likely reporting that they received assistance from friends or relatives. Additionally, nine percent had Social Security income and six percent had unemployment income.

**Table II-12
OnTrack Income Source**

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Gross Salary	25,405	47%	25,034	47%	25,791	46%
Social Security	4,391	8%	4,661	9%	5,183	9%
Unemployment	3,251	6%	3,008	6%	3,155	6%
Public Assistance	2,216	4%	2,098	4%	2,073	4%
Workman's Comp.	1,231	2%	1,218	2%	1,313	2%
Other	17,197	32%	17,461	33%	18,821	33%
Total	53,691	100%	53,480	100%	56,336	100%

*Income source is missing for 1,026 customers in 2011, 853 in 2012 and 502 in 2013. These customers are excluded from this analysis.

Table II-13 shows that 66 percent of OnTrack participants had children and 11 percent had an elderly household member.

Table II-13
OnTrack Household Composition¹

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Child²	36,150	66%	35,853	66%	37,523	66%
Elderly³	5,942	11%	5,925	11%	6,202	11%

¹Household composition variables were missing for 314 customers; 146 in 2011, 112 in 2012 and 56 in 2013. These customers were excluded from this analysis.

²10 customers in 2011, 9 in 2012 and 12 in 2013 had number of children greater than 10. These customers were excluded.

³38 customers in 2011, 50 in 2012 and 65 in 2013 had number of elderly greater than 8. These customers were excluded.

Table II-14 shows that 43 percent of OnTrack participants were electric heating customers.

Table II-14
OnTrack Customer Revenue Class

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Residential	31,956	58%	31,187	57%	32,564	57%
Electric Heat	22,743	42%	23,131	43%	24,266	43%
Other	18	<1%	15	<1%	8	<1%
Total	54,717	100%	54,333	100%	56,838	100%

J. Program Coordination

PPL's OnTrack program is coordinated with WRAP and LIHEAP.

PPL prioritizes OnTrack customers with high usage and large overdue balances for WRAP and is always assessing new methods to increase these linkages. PPL recently piloted automatic enrollment from OnTrack into WRAP. With this method, when a customer enrolled in OnTrack, PPL's Universal Service Representative received the application information and sent a letter to the customer that informed the customer about WRAP and the contractor who the customer would hear from. However PPL faced some issues with this process and PPL is currently investigating other means to increase coordination.

PPL also requires that all eligible OnTrack customers participate in WRAP and approximately 60 percent of WRAP participants are OnTrack participants. OnTrack caseworkers also can make electronic referrals for WRAP directly to PPL.

Additionally, high usage OnTrack customers who are not eligible for WRAP because they received services within the past seven years or did not receive property owner consent may receive energy education, usually by phone. The education includes review of the OnTrack

bill and benefit limits, reasons for high energy usage, actions the customer can take to reduce usage, and referral to other programs when applicable.

K. Challenges

PPL has faced some challenges with the OnTrack program.

- **Alternate Suppliers** – PPL has found shopping for alternate electric suppliers to be a challenge with their OnTrack customers. Over 50 percent of OnTrack customers are shopping compared to about 30 or 40 percent of other residential customers. In 2013, about 67% of OnTrack shoppers paid a price higher than PPL's price to compare.

We recommend that PPL be permitted to prevent the customer from selecting a supplier with a price above the price to compare, or, alternatively, to hire a contractor knowledgeable about the market to shop for these customers. Customers need education so that they are made aware when their high bills result from the suppliers and the fact that they have a shared responsibility for these costs.

The previous and current OnTrack managers made manual adjustments to credit or debit OnTrack customers for higher or lower prices from the Alternate Supplier and to share the savings with other residential customers. However, this was found to require a tremendous amount of manual work for PPL, and also for the agencies. When the adjustment was made, PPL needed to compensate the agencies for altering the customers' OnTrack payment amount. PPL stopped the process of making this adjustment and PPL informed the PUC.

The OnTrack update proposed in the 2014 three-year Universal Service Plan streamlines how shopping is incorporated into the OnTrack bill. Most customers will be on the Percent of Bill plan and there will be no manual processing. The Percent of Bill calculation will take account of higher or lower bills born by the customer during the previous year. However, if the customer is on a payment plan type other than Percent of Bill, there will be some manual work that is required for the adjustment. PPL will be developing a process document and training the network of caseworkers to manually adjust shoppers at the time of recertification if they do not have the Percent of Bill plan.

- **Timely Approval of New USP Plans** – PPL submitted their 2014-2016 three-year Universal Service Plan to the Pennsylvania Public Utilities Commission (PUC) in June 2013. PPL received tentative approval of their plan in June 2014 and final approval in September 2014. PPL is planning on implementing the proposed changes as soon as possible after approval, but some of the system changes will take some time to implement.
- **IT Challenges** – While PPL aims to continue to improve their programs, it can be difficult to make changes that involve re-programming because their IT staff is always busy with many requests.

- Incomplete Applications – Agency caseworkers unanimously reported that a large percentage of applications require follow-up because they are incomplete. Six caseworkers reported that 20 to 25 percent of applications required some type of follow-up with the customer and the other four caseworkers reported higher percentages ranging from 40 to 70 percent of applications, depending on the time of year. The most common problems reported were as follows.
 - Income verification documents are missing or incomplete (10 representatives).
 - Heat source doesn't match usage or type listed in PPL system (2 representatives).
 - Customer confusion over electric and non-electric heat (1 representative).
 - Customer illiteracy (1 representative).

- Application Process – Agencies reported the following barriers with respect to the OnTrack application process.
 - The application specifies what is required for documentation of income on the back of the application where many customers do not see it, which leads to customers sending in insufficient documents.
 - Applicants are hesitant to provide proof of income.
 - It is difficult for customers to meet the requirement that they have a broken payment agreement within the last 12 months and the caseworker cannot tell the customer to default on purpose and risk shut-off in order to meet the requirement.
 - Transportation to the agency office is an issue for some applicants and others do not have money to mail the application into the office.
 - The process to remove customers from budget billing can take up to two months, delaying the enrollment process for both the agency and customers, and can affect up to 40 percent of applicants.
 - Customers who receive income from family members or social security have a more difficult time obtaining paper statements.
 - Customers without current income, for example those who are temporarily unemployed, do not qualify for any current payment options.
 - Customers who do not speak English are hesitant to apply because they are unsure there will be someone to help them.
 - There is a lack of knowledge about the existence of the program.
 - Some customers are too proud to seek assistance or are not honest in their applications.

Caseworkers offered many recommendations for improving the application form and process.

- Receive the applications at the office where caseworkers are available rather than forwarding from one office to another. (There is only one of the ten agencies where the applications are received at a different office.)
- Provide all instructions with specific examples of what is needed for each document, especially for income verification, on the front of the OnTrack application.

- Simplify income information by only requesting the past 30 days of information instead of 12 months or 90 days.
- Place customers headed for OnTrack program on a payment arrangement instead of on budget billing to save time on enrollment.
- Ask applicants to provide more detailed household information for each member to avoid families from enrolling under multiple names.
- Simplify questions about installed heat and utilities to avoid confusion and receive the most updated information.
- Change enrollment criteria to include those who are simply unable to afford their payments, despite not having defaulted, to include especially the elderly who may be paying bills and go without needed medication or other necessities or those who exceed the shortfall limit due to medical issues.
- Include a question asking whether someone is applying for new enrollment or re-certification.
- Include question for customer address on the application to aid caseworkers in returning the application if necessary.
- Inform customers who move homes that they must reapply for the program at their new location.

L. Completed and Planned Program Changes

PPL has made several changes since the previous evaluation and has proposed additional changes in their 2014 – 2016 three-year Universal Service Plan.

Completed Changes

PPL has made the following changes to their OnTrack program since the previous evaluation.

- Maximum CAP Credit – PPL implemented the process for removing customers from OnTrack if they reach the maximum credit prior to their one-year anniversary in the program in 2008. PPL increased the maximum credit from \$1,800 for electric heaters and \$700 for non-electric heaters in 2008 to \$2,160 and \$850 in 2011.
- Auto Defaults – PPL’s OnTrack program was previously designed so that customers who missed two monthly payments were auto defaulted by their computer system and were automatically removed from OnTrack. Customers could be reinstated in OnTrack when they made up all of their missed payments. However, this was a manual process for the agencies. The caseworkers were required to set up a new OnTrack payment plan for the customer, as if enrolling the customer again. Caseworkers noted that this was very time consuming and that it was sometimes difficult to calculate the amount that the customer needed to pay to be re-instated in OnTrack. They felt that this was very problematic because they encountered many customers who repeatedly auto defaulted, made up payments, and re-entered the program. The caseworkers commented that the

OnTrack program does not provide enough incentive for customers to keep current with their OnTrack payments.

PPL has changed the program procedures so customers are automatically reinstated in OnTrack if they make up all of their missed payments within a 6-month window. These customers will also receive all of the missed OnTrack credits and arrearage forgiveness, and all late payment charges are reversed. This change has greatly reduced the amount of work for the caseworkers, and PPL has received positive comments from the agencies.

- Customer Transition Program – The OnTrack agencies expressed concern during the previous evaluation that they often received OnTrack referrals for customers who were not eligible for the program, usually because they have not defaulted on a payment arrangement in the past year. These referrals made unnecessary work for the agencies and created bad will with customers who did not understand why PPL representatives said they may be eligible for the program.

PPL's 2011 plan stated that they have incorporated OnTrack eligibility guidelines into programming of the system used to provide customers with payment agreement options and this system now extracts data from PPL's Customer Service System (CSS) to provide referrals for customers that are more likely to qualify. While agencies still receive referrals for some customers who are not eligible because PPL also uses their own analytics to identify customers who look like a good fit and sends applications to those customers, it should greatly reduce the number of ineligible referrals that the agencies receive.

- Agency Alerts – During the previous evaluation, agency staff reported that the high frequency of OnTrack updates made it difficult for agency staff to keep up with current program requirements. They recommended that PPL could improve the efficiency of program administration by limiting the frequency of program updates and by providing a one to two page summary sheet that provides a concise summary of the steps required for OnTrack enrollment and recertification.

PPL has reduced the number of alerts that they provide. They now have a SharePoint site where the OnTrack manager posts communications, and updates are made less frequently.

- OnTrack Information – Agency caseworkers were previously required to send customers a package of information at the time of OnTrack application and recertification that included the following information.
 - Customer fact sheet
 - OnTrack agreement
 - Conservation tips
 - Revenue shortfall and arrearage credits fact sheet
 - Sample OnTrack bill

This was a large amount of information to send to customers at one time. In 2013 PPL designed a new brochure that more concisely addressed all of the OnTrack information.

- LIHEAP – The previous evaluation found that only 39 percent of OnTrack customers who used electric heat received LIHEAP in the year prior to enrollment and only 23 percent received LIHEAP in the year following enrollment. The customer survey found that while the majority of those surveyed reported that they applied for LIHEAP benefits, there were customers who said that they did not apply for the program because they did not know about it or did not think they were eligible. Additionally, agency caseworkers provided inconsistent reports about whether they discussed LIHEAP assistance with PPL OnTrack customers. Some of the caseworkers said that they do ask the customer to fill out a LIHEAP application. Others stated that they do not have applications in the office, but referred customers to an agency or the county assistance office where they can get the application.

PPL has expanded outreach for LIHEAP. They had a large campaign in 2012 to 2013 where they segmented customers into groups based on expected response. PPL conducted a lot of communications both before and during the LIHEAP season.

- Arrearage forgiveness – Customers were previously required to pay their bills on time to receive arrearage forgiveness. The program has been changed so that as long as the customer remains in the program, the customer will receive arrearage forgiveness each month. If the customer misses two payments in a row, the customer is removed from the program. However, the customer can make up the payments within a 6-month window of opportunity and will automatically be re-instated in OnTrack and receive past credits and arrearage forgiveness.
- CAP Plus – The CAP Plus was part of PPL's 2010 rate case settlement. An advocacy group was concerned about the cost of OnTrack to other ratepayers so PPL added the CAP Plus amount to the customer's OnTrack payment amount. The monthly CAP Plus amount is calculated as the average LIHEAP grant received by OnTrack customers divided by 12. The adder is re-calculated every October. The CAP Plus started at \$8 in 2011, was \$5.00 in 2012, and was \$2.50 in 2013 as the amount of LIHEAP funding declined.

Customers are not billed for the CAP Plus amount in the months when they have a LIHEAP credit on their bill. When the LIHEAP grant is depleted, customers return to being charged the CAP Plus amount.

- LIHEAP Benefits – LIHEAP was previously applied to the customer's preprogram arrearage and then to offset the cost of OnTrack. However, due to a Department of Public Welfare ruling, grants are now applied to missed OnTrack payments, then the current OnTrack bill due, and then to the excess credit for payment of future OnTrack. If the customer is current on their payments, the LIHEAP grant will appear as an excess credit on the customer's account.

This can be problematic, as customers may receive a large credit on their bill and not need to pay their OnTrack payment for several months. After this time has elapsed, the PPL bill may no longer be a part of their monthly budget. Additionally CAP customer surveys have repeatedly shown that customers prefer a fixed monthly bill and this form of LIHEAP crediting means that the monthly payment amount is no longer constant.

- Enrollment – PPL began a process in 2013 where customers who have received LIHEAP can enroll in OnTrack over the phone without providing income verification. PPL’s OnTrack manager provides the representatives with a list of customers who have received LIHEAP, and the representative reviews the other eligibility criteria and completes the application over the telephone. This is currently a manual process.

2014 Plan Changes

PPL proposed to make these additional changes in their 2014 three-year Universal Service Plan. The proposed plan was recently approved, and these changes can now be implemented.

- 18 Month OnTrack Program Period – PPL proposed to change the OnTrack period from 12 months to 18 months. This would change the recertification timing, the amount of the maximum OnTrack credit, and the time period for arrearage forgiveness. The three elements would be linked to the 18-month timeline. This makes the program easier to understand and communicate to customers, regulators, employees, and agencies.

As part of this plan, PPL proposed increases to an 18-month maximum OnTrack credit.

- Electric Heat Customers – \$3,240
- Non-Electric Heat Customers – \$1,275

The recertification timeframe was adjusted after PPL reviewed customers’ financials and saw that there was not much change in their financial circumstances in one year. PPL managers felt that two years was too long, but that 18 months may be the correct amount of time. PPL was also deciding to provide full arrearage forgiveness to all customers over 18 months, rather than having customers with larger arrearages received forgiveness over 36 months.

- CAP Payment plans – The 2014 plan proposed to eliminate the Percent of Income option and the Average Annualized Payment option and to keep the Percent of Bill, Minimum Payment, and Agency Selected options.

This change was proposed as a simplification and to have all plans be 18 months. PPL felt that five payment plans was too complex. Additionally, PPL developed a planned method to address higher or lower shopping costs with the Percent of Bill plan, and hope to have most customers on this plan. The shopping cost or benefit is included in the Percent of Bill calculation, based on the customer’s previous 12-month average bill, and there is no manual work outside of the system to account for shopping.

- Payment troubled definition – The requirement that customers must have defaulted on a payment agreement in the past 12 months to enroll in OnTrack would be removed. With the 2014 plan, customers would only be required to have been on a payment plan in the past 12 months.

III. Operation HELP Program

Operation HELP, founded in 1983, is a hardship fund that is supported by PPL Electric Utilities, its employees, retirees, and its customers. Operation HELP provides grants to low-income customers who have overdue balances and cannot pay their energy bills.

A. Fundraising

PPL encourages its customers to contribute to Operation HELP by adding \$1, \$2, or \$5 to their monthly electric bill or by sending in lump-sum donations. Over 51,000 PPL customers contributed to Operation HELP in 2012.

Employees can support Operation HELP through payroll deductions. In 2012, approximately 1,000 employees were contributing to Operation HELP through the payroll deduction program. PPL also encourages retirees to contribute through pension reduction or lump sum donation.

PPL's Operation HELP conducts the following solicitation activities each December.

**Table III-1
PPL Fundraising Activities**

Method	Audience
Bill Insert	All Customers
Postcard	Electronic Fund Transfer Customers
Letter	All Employees
Letter	PPL Retirees
PPL Today Article	All Employees
Voicemail Message	All Employees
PPL Twitter Message	All Followers

PPL's other fundraising activities include a golf tournament and a cookbook sale. All PPL final bills with balances under one dollar are directed to the Operation HELP fund.

B. Goals and Resources

The objectives of Operation HELP are as follows.

- Provide energy-related financial assistance to qualified low-income families who are having difficulty paying their energy bills.
- Offer energy-related financial assistance to low-income households that are ineligible for LIHEAP.
- Coordinate and expand the activities of CBOs that provide energy-related assistance.

The projected annual budget for Operation HELP for 2011 through 2016 is shown in the table below. The budget is \$1.3 million for 2011 through 2013 and 1.4 million for 2014 through 2016.

**Table III-2
Operation HELP Budget**

Year	Operation HELP Funding Level
2011	\$1,300,000
2012	\$1,300,000
2013	\$1,300,000
2014	\$1,400,000
2015	\$1,400,000
2016	\$1,400,000

PPL increased funding from \$700,000 in 2007 to one million in 2008 and each year through 2011. Combined with customer and staff contributions, the total available has been about \$1.45 million. The corporate amount does not vary based upon customer and staff contributions.

**Table III-3
Operation HELP Donations**

Year	PPL	Customers	Employees	Total
2007	\$700,000	\$408,747	\$46,503	\$1,155,250
2008	\$1,000,000	\$404,446	\$50,754	\$1,455,199
2009	\$1,000,000	\$402,762	\$49,347	\$1,452,109
2010	\$1,000,000	\$400,867	\$50,963	\$1,451,830
2011	\$1,000,000	\$408,838	\$52,205	\$1,461,043
2012	\$1,000,000	\$401,621	\$51,883	\$1,453,504

PPL's Operation HELP donation is allocated to Operation HELP grants, matching credits, agency administration, and CARES credits. In 2012, the funds were allocated as shown in the table below.

**Table III-4
Operation HELP Expenditures**

	Operation HELP Grants	Operation HELP Matching Credits	Operation HELP Administration	CARES Credits	Total
2012	\$560,000	\$250,000	\$136,000	\$54,000	\$1,000,000

C. Operations

PPL and the administering agencies have responsibilities with respect to the Operation HELP program.

PPL has the following responsibilities.

- Collecting and disbursing contributions to the CBOs.
- Providing funding for program administration.
- Processing Operation HELP payments.
- Soliciting donations from customers, employees, and retirees.
- Maintaining close working relationships with the CBOs.
- Conducting procedural audits to review performance.
- Reporting to the PUC.

PPL contracts with 15 community based organizations (CBOs) to administer Operation HELP. Almost all of these CBOs have been involved with the program since its inception in 1983. The CBOs use approximately 33 caseworkers at 32 sites.

The agency responsibilities are as follows.

- Conducting intake and verifying applicants' eligibility.
- Verifying customer information with energy vendors.
- Processing Operation HELP authorization forms.
- Sending timely payments directly to energy vendors.
- Referring applicants to other assistance programs.
- Establishing a separate account for processing donations and disbursements.
- Maintaining detailed program records and arranging for an annual financial audit of Operation HELP.

Most Operation HELP agencies are well-equipped to speak with Spanish speaking clients. APPRISE interviewed ten of the Operation HELP agencies and found that six of the ten had one or more staff members working on the program who were able to communicate with clients in Spanish. Additionally, of those who did not have Spanish speaking staff working on Operation HELP, two had other staff within the agency who could communicate in Spanish if needed and one used an online interpreting service when needed.

PPL has several avenues for agency training and communication.

- Meetings: PPL conducts an annual meeting with the CBOs to discuss Operation HELP and other Universal Service Programs. At least one representative from each agency is required to attend.
- Feedback: PPL provides monthly reports to the CBOs that monitor and track their performance.

- Quality control: PPL requires that the Operation HELP agencies have a Certified Public Accounting firm conduct an annual financial audit of the program. Most agencies complete the audit in conjunction with their annual federal and state-funded program audits.
- External audit: PPL uses an outside auditor to review internal procedures and Operation HELP records. The audit includes a review of record-keeping procedures and a reconciliation of donations from a sampling of customers.
- Procedural audit: CPDs also conduct procedural audits of the Operation HELP agencies. The purposes of these audits are to:
 - Review CBOs record keeping procedures.
 - Identify problem areas.
 - Discuss findings with the CBOs and implement corrective action where necessary.
 - Monitor CBOs adherence to Operation HELP guidelines and procedures.
 - Ensure the proper expenditure of donations.

D. Eligibility and Benefits

This section describes Operation HELP eligibility guidelines and benefits that are provided through the program.

Eligibility Guidelines

Customers with limited incomes and other hardships are eligible for assistance. The eligibility criteria are as follows.

- Annual income at or below 200 percent of the Federal Poverty Level.
- Customers should have a minimum overdue balance of \$150 to qualify for an Operation HELP grant on their electric bill (this is PPL's threshold to start the collections process. CPDs must approve exceptions.) The \$150 minimum overdue does not apply to Operation HELP grants for other heating sources.
- The primary heating fuel has been exhausted, placing the members of the household in a life or health threatening situation or the termination of service for electricity or gas is about to take place and would present a health hazard for the household or the electricity or gas service has already been terminated.
- Customer can receive assistance once in a calendar year but CBOs have flexibility to review referrals if customers have compelling and extenuating circumstances. They must discuss extenuating circumstances with PPL's CPDs.
- Operation HELP cannot be used for security deposits, reconnection fees, or charges for insufficient funds.

- For an OnTrack customer to receive Operation HELP, the grant would have to be approved by a CPD or by the program manager. This would be in a special hardship case. The agency would call and get it approved. This happens during cut season.

Program Benefits

Operation HELP provides services throughout the year. The benefits include the following.

- Direct financial assistance for overdue bills. The assistance can be used for any type of home energy bill – electric, gas, coal, oil, etc. Customers can receive grants on more than one bill, but agencies need to contact CPDs for account review and approval.
- The Operation HELP grant is what is needed to maintain service, up to \$500. The customer can also receive up to \$250 in matching credits, so the total can reach \$750.
- A payment toward the PPL bill through Operation HELP is eligible to receive matching energy credits on a 2:1 basis. For example, if the payment from the administering organization is \$100, then PPL matches it with another \$50 from company funds, if requested.
- The Matching Credits can bring them over to a positive balance on their bill, but the grant part cannot be more than what the customers are behind.
- Protection against shutoffs. If PPL has issued a service termination or has already cut an applicant's service and the grant is equal to the amount quoted to the customer to maintain or reconnect service, there is a contact number for agencies to call.
- Referrals to other programs and services.

The following rules apply to matching credits.

- Matching credits must be in the form of credits to the PPL bills of customers who have been certified by the Operation HELP administering organization as qualified for assistance.
- Matching energy credits are available for payment of PPL bills only.
- Applicants must pay at least \$15 towards their electric bill to receive matching energy credits from PPL. The payment must have been within the last 30 days. Agencies may waive this minimum when necessary but must document the reason for the waiver. They ask for \$15 contribution, but make a note if the customer cannot come up with it. Some customers obtain assistance from their church, and then this is counted as the customer payment. PPL also will match this amount.

- Matching credits are done on a \$1 match for every \$2 of outside funding. The matching credits can include a match of the amount paid by the applicant or other private funds such as a donation from a church.
- If no Operation HELP funds are given, then no Matching Credits can be given.
- PPL will not match contributions from public, tax-supported sources such as LIHEAP or FEMA.

E. Application Procedures

Customers are referred to Operation HELP through PPL and through the community. Some customers come back every year for assistance.

Customers are required to visit the agencies to apply for Operation HELP. However, in areas where customers live a long distance from the agency and do not have easy access to travel to an intake site, the intake can be done by mail.

When customers apply for Operation HELP benefits, the agency caseworkers have the following responsibilities.

- Contacting the appropriate energy vendor to verify the customer information.
- Determining eligibility for PPL matching credits.
- Processing Operation HELP authorization forms.
- Notifying the vendor and customer by telephone or mail of the pending payment.
- Sending timely payments directly to energy vendors, so they can be credited to the customers' accounts.
- Providing education on energy conservation. This involves giving the customer a sheet on energy conservation tips and the CFL request form.
- Referring applicants to other assistance programs including WRAP and OnTrack. Referrals are made for whatever assistance the customer needs. The ten agency caseworkers who were interviewed reported that they make the following types of referrals.
 - Food bank/food stamps (8 caseworkers)
 - Rent/housing (4 caseworkers)
 - Other utilities programs (4 caseworkers)
 - Other PPL programs (3 caseworkers)
 - Medical care (3 caseworkers)

- LIHEAP (3 caseworkers)
- Other agencies (Salvation Army, Catholic Charities) (3 caseworkers)
- WRAP (2 caseworkers)
- Employment programs (2 caseworkers)
- Child care (2 caseworkers)

The caseworkers generally had an appreciation for the importance of these referrals and made the following specific comments.

- Pretty much every customer will receive some sort of referral.
- Referrals are done all the time. It's just something we do as a comprehensive service.
- Pretty much every client receives a referral for something.
- Referrals are very common, almost every client receives some type of referral.
- Our intake process includes questions about other needs.
- I tell everyone about as many options as I think they can use. .
- We always discuss the need for food, different welfare programs, SNAP, anything we have. We will refer to WRAP and other weatherization programs too.
- That would depend on whether or not the client asks for any other information when they come in. They may ask about other services, but we do not make referrals unless they are asked for.
- Referrals come down to what they are looking for. If they mention SNAP or other services we will refer them. We don't probe them beyond what they are coming in for, because we have learned that they don't like us to impose on their privacy. We let them volunteer what they need and then make a referral. We probably make referrals a little more than half the time.

Five of the agencies also provided a direct service within their office or within other departments in their agency. Some of the services mentioned were as follows.

- We do budgeting education/counseling (2 agencies).
- I may be able to refer them to other services we have. We also offer rental assistance, emergency shelter, life sustaining medication payments, and travel assistance. In the winter we have a fund through private donations for emergency fuel oil assistance. We also have case management services.
- Yes, UGI has some similar programs to Operation HELP and OnTrack and we coordinate those as well.
- If they have a security deposit on their PPL account we can process a security deposit waiver. We offer other programs in our office so I refer them to the program that would best fit their needs.
- Within our department we can offer the UGI program. During LIHEAP season we help with completing the application. We also discuss rent rebates with seniors.

F. Operation HELP Statistics

Table III-5, and the following tables in this section, display statistics from PPL's Operation HELP database for a representative sample of Operation HELP participants with detailed customer information available. The table shows that Operation HELP grants averaged \$320 for these recipients in 2013.

Table III-5
Operation HELP Assistance by Year
Program Analysis Sample

Year		Analysis Sample	Help Grants	Matching Credits	Total Assistance
2011	Total Assistance	4,024	\$1,239,989	\$263,070	\$1,503,059
	Average Assistance		\$308	\$65	\$374
2012	Total Assistance	3,597	\$994,296	\$241,495	\$1,235,792
	Average Assistance		\$276	\$67	\$344
2013	Total Assistance	3,259	\$1,044,197	\$230,712	\$1,274,910
	Average Assistance		\$320	\$71	\$391

Table III-6 displays information on grants received by the customer's heating fuel. The table shows that 45 percent of grants and 48 percent of grant dollars were awarded for electric heating customers in 2013.

Table III-6
Operation HELP Assistance by Heating Fuel
Program Analysis Sample

	2011				2012				2013			
	# of Grants	%	Grant Dollars	%	# of Grants	%	Grant Dollars	%	# of Grants	%	Grant Dollars	%
Electric	1,756	44%	\$704,984	47%	1,711	48%	\$573,863	46%	1,459	45%	\$615,921	48%
Oil	1,184	29%	\$452,999	30%	984	27%	\$380,127	31%	952	29%	\$384,638	30%
Natural Gas	856	21%	\$268,160	18%	707	20%	\$215,147	17%	656	20%	\$201,903	16%
Propane	135	3%	\$44,269	3%	97	3%	\$33,456	3%	104	3%	\$36,210	3%
Kerosene	38	1%	\$11,436	1%	32	1%	\$11,095	1%	27	1%	\$10,270	1%
Coal	55	1%	\$21,211	1%	65	2%	\$22,103	2%	61	2%	\$25,969	2%
Total	4,024	100%	\$1,503,059	100%	3,596	100%	\$1,235,792	100%	3,259	100%	\$1,274,910	100%

Table III-6 displays information on the type of energy bills assisted with Operation HELP. The table shows that 85 to 88 percent of grants and grant dollars are awarded for electric bills from 2011 to 2013.

Table III-7
Operation HELP Type of Energy Bills Assisted
Program Analysis Sample

	2011				2012				2013			
	# of Grants	%	Grant Dollars	%	# of Grants	%	Grant Dollars	%	# of Grants	%	Grant Dollars	%
Electric	3,529	88%	\$1,295,388	86%	3,144	87%	\$1,049,512	85%	2,810	86%	\$1,087,216	85%
Oil	390	10%	\$164,280	11%	368	10%	\$159,088	13%	389	12%	\$167,664	13%
Natural Gas	66	2%	\$31,144	2%	55	2%	\$17,089	1%	32	1%	\$11,100	1%
Propane	33	1%	\$9,985	1%	15	<1%	\$5,178	<1%	13	<1%	\$3,616	<1%
Kerosene	5	<1%	\$1,982	<1%	4	<1%	\$1,816	<1%	6	<1%	\$2,266	<1%
Coal	1	<1%	\$280	<1%	10	<1%	\$3,109	<1%	9	<1%	\$3,048	<1%
Total	4,024	100%	\$1,503,059	100%	3,596	100%	\$1,235,792	100%	3,259	100%	\$1,274,910	100%

Table III-8 displays data on customers' arrearages at the time of Operation HELP assistance. The table shows that customers who received Operation HELP grants in 2013 averaged \$687 in arrearages at the time of assistance. Twenty-five percent had arrearages over \$871.

Table III-8
Operation HELP Analysis Sample
Arrearages at Time of Assistance

Year	Analysis Sample	Arrearages in Dollars			
		Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	4,024	\$839	\$280	\$518	\$1,014
2012	3,597	\$751	\$231	\$465	\$955
2013	3,259	\$687	\$194	\$447	\$871
Total	10,880	\$764	\$236	\$481	\$946

*288 accounts with no monthly balance information available for the month before Operation HELP services were received were included in this table with arrearages of \$0.

Table III-9 provides data on annual household income for customers who received Operation HELP grants. The table shows that customers who received Operation HELP grants in 2013 had average annual household income of \$17,162.

Table III-9
Operation HELP Analysis Sample
Annual Household Income

Year	Analysis Sample	Annual Income in Dollars			
		Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	3,853	\$16,838	\$8,760	\$15,054	\$23,196
2012	3,483	\$16,316	\$8,640	\$14,795	\$22,317
2013	3,134	\$17,162	\$8,760	\$15,358	\$24,000
Total	10,470	\$16,762	\$8,652	\$15,024	\$23,138

*Income is missing for 403 Operation HELP customers; 168 in 2011, 112 in 2012 and 123 in 2013.

*Income is above \$100,000 for 7 cases. These cases are excluded from this table.

Table III-10 provides data on poverty level for customers who received Operation HELP grants. The table shows that 25 percent of customers who received Operation HELP grants in 2013 had income below 50 percent of the poverty level, 33 percent had income between 51 and 100 percent, 23 percent had income between 101 and 150 percent, and the poverty level was missing for 19 percent of these customers.

Table III-10
Operation HELP Analysis Sample
Poverty Level

% of Federal Poverty Level	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
0-50%	967	24%	941	26%	802	25%
51-100%	1,444	36%	1,260	35%	1,083	33%
101-150%	948	24%	827	23%	742	23%
Unknown	665	17%	569	16%	632	19%
Total	4,024	100%	3,597	100%	3,259	100%

Table III-11 provides data on source of income for customers who received Operation HELP grants. The table shows that about 60 percent had employment income.

Table III-11
Operation HELP Analysis Sample
Source of Income

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Gross Salary	2,069	57%	1,845	58%	1,735	60%
Social Security	189	5%	191	6%	151	5%
Unemployment	143	4%	131	4%	86	3%
Public Assistance	90	3%	68	2%	54	2%
Workman's Comp.	58	2%	48	2%	34	1%
Other	1,053	29%	912	29%	823	29%
Total	3,602	100%	3,195	100%	2,883	100%

*Income Source was missing for 1,200 customers.

Table III-12 shows that over 60 percent of customers who received Operation HELP grants had children in the home and about ten percent had an elderly household member.

Table III-12
Operation HELP Analysis Sample
Household Composition

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Child²	2,351	61%	2,143	61%	1,937	62%
Elderly³	455	12%	385	11%	407	13%

¹ Household composition variables were missing for 403 customers.

² Number of children in the household was above 10 for one case in 2011 that was excluded from the table.

³ Number of elderly household members was above 8 for 18 cases that were excluded from the table.

G. Successes

The agencies interviewed offered mostly positive feedback about Operation HELP.

- Caseworkers commented that customers were surprised about how easy the application process was and how quick the approval process was. The customers were very grateful for the assistance provided.
- Caseworkers reported that the program is great and works very well. They noted that they are able to avoid service terminations, help get services turned back on, and help customers who are not eligible for OnTrack.

H. Challenges

Some challenges were noted with respect to Operation HELP.

- Fuel credit – Some staff and agencies feel that the Operation HELP credits should only assist with PPL bills. However, the program was created to help with any heating source.
- Funding – Agencies complain to PPL that they do not receive enough funding to administer the program. However, funds that go to the agencies for program administration reduce the amount that is available to customers for grants.

IV. CARES Program

CARES is a referral service for customers with temporary hardship such as illness, injury, loss of employment, or high medical bills. This program serves customers who generally meet their payment obligations, but face a hardship that requires some assistance.

The primary objectives of CARES are as follows.

- Help customers experiencing temporary hardships to manage their overdue electric bills by providing them with information and resources.
- Make tailored referrals to PPL Electric and/or community assistance programs.
- Maintain and/or establish partnerships with community-based organizations to ensure maximum and timely assistance for CARES customers.
- Act as an internal advocate for payment troubled customers.

A. *Goals and Resources*

The annual funding for CARES is shown in the table below for 2011, 2012 and 2013.

**Table IV-1
CARES Funding**

Year	Funding Level
2011	\$94,000
2012	\$96,000
2013	\$98,000

B. *Operations*

PPL's manager of Universal Service Programs oversees the CARES program expenditures. PPL has one staff person who screens the customers for CARES and recommends CARES credits. The CPDs approve the CARES credits and reconcile the CARES budget for their service territory.

C. *Eligibility and Benefits*

Residential customers, regardless of income level, who face a temporary hardship that could result in the loss of electric service are eligible for CARES. Temporary is defined as three months or less.

The CARES staff member discusses the customer's sources of income and the customer's need for assistance. This information is used to direct the customer to programs and services.

The benefits of CARES include the following.

- Protection against shutoff of electric service for 2 to 3 months. CARES customers have their accounts coded so that they are taken out of credit and collections for 3 months.
- Referrals to other programs and services – PPL support staff communicate directly with CARES customers and try to match their needs with PPL and/or community programs.
- CPDs use CARES credits to help pay electric bills for customers who have run out of other options. This may happen when LIHEAP is closed or the customer is ineligible for services because his or her household income is above the program guidelines. No formal guidelines exist for the use of CARES credits. The funds are applied on a case-by-case basis.

The CPDs do not normally conduct home visits for CARES participants. If there were a particularly difficult and compelling situation, they would attempt to schedule a home visit. But these types of situations are rare. The CPDs help to coordinate home visits conducted by caseworkers from CBOs, such as the Area Agency on Aging.

D. Program Referrals

PPL does not conduct outreach for CARES because the need for assistance is always greater than the amount of funding available. The primary sources of referrals are as follows.

- PPL Electric's Customer Contact Center (CCC)
- Social agency caseworkers
- Self-referrals

Conditions when CCC employees and CBO caseworkers refer customers to CARES include the following.

- Illness, injury, or high medical bills
- Previously good-paying customers with temporary hardship situation
- Recent loss of job or major reduction in household income
- Abandoned spouse
- Confused and disoriented customer

E. CARES Statistics

This section provides information on CARES participants from analyses of PPL's program database and transactions data for a representative sample of CARES participants with

detailed customer information available. Table IV-2 shows that 257 of the 473 CARES customers analyzed received CARES credits in 2013.

**Table IV-2
CARES Assistance by Year
Analysis Sample**

Year	Analysis Sample	Customers who Received CARES Credits
2011	626	164
2012	452	215
2013	473	257
Total	1,551	636

Table IV-3 displays data on the amount CARES credits provided. The table shows that customers received an average of \$298 in credits in 2013 and that 25 percent received credits over \$350. In total, \$76,674 in CARES credits were applied to customers' accounts in 2013.

**Table IV-3
CARES Credits
Analysis Sample**

Year	Analysis Sample	Total Credits Applied	Credits per Customer in Dollars			
			Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	164	\$45,330	\$276	\$200	\$300	\$350
2012	215	\$54,393	\$253	\$187	\$242	\$300
2013	257	\$76,674	\$298	\$230	\$300	\$350
Total	636	\$176,396	\$277	\$200	\$272	\$349

Table IV-4 displays data on customers' arrearages at the time that CARES credits were applied. The table shows that mean arrearages for customers who received CARES in 2013 were about \$250.

**Table IV-4
CARES Analysis Sample
Arrearages at Time of Assistance**

Year	Analysis Sample		Customers with CARES Credit	
	Number	Mean Arrearages	Number	Mean Arrearages
2011	626	\$308	164	\$342
2012	452	\$295	215	\$293

Year	Analysis Sample		Customers with CARES Credit	
	Number	Mean Arrearages	Number	Mean Arrearages
2013	473	\$241	257	\$248
Total	1,551	\$284	636	\$287

*151 Accounts with no monthly balance information available for the month before CARES services were received were included in this table with arrearages of \$0.

Table IV-5 displays annual household income for CARES participants. The table shows that annual household income averaged approximately \$18,000 for these customers in 2013.

Table IV-5
CARES Analysis Sample
Annual Household Income

Year	Analysis Sample		Customers with CARES Credit	
	Number	Mean Income	Number	Mean Income
2011	554	\$20,460	154	\$21,503
2012	394	\$19,408	192	\$20,639
2013	415	\$18,134	229	\$18,262
Total	1,363	\$19,448	575	\$19,924

*Income is missing for 185 CARES customers; 71 in 2011, 56 in 2012 and 58 in 2013.

*Income is above \$100,000 for three cases; 1 in 2011 and 2 in 2012. These cases were considered missing in this table.

Table IV-6 displays the poverty level of CARES participants. The table shows that about 24 percent had income below 50 percent of the poverty level, 19 percent had income between 51 and 100 percent, 22 percent had income between 101 and 150 percent and 34 percent had poverty level data missing.

Table IV-6
CARES Analysis Sample
Federal Poverty Level

	2011		2012		2013	
	Total	CARES Credit	Total	CARES Credit	Total	CARES Credit
Total Customers	626	164	452	215	473	257
0-50%	14%	15%	17%	17%	22%	24%
51-100%	26%	26%	24%	22%	21%	19%
101-150%	23%	21%	22%	20%	22%	22%
Missing	36%	38%	37%	40%	34%	34%
Total	100%	100%	100%	100%	100%	100%

Table IV-7 displays source of income for CARES participants. The table shows that 62 percent of those who received a CARES credit in 2013 had employment income.

Table IV-7
CARES Analysis Sample
Income Source

	2011		2012		2013	
	Total	CARES Credit	Total	CARES Credit	Total	CARES Credit
Total Customers	506	141	352	175	347	185
Gross Salary	57%	55%	49%	49%	56%	62%
Social Security	8%	6%	9%	7%	8%	7%
Workman's Comp.	3%	1%	4%	1%	2%	2%
Unemployment	2%	1%	3%	2%	3%	2%
Public Assistance	1%	0%	1%	2%	1%	1%
Other	29%	36%	35%	39%	29%	26%
Total	100%	100%	100%	100%	100%	100%

*Income Source is missing for 346 customers total; 120 in 2011, 100 in 2012 and 126 in 2013

Table IV-8 displays whether CARES participants had children and elderly household members. The table shows that 39 percent of those who received a CARES credit in 2013 had a child and 20 percent had an elderly household member. The elderly were more likely to receive credits in 2011 and 2012.

Table IV-8
CARES Analysis Sample
Household Composition

	2011		2012		2013	
	Total	CARES Credit	Total	CARES Credit	Total	CARES Credit
Total Customers	555	154	396	193	415	229
Child	37%	40%	36%	33%	36%	39%
Elderly	25%	31%	28%	33%	22%	20%

*Household composition variables are missing for 185 customers; 71 in 2011, 56 in 2012 and 58 in 2013

Table IV-9 displays the percent of customers who participated in CARES with electric heat. The table shows that about 40 percent of CARES participants had electric heat.

Table IV-9
CARES Analysis Sample
Percent of Customers with Electric Heat

	2011		2012		2013	
	Total	CARES Credit	Total	CARES Credit	Total	CARES Credit
Total Customers	626	164	452	215	473	257
% With Electric Heat	44%	46%	42%	40%	43%	45%

V. Winter Relief Assistance Program Description

PPL Electric Utilities (PPL) implemented the Winter Relief Assistance Program (WRAP) in 1985 to help reduce electric bills and improve home comfort for low-income customers. The objectives of the WRAP are to reduce energy usage and bills of low-income customers and to increase low-income customers' ability to pay their electric bills, resulting in reduced arrearages. The program also aims to improve health, safety, and comfort for low-income occupants; create and maintain partnerships with community based organizations and contractors; and make referrals to other low-income assistance programs. This section describes the policies and procedures for PPL's WRAP. The findings in this section are based upon reviews of program documents, analysis of program statistics, interviews with PPL personnel who have responsibilities related to WRAP, and interviews with WRAP providers.

A. WRAP Background

The Pennsylvania Public Utility Commission (PUC) directed PPL to develop a weatherization program for electric heating and/or electric water heating customers with income below 150 percent of the poverty level in 1984. The program was implemented with a \$2 million annual budget, and offered insulation, storm windows, caulking and weather-stripping, and water heating measures. It was the first utility run weatherization program in Pennsylvania.

In 1988, the PUC required that all electric and gas utilities in Pennsylvania offer a low-income usage reduction program (LIURP) to customers in their service territories, and WRAP became part of LIURP. PPL increased WRAP funding to \$3 million annually and added energy education to the program services. Program services were enhanced again in 1992, 1995, and 1998 with blower door testing, air infiltration measures, education and CFLs for baseload customers, and refrigerator replacement.

The PUC increased PPL's WRAP annual expenditure goal to \$5,700,000 with the implementation of universal service in 1999, and to \$6,250,000 in accordance with PPL's rate case settlement in 2005. The budget has increased every few years, reaching \$8 million for 2011 through 2013 and \$9.5 million for 2014 through 2016. The program and projected enrollment for 2011 through 2016 is shown in the table below.

**Table V-1
WRAP Funding and Service Delivery Goal**

Year	Budget	Projected Enrollment		
		Full Cost	Low Cost	Baseload
2011	\$8,000,000	1,300	300	1,800
2012	\$8,000,000	1,300	300	1,800
2013	\$8,000,000	1,300	300	1,800

Year	Budget	Projected Enrollment		
		Full Cost	Low Cost	Baseload
2014	\$9,500,000	1,900	800	400
2015	\$9,500,000	1,900	800	400
2016	\$9,500,000	1,900	800	400

The WRAP objectives are as follows.

1. Reduce the energy usage and electric bills of low-income customers.
2. Increase the ability to pay/decrease arrearages of low-income customers.

Secondary objectives include the following.

1. Improve comfort for low-income customers.
2. Promote safer living conditions of low-income customers through the reduction of secondary heating devices.
3. Maintain/establish partnerships with social service agencies, community based organizations (CBOs), and local contractors to ensure maximum and timely assistance.
4. Make tailored referrals to Company and other assistance programs such as OnTrack, Operation HELP, LIHEAP, and other weatherization programs.

B. Program Management and Administration

WRAP is managed through PPL's Customer Services Department. The Customer Relations Specialist is responsible for managing the overall program and for regulatory reporting to the PUC. She is responsible for dividing the WRAP budget among PPL's five geographical areas.

There are five Customer Program Directors (CPDs) who oversee the implementation of WRAP, as well as the other Universal Service Programs, in their geographical areas. PPL's service territory is divided into the Allentown, Hazleton, Scranton, Harrisburg/Montoursville, and Lancaster areas, each with a CPD. The CPDs are responsible for allocating a contract amount to each of the contractors in their region, negotiating contracts with the contractors, overseeing the work of the contractors, approving exceptions, approving invoices, monitoring the budget, and supervising staff. CPDs review their contractors' prices each year. CPDs do not usually inspect the work of the contractors, except when there is a problem. Each CPD has a Universal Service Representative (USR) who is responsible for customer interactions and data entry.

PPL does not have an advisory panel for WRAP. However, the contractors are involved in the evolution of the program, developing field standards, providing suggestions for program improvements and pilot measures, and reviewing potential program changes. PPL has

utilized consultants to develop field standards, determine areas where training is needed, and conduct supplemental training.

C. Targeting and Referrals

OnTrack customers are required to receive WRAP, and about sixty percent of WRAP referrals currently come from OnTrack.

Customers are usually referred for WRAP services in one of the following ways.

1. Customer Contact Center (CCC) referrals – Customer Service Reps and Collection Assistants are trained to refer payment-troubled customers or customers experiencing hardships to WRAP. The WRAP support person in the appropriate area follows up with a letter and/or phone call.
2. OnTrack Agency referrals – Customers who apply for OnTrack are required to apply for WRAP if they meet the usage criteria. PPL Solutions contacts newly-certified customers to enroll them in WRAP. (Solutions is a support group for the regulated and deregulated businesses within PPL.) The OnTrack agencies are responsible for verifying that eligible customers participated in WRAP as part of the recertification process.
3. Advertising – Customers call a designated call center in response to WRAP outreach or advertising. The representative usually completes the application with the customer over the phone. PPL also uses call centers to do outbound calling for customers at or below 200 percent of the poverty level with high electric usage.
4. Direct referrals – The customer or a caseworker calls the WRAP toll-free number (1-888-232-6302). A PPL employee responds to inquiries and completes the application with the customer over the phone.

Depending on the availability of funding and the customers' response to other outreach, PPL will use some or all of the following efforts to promote WRAP.

- Presentations and communications to PPL Electric employees, including program information on the Customer Service internal website.
- Cross marketing to other weatherization and utility programs.
- Program information on PPL Electric's website.
- Presentations and mailings to social service agencies, senior citizens' groups, and other organizations such as Head Start.
- Telephone and personal contact of housing authorities, multi-unit project managers, and community groups.
- Press releases and public service announcements.
- Print, radio, and television advertising.
- Door-to-door canvassing.
- Word-of-mouth/WRAP Contractor referrals

D. Eligibility

Customers must meet the following requirements to be eligible for WRAP.

- The household income is at or below 200 percent of the Federal Poverty Level.
- The primary customer is at least 18 years old.
- The customer's home is individually metered.
- The customer's home is a primary home.
- The home has not received WRAP in the past seven years.
- The customer has lived in the home for at least nine months.

Renters can receive WRAP services, but the landlord is required to provide written consent before the customer is approved for the program. The USR will send an authorization form to the landlord to receive approval for program services. The customer will receive energy education and limited baseload services if landlord consent is not received.

E. Program Enrollment

Customers must fill out the WRAP application over the phone with a PPL representative or agency caseworker, or fill out the application at home and mail it to PPL to be considered for WRAP. USRs review completed applications and check that the data are complete. If information is missing from an application, they will call the customer, and then send a letter if they cannot get in touch with the customer by phone.

The USR reviews the completed WRAP application to determine if the customer meets the income eligibility criteria for WRAP, makes sure the customer has enough usage history, determines the seasonal usage, and determines the job type. The USR then sends the customer an eligibility letter, or a letter that explains why the customer is not eligible for the program. One contractor noted that a positive aspect of the program was that PPL allowed the contractor to obtain the customer signature at the time of service delivery, and this allowed for a greater number of customers to be served than otherwise would be possible.

The USR enters the data from the customer's application into the WRAP database. The coordinator then sends the job to a contractor, or places the job on a waiting list depending on the contractor workload and funding for the area. Jobs are not usually sent out for audit immediately unless the contractor is looking for that type of work. Jobs generally are sent out for audit in about three to six months.⁵ One contractor noted that this was problematic because the customers often do not remember the program when the contractor attempts to schedule the visit.

The USR mails the customer's information to the contractor, including the application, a blank audit form with the top portion filled in, and the customer's usage history.

⁵ Landlord approval may delay the process by four to eight weeks.

The contractor then attempts to schedule an appointment with the customer. Contractors generally reported very high service delivery success rates. Most reported that they were able to serve 90 to 99 percent of referred customers. They reported that they made many call attempts, sent mailings, sometimes called in the evening or on the weekend, and sometimes left a door hanger at the home. However a couple of contractors with less intense outreach reported much lower rates of success, ranging from 60 to 85 percent.

F. Job Types

All participants are eligible for the following standard measures.

- Energy education
- CFLs
- LEDs⁶
- Refrigerator replacement
- Air conditioner replacement
- Waterbed mattress replacement
- HVAC filter replacement
- Electric dryer venting
- Electric water heater setback
- Water heater pipe insulation
- Power strip/smart plug
- Dehumidifier replacement

There are three types of WRAP services that customers may receive.

1. **Baseload:** Customers with no electric heat will receive this type of service. The standard baseload measures listed above and other measures that meet the PUC payback criteria are provided.
2. **Low Cost:** In addition to the baseload measures, customers with electric hot water are eligible for water heating measures that meet the PUC's payback criteria including the following.
 - Water heater replacement
 - Gravity Film Exchange (GFX)
 - Repairs of plumbing leaks
 - Water pipe insulation
 - Showerheads/aerators
 - Heat pump water heater
 - Water heater timer
 - Other measures that meet PUC payback criteria

⁶With Commission approval, PPL added LEDs as a WRAP measure in May 2014.

3. Full Cost: Customers are eligible for full cost WRAP if the home has installed electric heat or when full cost measures will reduce electric energy usage. This may include homes with defacto electric heat and high cooling usage. In addition to the baseload and water heating measures, they may receive the following measures that meet the PUC payback criteria.
- Blower door guided air sealing
 - Attic, wall, and floor insulation
 - Sealing of attic bypasses
 - Attic vents and hatches
 - Crawl space and header insulation
 - Heating or central cooling equipment repair, retrofit, or replacement
 - Duct insulation and repair
 - Caulking and weather-stripping
 - Door sweeps
 - Storm windows, window tints, or window replacement
 - Thermostat replacement or programmable thermostats
 - Other measures that meet the PUC payback criteria

PPL provides a shell allowance for the full cost jobs based on an aggregate payback formula that takes the customer's electric seasonal usage into account. Contractors can spend up to 30 percent beyond the shell allowance for incidental repairs and can spend up to \$250 per home in diagnostic, health, and safety measures.

G. Contractors

PPL uses contractors to install weatherization measures and conduct audits, inspections, and energy education sessions. Contractors often use sub-contractors for specialized work including electrical, plumbing, and heating equipment repair. PPL assigns work to contractors based on customer need, location, skill sets, experience, and ability to handle increased workload.

Most of PPL's contractors have been working on WRAP since 1987. PPL issues three-year contracts with the opportunity for annual adjustments.

The contractors appear to work well with PPL and appreciate the support provided by PPL staff. Almost all of the contractors reported that PPL is very helpful in their implementation of WRAP, that PPL provides the support that is needed, and that PPL staff are available to answer questions.

H. Training

PPL has a WRAP training budget and sponsors contractors to attend the annual Affordable Comfort Conference. PPL also offers a training stipend to contractors who attend mandatory training to help offset productivity losses.

PPL also holds an annual meeting for contractors to discuss the program and provide updates on any changes. All contractors interviewed were very enthusiastic about the annual WRAP meetings. The contractors noted that it was a rare opportunity to share best practices and learn about upcoming program changes. They also noted that it was an opportunity to learn about inconsistencies in program implementation, compare solutions to challenges that were faced, evaluate past performance, and interact with PPL representatives. The only recommendations relating to the meetings were to have them more frequently and to provide a written summary of the meeting.

I. Service Delivery

Each WRAP job receives an energy audit to determine which measures should be installed. Contractors decide which measures to install based upon the customer interview, the customer's electric usage history, on-site diagnostics, prioritization of measures, and the PUC payback criteria.

The following criteria are used for determining spending and measure selection:

1. **Baseload:** PPL has no limit on the amount of money spent on baseload measures in a home. However, measures must meet the PUC's payback criteria.
2. **Low Cost:** If a baseload customer has an electric water heater and has the potential for major water heating measures, PPL may upgrade the WRAP job to "low cost" at the time of the audit. PPL has no limit on the amount of money spent on low cost measures. With the exception of water heater replacement as a "repair" measure, low cost measures must adhere to PUC payback criteria.
3. **Full Cost:** The PUC LIURP guidelines suggest a seven or twelve-year payback for most measures. PPL assigns a "shell allowance" for each full cost job that serves as a spending guideline for full cost measures. In addition to the shell allowance, contractors can perform the following work on full cost jobs:
 - **Incidental Repairs** – Contractors can make small incidental repairs needed for the installation of other weatherization measures.
 - **Comfort Repairs** – Contractors can repair, replace or add (rare) electric heating equipment in homes where there is inadequate heat to maintain comfort. These cases will usually result in an increase in electric usage. As a result, PPL may not analyze them in the pre- to post-usage evaluation of WRAP.
 - **Health & Safety** – Contractors are required to conduct combustion safety testing before applying air sealing or insulation to a home. Contractors may spend up to \$250 in diagnostic health and safety measures. If the cost of required health and safety measures exceeds this allowance, contractors are asked to use other funding sources such as the state weatherization program, gas utility funding, or crisis

funding. If these funding sources are not available, PPL may provide the needed funding for the health and safety repairs.

After the audit, contractors can move ahead with measure installation if the measures do not exceed the cost allowance and the measures are on PPL's measure list. Contractors are expected to complete measure installation within three months after the audit (excluding seasonal measures such as window tints and solar water heating), for a total job time of five months.

After they complete service delivery, contractors send job tickets and paperwork to the USRs and invoices to PPL's Financial Department. The job ticket shows the work that was done and the materials that were used. The Universal Service Representatives (USRs) review the paperwork and do the necessary data entry. They must approve the invoices before they can be paid by the Financial Department. The USRs verify the invoices for accuracy and the CPDs approve the invoices.

J. Energy Education

The goals of energy education are to empower customers to make good energy choices, to involve the customer in the process, and to help the customer understand the electric bill.

PPL asks customers who apply for WRAP to sign a consent form which authorizes PPL to do work on the customer's home and which states that the customer will actively participate in WRAP.

All WRAP participants receive at least one on-site energy education visit. The educator reviews the customer's electric usage, discusses an energy savings plan, and has the customer complete an "Actions to Save" form. The customer receives a copy of the form and a copy is retained in the PPL file.

Additional energy education is offered to customers with greater opportunities for usage reduction. The types of energy education that are offered are as follows.

1. Initial education session: The educator conducts the initial energy education session during the audit.
2. Follow-up education session: The educator provides follow-up education at the time of the inspection or within six months after the installation of measures by phone for full cost customers. The session will include a review of the installed measures, discussion of changes in electric use, and additional education on energy saving actions.

K. Program Coordination

PPL does not track the extent to which WRAP service delivery is coordinated with other weatherization programs. Contractors varied in their reports of whether they provide other

program services, whether they conduct joint service delivery, and whether they refer customers to other weatherization programs.

Barriers to coordination with other programs include long waiting lists for state weatherization, long waiting lists and stringent usage requirements for gas usage programs, and areas where PPL does not overlap with the gas program that the agency services.

L. Data and Reporting

All WRAP jobs are tracked in a special database system called WRAP V. Contractors submit their job information through an electronic web-based job ticket that is loaded directly into the WRAP V database.

WRAP V contains the dates of WRAP service delivery, the measures that were installed, and the material and labor costs for each measure. The information in WRAP V, coupled with a narrative report, is submitted to the PUC for evaluation every April.

PPL is planning on implementing a new WRAP database and reporting system during the 2014 to 2016 plan period. They have not yet determined the requirements for the new database, but they have information targets to meet reporting requirements for the LIURP WRAP and for the Act 129 WRAP. They also hope for the system to provide the following functionality.

- Track program coordination
- Query measures
- Reduce or eliminate paperwork
- Weather normalize data
- Provide customer usage histories

M. Quality Control

PPL requires a site inspection for at least 60 percent of all WRAP jobs that receive at least \$750 of measures, not including appliance replacement costs. PPL also conducts phone inspections for at least 25 percent of baseload and low cost jobs. The inspections aim to ensure that services are delivered in accordance with WRAP standards, identify major missed opportunities, and adhere to priority lists, and to gather customer satisfaction data.

Issues or concerns are recorded on an inspection action sheet and contractors have 30 days to respond.

When asked about the third party inspections, most contractors reported that they did not receive much feedback from the inspector. Several noted that they would like to receive positive feedback as well as when there are problems with a job, and one contractor noted that he would like to receive feedback on customer satisfaction. Contractors also recommended that they would like feedback in a more timely manner than the six months it currently takes, that PPL should work out the issue with the inspector before sending it to

the contractor, that the inspector should communicate directly with the provider, and they would like more detailed feedback, including pictures.

PPL conducts annual performance reviews with their WRAP contractors. They evaluate the contractors on their job turn-around time, work quality, cost-effectiveness, and customer satisfaction. They also discuss the contractor's savings statistics. The performance review provides contractors with the opportunity to express any problems and concerns and to make suggestions for program improvement.

PPL may request additional meetings and/or training for contractors that do not meet WRAP requirements. If performance does not improve, PPL may terminate the WRAP contract.

N. Program Statistics

The table below on program expenditures is based on PPL reports to the PUC. The table shows that total WRAP expenditures were over \$8 million in 2012, with \$6.475 million spent on measures.

**Table V-2
WRAP Expenditures**

	2010	2011	2012
Administration	\$837,224	\$859,853	\$951,487
Field Support	\$404,603	\$223,645	\$214,265
Inspections	\$109,613	\$119,877	\$113,521
No Measures Installed Costs	\$26,353	\$28,187	\$33,399
Pilots/Inter-Utility Coordination	\$500,000	\$0.00	\$238,900
Measures	\$5,962,245	\$6,557,897	\$6,475,657
Total	\$7,840,038	\$7,789,441	\$8,027,229

The rest of this section provides program statistics based on analysis of PPL's WRAP database. Table V-3 shows that approximately 3,000 customers are served each year. While about 40 percent receive baseload services, 20 percent receive low cost services, and 40 percent receive full cost services.

**Table V-3
WRAP Participants**

Job Type	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Baseload	1,455	43%	1,177	39%	1,269	39%
Low Cost	532	16%	536	18%	639	20%
Full Cost	1,372	41%	1,339	44%	1,340	41%
Total	3,359	100%	3,052	100%	3,248	100%

Table V-4 displays WRAP measure penetration rates for baseload jobs. The most common measures typically considered baseload were CFLs (93% in 2013), refrigerators (38%), appliance work (25%), and additional energy education (12%). Other more common measures were AC replacement, health and safety work, dryer repairs, and other repairs. A small percent received various types of insulation (not shown in table), but more common was air sealing and air leakage reduction work.

**Table V-4
WRAP Baseload Jobs
Measure Penetration Rates**

	2011	2012	2013
CFL	78%	92%	93%
Refrigerator	35%	39%	38%
Appliance Repair/Replace/Timer	18%	31%	25%
Smart Plug	8%	9%	7%
Dryer Repair	10%	15%	17%
Repairs	5%	7%	12%
Aerators/ Faucets/ Showerhead	4%	6%	3%
Clothes Line	2%	3%	4%
Water Heater Repair/Replace	1%	3%	2%
Water Heater Setback	1%	1%	1%
AC Replacement	30%	17%	17%
Central AC Repair/Replace	3%	6%	5%
AC Filter	2%	3%	2%
Heating Repair	4%	5%	4%
Thermostat	0%	<1%	1%
Health and Safety	33%	55%	58%
Diagnostic Testing	5%	4%	5%
Ventilation	<1%	1%	1%

	2011	2012	2013
Air Sealing	4%	8%	5%
Air Leakage Reduction	4%	7%	3%
Door/Window Repair/Replace	2%	3%	2%
Blower Door Test	1%	2%	2%

Table V-5 displays WRAP measure penetration rates for low cost jobs. The most common measures were CFLs; aerators and showerheads; water heater repair or replacement; appliance, dryer, and other repairs; pipe insulation; and health and safety work. The table shows that the most common measures for low cost jobs in 2013 were as follows.

- 92% received refrigerators
- 71% received health and safety measures
- 67% received aerators, faucets, or showerheads
- 60 percent received water heater repair or replacement

Table V-5
WRAP Low Cost Jobs
Measure Penetration Rates

	2011	2012	2013
CFL	92%	89%	92%
Refrigerator	50%	44%	35%
Appliance Repair/Replace/Timer	28%	36%	33%
Smart Plug	18%	16%	13%
Aerators/ Faucets/ Showerhead	66%	68%	67%
Water Heater Repair/Replace	56%	62%	60%
Repairs	21%	38%	30%
Dryer Repair	21%	27%	33%
Clothes Line	3%	7%	5%
Water Heater Setback	4%	5%	5%
Heating Repair	13%	22%	20%
Thermostat	2%	<1%	<1%
AC Replacement	30%	15%	15%
Central AC Repair/Replace	10%	8%	10%
AC Filter	<1%	4%	2%
Pipe Insulation	34%	50%	45%
Air Sealing	8%	15%	10%
Air Leakage Reduction	8%	11%	7%
Door/Window Repair/Replace	2%	4%	4%

	2011	2012	2013
Blower Door Test	4%	2%	3%
Health and Safety	54%	70%	71%
Diagnostic Testing	8%	7%	9%

Table V-6 displays WRAP measure penetration rates for full cost jobs. While blower door tests were done in 64 percent of these jobs, air sealing was done in 81 percent and air leakage reduction work was done in 67 percent. Insulation rates were low, with attic insulation at 43 percent, floor or basement insulation done in 16 percent of homes, and wall and knee wall insulation each done in only nine percent of jobs.

Table V-6
WRAP Full Cost Jobs
Measure Penetration Rates

	2011	2012	2013
CFL	84%	90%	93%
Refrigerator	27%	35%	33%
Appliance Repair/Replace/Timer	23%	20%	23%
Smart Plug	10%	8%	9%
Repairs	51%	46%	49%
Aerators/ Faucets/ Showerhead	44%	47%	44%
Dryer Repair	37%	35%	39%
Water Heater Repair/Replace	29%	38%	41%
Clothes Line	6%	5%	4%
Water Heater Setback	4%	3%	2%
Thermostat	25%	31%	37%
Heating Repair	25%	26%	23%
Heating Replacement	2%	1%	3%
AC Replacement	12%	11%	10%
Central AC Repair/Replace	11%	8%	11%
AC Filter	7%	5%	4%
Attic Insulation/ Preparation	46%	41%	43%
Pipe Insulation	34%	29%	32%
Floor/Basement Insulation	19%	18%	16%
Wall Insulation	8%	12%	9%
Knee Wall Insulation	6%	5%	9%
Insulation	6%	4%	5%
Duct Insulation	3%	3%	5%

	2011	2012	2013
Garage Insulation	5%	3%	1%
Air Sealing	84%	77%	81%
Air Leakage Reduction	75%	64%	67%
Blower Door Test	70%	62%	64%
Door/Window Repair/Replace	46%	40%	43%
Vapor Barrier	3%	3%	3%
Health and Safety	34%	35%	42%
Ventilation	22%	24%	29%
Diagnostic Testing	18%	15%	16%

Table V-7 displays WRAP job costs for audits, education, and measures by job type for 2011, 2012, and 2013. The table shows average baseload job costs of \$1,037, low cost of \$1,616, and full cost of \$3,447 for 2013.

**Table V-7
WRAP Job Costs**

Year	Job Type	Customers	Job Cost in Dollars			
			Mean	Percentile		
				25 th	50 th	75 th
2011	Baseload	1,455	\$850	\$347	\$685	\$1,183
	Low Cost	532	\$1,825	\$1,024	\$1,651	\$2,560
	Full Cost	1,372	\$3,274	\$2,086	\$2,960	\$4,097
	Total	3,359	\$1,995	\$685	\$1,522	\$2,877
2012	Baseload	1,177	\$1,028	\$423	\$952	\$1,446
	Low Cost	536	\$1,677	\$1,115	\$1,635	\$2,214
	Full Cost	1,339	\$3,307	\$1,939	\$3,044	\$4,314
	Total	3,052	\$2,142	\$952	\$1,696	\$2,860
2013	Baseload	1,269	\$1,037	\$402	\$891	\$1,412
	Low Cost	639	\$1,616	\$896	\$1,496	\$2,175
	Full Cost	1,340	\$3,447	\$1,921	\$3,085	\$4,553
	Total	3,248	\$2,145	\$845	\$1,615	\$2,919

Table V-8 displays annual household income for WRAP participants. The table shows that mean household income was about \$19,000 in 2013.

**Table V-8
WRAP Participants
Annual Household Income**

Year	Job Type	Customers	Annual Income in Dollars			
			Mean	25 th Percentile	50 th Percentile	75 th Percentile
2011	Baseload	997	\$18,577	\$9,744	\$16,427	\$25,886
	Low Cost	353	\$19,292	\$10,812	\$17,647	\$25,882
	Full Cost	1,062	\$21,810	\$12,120	\$19,019	\$28,750
	Total	2,412	\$20,105	\$11,065	\$17,624	\$26,844
2012	Baseload	816	\$19,274	\$10,800	\$17,257	\$25,002
	Low Cost	380	\$19,106	\$9,936	\$16,470	\$25,338
	Full Cost	997	\$20,375	\$11,322	\$18,636	\$26,884
	Total	2,193	\$19,745	\$10,896	\$17,676	\$25,909
2013	Baseload	850	\$18,391	\$10,404	\$16,428	\$24,812
	Low Cost	443	\$19,741	\$10,919	\$18,000	\$25,728
	Full Cost	1,024	\$19,496	\$10,320	\$17,171	\$25,716
	Total	2,317	\$19,138	\$10,524	\$17,040	\$25,248

*Income is missing for 2,727 WRAP customers; 943 in 2011, 857 in 2012 and 927 in 2013.

*Income is above \$100,000 for 10 cases, 4 in 2011, 2 in 2012 and 4 in 2013. These cases are excluded from this table.

Table V-9 displays the poverty level for WRAP participants. The table shows that about 12 percent had income below 50 percent, 31 percent had income between 51 and 100 percent, 23 percent had income between 101 and 150 percent, and 34 percent had the poverty level missing.

**Table V-9
WRAP Participants
Federal Poverty Level**

Poverty Level	2011			2012			2013		
	Baseload	Low Cost	Full Cost	Baseload	Low Cost	Full Cost	Baseload	Low Cost	Full Cost
0-50%	13%	8%	9%	10%	11%	10%	10%	11%	12%
51-100%	24%	21%	26%	27%	29%	25%	29%	26%	31%
101-150%	21%	24%	25%	23%	22%	25%	21%	23%	23%
Unknown	42%	46%	40%	41%	39%	39%	40%	40%	34%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table V-10 displays the income source for WRAP participants. The table shows that about 50 percent had employment income and about ten percent had Social Security income.

**Table V-10
WRAP Participants
Income Source**

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Gross Salary	1,225	53%	1,128	53%	1,153	51%
Social Security	226	10%	194	9%	205	9%
Unemployment	72	3%	59	3%	92	4%
Workman's Comp.	64	3%	50	2%	66	3%
Public Assistance	63	3%	58	3%	45	2%
Other	681	29%	623	30%	685	31%
Total	2,331	100%	2,112	100%	2,246	100%

*Income Source is missing for 2,970 customers total; 1,028 in 2011, 940 in 2012 and 1,002 in 2013.

Table V-11 displays the household composition for WRAP participants. In 2013, 59 percent had a child and 16 percent had an elderly household member.

**Table V-11
WRAP – Customer Household Composition**

	2011		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Child	1,353	56%	1,238	56%	1,377	59%
Elderly	384	16%	373	17%	377	16%

*Household composition variables are missing for 2,727 customers; 943 in 2011, 857 in 2012 and 927 in 2013.

*Number of children in the household is above 10 for one case – this is excluded from the table.

*Number of elderly household members is 9 or larger for 10 cases – these 10 cases are excluded from the table

O. Program Performance

PPL's annual internal WRAP evaluation for the PUC estimated savings of 8.1 percent for baseload jobs, 8.6 percent for low cost jobs, and 9.7 percent for full cost jobs in 2012. These savings have improved over the past two years.

Table V-12
PPL Estimated WRAP Savings

	WRAP Savings					
	2010		2011		2012	
	kWh	%	kWh	%	kWh	%
Baseload	560	4.9%	913	8.9%	936	8.1%
Low Cost	764	6.0%	921	7.1%	1,170	8.6%
Full Cost	958	4.5%	1,347	6.7%	1,822	9.7%

P. Challenges

PPL has faced some challenges in the WRAP program.

- Act 129 – PPL began implementing the ACT 129 program in October 2009 and is now in Phase II of the program. PPL must determine whether each customer is served through Act 129 or the Universal Service Program. Because of the large number of baseload jobs required in Act 129, these jobs start as Act 129 jobs and are switched to Universal Service jobs if they are determined to need low cost or full cost services when the contractor is in the home. This creates a great deal of administrative work for PPL.
- Program Coordination – There has been increased emphasis on coordination with WAP and gas utility programs. Coordination with WAP worked better during the ARRA period when many more WAP jobs were being completed, but it is now more difficult with the lower WAP budget. PPL is also challenged to coordinate with UGI because of UGI's smaller gas LIURP program.
- Measure Installation – Customers have had fewer measures installed and PPL does not understand the reason for the reduction in measure installation rates.
- Programming Changes – It can be difficult to have desired changes made to the WRAP database because of availability of staff or consultants to make those changes. One of the goals of the new WRAP system is that it will be more flexible, however it still will be a challenge to make changes once it is developed.

VI. Needs Assessment

This section provides a profile of low-income households in PPL's service territory using data from the 2009-2011 American Community Survey (ACS). These data provide information on the number of eligible households, the poverty level of those households, demographic characteristics, and energy burden. The data represent PPL's service territory in 2011.

A. PPL Service Territory

Table VI-1 displays the counties in PPL's service territory, the ACS estimate of the number of households in the county, the number of PPL's residential customers, the percent of the households served by PPL, and an indicator of whether or not the county was included in the analysis. Counties with at least 60 percent of the households served by PPL were included in the analysis. The six counties excluded had from three to 19 percent of the households served by PPL.

The ACS data is organized in "PUMAs", which sometimes include more than one county. Counties were combined in the table below when they were contained together in one ACS PUMA and could not be separately analyzed.

Table VI-1
Counties in PPL's Service Territory

Counties Served by PPL	ACS Household Estimate	PPL Residential Customers	Percent Served by PPL	County Included in Analysis
Berks	155,042	29,812	19.23%	No
Bucks	229,223	25,949	11.32%	No
Carbon, Lehigh	158,941	164,659	103.60%	Yes
Chester	184,172	5,056	2.75%	No
Clinton, Juniata, Mifflin, Snyder, and Union	73,336	45,148	61.56%	Yes
Columbia, Luzerne	157,740	116,887	74.10%	Yes
Cumberland, Perry	113,644	120,534	106.06%	Yes
Dauphin	108,420	104,718	96.59%	Yes
Lackawanna, Wyoming	96,987	87,388	90.10%	Yes
Lancaster	193,775	186,433	96.21%	Yes
Lebanon	51,780	2,813	5.43%	No
Lycoming	46,382	46,934	101.19%	Yes
Monroe	58,959	56,370	95.61%	Yes
Montgomery	307,530	19,330	6.29%	No
Montour, Northumberland	46,588	47,759	102.51%	Yes

Counties Served by PPL	ACS Household Estimate	PPL Residential Customers	Percent Served by PPL	County Included in Analysis
Northampton	111,855	62,487	55.86%	Yes
Pike, Susquehanna, Wayne	58,580	24,637	42.06%	Yes
Schuylkill	60,174	62,726	104.24%	Yes
York	168,022	7,588	4.52%	No

Table VI-2 displays the number of households in the analyzed area with electric service, electric heating service, and non-heating electric service. The table shows that 95 percent have direct electric service, while the remaining five percent do not have direct electric utility accounts because their utilities are included in their rent. The majority of these households, 69 percent, do not heat with electricity.

Table VI-2
Distribution of Service Status for Households
In Selected Area

Service Status	Number	Percent
Electric Service	1,224,494	95%
Electric Heating Service	334,957	26%
Non-Heating Electric Service	889,537	69%
All Households	1,285,381	100%

PPL has defined five regions within their service territory, shown in Table VI-3. The table shows how the counties are assigned to region. Clinton is included in the Harrisburg region instead of the Susquehanna region indicated by PPL because the majority of the counties in that PUMA are included in the Harrisburg region, and counties within one PUMA cannot be separated. Other counties have similarly been reassigned as necessary.

Table VI-3
Regions in PPL's Service Territory

Region	Counties
Harrisburg	Clinton, Cumberland, Dauphin, Juniata, Mifflin, Perry, Snyder, Union
Lancaster	Lancaster
Lehigh	Carbon, Lehigh, Monroe, Northampton
Northeast	Columbia, Lackawanna, Luzerne, Pike, Schuylkill, Susquehanna, Wayne, Wyoming
Susquehanna	Lycoming, Montour, Northumberland

Table VI-4 displays the number and percent of households in each region with direct electric service, heating service, and non-heating service. While approximately 20 percent of

households in Northeast and Susquehanna have electric heating service, over 30 percent in the other regions have electric heating service.

**Table VI-4
Distribution of Service Type by Region**

County	Electric Service		Electric Heating Service		Non-Heating Electric Service	
	Number	Percent	Number	Percent	Number	Percent
Harrisburg	281,580	95%	85,928	31%	195,652	69%
Lancaster	179,925	93%	58,743	33%	121,182	67%
Lehigh	317,622	96%	100,223	32%	217,399	68%
Northeast	356,697	96%	71,258	20%	285,439	80%
Susquehanna	88,670	95%	18,805	21%	69,865	79%
Total	1,224,494	95%	334,957	26%	889,537	69%

B. Income Eligibility

While eligibility for OnTrack is 150 percent of the Federal Poverty Level, eligibility for WRAP is 200 percent of poverty. Table VI-5 displays the number and percent of households with electric service, heating service, and non-heating service who have income at or below 150 percent and 200 percent of the poverty level. The table shows that approximately 20 percent have income below 150 percent and just under 30 percent have income below 200 percent.

**Table VI-5
Income Eligibility Rate by Service Status**

Service Status	All Households	150% Poverty Level		200% Poverty Level	
		Number	Percent	Number	Percent
Electric Service	1,224,494	221,157	18%	336,876	28%
Electric Heating Service	334,957	66,176	20%	94,016	28%
Non-Heating Electric Service	889,537	154,981	17%	242,860	27%

Table VI-6 displays the number and percent of households who are income eligible by region. The table shows the eligibility at 150 percent of poverty ranges from 15 percent in the Lancaster region to 23 percent in the Susquehanna region and eligibility at the 200 percent level ranges from 24 percent in the Lancaster region to 35 percent in the Susquehanna region.

**Table VI-6
Income Eligibility Rate by Region**

County	150% Poverty Level		200% Poverty Level	
	Number	Percent	Number	Percent
Harrisburg	46,673	17%	70,995	25%
Lancaster	27,054	15%	43,167	24%
Lehigh	53,586	17%	80,766	25%
Northeast	73,580	21%	111,250	31%
Susquehanna	20,264	23%	30,698	35%
Total	221,157	18%	336,876	28%

Table VI-7 provides a breakdown of households who are income eligible by poverty level. Approximately one third have income below the poverty level, between 101 and 150 percent of the poverty level and between 151 to 200 percent of the poverty level. Households with heating service are more likely than those with non-heating service to have income below 100 percent of the poverty level.

**Table VI-7
Distribution of Income-Eligible Households
By Service Type and Poverty Group**

Poverty Group	Electric Service		Electric Heating Service		Non-Heating Electric Service	
	Number	Percent	Number	Percent	Number	Percent
0% -50%	41,163	12%	13,635	15%	27,258	11%
51% -100%	71,176	21%	22,643	24%	48,533	20%
101% -150%	108,818	32%	29,898	32%	78,920	33%
151%-200%	115,719	34%	27,840	30%	87,879	36%
Total	336,876	100%	94,016	100%	242,860	100%

Table VI-8 provides a breakdown of households who are income eligible by poverty level and region. There is only slight variability in the distribution across regions.

Table VI-8
Distribution of Income-Eligible Households with Electric Service
By Poverty Group and Region

Poverty Group	Region									
	Harrisburg		Lancaster		Lehigh		Northeast		Susquehanna	
	N	%	N	%	N	%	N	%	N	%
0% -50%	9,446	13%	4,140	10%	11,230	14%	13,309	12%	3,038	10%
51% -100%	15,656	22%	9,343	22%	17,501	22%	21,961	20%	6,715	22%
101% -150%	21,571	30%	13,571	31%	24,855	31%	38,310	34%	10,511	34%
151%-200%	24,322	34%	16,113	37%	27,180	34%	37,670	34%	10,434	34%
Total	70,995	100%	43,167	100%	80,766	100%	111,250	100%	30,698	100%

C. Demographics

This section provides data on the demographic characteristics of income-eligible households in PPL's service territory. The table shows that about 15 percent are married with children, 20 percent are single with children, 34 percent have a senior head of household, and 31 percent have another household arrangement type.

Table VI-9
Household Type for Income-Eligible Households

Household Type	Electric Service 150% of Poverty		Electric Service 200% of Poverty	
	Number	Percent	Number	Percent
Married with children	28,913	13%	50,884	15%
Single with children	51,319	23%	66,691	20%
Senior head of household	70,306	32%	115,202	34%
Other*	70,619	32%	104,099	31%
Total	221,157	100%	336,876	100%

*Other household types include multigenerational households, nonfamily households, and unmarried partner households.

Table VI-10 displays the language spoken by income-eligible households in PPL's service territory. The table shows that about 83 percent speak English, 11 percent speak Spanish, four percent Indo-European, and two percent other languages.

Table VI-10
Language Spoken by Income-Eligible Households

Language	Electric Service 150% of Poverty		Electric Service 200% of Poverty	
	Number	Percent	Number	Percent
English	183,237	83%	284,587	84%
Spanish	25,249	11%	33,601	10%
Indo-European	9,085	4%	13,602	4%
Other	3,586	2%	5,086	2%
Total	221,157	100%	336,876	100%

Table VI-11 displays the language spoken at home by region for households with income at or below 200 percent of the poverty level. There is considerable variation in languages across the regions. While three percent in the Susquehanna region speak Spanish, 20 percent in the Lehigh region speak Spanish.

Table VI-11
Language Spoken by Income-Eligible Households by Region
Income Eligible at 200% of Poverty

Poverty Group	Households with Electric Service									
	Region									
	Harrisburg		Lancaster		Lehigh		Northeast		Susquehanna	
	N	%	N	%	N	%	N	%	N	%
English	62,680	88%	34,288	79%	58,777	73%	99,715	90%	29,127	95%
Spanish	4,459	6%	5,924	14%	15,994	20%	6,324	6%	900	3%
Indo-European	2,412	3%	2,084	5%	4,085	5%	4,412	4%	609	2%
Other	1,444	2%	871	2%	1,910	2%	799	1%	62	<1%
Total	70,995	100%	43,167	100%	80,766	100%	111,250	100%	30,698	100%

D. Energy Bills and Burden

This section examines the energy bills and burden for low-income households in PPL's service territory. Table VI-12 displays mean energy bills and energy burden for income-eligible households with non-heating and heating accounts. The table shows that mean burden is 15 percent for non-heating households at or below 150 percent of the poverty level and 11 percent for non-heating households at or below 200 percent of the poverty level. Heating households have average burdens of 23 percent and 19 percent for the two eligibility groups.

Table VI-12
Mean Energy Bills and Burden for Income-Eligible Households

Service Status	150% of Poverty			200% of Poverty		
	Number	Energy Expenditures	Energy Burden	Number	Energy Expenditures	Energy Burden
Non-Heating Electric Service	154,981	\$1,212	15%	242,860	\$1,226	11%
Electric Heating Service	66,176	\$1,913	23%	94,016	\$1,957	19%
Total	221,157	\$1,422	18%	336,876	\$1,430	13%

Table VI-13 displays the mean bills and burden for eligible households by region. Households in the Lancaster and Susquehanna regions have lower energy burdens than households in the other regions.

Table VI-13
Mean Energy Bills and Burden for Income-Eligible Households
By Region

Poverty Group	Region									
	Harrisburg		Lancaster		Lehigh		Northeast		Susquehanna	
	\$	Burden	\$	Burden	\$	Burden	\$	Burden	\$	Burden
150% of Poverty										
Non-Heating Electric	\$1,328	16%	\$1,296	14%	\$1,217	17%	\$1,135	15%	\$1,147	13%
Electric Heating	\$1,808	25%	\$1,779	19%	\$2,059	25%	\$1,955	23%	\$1,710	20%
200% of Poverty										
Non-Heating Electric	\$1,333	12%	\$1,286	11%	\$1,239	12%	\$1,149	11%	\$1,189	10%
Electric Heating	\$1,852	20%	\$1,823	15%	\$2,090	20%	\$1,987	19%	\$1,884	16%

E. Summary

This section provides an analysis of the characteristics of customers who are eligible for PPL's Universal Service Programs. Key findings from this research are summarized below.

- *Service Type:* The majority of households have non-heating electric service. Households in the Lancaster and Lehigh regions are more likely than those in other regions to have electric heating service. These customers may be more likely to be served as heating jobs by WRAP.
- *Income Eligibility:* While 18 percent of households are eligible at the 150 percent of poverty level, 28 percent are eligible at the 200 percent level. Households in the Northeast and Susquehanna regions are more likely to be income eligible than households in the other regions.

- *Language:* Approximately 17 percent of households speak a language other than English at home, and approximately ten percent speak Spanish at home. Households in the Lancaster and Lehigh regions are more likely than households in the other regions to speak Spanish at home. Agencies in these regions should have the ability to communicate with Spanish-speaking households.
- *Energy Burden:* Energy burden averaged 15 percent for electric non-heating households and 23 percent for electric heating households at or below 150 percent of the poverty level. Households in the Lancaster and Susquehanna regions had lower energy burden than households in the other regions.

VII. OnTrack Customer Feedback

APPRISE conducted a survey with OnTrack participants, past participants, and nonparticipants to assess the impact of OnTrack and customer satisfaction with the program. In this survey, we interviewed the following groups of PPL customers.

- Current OnTrack Participants – Customers who last enrolled in OnTrack in 2013 and who were active in OnTrack as of February 2014.
- Past OnTrack Participants – Customers who last enrolled in OnTrack in 2012 and who did not receive OnTrack credits between July 2013 and February 2014.
- OnTrack Nonparticipants – Customers who did not participate in PPL’s Universal Service Programs but who received LIHEAP in 2012.

The OnTrack customer survey was designed to assess the following.

- Household demographics
- Reasons for OnTrack participation
- OnTrack Benefits
- Bill Payment Problems
- OnTrack Success
- Alternate Suppliers
- Participation Satisfaction

A. *Methodology*

An advance letter was sent to 1,400 selected customers to inform them of the survey and request their participation. A toll-free phone number was also provided for customers to call in and complete the survey at their convenience. The sample of selected customers was comprised of 600 current OnTrack participants, 400 past OnTrack participants, and 400 OnTrack nonparticipants.

Telephone surveys were conducted by APPRISE staff beginning on June 12, 2014 for OnTrack current participants; July 2, 2014 for OnTrack past participants; and June 25, 2014 for OnTrack nonparticipants. The field period for all surveys closed on August 10, 2014. All customers received at least 12 calls and were called during the day, the evening, and on the weekend.

Table VII-1 displays the final sample disposition, the cooperation rate, and the response rate for OnTrack current participants, past participants, and nonparticipants. While 212 surveys were completed with current participants, 102 were completed with past participants, and 127 were completed with nonparticipants. The final response rate was 49 percent for current participants, 39 percent for past participants, and 35 percent for nonparticipants.

**Table VII-1
OnTrack Survey
Final Sample Disposition**

Final Disposition	Current		Past		Nonparticipant	
	600		400		400	
	#	%	#	%	#	%
Complete	212	35%	102	26%	127	32%
Non- Working	107	18%	60	15%	68	10%
Max Call Attempts	101	17%	81	20%	65	16%
Incorrect Participation Status	60	10%	54	14%	12	3%
Wrong Number	22	4%	17	4%	18	5%
Refusal	32	6%	20	5%	82	20%
Other Phone Problem	20	3%	5	1%	2	1%
Voicemail	19	3%	13	4%	2	1%
Callback – Time Given	11	2%	34	9%	11	3%
Hearing/Language Problem	10	2%	7	2%	8	2%
Partial Complete	4	1%	2	1%	0	0%
Busy	1	<1%	1	<1%	1	<1%
Respondent Not Available	1	<1%	4	1%	4	1%
Total	600	100%	400	100%	400	100%
Response Rate	49%		39%		35%	

B. Household Demographics

Table VII-2 displays the respondents' reports on whether they owned their homes. The table shows that 35 percent of current participants, 53 percent of past participants, and 36 percent of nonparticipants reported that they owned their homes.

**Table VII-2
Own or Rent Home**

Do you own or rent your home?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Own or Rent	Percent of Respondents		
Own	35%	53%	36%
Rent	63%	47%	64%
Other	1%	1%	0%

Do you own or rent your home?			
	Current Participants	Past Participants	Nonparticipants
Don't Know	0%	0%	<1%
Total	100%	100%	100%

Respondents were asked to indicate whether anyone in the household was disabled or had been unemployed in the past twelve months. Table VII-3 shows that, while 57 percent of current participants reported that someone in the household was disabled, 39 percent of past participants and 44 percent of nonparticipants reported that there was a disabled household member. Additionally, 27 percent of current participants, 26 percent of past participants, and 16 percent of nonparticipants reported that someone in the household had been unemployed in the past year.

Table VII-3
Percent with Vulnerable Household Members

Is anyone in your home disabled? In the past 12 months, was any member of your household unemployed and looking for work?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Vulnerability	Percent of Respondents		
Disabled	57%	39%	44%
Unemployed	27%	26%	16%

Table VII-4 displays respondents' marital status. The table shows that 27 percent of current participants, 46 percent of past participants, and 16 percent of nonparticipants were married.

Table VII-4
Marital Status

What is your marital status?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Marital Status	Percent of Respondents		
Married	27%	46%	16%
Single	73%	54%	83%
Refused	0%	0%	1%
Total	100%	100%	100%

Respondents were asked to indicate the highest level of education reached by a household member. Table VII-5 shows that the highest level of education most commonly reported by

all respondents was a high school education or less. Fifty-nine percent of current participants, 45 percent of past participants, and 60 percent of nonparticipants reported that high school or lower was the highest education level in the home. Eight percent of current participants, 23 percent of past participants, and 17 percent of nonparticipants reported a Bachelor's degree or higher.

**Table VII-5
Education Level**

What is the highest level of education reached by any member of your household?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Education Level	Percent of Respondents		
Less than High School	15%	6%	15%
High School	44%	39%	45%
Vocational Training	2%	5%	6%
Some College/Associates	31%	26%	17%
Bachelor's Degree	7%	17%	11%
Master's Degree or Higher	1%	6%	6%
Refused	0%	1%	0%
Total	100%	100%	100%

Respondents were asked whether they received several different types of income and benefits in the past twelve months. Table VII-6 shows the following.

- **Employment Income:** Employment income was the most commonly reported source of income for past participants, as 70 percent of past participants reported that they had employment income, compared to 38 percent of current participants and 31 percent of nonparticipants.
- **Retirement Income:** While 47 percent of nonparticipants reported social security or retirement income, 26 percent of current participants and 11 percent of past participants reported this income source.
- **TANF/SSI Public Assistance:** Thirty-seven percent of current participants, 27 percent of past participants, and 25 percent of nonparticipants reported that they received TANF, SSI, or public assistance.
- **Food Stamp/Public Housing:** Food stamps and public housing were the most commonly reported sources of household resources received by current participants and nonparticipants. While 70 percent of current participants and 61 percent of nonparticipants reported this as a source of household benefits, 42 percent of past participants reported food stamps and public housing as a benefit received.

Table VII-6
Household Source of Income and Benefits

In the past 12 months, did you or any member of your household receive:			
<ul style="list-style-type: none"> • Employment income from wages and salaries or self-employment income from a business or farm? • Retirement income from Social Security or pensions and other retirement funds? • Benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance? • Food Stamps or live in public/subsidized housing? 			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Income Source	Percent of Respondents		
Employment	38%	70%	31%
Social Security/Retirement	26%	11%	47%
TANF/SSI/Public Assistance	37%	27%	25%
Food Stamps/Public Housing	70%	42%	61%

Table VII-7 displays annual household income, as reported by respondents. The table shows that most current participants and nonparticipants reported that their annual income was less than \$20,000, while most past participants reported income between \$10,000 and \$30,000. Current participants and nonparticipants were significantly more likely than past participants to report that their annual income was less than \$10,000.

Table VII-7
Annual Household Income

What is your household's annual income?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Annual Household Income	Percent of Respondents		
≤ \$ 10,000	30%	3%	22%
\$10,001 - \$20,000	38%	28%	49%
\$20,001 - \$30,000	13%	32%	9%
\$30,001 - \$40,000	6%	14%	5%
> \$40,000	3%	16%	3%
Don't know	9%	7%	7%
Refused	1%	1%	6%
Total	100%	100%	100%

C. Reasons for OnTrack Participation

OnTrack participants were asked to indicate how they found out about the program. Table VII-8 shows that most current and past participants learned about the program through a PPL customer service representative, a friend or relative, or an agency.

**Table VII-8
OnTrack Information Source**

How did you find out about the OnTrack Program?		
	Current Participants	Past Participants
Respondents	212	102
Information Source	Percent of Respondents	
PPL Customer Service Representative	43%	56%
Friend or Relative	24%	16%
Agency	17%	22%
PPL Bill Insert/Brochure	8%	7%
Previous Knowledge	3%	0%
Other	2%	1%
Don't know	9%	3%

When asked why they decided to enroll in the program, current and past participants were most likely to say they enrolled to reduce their energy bills. Other common reasons reported were reduce arrearages and financial issues.

**Table VII-9
Participation Reason**

Why did you decide to enroll in the OnTrack Program?		
	Current Participants	Past Participants
Respondents	212	102
Participation Reason	Percent of Respondents	
Reduced Energy Costs	75%	67%
Reduce Arrearages	18%	30%
Financial Issues	18%	16%
Prevent PPL Service From Being Shut Off	4%	4%
Even Monthly Payments	1%	0%
Other	1%	5%

Participants were asked whether they had ever re-certified for OnTrack. Table VII-10 shows that 68 percent of current participants and 50 percent of past participants reported that they had re-certified.

**Table VII-10
Re-Certified for OnTrack**

Have you ever re-certified for OnTrack?		
	Current Participants	Past Participants
Respondents	212	102
Re-Certified	Percent of Respondents	
Yes	68%	50%
No	30%	49%
Don't Know	2%	1%
Total	100%	100%

OnTrack participants were asked to indicate the degree of difficulty they experienced in the OnTrack enrollment and re-certification process. Table VII-11 shows that both current and past participants were most likely to report that it was very easy or somewhat easy to enroll and re-certify in OnTrack.

Eighteen percent of past participants said enrollment was somewhat difficult or very difficult, compared to 10 percent of current participants, while 16 percent of past participants said re-certification was somewhat difficult or very difficult compared to 6 percent of current participants.

**Table VII-11
Ease of Enrollment in OnTrack**

How easy or difficult was it to enroll in the OnTrack Program? How easy or difficult was it to re-certify for OnTrack?				
	Current Participants	Past Participants	Current Participants	Past Participants
	Enrollment		Re-Certification	
Respondents	212	102	212	102
Ease of Enrollment / Re-Certification	Percent of Respondents			
Very Easy	63%	46%	46%	27%
Somewhat Easy	27%	35%	16%	7%
Somewhat Difficult	9%	17%	5%	5%
Very Difficult	1%	1%	1%	11%
Did not Recertify	--	--	30%	49%
Don't Know	0%	2%	2%	1%

How easy or difficult was it to enroll in the OnTrack Program? How easy or difficult was it to re-certify for OnTrack?				
Total	100%	100%	100%	100%

Respondents who reported that OnTrack enrollment or re-certification was somewhat or very difficult were asked what parts of the process were most difficult. Table VII-12 shows that the most common response was that completing the application was the difficult part of enrollment and re-certification.

Table VII-12
Difficulty in OnTrack Enrollment

What parts of enrollment in the OnTrack Program were most difficult? What parts of re-certification in the OnTrack Program were most difficult?				
	Current Participants	Past Participants	Current Participants	Past Participants
	Enrollment		Re-Certification	
Respondents	212	102	212	102
Difficulty in Enrollment / Re-Certification	Percent of Respondents			
Completing the Application	7%	12%	5%	8%
Contacting the Agency	3%	1%	1%	3%
Providing Proof of Income	1%	4%	1%	5%
Other	0%	2%	0%	2%
Not Difficult	90%	82%	62%	34%
Did not Recertify	--	--	30%	49%
Don't Know	1%	2%	3%	2%

D. OnTrack Benefits

Table VII-13 shows that 96 percent of current participants and 95 percent of past participants felt they had a good understanding of the services provided by PPL's OnTrack program.

Table VII-13
Understanding of OnTrack

Do you feel that you have a good understanding of the services provided by PPL's OnTrack Program?		
	Current Participants	Past Participants
Respondents	212	102
Understand OnTrack	Percent of Respondents	
Yes	96%	95%

Do you feel that you have a good understanding of the services provided by PPL's OnTrack Program?		
No	4%	5%
Total	100%	100%

When participants were asked about their responsibilities in OnTrack, 88 percent of current participants and 92 percent of past participants reported that it was to keep up with their payments. Other responsibilities that were likely to be cited were conserving energy.

**Table VII-14
Customer Responsibility in OnTrack**

What is your understanding of your responsibility in this program?		
	Current Participants	Past Participants
Respondents	212	102
Customer Responsibility	Percent of Respondents	
Keep Up With Payments	88%	92%
Conserve Energy/Reduce Use	16%	5%
Report Income Changes	3%	5%
Accept Weatherization Services	1%	1%
Recertify	1%	0%
Other	1%	1%
Don't Know	4%	5%

OnTrack participants were asked to indicate what they felt were the benefits of the program, as well as what they felt was the most important benefit. Table VII-15 shows that when respondents were not prompted, the benefits most commonly reported were a lower energy bill, a constant monthly payment, and reduced arrearages. Respondents reported that the most important benefits were a lower energy bill, a constant monthly payment, and maintaining electric service.

**Table VII-15
Benefits of OnTrack**

What do you feel are the benefits of the program? Do you feel _____ are a benefit of the program? What do you feel is the most important benefit of the program?						
	Unprompted		Prompted		Most Important	
	Current	Past	Current	Past	Current	Past
Respondents	212	102	212	102	212	102
OnTrack Benefits	Percent of Respondents					
Lower Energy Bill	53%	35%	96%	91%	29%	21%
Constant Monthly Payment	42%	27%	98%	100%	31%	34%
Reduced Arrearages	17%	31%	89%	91%	4%	11%
Maintaining Electric Service	9%	9%	98%	99%	25%	27%
Financial Assistance	9%	11%	--	--	4%	0%
Energy Services or Energy Education	3%	6%	--	--	0%	0%
Peace of Mind	0%	0%	--	--	2%	0%
Conserve Energy	0%	0%	--	--	1%	0%
Communication with the Utility	0%	0%	--	--	1%	0%
Other	1%	1%	--	--	1%	3%
Don't Know	2%	3%	--	--	2%	4%

Respondents were asked to report how much they saved on their electric bill as a result of participating in OnTrack. Table VII-16 shows that many customers, approximately one third, reported that they did not know how much they saved. While heating customers were most likely to report that they saved more than \$100 each month, non-heating customers were most likely to report that they saved between \$26 and \$100 each month.

**Table VII-16
Customer's Estimate of Monthly OnTrack Savings**

How much money does/did the OnTrack Program save you on a typical monthly electric bill?				
	Current Participants		Past Participants	
	Heating	Non-Heating	Heating	Non-Heating
Respondents	97	115	52	50
OnTrack Savings	Percent of Respondents			
\$0	0%	1%	2%	0%
\$1-\$25	1%	3%	4%	0%
\$26-\$50	8%	25%	4%	24%
\$51-\$100	14%	33%	14%	18%
\$101 or more	49%	6%	38%	34%

How much money does/did the OnTrack Program save you on a typical monthly electric bill?				
Don't Know	27%	32%	38%	24%
Total	100%	100%	100%	100%

Respondents were asked a series of questions to assess the impact of the maximum credit that was available in a program year. Table VII-17 shows that 78 percent of current participants and 49 percent of past participants reported that they were aware of OnTrack's maximum benefit limit. Additionally, 70 percent of current participants and 42 percent of past participants reported that they received a letter from PPL informing them that they had reached a certain percentage of the limit. The table also shows that 49 percent of current participants and 21 percent of past participants said they had changed how they use energy because of the limit or because they received the letter.

**Table VII-17
OnTrack Maximum Benefit**

Are you aware that there is a maximum amount of benefits that you can receive in a year from OnTrack? Have you ever received a letter from PPL stating that you had used a certain amount of your benefits under the program and reminding you of the limit? Have you changed how you use energy because of this limit or because of receiving the letter from PPL?						
	Aware of Maximum		Received PPL Notice		Changed Usage	
	Current	Past	Current	Past	Current	Past
Respondents	212	102	212	102	212	102
Aware/ Received Letter/ Changed Energy Usage	Percent of Respondents					
Yes	78%	49%	70%	42%	49%	21%
No	20%	48%	28%	49%	21%	20%
Did Not Receive Letter	--	--	--	--	28%	49%
Don't Know	2%	3%	2%	9%	2%	11%
Total	100%	100%	100%	100%	100%	100%

Respondents were asked to report the maximum benefit that they could receive in one year in OnTrack. Table VII-18 shows that five percent of heating current participants and 20 percent of non-heating current participants knew the maximum benefit (yellow shading) and none of the past participants did. However, adding in the responses that were within \$150 of the benefit limit (green shading), 24 percent of heating current participants, 35 percent of non-heating current participants, six percent of heating past participants and 10 percent of non-heating past participants knew approximately the right benefit maximum.

Table VII-18
Amount of OnTrack Maximum Benefit

How much is the most you can receive in one year?				
	Current Participants		Past Participants	
	Electric Heating	Electric Non-Heating	Electric Heating	Electric Non-Heating
Respondents	97	115	52	50
Annual Maximum	Percent of Respondents			
\$800	0%	11%	0%	4%
\$850	0%	20%	0%	0%
\$880-\$900	0%	3%	0%	6%
\$1,000	1%	1%	4%	2%
\$2,000-\$2,100	17%	0%	2%	0%
\$2,160	5%	0%	0%	0%
\$2,200-\$2,300	2%	0%	4%	0%
Other	11%	4%	11%	0%
Not Aware	20%	21%	48%	48%
Don't Know	44%	40%	31%	40%
Total	100%	100%	100%	100%

OnTrack participants who received a letter from PPL reminding them of the program's benefit limit were asked to describe how their behavior changed as a result. Table VII-19 shows that the most common changes reported by current and past participants were turning off all lighting that is not needed, conserving energy, and turning off appliances when not in use.

Table VII-19
Customer Changed Behavior as a Result of PPL Letter

How have you changed the way you use energy?		
	Current Participants	Past Participants
Respondents	212	102
How Customer Changed Usage	Percent of Respondents	
Turned Off All Lighting That Is Not Needed	31%	10%
Conserve Energy/Electricity	25%	8%
Turned Off All Appliances When Not In Use	20%	7%
Turn Thermostat Down in Winter/Up in Summer	11%	1%
Use CFLs	7%	5%
Use Less Hot Water	6%	3%

How have you changed the way you use energy?		
New Appliances	3%	0%
Avoid Space Heaters	1%	2%
Other	1%	1%
Did Not Change Behavior	21%	20%
Did Not Receive Letter	28%	49%
Don't Know	2%	11%

Respondents were asked to report the amount of arrearage forgiveness that they received each month. Table VII-20 shows that 27 percent provided an estimated amount and the mean amount they estimated was \$75.

Table VII-20
Monthly OnTrack Arrearage Forgiveness

How much of what you owe PPL for past due balances or for past bills that were not paid is forgiven each month?	
	Current Participants
Respondents	212
Arrearage Forgiveness	Percent of Respondents
\$0	15%
\$1-\$50	4%
\$51-\$100	4%
More than \$100	4%
Don't Know	73%
Total	100%
Provided \$ Estimate	27%
Mean Forgiveness	\$75

OnTrack current participants who provided an estimate of OnTrack's monthly arrearage forgiveness were asked whether the program's arrearage forgiveness made them more likely to pay their electric bill. Table VII-21 shows that almost all current participants who were asked said that it did have an impact, but as shown above, most respondents did not know how much forgiveness they received.

**Table VII-21
Impact of Arrearage Forgiveness on Bill Payment**

Does this forgiveness of money owed for past due balances or for past bills that were not paid make you more likely to pay your electric bill?	
	Current Participants
Respondents	212
OnTrack Savings	Percent of Respondents
Yes	12%
No	1%
Not Aware of Forgiveness	15%
Don't Know Amount	73%
Total	100%

E. Bill Payment Problems

OnTrack participants were asked about the difficulty they experienced paying their monthly PPL bill before and after participating in OnTrack. Table VII-22 shows that the majority of current and past participants said that it was very difficult for them to make their PPL payments before OnTrack, while a much lower percentage said it was very difficult while they were participating in OnTrack. Ninety percent of current participants said it was very or somewhat difficult to pay their PPL bill prior to OnTrack participation and 21 percent said it was very or somewhat difficult while participating in the program.

**Table VII-22
Difficulty Paying PPL Bill**

How easy or difficult was it to make your monthly PPL payments before participating in PPL's OnTrack Program? While participating in the program, how easy or difficult is/was it to make your monthly electric bill payments?				
	Current Participants		Past Participants	
Respondents	212		102	
	Before OnTrack	In OnTrack	Before OnTrack	In OnTrack
PPL Bill Payment	Percent of Respondents			
Very Difficult	70%	3%	66%	3%
Somewhat Difficult	20%	18%	28%	14%
Somewhat Easy	5%	38%	4%	41%
Very Easy	5%	41%	1%	43%
Don't Know	0%	0%	1%	0%
Total	100%	100%	100%	100%

When asked about how their electric bill had changed in OnTrack compared to before they participated in the program, 59 percent of current participants and 63 percent of past participants said their bill was lower. Seventeen percent of current participants and 21 percent of past participants reported that there was no change in their bill.

**Table VII-23
Impact of OnTrack on Electric Bill**

While participating in the 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?		
	Current Participants	Past Participants
Respondents	212	102
PPL Bill Impact	Percent of Respondents	
Higher	14%	9%
Lower	59%	63%
No Change	17%	21%
Don't Know	10%	7%
Total	100%	100%

When asked about how their electric usage had changed when they participated in OnTrack, 41 percent of current participants said it was lower, 40 percent said it was the same, and 11 percent said it was higher.

**Table VII-24
Change in Electric Usage**

While participating in the 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?		
	Current Participants	Past Participants
Respondents	212	102
Usage Change	Percent of Respondents	
Higher	11%	8%
Lower	41%	30%
No Change	40%	57%
Don't Know	9%	5%
Total	100%	100%

OnTrack participants who reported their electric usage had decreased while participating in OnTrack were asked to describe the reason for the decrease. Table VII-25 shows that most current and past participants attributed their usage decrease to their attempts to reduce or conserve energy. Other reasons reported were fewer people in the household and WRAP.

**Table VII-25
Reason for Usage Decrease**

Why do you feel your usage has decreased?		
	Current Participants	Past Participants
Respondents	212	102
Why Usage Decreased	Percent of Respondents	
Try to Reduce/Conserve	34%	24%
Fewer People/Less Time in Home	3%	0%
LIURP/WRAP	2%	9%
Other Services Received	1%	1%
Weatherization/WAP	1%	0%
Usage Did Not Decrease	51%	65%
Other	1%	0%
Don't Know	11%	7%

OnTrack participants were asked whether they had ever had to delay or skip making certain payments, in order to make ends meet, before and after participating in OnTrack. Nonparticipants were asked if they had ever had to do so anytime within the past twelve months. Table VII-26 shows that current and past OnTrack participants were less likely to report that they faced these bill payment problems while participating in OnTrack. Nonparticipants generally reported the same likelihood or a lower likelihood of these problems than OnTrack participants while in the program.

For example, while 75 percent of current participants stated that they had a problem paying for food before they participated in OnTrack, 26 percent said they had such a problem while in the program, and 30 percent of nonparticipants stated that they had such a problem in the past 12 months. While 54 percent of current participants said they had to delay or skip paying their mortgage or rent prior to participating in OnTrack, 20 percent said they had such a problem while in OnTrack, and ten percent of nonparticipants stated that they had this problem in the past year.

**Table VII-26
Problems Meeting Financial Obligations**

	In the year before participating in the OnTrack Program, did you ever have to delay or skip the following bills or purchases in order to make ends meet? While participating in the OnTrack Program, do you currently or have you had to delay or skip the following bills or purchases in order to make ends meet?				In the past 12 months have you had to delay or skip paying the following bills or purchases in order to make ends meet?
	Current Participants		Past Participants		Nonparticipants
	Before OnTrack	In OnTrack	Before OnTrack	In OnTrack	Past 12 Months
Respondents	212		102		127
	Percent of Respondents				
Food	75%	26%	66%	29%	30%
Medicine	37%	21%	28%	13%	17%
Medical or Dental	47%	23%	50%	24%	36%
Mortgage or Rent	54%	20%	52%	27%	10%
Telephone	63%	29%	74%	37%	29%
Credit Card or Loan	38%	18%	46%	26%	14%
Car Payment	25%	11%	24%	12%	3%

Current and past participants were also less likely to report that they always or frequently had these problems when they were participating in OnTrack, as shown in Table VII-27.

**Table VII-27
Always or Frequently Had Problem**

	Always or frequently had to delay or skip paying the following bills or purchases in order to make ends meet?				
	Current Participants		Past Participants		Nonparticipants
	Before OnTrack	In OnTrack	Before OnTrack	In OnTrack	Past 12 Months
Respondents	212		102		127
	Percent of Respondents				
Food	36%	5%	32%	11%	11%
Medicine	15%	6%	13%	1%	8%
Medical or Dental	21%	7%	28%	9%	14%
Mortgage or Rent	18%	5%	16%	5%	4%
Telephone	25%	7%	25%	6%	6%
Credit Card or Loan	18%	6%	25%	8%	4%
Car Payment	7%	3%	8%	3%	1%

Respondents were asked to indicate how frequently they had to use their kitchen stove or oven for heat before and after enrolling in OnTrack. Nonparticipants were asked if they used the kitchen stove for heat in the past twelve months. Table VII-28 shows that while 34 percent of current participants reported that they used their kitchen stove or oven for heat prior to OnTrack participation, 11 percent reported that they did so while participating in OnTrack. Fifteen percent of nonparticipants reported that they used their stove or oven for heat in the past 12 months.

**Table VII-28
Used Kitchen Stove or Oven for Heat**

	In the year before participating in the OnTrack Program, did you use your kitchen stove or oven to provide heat? Did you always, frequently, or sometimes use your kitchen stove or oven for heat?				In the past 12 months did you use your kitchen stove or oven to provide heat?
	Current Participants		Past Participants		Nonparticipants
Respondents	212		102		127
	Before OnTrack	In OnTrack	Before OnTrack	In OnTrack	Past 12 Months
	Percent of Respondents				
Always	2%	2%	1%	1%	3%
Frequently	8%	9%	6%	1%	1%
Sometimes	24%	0%	13%	8%	11%
Never	66%	89%	80%	88%	85%
Don't Know	1%	0%	0%	1%	0%
Refused	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%

OnTrack participants were asked to indicate whether they had ever been unable to use their main source of heat because their heating system was broken and they were unable to pay for its repair or replacement. While 24 percent of OnTrack participants said that they had this experience prior to enrolling in OnTrack, 12 percent said they had this experience while enrolled in OnTrack. Seven percent of nonparticipants reported that they were unable to use their main heating source in the past year.

**Table VII-29
Unable to Use Main Source of Heat**

	In the year before enrolling in the OnTrack Program, was there ever a time when you wanted to use your main source of heat, but could not because your heating system was broken and you were unable to pay for its repair or replacement?				In the past 12 months was there ever a time when you wanted to use your main source of heat, but could not because your heating system was broken and you were unable to pay for its repair or replacement?
	Current Participants		Past Participants		Nonparticipants
	Before OnTrack	In OnTrack	Before OnTrack	In OnTrack	Past 12 Months
Respondents	212		102		127
	Percent of Respondents				
Yes	24%	12%	17%	13%	7%
No	75%	88%	83%	87%	93%
Don't Know	1%	1%	0%	0%	0%
Refused	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%

Electric heating customers were asked whether they or someone in their household had applied for LIHEAP in the past twelve months, if they had received assistance from the program, and if that assistance had been assigned to PPL. Table VII-30 shows that 63 percent of heating current participants, 52 percent of past participants, and 77 percent of nonparticipants reported that they applied for LIHEAP in the past year. Forty-three percent of current participants, 35 percent of past participants, and 61 percent of nonparticipants reported that they received assistance. Most of the customers who received a LIHEAP grant reported that they assigned the LIHEAP grant to PPL.

**Table VII-30
LIHEAP Application, Receipt, and Assignment to PPL
Electric Heating Customers**

	In the past 12 months, did you or any member of your household apply for LIHEAP?...receive home energy assistance benefits from LIHEAP? Did you assign the LIHEAP grant to PPL?								
	Current Participants			Past Participants			Nonparticipants		
	Apply	Receipt	To PPL	Apply	Receipt	To PPL	Apply	Receipt	To PPL
Respondents	97			52			70		
	Percent of Respondents								
Yes	63%	43%	37%	52%	35%	31%	77%	61%	61%
No	33%	19%	2%	44%	15%	4%	20%	16%	0%
Did Not Apply	--	33%	33%	--	44%	44%	--	20%	20%

	In the past 12 months, did you or any member of your household apply for LIHEAP?...receive home energy assistance benefits from LIHEAP? Did you assign the LIHEAP grant to PPL?								
	Current Participants			Past Participants			Nonparticipants		
	Apply	Receipt	To PPL	Apply	Receipt	To PPL	Apply	Receipt	To PPL
Did Not Receive	--	--	19%	--	--	15%	--	--	16%
Don't Know	4%	5%	9%	4%	6%	6%	3%	3%	3%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Non-heating customers were also asked the same questions about LIHEAP. Table VII-31 shows that 73 percent of non-heating current participants, 58 percent of past participants, and 81 percent of nonparticipants reported that they applied for LIHEAP in the past year. Fifty-eight percent of current participants, 30 percent of past participants, and 65 percent of nonparticipants reported that they received assistance. Only 11 percent of current participants and 6 percent of past participants reported that they assigned the LIHEAP grant to PPL. (This percentage is expected to be low for non-electric heating customers.) However, 51 percent of nonparticipants reported that they assigned the LIHEAP grant to PPL.

Table VII-31
LIHEAP Application, Receipt, and Assignment to PPL
Electric Non-Heating Customers

	In the past 12 months, did you or any member of your household apply for LIHEAP?...receive home energy assistance benefits from LIHEAP? Did you assign the LIHEAP grant to PPL?								
	Current Participants			Past Participants			Nonparticipants		
Respondents	115			50			57		
	Apply	Receipt	To PPL	Apply	Receipt	To PPL	Apply	Receipt	To PPL
	Percent of Respondents								
Yes	73%	58%	11%	58%	30%	6%	81%	65%	51%
No	27%	14%	45%	42%	28%	24%	18%	14%	12%
Did Not Apply	--	27%	27%	--	42%	42%	--	18%	18%
Did Not Receive	--	--	14%	--	--	28%	--	--	14%
Don't Know	0%	1%	3%	0%	0%	0%	2%	4%	5%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Respondents who reported that they did not apply for LIHEAP were asked why they decided not to apply. Table VII-32 shows that current OnTrack participants were most likely to report that they did not know about LIHEAP, their income was too high, they did not know

how to apply, or that they did not need it. Past OnTrack participants were most likely to report that their income was too high and nonparticipants were most likely to report that they did not need it, their income was too high, or they did not know how to apply.

Table VII-32
Reason why Customer Did Not Apply for LIHEAP

Why did you not apply for LIHEAP?			
	Current Participants	Past Participants	Nonparticipants
Respondents	63	44	24
Reason for Not Applying	Percent of Respondents		
Did Not Know About The Program	29%	9%	10%
Income Too High	21%	45%	29%
Did Not Know How To Apply	19%	6%	19%
Did Not Need/Others Need It More	18%	0%	33%
Forgot to Apply	6%	0%	0%
Did Not Know Where to Apply	2%	3%	0%
Did Not Have Documentation	0%	6%	12%
Did Not Have Time	0%	12%	0%
Other	3%	32%	15%
Don't Know	5%	8%	12%

OnTrack participants were asked how important the OnTrack program had been in helping them to meet their needs. Table VII-33 shows that 97 percent of current and 94 percent of past participants said the assistance had been very important.

Table VII-33
Importance of OnTrack

How important has/was the OnTrack Program been in helping you to meet your needs?		
	Current Participants	Past Participants
Respondents	212	102
Importance	Percent of Respondents	
Very Important	97%	94%
Somewhat Important	3%	5%
Of Little Importance	0%	1%
Not At All Important	0%	1%
Total	100%	100%

When asked whether they need additional assistance to pay their electric bill, 41 percent of current participants, 73 percent of past participants, and 62 percent of nonparticipants stated that they needed additional assistance.

**Table VII-34
Need Additional Assistance to Pay Electric Bill**

Do you feel that you need additional assistance to pay your electric bill?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Assistance Needed	Percent of Respondents		
Yes	41%	73%	62%
No	58%	26%	37%
Don't Know	1%	1%	1%
Total	100%	100%	100%

Respondents who reported that they needed additional assistance were asked what types of additional assistance they needed. Table VII-35 shows that respondents were most likely to state that they needed additional bill payment assistance or a lower bill.

**Table VII-35
Additional Assistance Needed to Pay Electric Bill**

Do you feel that you need additional assistance to pay your electric bill?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Assistance Needed	Percent of Respondents		
More Bill Payment Assistance	26%	47%	32%
Lower Bill	10%	19%	23%
General Financial Assistance	6%	0%	0%
More Time to Pay the Bill	4%	2%	1%
New Source of Income	0%	0%	4%
Even Monthly Payments	0%	6%	0%
Assistance Not Needed	58%	26%	37%
Other	1%	5%	2%
Don't Know	2%	5%	6%

F. OnTrack Success

Current OnTrack participants were asked to indicate their likelihood of continuing to participate in the program. Table VII-36 shows that 95 percent of current participants said that they were very likely to continue.

**Table VII-36
Likeliness of Continued OnTrack Participation**

How likely are you to continue to participate in OnTrack?	
	Current Participants
Respondents	212
Continued Participation	Percent of Respondents
Very Likely	95%
Somewhat Likely	4%
Not Too Likely	0%
Not At All Likely	0%
Don't Know	1%
Total	100%

When asked how long they intended to continue in the OnTrack program, most current participants reported they would do so for as long as needed.

**Table VII-37
Length of Continued OnTrack Participation**

How long do you think you will continue to participate in OnTrack?	
	Current Participants
Respondents	212
Continued Participation	Percent of Respondents
<6 Months	1%
6-12 Months	6%
More than 12 Months	7%
Until Program ends	3%
As Long as Needed	69%
As Long As Possible	5%
Other	1%
Don't Know	10%
Total	100%

Past participants were asked to indicate the reason they were no longer participating in the OnTrack program. Table VII-38 shows that the most common reasons reported by past participants were that their income increased and they were no longer eligible for the program, or they did not recertify. Other commonly reported reasons were that the customer graduated or no longer needed the program.

**Table VII-38
Reason for No Longer Participating in OnTrack**

Why are you no longer participating in the OnTrack Program?	
	Past Participants
Respondents	102
Reason for Not Participating	Percent of Respondents
Income Increase, No Longer Eligible	38%
Did Not Recertify	26%
Graduated	11%
Not Needed	11%
Missed Payment and was Removed	8%
Removed for Exceeding Credit/Benefit Limit	6%
Late Payment and was Removed	4%
Not Beneficial	2%
Other	3%
Don't Know	3%

When asked what PPL could have done to help them stay enrolled in the OnTrack program, 46 percent of past participants provided a response. The most common suggestions provided by respondents related to PPL contacting customers to notify them about recertification and following up with customers throughout the process, as well as lower bills.

Other common suggestions included the following.

- Making the payment process more flexible and aligned with customers' paychecks.
- Not removing customers from the program after one missed payment. (This is an incorrect understanding of OnTrack, as customers are only removed after two consecutive missed payments).
- Taking customers' income and living costs into account when determining their payment level.
- Increasing the income eligibility threshold.
- Increasing the benefits level.
- Following up to make sure customers received the OnTrack application.
- Re-sending the OnTrack application if necessary .

OnTrack past participants were asked whether they would be interested in re-enrolling in the program if they were eligible. Table VII-39 shows that 92 percent of past participants indicated that they would be interested.

**Table VII-39
Past Participant Interest in Re-Enrollment**

If you were currently eligible under program rules, would you be interested in re-enrolling in the program?	
	Past Participants
Respondents	102
Interested in Re-Enrollment	Percent of Respondents
Yes	92%
No	6%
Don't Know	2%
Total	100%

G. Alternate Suppliers

Respondents were asked whether they had signed up with an Alternate Supplier for the provision of their electricity. Table VII-40 shows that 21 percent of current participants, 34 percent of past participants, and 50 percent of nonparticipants indicated they had.

**Table VII-40
Signed with Alternate Supplier**

Have you signed up with a supplier other than PPL to provide your electricity?			
	Current Participants	Past Participants	Nonparticipants
Respondents	212	102	127
Alternate Supplier	Percent of Respondents		
Yes	21%	34%	50%
No	77%	63%	49%
Don't Know	2%	3%	2%
Total	100%	100%	100%

Those respondents who reported that they had signed with an Alternate Supplier for their electricity were asked to describe the prices of this Alternate Supplier relative to PPL's prices. Table VII-41 shows that about 70 percent of current, past, and nonparticipants reported that the prices offered by their Alternate Suppliers were lower than PPL's prices. Only 16 percent of current participants, 17 percent of past participants, and 9 percent of nonparticipants reported that the Alternate Supplier's prices were higher.

**Table VII-41
Alternate Supplier Prices**

Has that supplier offered lower or higher prices than PPL?			
	Current Participants	Past Participants	Nonparticipants
Respondents	45	36	68
Alternate Supplier Prices	Percent of Respondents		
Lower	69%	69%	72%
Higher	16%	17%	9%
About the Same	0%	6%	5%
Don't Know	16%	8%	14%
Total	100%	100%	100%

Respondents were asked how satisfied they had been with their Alternate Supplier. Table VII-42 shows that 65 percent of current participants, 50 percent of past participants, and 72 percent of nonparticipants said that they were very or somewhat satisfied with the Alternate Supplier. Forty-two percent of past participants said they were somewhat or very dissatisfied with their Alternate Supplier, compared to 17 percent of current participants and 17 percent of nonparticipants.

**Table VII-42
Satisfaction with Alternate Supplier**

How satisfied have you been with that supplier?			
	Current Participants	Past Participants	Nonparticipants
Respondents	45	36	68
Alternate Supplier Satisfaction	Percent of Respondents		
Very Satisfied	29%	19%	20%
Somewhat Satisfied	36%	31%	52%
Somewhat Dissatisfied	4%	8%	8%
Very Dissatisfied	13%	34%	9%
Don't Know	18%	8%	11%
Refused	0%	0%	1%
Total	100%	100%	100%

PPL has conducted internal research on OnTrack customers' use of Alternate Suppliers. They found that approximately 50 percent of OnTrack customers use Alternate Suppliers (compared to that reported by 21 percent of OnTrack participants in Table VII-40) and that more than 60 percent of the shoppers pay above the Price to Compare (compared to 16 percent reported by OnTrack participants in Table VII-41). These results, and those

presented in Impact Analysis section of this report, show that many customers are not aware that they use Alternate Suppliers and that they are paying higher prices as a result.

H. Participant Satisfaction and Recommendations

Participants were asked to indicate how satisfied they were with the OnTrack program overall. Table VII-43 shows that 95 percent of current participants said that they were very satisfied and five percent said that they were somewhat satisfied. While 88 percent of past participants said that they were very satisfied, ten percent said that they were somewhat satisfied.

**Table VII-43
OnTrack Satisfaction**

Overall, how satisfied were you with OnTrack?		
	Current Participants	Past Participants
Respondents	212	102
OnTrack Satisfaction	Percent of Respondents	
Very Satisfied	95%	88%
Somewhat Satisfied	5%	10%
Somewhat Dissatisfied	0%	1%
Very Dissatisfied	0%	1%
Don't Know	0%	1%
Total	100%	100%

When asked whether they had any recommendations for improving the OnTrack program, 23 percent of current participants and 40 percent of past participants provided a recommendation. The most common recommendations provided by current participants were as follows.

- Make the OnTrack application process quicker, easier, and more accessible
 - Provide an online application
 - Do not require the customer to visit an agency (This is an incorrect customer understanding, as they are not required to visit an agency to enroll in OnTrack.)
- Provide customers with more information on their energy usage and how monthly payments are calculated
- Increase the income eligibility threshold
- Provide more information about program and participant responsibilities, and better clarify the limit on benefits and electricity usage
- Provide better communication regarding customer's status and progress in OnTrack
- Extend the length of time participants are enrolled in the program
- Increase the income eligibility threshold

During the field period, the question of how PPL can best contact current OnTrack participants about their program status and program updates was added to the survey. Respondents were provided with the options of a letter, a live or recorded phone call, an email, and a text message. Table VII-44 shows that respondents were most likely to request a mailed letter followed by a phone call with a live representative.

Table VII-44
Best way for PPL to Contact Customer

What is the best way for PPL to get in touch with you to let you know about your status in OnTrack or any program updates?	
	Current Participants
Respondents	76
Contact Method (Prompted)	Percent of Respondents
Mailed Letter	42%
Phone Call with Live Representative	30%
Email	13%
Phone Call with Recorded Message	8%
Text Message	4%
Don't Know	1%
Refused	1%
Total	100%

I. Summary

Key findings from the OnTrack survey are summarized below.

- Demographics
 - Home Ownership – While 63 percent of current participants and 64 percent of nonparticipants were renters, 47 percent of past participants were renters.
 - Vulnerabilities – While 57 percent of current participants reported there was a disabled individual in their household, 39 percent of past participants and 44 percent of nonparticipants reported there was a disabled individual in their household. Twenty-seven percent of current participants, 26 percent of past participants, and 16 percent of nonparticipants reported that someone in the household had been unemployed and looking for work in the past year.
 - Education – Fifty-nine percent of current participants, 45 percent of past participants, and 60 percent of nonparticipants reported that high school or lower was the highest education level in the home.
 - Annual Income – Most OnTrack current and nonparticipants had annual household income below \$20,000, while most past participants had annual household income between \$10,000 and \$30,000.

- Reasons for Participation
 - Information Source – Most OnTrack current and past participants learned about the program through a PPL customer service representative, an agency, or a personal contact.
 - Reason for Enrollment – OnTrack current and past participants were most likely to say they enrolled in the program to reduce their energy bills. Other common reasons reported were to reduce arrearages or financial issues.
 - Recertification – Sixty-eight percent of current participants and 50 percent of past participants reported that they had re-certified for OnTrack.
 - Enrollment and Recertification Difficulty – Current and past participants were most likely to report that it was very easy or somewhat easy to enroll and recertify for OnTrack. Only, 18 percent of past participants and 10 percent of current participants said enrollment was very or somewhat difficult, while 16 percent of past participants and 6 percent of current participants said re-certification was very or somewhat difficult.

- OnTrack Benefits
 - OnTrack Understanding – Ninety-six percent of OnTrack current participants and 95 percent of past participants said that they had a good understanding of the services provided by the program.
 - Customer Responsibility – When asked what their responsibility was in the program, 88 percent of current participants and 92 percent of past participants said that it was to keep up with their payments.
 - OnTrack Benefits – When unprompted, the benefits most commonly reported by current and past participants were lower energy bills, reduced arrearages, and a constant monthly payment.
 - Awareness of Benefit Limit – Seventy-eight percent of current participants and 49 percent of past participants said they were aware of OnTrack’s maximum benefit limit. Forty-nine percent of current participants and 21 percent of past participants said they had changed their usage because of the limit.
 - Impact of Arrearage Forgiveness – Most current OnTrack participants who provided an estimate of OnTrack’s monthly arrearage forgiveness stated that this forgiveness made them more likely to pay their electric bill. However, most respondents did not know how much they received in arrearage forgiveness.

- Bill Payment Problems
 - Bill Payment Difficulty – OnTrack current and past participants were much less likely to say it was very difficult to pay their monthly electric bill while in the OnTrack program than before they enrolled.
 - Impact on Electric Usage – When asked about how their electric usage had changed when they participated in OnTrack, 41 percent of current participants said it was lower, 40 percent said it was the same, and 11 percent said it was higher.

- Other Bill Payment Difficulty – OnTrack current and past participants were less likely to say that they had to delay or skip paying other bills while in OnTrack than before participating in the program.
- Kitchen Stove or Oven Used for Heating – While 34 percent of current participants reported that they used their kitchen stove or oven for heat prior to OnTrack participation, 11 percent reported that they did so while participating in OnTrack.
- Unable to Use Main Heating Source – While 24 percent of OnTrack participants said that they were unable to use their main source of heat because their heating system was broken prior to enrolling in OnTrack, 12 percent said they had this experience while enrolled in OnTrack.
- LIHEAP Assistance for Heating Customers – While 63 percent of current OnTrack electric heating participants reported that they applied for LIHEAP, 43 percent said that they received the benefit.
- Importance of OnTrack – Ninety-seven percent of current participants and 94 percent of past participants stated that OnTrack assistance had been very important in helping them to meet their needs.
- Additional Need – When asked whether they needed additional assistance to pay their electric bill, 41 percent of current participants, 73 percent of past participants, and 62 percent of nonparticipants stated that they needed additional assistance.
- Assistance Needed – Most current, past, and nonparticipants who reported they needed additional assistance said they needed more bill payment assistance and lower bills.
- Past Participants Removal
 - Reason No Longer Participating – Most OnTrack past participants stated that they discontinued their participation in the program because their income increased and they were no longer eligible for the program, or they did not recertify.
 - Remain in OnTrack – The most commonly reported suggestions past participants made for how PPL could have helped them to remain in OnTrack were for PPL to contact customers to notify them about recertification, to follow up with customers throughout the process, and to provide lower bills to customers.
 - Re-Enrollment – Ninety-two percent of past participants stated that they would be interested in re-enrolling in OnTrack if they were eligible.
- Alternate Suppliers
 - Use of Suppliers – Twenty-one percent of current participants, 34 percent of past participants, and 50 percent of nonparticipants reported that they had signed up with an Alternate Supplier.
 - Supplier Prices – While 69 percent of current and past participants, and 72 percent of nonparticipants, stated that their Alternate Supplier offered a lower price, 16 percent of current participants, 17 percent of past participants, and 9 percent of nonparticipants stated that the supplier had a higher price than PPL.
 - Supplier Satisfaction – Forty-two percent of past participants said they were somewhat or very dissatisfied with their Alternate Supplier, compared to 17 percent of current participants and 17 percent of nonparticipants.

- OnTrack Satisfaction and Recommendations
 - OnTrack Satisfaction – Ninety-five percent of current participants and 88 percent of past participants said they were very satisfied with OnTrack.
 - OnTrack Recommendations – The most common recommendations were to make the OnTrack application process easier and more accessible, and to provide better communication between PPL and customers.
 - Contacting Customers – Current OnTrack participants stated that a mailed letter or a phone call with a live representative were the best ways for PPL to contact them about their OnTrack status and program updates.

VIII. Operation HELP Customer Feedback

APPRISE conducted a survey with Operation HELP recipients to assess the impact of Operation HELP and customer satisfaction with the program. In this survey, we interviewed PPL customers who received Operation HELP grants between October and December 2013.

Findings are categorized in the following areas.

- Demographics
- Operation HELP Awareness
- Grant Application and Agency Interaction
- Operation HELP Assistance
- Awareness and Interest in other Programs

A. Methodology

An advance letter was sent to the 300 selected customers to inform them of the survey and request their participation. A toll-free phone number was also provided for customers to call in and complete the survey at their convenience. Telephone surveys were conducted by APPRISE staff beginning on June 10, 2014 and throughout the eight week field period. All customers received at least 12 calls, and were called during the day, the evening, and on the weekend.

Table VIII-1 displays the final sample disposition, the cooperation rate, and the response rate. The final cooperation rate was 88 percent and the final response rate was 44 percent.

**Table VIII-1
Operation HELP Survey
Final Sample Disposition**

Sample Disposition		
Sample Selected	300	
Disposition	Number	Percent
Complete	116	39%
Non-Working	63	21%
Max Call Attempts	47	16%
Not Eligible	18	6%
Wrong Number	15	5%
Refusal	15	5%
Hearing/language problem	9	3%
No Answer/Busy/Voicemail	13	4%
Partial Complete	2	1%

Sample Disposition		
Not Available	2	< 1%
Total	300	100%
Response Rate	44%	
Cooperation Rate	88%	

B. Demographics

Respondents were asked to report the number of vulnerable members residing in the household, and whether a household member had been unemployed or experienced any major medical problems in the past twelve months. Table VIII-2 shows that 89 percent of participants reported that they had at least one vulnerable household member. While 54 percent had a medical condition, 53 percent had been unemployed.

Table VIII-2
Percent with Vulnerable Household Members

How many people reside in your household? How many children age 5 or younger live in your household? How many adults age 60 or older? Did you or anyone else in your household face any major medical problems in the past year? In the past 12 months, was any member of your household unemployed and looking for work?	
Respondents	116
Vulnerability	Percent of Respondents
5 or Under	34%
60 or Older	28%
Medical Condition	54%
Unemployed	53%
Any Vulnerable	89%

Table VIII-3 displays the respondents' reports on whether they owned their homes. The table shows that 39 percent of participants owned their homes.

Table VIII-3
Home Ownership

Do you own or rent your home?	
Respondents	116
Home Ownership	Percent of Respondents
Own	39%
Rent	59%

Do you own or rent your home?	
Other	2%
Total	100%

Respondents were asked to indicate the number of people in the home that contributed to the household income. Table VIII-4 shows that most participants reported that one household member contributed to the total income of the household.

**Table VIII-4
Household Members Contributing to Income**

How many household members are contributing to household income?	
Respondents	116
Number	Percent of Respondents
0	4%
1	71%
2	22%
3 or More	3%
Total	100%

Respondents were asked whether they received several different types of income and benefits in the past twelve months. Table VIII-5 shows that income received from wages or self-employment was the most commonly reported source of household income. While 53 percent of participants reported that someone in the household received employment income, 34 percent reported social security or retirement income, and 34 percent reported disability benefits. An additional 16 percent of participants reported that someone in the household received child support and 16 percent reported that they received unemployment benefits.

**Table VIII-5
Household Source of Income and Benefits**

<ul style="list-style-type: none"> • In the past 12 months, did you or any member of your household receive: • Employment income from wages and salaries or self-employment income from a business or farm? • Retirement income from Social Security or pensions and other retirement funds? • Benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance? • Food Stamps or live in public/subsidized housing? • Benefits from the Low Income Home Energy Assistance Program, also known as LIHEAP? 	
Respondents	116
Income Source	Percent of Respondents
Employment	53%
Social Security/Retirement	34%
Disability Payments	34%
Unemployment Compensation	16%
Child Support	16%

Table VIII-6 displays annual household income, as reported by respondents. The table shows that most respondents reported income between \$10,000 and \$30,000. Only 16 percent reported that their income was above \$30,000.

**Table VIII-6
Annual Household Income**

What is your household's annual income?	
Respondents	116
Annual Household Income	Percent of Respondents
<\$10,000	12%
\$10,000 - <\$20,000	30%
\$20,000 - <\$30,000	31%
\$30,000 - <\$40,000	11%
\$40,000 - <\$50,000	3%
\$50,000 or More	2%
Don't Know	9%
Refused	3%
Total	100%

C. Operation HELP Awareness

Operation HELP participants were asked to indicate the number of times that they had received assistance from the program. Table VIII-7 shows that most respondents reported that they had only received assistance from Operation HELP once. However, 12 percent indicated that they received assistance two or three times.

Table VIII-7
Number of Operation HELP Grants

How many times have you received assistance from Operation HELP?	
Respondents	116
Operation HELP Grants	Percent of Respondents
Once	87%
Twice	9%
Three times	3%
Total	100%

Operation HELP participants were asked to indicate how they first found out about the program. Table VIII-8 shows that most respondents learned about the program through a utility customer service representative, an agency, or a personal contact.

Table VIII-8
Operation HELP Information Source

How did you first learn about Operation HELP?	
Respondents	116
Information Source	Percent of Respondents
Utility Company Customer Service Rep	42%
Community or Social Service Agency	24%
Friend or Family Member	22%
Another Energy Assistance Program	5%
Legislative Office	3%
Utility Company Mailing [Brochure/Bill Insert]	3%
Employer	1%
Heard About it When Applying for OnTrack	1%
Other	3%
Don't Know	2%

When asked to describe the circumstances that caused them to first apply for the Operation HELP grant they received in the past year, respondents were most likely to say they applied

because of their high heating bills. Other common causes reported were unemployment, limited income, or a pending service shut off.

**Table VIII-9
Reason for Operation HELP Application**

What were the circumstances that first caused you to apply for the Operation HELP grant that you received in the past year?	
Respondents	116
Application Reason	Percent of Respondents
High Heating Bills	41%
Unemployment/Loss of Job	27%
Limited Income	26%
Pending or Threatened Termination	20%
Family Illness/Health Issues	9%
Permanent Disability	6%
Ran Out of Deliverable Fuel	4%
Death in the Family	1%
Other	3%

When asked if they were still experiencing the same circumstances which lead to their initial application for the Operation HELP grant, 65 percent of respondents indicated they were.

**Table VIII-10
Still Facing Problem that Led to Operation HELP Application**

Are you still having [that problem/those problems]?	
Respondents	116
Still Having Problem	Percent of Respondents
Yes	65%
No	34%
Don't Know	1%
Total	100%

D. Grant Application and Agency Interaction

Operation HELP participants were asked to indicate the degree of difficulty they experienced in the Operation HELP application process. Respondents were most likely to report that it was very easy or somewhat easy to apply for Operation HELP. Only nine percent said it was somewhat difficult and three percent said it was very difficult to apply.

**Table VIII-11
Ease of Applying for Operation HELP Grant**

How easy or difficult was it to apply for the Operation HELP grant?	
Respondents	116
Ease of Application	Percent of Respondents
Very Easy	52%
Somewhat Easy	34%
Somewhat Difficult	9%
Very Difficult	3%
Don't Know	2%
Refused	0%
Total	100%

Operation HELP participants were asked to indicate the amount of the payment they had made upon their receipt of the Operation HELP grant. Table VIII-12 shows that most participants either did not pay anything when they received the grant or did not know how much of a payment they had made. However, 14 percent said they made a payment of \$76 to \$100 and 20 percent said that they made a payment of more than \$100 when they received the Operation HELP grant.

**Table VIII-12
Amount of Payment Made at Grant Application**

How much of a payment did you make when you received the grant?	
Respondents	116
Payment with Grant	Percent of Respondents
\$0	30%
≤\$25	3%
\$26-\$50	3%
\$51-\$75	1%
\$76-\$100	14%
More than \$100	20%
Don't Know	30%
Total	100%

Those participants who reported they had made a payment upon receiving the Operation HELP grant were asked how difficult it had been to make this payment. Table VIII-13 shows that 20 percent said it was somewhat or very difficult.

**Table VIII-13
Ease of Making Payment at Grant Application**

How easy or difficult was it to make that payment?	
Respondents	116
Ease of Making Payment	Percent of Respondents
Very Easy	9%
Somewhat Easy	11%
Somewhat Difficult	14%
Very Difficult	6%
Did Not Make Payment	30%
Don't Know	30%
Total	100%

When asked if they made a visit to the agency when they applied for Operation HELP, 67 percent reported they had.

**Table VIII-14
Visited Agency to Apply for Operation HELP Grant**

Did you make a visit to an agency to apply for Operation HELP?	
Respondents	116
Visited Agency to Apply	Percent of Respondents
Yes	67%
No	32%
Don't Know	1%
Total	100%

Operation HELP participants who reported they had visited an agency to apply for the grant were asked how easy or difficult it had been for them to get to the agency's office. Table VIII-15 shows that most respondents said it was very or somewhat easy to get to the agency's office. Only five percent said it was somewhat difficult and one percent said it was very difficult to get to the agency's office.

**Table VIII-15
Ease of Getting to Agency Office**

How easy or difficult was it to get to the agency's office?	
Respondents	116
Ease of Getting to Agency	Percent of Respondents
Very Easy	46%
Somewhat Easy	16%
Somewhat Difficult	5%
Very Difficult	1%
Did Not Visit Office	32%
Don't Know	1%
Total	100%

E. Operation HELP Assistance

Operation HELP participants were asked to indicate which energy bill they had received assistance with. Eighty percent of respondents reported they received assistance with their electric bill.

**Table VIII-16
Bill Received Assistance With**

Which bill did you receive help with?	
Respondents	116
Bill Assisted	Percent of Respondents
Electric	80%
Fuel Oil	9%
Natural Gas	5%
Propane	2%
Other	2%
Don't Know	2%
Total	100%

When asked how important the assistance they received from Operation HELP had been in helping them to meet their needs, almost all respondents said the assistance had been very important.

**Table VIII-17
Importance of Operation HELP Assistance**

How important was the assistance you received from Operation HELP in helping you to meet your needs?	
Respondents	116
Importance of Operation HELP	Percent of Respondents
Very Important	99%
Somewhat Important	1%
Of Little Importance	0%
Not at All Important	0%
Total	100%

Operation HELP participants were asked to indicate whether they had been referred to other assistance services by the agency where they applied for Operation HELP. Table VIII-18 shows that approximately half of the respondents reported they received a referral to other assistance services from the agency where they applied for Operation HELP. However, only 16 percent reported that they received assistance from any of the referrals.

**Table VIII-18
Referrals for Other Assistance**

Did the agency where you applied for Operation HELP refer you to other services or assistance? Did you receive assistance from any of the sources that the agency recommended?		
	Received Referrals	Received Assistance
Respondents	116	
Referrals/Assistance	Percent of Respondents	
Yes	49%	16%
No	48%	29%
No Referrals	--	48%
Don't Know	3%	6%
Total	100%	100%

Those participants who reported that they were referred to other assistance services by an agency were asked what types of referrals the agency had made. Table VIII-19 shows that the most common referrals reported were LIHEAP and OnTrack. Only a small percentage reported programs other than energy assistance.

**Table VIII-19
Type of Referrals Made**

What types of referrals did the agency make?	
Respondents	116
Referrals	Percent of Respondents
LIHEAP	13%
OnTrack Program	13%
Food Stamps	4%
Weatherization programs	3%
Food Pantries	3%
Other Energy Program	3%
Medical Assistance	2%
Housing Assistance	1%
Other	7%
None	48%
Don't Know	13%
Refused	1%

Operation HELP participants were asked to indicate how satisfied they were with the assistance they received from Operation HELP, as well as their satisfaction with the agency where they applied for the program. Table VIII-20 shows that most respondents said they were very satisfied with the assistance they received from Operation HELP, and that they were very satisfied with the agency where they applied for assistance.

**Table VIII-20
Satisfaction with Operation HELP and Agency**

Overall, how satisfied are you with the assistance that you received from Operation HELP? And how satisfied are you with the agency where you applied for your Operation HELP grant?		
	Operation HELP	Agency
Respondents	116	
Satisfaction	Percent of Respondents	
Very Satisfied	84%	74%
Somewhat Satisfied	14%	20%
Not Too Satisfied	2%	2%
Not at All Satisfied	1%	3%
Don't Know	0%	1%
Total	100%	100%

When asked whether they need additional assistance to pay their heating bills, most respondents, 65 percent, indicated that they did need additional assistance.

Table VIII-21
Need Additional Assistance

Do you feel that you need additional assistance to help you pay your heating bill?	
Respondents	116
Need Additional Assistance	Percent of Respondents
Yes	65%
No	29%
Don't Know	6%
Total	100%

Operation HELP participants who reported that they needed additional assistance were asked what types of additional assistance they needed. Table VIII-22 shows that respondents were most likely to indicate they needed additional energy assistance.

Table VIII-22
Type of Assistance Needed

What types of additional assistance do you need?	
Respondents	116
Type of Assistance Needed	Percent of Respondents
Additional Energy Assistance	56%
Job Placement Services	3%
Rental Assistance	3%
More/Additional Education	2%
Other	2%
None	29%
Don't Know	11%

Operation HELP participants were asked to indicate whether they had difficulty staying up-to-date on their current PPL bills following their receipt of the Operation HELP grant, if they owed PPL money from past bills, and if they had ever been unable to use their main source of heat anytime in the past twelve months because their heating system was broken and they were unable to pay for its repair or replacement. Table VIII-23 shows that 54 percent of respondents reported they still experienced difficulty paying their PPL bills after receiving assistance from Operation HELP. Additionally, 68 percent reported that they still owed PPL money from previous bills. However, most respondents reported that they had not been without heat because their heating system was broken.

**Table VIII-23
Difficulty Meeting Needs after Assistance**

Have you had difficulty staying up-to-date on your current PPL bill after receiving the Operation HELP grant? Do you owe PPL money from past bills? In the past 12 months, was there ever a time when you wanted to use your main source of heat, but could not because your heating system was broken and you were unable to pay for its repair or replacement?			
	PPL Bill Payment	Owe PPL	Heat Broken
Respondents	116		
Had Problem	Percent of Respondents		
Yes	54%	68%	16%
No	45%	32%	83%
Don't Know	1%	0%	1%
Total	100%	100%	100%

When asked if they had signed up with an Alternate Supplier for the provision of their electricity, 36 percent indicated they had.

**Table VIII-24
Signed with Alternate Electric Supplier**

Have you signed up with a supplier other than PPL to provide your electricity?	
Respondents	116
Signed with Alternate Supplier	Percent of Respondents
Yes	36%
No	62%
Don't Know	2%
Refused	0%
Total	100%

Those participants who reported that they had signed with an Alternate Supplier for their electricity were asked to describe the prices of this Alternate Supplier relative to PPL's prices. Table VIII-25 shows that while 57 percent reported that the prices offered by their alternate electricity suppliers were lower and 24 percent reported that the Alternate Supplier's prices were higher than the prices offered by PPL.

**Table VIII-25
Prices Offered by Alternate Electric Supplier**

Has that supplier offered lower or higher prices than PPL?	
Respondents	42
Alternate Supplier Prices	Percent of Respondents
Lower	57%
Higher	24%
About the Same	7%
Don't Know	12%
Refused	0%
Total	100%

Respondents were asked how satisfied they had been with their Alternate Supplier. Table VIII-26 shows that many of the respondents, 41 percent, were somewhat or very dissatisfied.

**Table VIII-26
Satisfaction with Alternate Supplier**

How satisfied have you been with that supplier?	
Respondents	42
Satisfaction with Alternate Supplier	Percent of Respondents
Very Satisfied	26%
Somewhat Satisfied	24%
Somewhat Dissatisfied	12%
Very Dissatisfied	29%
Don't Know	10%
Total	100%

F. Awareness and Interest in Other Programs

Operation HELP participants were asked whether they were aware of WRAP, and if they had ever participated in the program. Table VIII-27 shows that 55 percent of respondents reported that they were aware of the program, and 21 percent said they had participated.

**Table VIII-27
Awareness and Participation in WRAP**

Are you aware of a program called WRAP or the Winter Relief Assistance Program? WRAP is a program that provides energy efficiency services free of charge to households with income below 200% of the poverty level? Have you ever participated in WRAP?		
	Aware	Participated
Respondents	116	
Aware/Participated	Percent of Respondents	
Yes	55%	21%
No	45%	34%
Not Aware	--	45%
Total	100%	100%

Respondents who reported that they were not aware of WRAP, or were aware of the program but had never participated in it, were asked whether they would be interested in participating in WRAP if they were eligible for the program. Table VIII-28 shows that most respondents said that they would be very interested in participating.

**Table VIII-28
Interest in WRAP**

Assuming that you were eligible for this program, how interested would you be in participating in PPL's WRAP?	
Respondents	116
Interested in WRAP Participation	Percent of Respondents
Very Interested	59%
Somewhat Interested	9%
Not Too Interested	3%
Not At All Interested	5%
Already Participated	21%
Don't Know	3%
Total	100%

Operation HELP participants were asked whether they were aware of OnTrack, and if they had ever participated in the program. Table VIII-29 shows that 82 percent of respondents reported that they were aware of the program, and 55 percent said they had participated in it.

**Table VIII-29
Awareness and Participation in OnTrack**

Are you aware of a program called OnTrack? OnTrack is a program that provides bill assistance and removes amount owed for past PPL bills to eligible households? Have you ever participated in OnTrack?		
	Aware	Participated
Respondents	116	
Awareness/Participation	Percent of Respondents	
Yes	82%	55%
No	18%	24%
Not Aware	--	18%
Don't Know	0%	3%
Total	100%	100%

When asked whether they would be interested in participating in OnTrack if they were eligible for the program, the majority of respondents said that they would be very interested.

**Table VIII-30
Interest in OnTrack**

Assuming that you were eligible for this program, how interested would you be in participating in PPL's OnTrack Program?	
Respondents	116
Interested in OnTrack Participation	Percent of Respondents
Very Interested	91%
Somewhat Interested	7%
Not Too Interested	1%
Not At All Interested	2%
Total	100%

Operation HELP participants were asked whether they were aware of LIHEAP, and if someone in their household had received assistance benefits from the program in the past twelve months. Table VIII-31 shows that 90 percent of respondents reported that they were aware of the program, and 44 percent reported that someone in their home had received benefits from it in the past year.

**Table VIII-31
Awareness and Receipt of LIHEAP**

Are you aware of a program called LIHEAP? The Low Income Home Energy Assistance Program, or LIHEAP, provides bill payment assistance to help low-income households pay their energy bills? In the past 12 months did you or any member of your household receive home energy assistance benefits from LIHEAP?		
	Aware	Received Benefits
Respondents	116	
Awareness/Benefits	Percent of Respondents	
Yes	90%	44%
No	10%	42%
Not Aware	--	10%
Don't Know	0%	3%
Total	100%	100%

G. Summary

Key findings from the Operation HELP survey are summarized below.

- **Demographics**
 - **Vulnerabilities** – Most customers who received an Operation HELP Grant, 89 percent, had some type of vulnerable household member, including a young child, an elderly member, or someone with a medical condition or who had been unemployed in the past year.
 - **Income Source** – Operation HELP grantees were most likely to receive employment income, followed by retirement, or disability payments.
 - **Annual Income** – Most Operation HELP grantees had annual household income between \$10,000 and \$30,000.
- **Operation HELP Awareness**
 - **Grant Receipt** – While 87 percent reported that they had only received assistance from Operation HELP once, 12 percent indicated that they received assistance two or three times.
 - **Information Source** – Most respondents learned about the program through a utility customer service representative, an agency, or a personal contact.
 - **Need for Assistance** – Respondents were most likely to say they applied for the grant because of their high heating bills. Other common causes reported were unemployment, limited income, or a pending service shut off.

- Grant Application and Agency Interaction
 - Application Difficulty – Respondents were most likely to report that it was very easy or somewhat easy to apply for Operation HELP. Only nine percent said it was somewhat difficult and three percent said it was very difficult to apply.
 - Agency Visit – Sixty-seven percent of respondents reported that they visited the agency to apply for the grant. Most respondents said it was very or somewhat easy to get to the agency’s office. Only five percent said it was somewhat difficult and one percent said it was very difficult to get to the agency’s office.

- Operation HELP Assistance
 - Type of Energy Assisted – Eighty percent of respondents reported they received assistance with their electric bill.
 - Importance of Assistance – When asked how important the assistance they received from Operation HELP had been in helping them to meet their needs, 99 percent said the assistance had been very important.
 - Agency Referrals – Approximately half of the respondents reported they received a referral to other assistance services from the agency where they applied for Operation HELP. However, only 16 percent reported that they received assistance from any of the referrals.
 - Satisfaction – Ninety-eight percent of respondents said they were very or somewhat satisfied with the assistance they received from Operation HELP, and 94 percent said that they were very or somewhat satisfied with the agency where they applied for assistance.
 - Additional Need – Sixty-five percent of respondents stated that they needed additional assistance to pay their heating bills. While 54 percent said they had difficulty staying up to date with their PPL payments following Operation HELP grant receipt, 68 percent said that they owed PPL money from past bills.

- Alternate Suppliers
 - Use of Suppliers – Thirty-six percent of respondents reported that they had signed up with an Alternate Supplier.
 - Supplier Prices – While 57 percent stated that the supplier offered a lower price, 24 percent stated that the supplier had a higher price than PPL.
 - Supplier Satisfaction – Forty-one percent of respondents stated that they were somewhat or very dissatisfied with the Alternate Supplier.

- Awareness and Interest in other Programs
 - WRAP Awareness – While 55 percent of Operation HELP grantees stated that they were aware of WRAP, 21 percent stated that they had participated in the program. Sixty-eight percent stated they would be very or somewhat interested in participating.
 - OnTrack Awareness – While 82 percent stated that they were aware of OnTrack, 55 percent stated that they had participated in the program, and 98 percent stated that they would be very or somewhat interested in participating if they were eligible.

- LIHEAP Awareness – While 90 percent of respondents stated that they were aware of LIHEAP, 44 percent stated that they had received benefits from the program.

IX. WRAP Customer Feedback

APPRISE conducted a customer survey with WRAP participants to assess the impact of WRAP and customer satisfaction with the program. In this survey, we interviewed PPL customers who received WRAP services in the second half of 2013.

Findings from the survey are summarized in this section. The findings are categorized in the following areas.

- Demographics
- Reasons for participation
- Actions taken to save electricity
- Program measures
- Understanding, impact, and usage
- Satisfaction

A. Methodology

An advance letter was sent to the 300 selected customers to inform them of the survey and request their participation. A toll-free phone number was also provided for customers to call in and complete the survey at their convenience. Telephone surveys were conducted by APPRISE staff beginning on May 22, 2014 and throughout the five week field period. All customers received at least 13 calls and were called during the day, the evening and on the weekend.

Table IX-1 displays the final sample disposition, the cooperation rate, and the response rate. There were 126 interviews completed. The final cooperation rate was 97 percent and the final response rate was 52 percent.

**Table IX-1
Sample Disposition**

Final Disposition	Number of Respondents	Percent of Sample
Complete	126	42%
Voicemail/No Answer	63	21%
Non-working	39	13%
Not Home For WRAP Visit	14	5%
Refusal	14	5%
Wrong Number	10	3%
Did Not Remember WRAP	8	3%
Phone Problem	10	3%
Respondent Not Available	7	2%

Final Disposition	Number of Respondents	Percent of Sample
Callback – Time Given	5	2%
Partial Complete	4	1%
Total	300	100%
Cooperation Rate	97%	
Response Rate	52%	

B. Demographics

Table IX-2 displays the primary fuel used to heat the homes. While 92 percent of the Full Cost respondents used electricity as their primary source of heat, 11 percent of the Baseload respondents used electricity, 46 percent used natural gas, and 34 percent used fuel oil.

Table IX-2
Primary Heating Fuel

What is the primary fuel used to heat your home?		
	Baseload	Full Cost
Respondents	65	61
Fuel	Percent of Respondents	
Electricity	11%	92%
Natural Gas	46%	2%
Fuel Oil	34%	2%
Bottled Gas (LPG or Propane)	5%	5%
Wood	2%	0%
Other	3%	0%
Total	100%	100%

Respondents were asked to report the number of vulnerable members residing in the household, as well as to indicate whether a household member had been unemployed or experienced any major medical problems in the past twelve months. Table IX-3 shows that 95 percent of participants reported that they had at least one vulnerable household member. While 48 percent had a household member aged 60 or older, 47 percent had a disabled household member, 34 percent had been unemployed, and 31 percent had a medical condition. Additionally, 38 percent had a child 18 or younger, and 17 percent had a child five or younger.

**Table IX-3
Percent with Vulnerable Household Members**

Including yourself, how many people normally live in this household? How many are 60 or older? How many are 18 or under? How many are 5 or under? How many are disabled? Does anyone in your home have a medical condition that requires additional use of electricity? In the past 12 months, was any member of your household unemployed and looking for work?			
	Baseload	Full Cost	All
Respondents	65	61	126
Vulnerability	Percent of Respondents		
60 or Older	57%	41%	48%
18 or Under	29%	44%	38%
5 or Under	8%	25%	17%
Disabled	60%	38%	47%
Medical Condition	32%	30%	31%
Unemployed	25%	41%	34%
Any Vulnerable	95%	95%	95%

Table IX-4 shows that 45 percent of WRAP participants were married, 37 percent were single, and 18 percent were widowed.

**Table IX-4
Marital Status**

What is your marital status?	
	All
Respondents	126
Marital Status	Percent of Respondents
Married	45%
Single	37%
Widow	18%
Refused	1%
Total	100%

Table IX-5 displays the highest level of education reached by any member of the household. The table shows that 43 percent completed high school and 23 percent had a bachelor's degree or higher.

**Table IX-5
Education Level**

What is the highest level of education reached by any member of your household?	
	All
Respondents	126
Education Level	Percent of Respondents
Less than High School	14%
High School	43%
Vocational Training	2%
Some College/Associates	18%
Bachelor's Degree	19%
Master's Degree or Higher	4%
Refused	1%
Total	100%

Respondents were asked whether they received several different types of income and benefits in the past twelve months. Table IX-6 shows that Social Security or retirement income and food stamps or public housing were the most commonly reported sources of household income or benefits. While 48 percent reported that they received Social Security or retirement income, 48 percent reported that they received food stamps or public housing, and 31 percent reported that they received employment income.

**Table IX-6
Household Source of Income and Benefits**

In the past 12 months, did you or any member of your household receive:	
<ul style="list-style-type: none"> • Employment income from wages and salaries or self-employment income from a business or farm? • Retirement income from Social Security or pensions and other retirement funds? • Benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance? • Food Stamps or live in public/subsidized housing? • Benefits from the Low Income Home Energy Assistance Program, also known as LIHEAP? 	
	All
Respondents	126
Income Source	Percent of Respondents
Employment	31%
Social Security/Retirement	48%
TANF/SSI/Public Assistance	29%
Food Stamps/Public Housing	48%

In the past 12 months, did you or any member of your household receive:	
<ul style="list-style-type: none"> • Employment income from wages and salaries or self-employment income from a business or farm? • Retirement income from Social Security or pensions and other retirement funds? • Benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance? • Food Stamps or live in public/subsidized housing? • Benefits from the Low Income Home Energy Assistance Program, also known as LIHEAP? 	
	All
LIHEAP	39%

Table IX-7 displays annual household income, as reported by respondents. The table shows that most respondents had an annual income between \$10,000 and \$30,000. Only 15 percent reported income above that range.

**Table IX-7
Annual Household Income**

What is your household's annual income?	
	All
Respondents	126
Annual Household Income	Percent of Respondents
≤ \$ 10,000	17%
\$10,001 - \$20,000	33%
\$20,001 - \$30,000	29%
\$30,001 - \$40,000	5%
> \$40,000	10%
Don't know	3%
Refused	3%
Total	100%

C. Reasons for Participation

WRAP participants were asked to indicate how they found out about the program. Table IX-8 shows that participants were most likely to learn about the program through a bill insert or other mailing, a PPL customer service representative, or a friend or relative.

**Table IX-8
WRAP Information Source**

How did you find out about WRAP?			
	Baseload	Full Cost	All
Respondents	65	61	126
Information Source	Percent of Respondents		
Bill Insert or Other Mailing	26%	37%	33%
PPL Customer Service Rep	20%	26%	24%
Friend or Relative	22%	16%	19%
Community Agency	11%	8%	9%
OnTrack	6%	5%	5%
Social Service or Government Agency	3%	3%	3%
Other Weatherization Program	2%	0%	1%
Other	11%	10%	10%
Don't know	3%	3%	3%

WRAP participants were asked why they wanted to receive WRAP services. Most respondents, 66 percent, reported that they wanted to reduce their electric bills. Other common reasons were to improve the comfort of their home and reduce electric use.

**Table IX-9
Participation Reason**

Why did you want to receive WRAP services?			
	Baseload	Full Cost	All
Respondents	65	61	126
Participation Reason	Percent of Respondents		
Reduce Electric Bills	63%	69%	66%
Improve Comfort of Home	11%	25%	19%
Reduce Electric Use	15%	8%	11%
Receive New Appliances	9%	5%	7%
Told to Enroll/Not Given Choice	2%	10%	6%
Other	9%	0%	4%
Don't know	2%	0%	1%
Total	100%	100%	100%

D. Actions Taken to Save Electricity

WRAP participants were asked several questions regarding the energy education that was provided when they received WRAP services. Table IX-10A shows that about 80 percent said that the provider recommended actions to save electricity and left information. About 70 percent said that the provider explained how electric use is measured and provided a written action plan. Respondents were somewhat less likely to report that providers explained expected money savings from actions.

**Table IX-10A
Provider Education**

Did any of the providers..			
<ul style="list-style-type: none"> • Explain how your electric use is measured? • Recommend some actions that you could take to save electricity? • Tell you how much money you could expect to save by taking the electricity-saving actions that he or she recommended? • Give you a written plan of actions that you could take to save electricity? • Leave you with information about how to reduce the amount of electricity you use? 			
	Baseload	Full Cost	All
Respondents	65	61	126
Education	Percent of Respondents		
Recommend actions to save electricity	74%	89%	82%
Left information on how to reduce electric use	78%	79%	79%
Explained how electric is measured	71%	74%	72%
Provided written action plan	62%	74%	68%
Explained expected money savings from actions	32%	51%	43%

Table IX-10B provides a comparison of PPL WRAP education to PPL WRAP in 2005 and other recent utility evaluations. The table shows that the education PPL provided in 2013 was similar to that reported in 2005 with the exception that in 2013 customers were more likely to report that the provider explained how electric use is measured and were less likely to explain the monetary savings from actions taken. Compared to other recent utility evaluations, PPL WRAP customers were more likely to report that the provider explained how energy use is measured, more likely to state that they received a written action plan, and generally less likely to report that the provider gave an estimate of how much they could save by taking actions.

**Table IX-10B
Provider Education
Program Comparison**

Did any of the providers..						
<ul style="list-style-type: none"> • Explain how your electric use is measured? • Recommend some actions that you could take to save electricity? • Tell you how much money you could expect to save by taking the electricity-saving actions that he or she recommended? • Give you a written plan of actions that you could take to save electricity? • Leave you with information about how to reduce the amount of electricity you use? 						
	PPL 2013	PPL 2005	Utility 1 2012	Utility 2 2012	Utility 3 2012	Utility 4 2012
Respondents	126	219	977	91	212	102
Education	Percent of Respondents					
Recommend actions to save energy	82%	83%	--	86%	88%	81%
Left information on how to reduce electric use	79%	80%	--	--		
Explained how electric is measured	72%	65%	48%	--		
Provided written action plan	68%	64%	54%	--		
Explained expected money savings from actions	43%	63%	27%	56%	72%	54%

WRAP participants were asked to report if they had reduced the amount of electricity used by various appliances, heat, and lights in their home as a result of participating in the WRAP program. Table IX-11A shows that respondents were most likely to report that they reduced lighting use, followed by heat, air conditioning, clothes dryers and hot water. Full Cost participants were much more likely to report that they reduced the use of their heat and hot water than Baseload participants. Twelve percent of respondents stated that they reduced use of their electric space heater as a result of the program.

**Table IX-11A
Electricity Saving Actions**

Have you reduced the amount of electricity used by/for _____ as a result of participating?			
Do you use your electric space heater more, less, or about the same since participating in the program?			
	Baseload	Full Cost	All
Respondents	65	61	126
Reduced Electric Use	Percent of Respondents (Yes or Trying)		
Lighting	63%	61%	62%
Heat	19%	69%	47%
Air Conditioning	52%	41%	46%
Clothes Dryer	45%	41%	43%

Have you reduced the amount of electricity used by/for _____ as a result of participating? Do you use your electric space heater more, less, or about the same since participating in the program?			
	Baseload	Full Cost	All
Hot Water Usage	22%	57%	42%
Dishwasher	29%	20%	24%
Dehumidifier	6%	23%	16%
Electric Space Heater	14%	10%	12%

Table IX-11B provides a comparison of PPL WRAP education to PPL WRAP in 2005 and other recent utility evaluations. The table shows that the actions PPL customers reported in 2013 was similar to that reported in 2005 with the exception that in 2013 customers were less likely to report that they reduced lighting use and they were more likely to report that they reduced their heating use and their dehumidifier use. Compared to other recent utility evaluations, PPL WRAP customers were usually about equally likely to report that they reduced their energy uses. However, PPL WRAP participants were more likely to report that they reduced their clothes dryer use and they were less likely than some to report that they reduced their air conditioning use.

**Table IX-11B
Electricity Saving Actions**

Have you reduced the amount of electricity used by/for _____ as a result of participating? Do you use your electric space heater more, less, or about the same since participating in the program?						
	PPL 2013	PPL 2005	Utility 1 2012	Utility 2 2012	Utility 3 2012	Utility 4 2012
Respondents	126	219	977	91	212	102
Reduced Electric Use	Percent of Respondents (Yes or Trying)					
Lighting	62%	72%	--	66%	81%	62%
Heat	47%	36%	47%	--	--	--
Air Conditioning	46%	40%	38%	57%	71%	53%
Clothes Dryer	43%	43%	--	37%	32%	31%
Hot Water Usage	42%	41%	38%	--	--	--
Dishwasher	24%	32%	--	27%	17%	21%
Dehumidifier	16%	8%	--	--	--	--
Electric Space Heater	12%	12%	14%	12%	18%	14%

The next several tables display results from questions posed to participants about specific actions taken to reduce end uses. These were open-ended questions that required participants to name the specific action taken. While there are a percentage of customers

that did not take an action, there are a large percentage of respondents who are able to identify a specific action that they did take. This is a positive finding for WRAP.

Participants who reported that they reduced hot water use were asked what they had done to reduce this usage. Table IX-12 displays the positive findings that respondents were likely to be able to provide a concrete and effective response to this question. They were most likely to report that they reduced the number of baths or showers or used cold water for washing clothing.

**Table IX-12
Hot Water Reduction Actions**

What have you done as a result of the program to reduce the amount of hot water you use?	
	All
Respondents	126
Action Taken	Percent of Respondents
Reduced Number of Baths>Showers	15%
Use Cold Water for Washing Clothes	11%
Don't Run Dishwasher as Often	8%
Reduced Length of Showers	8%
Turned Down Water Heater Temperature	6%
Don't Let Water Run	3%
Use Low-Flow Showerhead/Aerator	3%
Don't Wash Clothes as Often	2%
Use Timer for Water Heater/Reduce Time On	2%
Nothing	22%
Other	8%
Don't Know	7%
Does Not Use Electric Water Heater	30%

Participants who changed their use of electric heat were most likely to report that they turned down the thermostat or used heat less.

**Table IX-13
Change in Heating Usage**

How have you changed the way you use heat as a result of the program?	
	All
Respondents	126
Action Taken	Percent of Respondents
Turn Down Thermostat	23%
Use Heat Less	12%
Use Timer or Programmable Thermostat	7%
Heat Fewer Rooms	5%
Repaired or Replaced Primary Heating System	1%
Nothing	14%
Other	5%
Don't Know	6%
Does Not Use Electric Heat	34%

Respondents who reported that they reduced their heating use were asked what they do to keep warm. Table IX-14 shows that 28 percent said they wear warmer clothing or use blankets.

**Table IX-14
Actions Taken to Keep Warm**

What do you do to keep warm now that you use less heat?	
	All
Respondents	126
Action Taken	Percent of Respondents
Warmer Clothes/Blankets	28%
No Actions	26%
Other	6%
Don't Know	8%
Does Not Use Electric Heat	34%

Respondents were asked if their air conditioning usage had changed as a result of the program. Table IX-15 shows that 26 percent reported that they used their air conditioner less and 11 percent reported that they lowered the setting. Again, the fact that so many respondents reported a concrete means of reducing air conditioning use is a positive finding.

**Table IX-15
Air Conditioning Usage Change**

How have you changed the way you use your air conditioning as a result of the program?	
	All
Respondents	126
Action Taken	Percent of Respondents
Use Air Conditioner Less	26%
Turn Up Thermostat/Use Lower Setting	11%
Use New Air Conditioner that is More Efficient	5%
Don't Use Air Conditioning	3%
Use Air Conditioning Fewer Hours Per Day	2%
Nothing	28%
Other	8%
Don't Know	16%
Does Not Use Air Conditioning	12%

Respondents who reported that they reduced their air conditioner usage were asked what they do to keep cool. Table IX-16 shows that 19 percent said that they use fans and 11 percent said that they open windows.

**Table IX-16
Actions Taken to Keep Cool**

What do you do to keep cool now that you use less air conditioning?	
	All
Respondents	126
Action Taken	Percent of Respondents
Use Fans	19%
Open Windows	11%
Take Cool Baths or Showers	2%
Wear Lighter Clothing	1%
No Actions	37%
Other	8%
Don't Know	16%
Does Not Use Air Conditioning	12%

WRAP participants were asked what actions they have taken to reduce the amount of electricity used by their clothes dryer. Table IX-17 shows that 21 percent reported that they

line dry their clothing, eight percent reported that they reduced the number of loads of laundry, and seven percent stated that they clean the lint out of their dryer.

Table IX-17
Actions Taken to Reduce Dryer Use

What have you done as a result of the program to reduce the amount of electricity used by your dryer?	
	All
Respondents	126
Action Taken	Percent of Respondents
Line Drying	21%
Reduced Number of Loads	8%
Clean Out Lint	7%
Drying Only Full Loads	5%
Had Work Done by the Program	2%
Don't Use the Dryer	1%
Nothing	25%
Other	8%
Don't Know	1%
Does Not Use Clothes Dryer	32%

WRAP participants were asked if they had done anything to reduce their dishwasher use as a result of participating in the program. Table IX-18 indicates that 11 percent reported that they do not use the dishwasher much, eight percent reported that they wash only full loads, and seven percent reported that they use the energy saver mode.

Table IX-18
Actions Taken to Reduce Dishwasher Use

What have you done as result of the program to reduce the amount of electricity used by your dishwasher?	
	All
Respondents	126
Action Taken	Percent of Respondents
Does Not Use Much Or at All	11%
Wash Only Full Loads	8%
Use Energy Saver Mode	7%
Use Less Often than I Used To	1%
Nothing	20%
Other	1%

What have you done as result of the program to reduce the amount of electricity used by your dishwasher?	
	All
Does Not Use Dishwasher	56%

WRAP participants were asked what actions they have taken to reduce the electricity used by their lights as a result of WRAP. Table IX-19 shows that 37 percent reported that they turn off their lights when not in use and 20 percent reported that they use CFLs.

Table IX-19
Actions Taken to Reduce Use of Lights

What have you done as a result of the program to reduce the electricity used by your lights?	
	All
Respondents	126
Action Taken	Percent of Respondents
Turn Off When Not in Use	37%
Use CFL Bulbs	20%
Turn Off At Night	5%
Nothing	31%
Other	4%
Don't Know	8%

Respondents were asked how many lights they left on all night before receiving WRAP and how many they currently leave on all night. Table IX-20 shows that while 78 percent said they did not leave any lights on prior to services, 84 percent reported that they did not leave any on after receiving WRAP. The mean number of lights left on prior to the program was .35 and the mean number after WRAP was .19.

Table IX-20
Lights Left on All Night

How many lights did you leave on all night prior to receiving services? How many lights do you currently leave on all night?		
	All	
Respondents	126	
Action Taken	Percent of Respondents	
	Prior	Currently
0	78%	84%
1	12%	13%

How many lights did you leave on all night prior to receiving services? How many lights do you currently leave on all night?		
	All	
2	5%	3%
3 or More	4%	0%
Total	100%	100%
Mean Number Left On	.35	.19

E. Program Measures

Table IX-21 shows that 29 percent reported that they received a new refrigerator through WRAP and 15 percent said that the contractor provided a savings estimate for the new refrigerator.

**Table IX-21
Refrigerators Replaced**

Did you receive a new refrigerator as a result of the program? Did any of the providers give you an estimate of how much you might be able to save by replacing your old refrigerator with a new one?		
	All	
Respondents	126	
	Percent of Respondents	
	Received	Savings Estimate
Yes	29%	15%
No	71%	78%
Don't Know	0%	5%
Total	100%	100%

Table IX-22 shows that 92 percent reported that they were very or somewhat satisfied with the new refrigerator and 97 percent reported that they were very or somewhat satisfied with the delivery.

**Table IX-22
Refrigerator Satisfaction**

How satisfied are you with your new refrigerator? How satisfied were you with the delivery of your new refrigerator?	
	All
Number Received Refrigerator	37
% Received	29%

How satisfied are you with your new refrigerator? How satisfied were you with the delivery of your new refrigerator?		
	All	
	Percent of Respondents	
	Refrigerator	Delivery
Very Satisfied	67%	79%
Somewhat Satisfied	25%	18%
Somewhat Dissatisfied	9%	3%
Very Dissatisfied	0%	0%
Total	100%	100%

Table IX-23 shows that 11 percent of respondents reported that they received a new air conditioner from the WRAP program and six percent, about half, reported that they were provided with a savings estimate for the new air conditioner.

**Table IX-23
Air Conditioner Replaced**

Did you receive a new air conditioner as a result of the program? Did any of the providers give you an estimate of how much you might be able to save by replacing your air conditioner with a new one?		
	All	
Respondents	126	
	Percent of Respondents	
	Received	Savings Estimate
Yes	11%	6%
No	89%	92%
Don't Know	0%	2%
Total	100%	100%

When asked about satisfaction with the air conditioner 88 percent were very or somewhat satisfied with the unit and 91 percent were very or somewhat satisfied with the delivery and installation.

**Table IX-24
Air Conditioner Satisfaction**

How satisfied are you with your new air conditioner? How satisfied were you with the delivery and installation of your new air conditioner?		
	All	
Number Received Air Conditioner	15	
% Received	11%	
	Percent of Respondents	
	Air Conditioner	Delivery and Installation
Very Satisfied	73%	91%
Somewhat Satisfied	15%	0%
Somewhat Dissatisfied	6%	9%
Very Dissatisfied	0%	0%
Don't Know	6%	0%
Total	100%	100%

Table IX-25 shows that all respondents reported that they were very or somewhat satisfied with the new water heater and 92 percent reported that they were very or somewhat satisfied with the delivery and installation.

**Table IX-25
Water Heater Satisfaction**

How satisfied are you with your new water heater? How satisfied were you with the delivery and installation of your new water heater?		
	All	
Number Received Water Heater	25	
% Received	23%	
	Percent of Respondents	
	Water Heater	Delivery and Installation
Very Satisfied	80%	81%
Somewhat Satisfied	20%	11%
Somewhat Dissatisfied	0%	4%
Very Dissatisfied	0%	4%
Total	100%	100%

Table IX-26 shows that 95 percent reported that they were very or somewhat satisfied with the air sealing and insulation and 97 percent reported that they were very or somewhat satisfied with the condition their home was left in following the work.

**Table IX-26
Air Sealing and Insulation Satisfaction**

How satisfied were you with the completion of this sealing and insulation work? How satisfied were you with the condition your home was left in after the completion of the sealing and insulation work?		
	All	
Number Received	55	
% Received	49%	
	Percent of Respondents	
	Sealing and Insulation Work	Condition of Home
Very Satisfied	72%	76%
Somewhat Satisfied	23%	21%
Somewhat Dissatisfied	4%	4%
Very Dissatisfied	0%	0%
Don't Know	2%	0%
Total	100%	100%

WRAP participants were asked whether the temperature of the home had changed in the winter and in the summer since receiving WRAP services. Table IX-27 shows that 56 percent of Full Cost respondents reported that the winter temperature had improved since service delivery and 18 percent of Baseload participants said it had improved. While 28 percent of Full Cost recipients said the summer temperature had improved, 20 percent of Baseload recipients stated that the summer temperature had improved.

**Table IX-27
WRAP Impact**

Has the winter temperature in your home improved, worsened or stayed the same since receiving WRAP services? Has the summer temperature in your home improved, worsened or stayed the same since receiving WRAP services?				
	Winter		Summer	
Respondents	126			
	Percent of Respondents			
	Full Cost	Baseload	Full Cost	Baseload
Improved	56%	18%	28%	20%
Worsened	3%	2%	3%	0%
Stayed the Same	33%	77%	39%	69%
Don't Know	8%	3%	30%	11%
Total	100%	100%	100%	100%

When asked how helpful WRAP was in teaching about electric use and cost reduction, 87 percent stated that it was very or somewhat helpful.

Table IX-28
WRAP Helpfulness in Teaching about Electric Use and Cost Reduction

How helpful was WRAP in teaching you about electricity use and ways to reduce electric costs?			
	Baseload	Full Cost	All
Respondents	65	61	126
	Percent of Respondents		
Very Helpful	42%	46%	44%
Somewhat Helpful	37%	48%	43%
Of Little Help	14%	3%	8%
Not at all Helpful	8%	2%	4%
Don't Know	0%	2%	1%
Total	100%	100%	100%

When asked if they reduced their overall electric usage as result of WRAP, 84 percent of Full Cost respondents and 65 percent of Baseload customers reported that they had.

Table IX-29
Customers Reduced Electric Usage

Do you feel that your household has reduced its overall electric usage as a result of WRAP?			
	Baseload	Full Cost	All
Respondents	65	61	126
	Percent of Respondents		
Yes	65%	84%	75%
No	31%	13%	21%
Don't Know	5%	3%	4%
Total	100%	100%	100%

Those who reported that they did not reduce their electric usage were asked why they had not. Table IX-30 shows that they stated they were not able to take actions, there was an increase in need, or due to the weather.

Table IX-30
Why Customer did not Reduce Usage

Why has your household not reduced its overall electric usage?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Inability to Take Recommended Actions	11%	5%
Increase in Need for Electricity	0%	2%
Weather	0%	2%
Did Reduce Usage	65%	84%
Other	20%	3%
Don't Know	6%	7%
Total	100%	100%

WRAP participants were asked if there was anything else PPL could have done to help them reduce their electric use, and 49 percent of Baseload and 41 percent of Full Cost customers stated that there was something. Customers mentioned that PPL could have provided more insulation or air sealing around doors and windows. Some customers were unhappy with the level of communication about how to reduce use or the level of communication when referred to other services or programs. Several customers also stated they needed a new refrigerator, air conditioner or water heater but were not provided with a replacement.

Table IX-31
What PPL Could Have Done to Help Customer Reduce Electric Use

What else could PPL have done to help you reduce your electric use?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Mentioned PPL Could Have Done More	49%	41%
Nothing else	43%	56%
Don't Know	8%	3%
Refused	0%	0%
Total	100%	100%

F. Understanding, Impact, and Usage

When asked if they had a good understanding of the benefits provided by WRAP, most respondents, 89 percent, indicated they did.

Table IX-32
Understand WRAP Benefits

Do you feel that you have a good understanding of the benefits provided by WRAP?			
	Baseload	Full Cost	All
Respondents	65	61	126
	Percent of Respondents		
Yes	88%	90%	89%
No	12%	8%	10%
Don't Know	0%	2%	1%
Total	100%	100%	100%

WRAP participants were asked what they believed the benefits were of the program. Both Baseload and Full Cost participants were most likely to respond that the benefits were lower electric bills, energy education and lower electric usage.

Table IX-33
Benefits of WRAP (Unprompted)

What do you feel are the benefits of the program?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Lower Electric Bills	38%	34%
Energy Education	35%	34%
Lower Electric Usage	29%	31%
New Appliances	12%	18%
Safer/ More Comfortable Home	8%	20%
Other	12%	7%
Don't Know	5%	5%
Refused	0%	0%

Table IX-34 shows most customers agreed that energy education, lower electric use, a lower electric bill, new appliances, and a safer or more comfortable home were benefits of the program. Customers were most likely to state that the lower bill and the energy education were the most important benefits of the program.

**Table IX-34
Benefits of WRAP (Prompted)**

Do you feel _____ are a benefit of the program? What do you feel is the most important benefit of the program?				
	Agree it is a Benefit		Most Important Benefit	
	Baseload	Full Cost	Baseload	Full Cost
Respondents	65	61	65	61
	Percent of Respondents			
Lower Electric Bill	78%	80%	22%	28%
Lower Electric Use	88%	97%	5%	7%
Energy Education	95%	98%	32%	23%
New Appliances	92%	84%	9%	15%
Safer/More Comfortable Home	89%	92%	11%	13%
Other	--	--	17%	13%
Don't Know	--	--	5%	2%
Total	--	--	100%	100%

WRAP participants were asked if in the past year, they had ever used their kitchen stove for heat and if they had, how often they had used it. While 13 percent of Baseload customers stated that they had used their stove for heat, five percent of Full Cost respondents said that they had done so.

**Table IX-35
Used Kitchen Stove**

In the past year, did you use your kitchen stove or oven to provide heat? Did you always, frequently, or sometimes, use your kitchen stove or oven for heat?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Always	3%	0%
Frequently	2%	0%
Sometimes	8%	5%
Never	88%	95%
Don't Know	0%	0%
Refused	0%	0%
Total	100%	100%

Respondents were asked several questions regarding times when they were unable to use their main source of heat in the past year. Baseload customers were more likely to report these problems. While 26 percent of Baseload customers said their main source of heat had been broken, seven percent of Full Cost customers said this was the case. While 12 percent of baseload customers said they could not use their heat because their electricity was shut off, two percent of Full Cost customers said this was the case. Nine percent of Baseload and three percent of Full Cost customers said they were unable to use their heat because their natural gas service had been shut off.

Table IX-36
Unable to use Main Source of Heat

In the past year, was there ever a time when you wanted to use your main source of heat, but could not because						
	Heating System Broken		Electricity Discontinued		Gas Discontinued	
	Baseload	Full Cost	Baseload	Full Cost	Baseload	Full Cost
Respondents	65	61	65	61	65	61
	Percent of Respondents					
Yes	26%	7%	12%	2%	9%	3%
No	74%	93%	88%	98%	91%	97%
Don't Know	0%	0%	0%	0%	0%	0%
Refused	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

When asked how difficult it was to pay their electric bill, 60 percent of Baseload and 77 percent of Full Cost customers said that it was very or somewhat difficult.

Table IX-37
Difficulty of Paying Monthly PPL Bill

How difficult is it to pay your monthly PPL bill?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Very Difficult	23%	38%
Somewhat Difficult	37%	39%
Not too Difficult	19%	11%
Not at all Difficult	22%	10%
Don't Know	0%	2%

How difficult is it to pay your monthly PPL bill?		
	Baseload	Full Cost
Refused	0%	0%
Total	100%	100%

Table IX-38 shows that the majority of both Baseload and Full Cost customers felt that WRAP had been very or somewhat important in helping to meet their needs. Sixty-nine percent of Baseload and 89 percent of Full Cost customers stated that WRAP had been very or somewhat important.

**Table IX-38
WRAP Importance**

How important has WRAP been in helping you to meet your needs?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Very Important	40%	48%
Somewhat Important	29%	41%
Of Little Importance	12%	8%
Not at all Important	18%	2%
Don't Know	0%	2%
Refused	0%	0%
Total	100%	100%

WRAP participants were asked if they felt they needed additional assistance to pay their PPL bills. Table IX-39 shows that 42 percent of Baseload and 57 percent of Full Cost respondents said that they did need additional help.

**Table IX-39
Need Additional Assistance to Pay PPL Bill**

Do you feel that you need additional assistance to pay your PPL bills?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Yes	42%	57%
No	57%	39%
Don't Know	2%	3%
Refused	0%	0%

Do you feel that you need additional assistance to pay your PPL bills?		
	Baseload	Full Cost
Total	100%	100%

G. Satisfaction and Recommendations

Respondents were asked if they felt the provider who visited their home was knowledgeable about electricity usage. Table IX-40 shows that about 97 percent stated that the provider was very or somewhat knowledgeable.

**Table IX-40
Providers Were Knowledgeable**

Do you feel that the provider who came to your home was very knowledgeable about electricity usage, somewhat knowledgeable, or not at all knowledgeable?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Very Knowledgeable	74%	77%
Somewhat Knowledgeable	22%	20%
Not at all Knowledgeable	3%	2%
Don't Know	2%	2%
Refused	0%	0%
Total	100%	100%

WRAP participants were asked how soon WRAP work was done after it was promised. Table IX-41 shows that 55 percent of Baseload respondents said it was very soon and 15 percent said it was somewhat soon, and 66 percent of Full Cost respondents said it was very soon and 31 percent said it was somewhat soon. Eighteen percent of Baseload respondents said they did not know how soon the work was done. This may be because they did not have additional work completed after the initial audit.

**Table IX-41
Work Done Soon After Promised**

Was all of the work that you were promised done very soon after it was promised, somewhat soon after, or not at all soon after?		
	Baseload	Full Cost
Respondents	65	61
	Percent of Respondents	
Very Soon	55%	66%
Somewhat Soon	15%	31%
Not at all Soon	9%	3%
Don't Know	18%	0%
Refused	2%	0%
Total	100%	100%

WRAP participants were asked about their level of satisfaction with both the energy education they received from the program and their overall satisfaction with WRAP. Most respondents, 92 percent, reported that they were very or somewhat satisfied with the energy education received and 88 percent reported that they were very or somewhat satisfied with WRAP as a whole.

**Table IX-42
Satisfaction with WRAP and Energy Education**

How satisfied were you with the energy education that you received? By energy education, we mean the explanation of the program, referrals to other programs or services, and recommendations for what you can do to reduce your electric use.						
Overall, how satisfied were you with WRAP?						
	Energy Education			WRAP		
	Baseload	Full Cost	All	Baseload	Full Cost	All
Respondents	65	61	126	65	61	126
	Percent of Respondents					
Very Satisfied	58%	56%	57%	63%	69%	66%
Somewhat Satisfied	29%	39%	35%	18%	25%	22%
Somewhat Dissatisfied	6%	2%	4%	8%	2%	4%
Very Dissatisfied	6%	2%	4%	11%	3%	7%
Don't Know	0%	2%	1%	0%	2%	1%
Total	100%	100%	100%	100%	100%	100%

Respondents were asked to provide general recommendations for improvements to the program. WRAP participants offered many specific recommendations but one that was stated more frequently was a need for more follow-through and better communication on the

part of PPL. Some of the more specific comments that were more commonly made were as follows.

- The program requirements were unclear.
- There was a long waiting period for services and occasionally the contractor would simply refer the customer to another company instead of making needed improvements.
- The contractors were rushed or did not make recommendations tailored to their home but rather gave very general advice.
- There was not sufficient insulation performed on doors and windows.

H. Summary

Key findings from the WRAP survey are summarized below.

- Household Demographics
 - Vulnerabilities – Most customers who received WRAP services, 95 percent, had some type of vulnerable household member, including a child, an elderly member or someone with a medical condition or who had been unemployed in the past year.
 - Education – The majority of WRAP recipient households hold a high school degree or less.
 - Income Source – WRAP recipient households were most likely to receive Social Security or Retirement income. They were also very likely to receive Food Stamps or live in public housing. Only 31 percent received income from employment.
 - Annual Income – Most WRAP recipients had an annual household income between \$10,000 and \$30,000.
- Reasons for Participation
 - Information Source – Most respondents learned about the program through a bill insert or other mailing, a utility customer service representative or a personal contact.
 - Reason for Participation – The majority, 66 percent, of all respondents participated in WRAP because they wanted to reduce their monthly electric bills.
- Actions Taken to Save Electricity
 - Provider Education – Respondents were very likely to report that the provider included energy education in the WRAP visit. While 82 percent reported that the provider recommended actions to save electricity, 72 percent reported that the provider explained how electric use is measured, and 68 percent reported that the provider furnished them with a written action plan. This was similar to the results from the 2005 PPL WRAP evaluation and compared favorable to other utility evaluation results with the exception of providing an estimate of potential monetary savings that could result from taking energy saving actions.

PPL reports that providers are not encouraged to provide this information, as they do not want to provide false expectations for reduced bills. However, research has

shown that customers are often likely to be more motivated to take action if they have such information, and we recommend that a range of “potential dollar savings” be provided for actions that can be taken to reduce electric use.

- Energy Savings Actions – When asked about whether they made several specific reductions in electric use, 62 percent stated that they reduced their lighting use, 47 percent stated they reduced their heating use, 46 percent stated they reduced their air conditioning use, and 42 percent stated they reduced their hot water use. This was similar to the results from the 2005 PPL WRAP evaluation and to other utility evaluation results.
- Program Measures
 - Satisfaction with Appliances – Respondents were generally satisfied with the appliance replacements. Of those who received replacements, 92 percent were very or somewhat satisfied with the refrigerator, 88 percent were very or somewhat satisfied with the air conditioner, and all were very or somewhat satisfied with the water heater.
 - Satisfaction with Weatherization – Ninety-five percent stated that they were very or somewhat satisfied with the air sealing and insulation work and 87 percent stated that they were very or somewhat satisfied with the condition in which their home was left after the work was completed.
 - WRAP Impact – While 56 percent of Full Cost participants stated that the winter temperature of their home had improved after receiving program services, 28 percent said the summer temperature of their home had improved.
- Understanding, Impact and Usage
 - Understanding of Benefits – 89 percent of respondents believed they had a good understanding of WRAP benefits.
 - Most Important Benefit – WRAP respondents were most likely to state that the most important benefit of the program was the energy education or the reduced electric bill.
 - Difficulty Paying PPL Bill – While 60 percent of Baseload participants stated that it was very or somewhat difficult to pay their monthly PPL bill, 77 percent of Full Cost participants stated that it was very or somewhat difficult.
 - WRAP Importance – 69 percent of Baseload respondents and 89 percent of Full Cost respondents stated that WRAP had been very or somewhat important in helping them to meet their needs.
- Satisfaction
 - Providers – 97 percent of respondents reported that the contractor was very or somewhat knowledgeable.
 - Energy Education – 92 percent were very or somewhat satisfied with their energy education, and 88 percent were very or somewhat satisfied with the WRAP program as a whole.

X. Impact Analysis

This section provides the analysis of the program's impacts on affordability, bill payment compliance, and collections actions. This section first describes the methodology for the analyses that were conducted and then the findings from the analyses.

A. Methodology

This section describes the evaluation data and the selection of participants for the impact analysis.

Evaluation Data

PPL provided APPRISE with customer data, Universal Service program participation data, billing and payment data, and collections data for 2011, 2012, 2013, and part of 2014. PPL also provided data for a comparison group of LIHEAP participants who did not participate in PPL's Universal Service Programs during this time period.

These data were used for the following analyses.

- Characterizing program participants and program parameters. These results are included in the program description sections of this report.
- Selecting samples of current and past OnTrack participants, Operation HELP participants, WRAP participants, and nonparticipants for the customer surveys.
- Conducting the impact analysis that is presented in this section.

Selected Participants: Analysis Group

Customers who enrolled or participated in Universal Service programs between January 1, 2012 and December 31, 2012 were included as potential members of the study group. This group was chosen for the analysis, as one full year of post-program data is required for an analysis of program impacts. Additionally, results are presented for customers who received OnTrack credits at any time during 2012 to look at the broader population of OnTrack participants.

Selected Participants: Nonparticipant Comparison Groups

The comparison group was constructed to control for exogenous factors. The comparison group was 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. The comparison group was a random sample of customers who received LIHEAP in 2012 and did not participate in PPL's Universal Service programs in 2011 through 2014.

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 program 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 the Universal Service programs, we were able to obtain one good comparison group.

- *Low-Income Nonparticipant Comparison Group:* We obtained a sample of LIHEAP recipients who had not participated in the programs to utilize as a comparison group. For the analysis, the group of customers was replicated to represent customers who enrolled in the program in each quarter of 2012. A quasi intervention date of the middle of the quarter was chosen for each group to compare to the participating customers.

We attempted to construct an additional comparison group for the OnTrack analysis of later program enrollees. However, only a small percentage of these customers had two years of pre-enrollment data available, so they could not be included in the analysis. The group is described below.

- *2013 OnTrack Enrollee Comparison Group:* We attempted to analyze customers who last enrolled in OnTrack in 2013 and who did not receive OnTrack credits in the two years preceding enrollment. We required that they had no discounted bills in the two years preceding enrollment to ensure that they were nonparticipants in both periods. These participants would have served as a good comparison because they are lower income households who were eligible for the program and chose to participate. We would have used data for these participants for the two years preceding OnTrack enrollment, to compare their change in payment behavior in the years prior to enrolling to the treatment group's change in payment behavior after enrolling. Because these customers did not participate in the OnTrack in either of the two analysis years, changes in bills and behavior should be related to factors that are exogenous to the program.

For the program 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.

Customers who participated in OnTrack in the year prior to enrollment were excluded from the analysis, to allow for a comparison of data while not participating and while participating in OnTrack. Customers who did not have a full year of data prior to joining the program or a full year of data following the program start date were not included in the impact analysis. The subject of data attrition is addressed more fully below.

The data that were used for the study and comparison group were as follows.

- 2012 Treatment Group data extended from one year before the customer joined OnTrack or participated in the other programs to one year after the customer enrolled or participated.
- Low-income Nonparticipant Comparison Group data included one year of data before the mid-point of the first quarter of 2012 to one year of data after the mid-point of the last quarter of 2012.

Table X-1 describes the treatment and comparison groups that are included in the analyses.

Table X-1
Treatment and Comparison Groups

	2012 Enrollee Treatment Group	Nonparticipant Comparison Group
Group	2012 CAP Enrollees 2012 Operation HELP Recipients 2012 CARES Participants 2012 WRAP Participants	Nonparticipants
Enrollment Requirement	Last OnTrack enrollment date is in 2012 Received Operation HELP in 2012 Received CARES in 2012 Participated in WRAP in 2012	
OnTrack Participation Requirement	Did not participate in OnTrack in the year prior to enrollment Did not receive Operation HELP assistance in the year prior to the 2012 grant Did not receive a CARES grant in the year prior to the 2012 assistance	Did not participate in CAP, Operation HELP, CARES, or WRAP in 2011-2014
Pre-participation Dates	1 year prior to enrollment, grant receipt, or service delivery	One year prior to the quasi enrollment dates of 2/15/12, 5/15/12, 7/15/12, 11/15/12
Post-participation Dates	1 year after enrollment, grant receipt, or service delivery	One year after the quasi enrollment dates of 2/15/12, 5/15/12, 7/15/12, 11/15/12

In addition to the Treatment Group and the Nonparticipant Comparison Group, we analyzed program statistics for all customers who participated in OnTrack in 2012. The 2012 Treatment Group, described above, is a select group of customers who recently enrolled in 2012 and did not participate in OnTrack for at least a year before that enrollment. It is

necessary to look at this subset of OnTrack participants to understand how the program impacted affordability and payment behavior. However, looking at all 2012 OnTrack participants provides a more comprehensive picture of the characteristics and benefits received by program participants. Therefore, we provide both types of analyses.

B. OnTrack Analysis

This section examines data attrition and results for the OnTrack Analysis. The following information is summarized.

- Data Attrition
- OnTrack Participation
- OnTrack Discounts
- Affordability Impacts
- Payment Impacts
- Arrearage Forgiveness
- Collections Impacts
- Alternate Suppliers

Data Attrition

Table X-2 provides the attrition analysis for All 2012 OnTrack Participants, the 2012 OnTrack Treatment Group, and the Nonparticipant Comparison Group.

The table shows that 72 percent of All 2012 OnTrack Participants had enough data to be included in the analysis.

Many of those in the Treatment Group (the 2012 enrollees) could not be included in the analysis group because their accounts were not opened a year prior to the OnTrack enrollment date or did not remain open for a full year after enrollment. Customers were also eliminated from the analysis group because they did not have a full year of pre or post billing and payment data or they were extreme outliers in billing and credit amounts. After eliminating these cases, 31 percent of the Treatment Group could be included in the analysis.

The Nonparticipant Comparison Group was more likely to have the necessary data than the Treatment Group. After eliminating cases for the same reasons, 54 percent of these customers could be included in the analysis.

**Table X-2
OnTrack Data Attrition**

	All 2012 OnTrack Participants	Treatment Group 2012 Enrollees Who Did Not Participate in Year Prior to Enrollment	Nonparticipant Comparison Group Quasi 2012 Enrollment Date			
			Q1	Q2	Q3	Q4
All Eligible	46,464	18,168	3,987	3,984	3,983	3,983
Account Opened More than 330 Days before Enrollment	40,771	8,624	2,761	2,968	3,249	3,546
Account Closed More than 330 Days after Enrollment	35,379	6,793	2,240	2,264	2,265	2,236
Complete Pre and Post Billing and Payment Data	34,348	6,029	2,181	2,172	2,184	2,161
Analysis Group*	33,563	5,683	2,154	2,149	2,158	2,130
% of Total	72%	31%	54%	54%	54%	53%

*Analysis Group excludes outliers in Billing and Credit amounts

Table X-3 compares the characteristics of All 2012 Participants, the Treatment Group, and the Nonparticipant Comparison Group, with those who had enough data to be included in the analyses that follow (labelled “Analysis Group”). In general, the “All” groups were very similar “Analysis Group”, providing some level of confidence that the impacts estimated are attributable to the full population of program participants. The notable differences were as follows.

- Children – The Nonparticipant Analysis Group was less likely to have children in the household than the Nonparticipant All Group and was much less likely than the OnTrack participants to have children.
- Income Data – The Nonparticipant Analysis Group was more likely to have income data missing than the Nonparticipant All Group. The Nonparticipants were much more likely to have income data missing than the OnTrack participants.
- Income Source – The Nonparticipant Analysis Group was less likely to have salary income and more likely to have the income source missing than the Nonparticipant All Group. The Nonparticipants were more likely to have income source missing than the OnTrack participants.
- Own Home – The Treatment Analysis Group was more likely to own the home than the Treatment All Group.
- Electric Heat – The Treatment Analysis Group was less likely to use electric heat than the Treatment All Group. The Nonparticipant Group was more likely to have electric heat than the OnTrack participants since this sample was drawn from the PPL LIHEAP recipients.

**Table X-3
Customer Characteristics Comparison**

	All 2012 OnTrack Participants		Treatment Group 2012 Enrollees Who Did Not Participate in the Year Prior to Enrollment		Nonparticipant Comparison Group	
	All	Analysis Group	All	Analysis Group	All	Analysis Group
Observations	46,464	33,563	18,168	5,683	15,937	8,591
Senior	11%	13%	8%	13%	8%	10%
Children	65%	63%	69%	62%	28%	16%
Annual Income						
≤ \$10,000	28%	27%	27%	22%	22%	17%
\$10,001-\$20,000	41%	40%	41%	39%	21%	17%
\$20,001-\$30,000	21%	22%	22%	25%	6%	5%
\$30,001-\$40,000	7%	8%	7%	10%	2%	2%
>\$40,000	2%	3%	2%	4%	2%	1%
Missing	<1%	<1%	<1%	<1%	47%	57%
Poverty Group						
≤ 50%	20%	18%	21%	16%	15%	9%
51 – 100%	47%	46%	46%	41%	22%	19%
101 – 150%	29%	30%	29%	36%	11%	10%
Unknown	4%	5%	4%	7%	52%	62%
Income Sources						
Salary	45%	45%	48%	52%	30%	21%
Public Assistance	4%	4%	4%	2%	<1%	<1%
Social Security	9%	10%	8%	9%	2%	3%
Unemployment	6%	5%	7%	6%	<1%	<1%
Workman's Comp.	2%	2%	2%	2%	1%	1%
Other Income	33%	32%	30%	26%	13%	12%
Missing	1%	1%	1%	2%	53%	62%
Own Home	19%	23%	16%	30%	13%	17%
Electric Heat	43%	41%	42%	33%	79%	80%

OnTrack Participation

This section explores OnTrack participation and how it varies over time. Table X-4 examines the percent of participants who remained an OnTrack participant for the full year.

Customers may remain in OnTrack for a particular month but not receive an OnTrack credit if they were removed and then re-instated in the program. Therefore, we considered customers to be in OnTrack for the full year if each month they:

- Received an OnTrack credit on their monthly bill, or
- Received OnTrack arrearage forgiveness on their monthly bill, or
- Or were charged the CAP Plus amount.

The table shows that 32 percent of all customers who participated in OnTrack in 2012 were in OnTrack for the full year. Within the Treatment Group, 47 percent were in OnTrack for the full year following their 2012 enrollment. A smaller percentage, 18 percent of All 2012 Participants and 34 percent of the Treatment Group received an OnTrack credit with every bill.

Table X-4
Full Year OnTrack Participation

	All 2012 OnTrack Participants		Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment	
	#	%	#	%
Final Analysis Group	33,563	100%	5,683	100%
Full Year in OnTrack	10,869	32%	2,682	47%
Not full Year in OnTrack	22,694	68%	3,001	53%
Received All OnTrack Credits	6,191	18%	1,905	34%

Table X-5 disaggregates the reasons that customers were not in OnTrack for the full year. When looking at All 2012 OnTrack Participants and whether they were in OnTrack for all of 2012, 22 percent were not in OnTrack for all of 2012 because they enrolled in OnTrack after their first 2012 bill. The other most common reasons they were not in OnTrack for all of 2012 were that they cancelled, defaulted, or cancelled and defaulted. They were unlikely to leave OnTrack because they graduated or moved.

The Treatment Group analysis examines whether the customers participated in OnTrack for the full year following enrollment. The table shows that they were most likely to leave OnTrack because they cancelled, defaulted, or cancelled and defaulted.

Table X-5
Full year OnTrack Participation
By Nonparticipation Reason

	All 2012 OnTrack Participants		Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment	
	#	%	#	%
Final Analysis Group	33,563	100%	5,683	100%
Full year CAP	10,869	32%	2,682	47%
Not full year CAP	22,694	68%	3,001	53%
Enrolled after the first bill in 2012	7,465	22%	-	-
Canceled	7,455	22%	1,532	27%
Defaulted	4,177	12%	888	16%
Canceled and Defaulted	2,911	9%	463	8%
Graduated	400	1%	66	1%
Canceled and Other Reason	203	1%	5	<1%
Defaulted and Other Reason	38	<1%	17	<1%
Moved	25	<1%	10	<1%
Missing	7	<1%	20	<1%

Table X-6 estimates the percentage of OnTrack participants who were removed for reaching the maximum credit. This is a subset of the customers who were cancelled. The table shows the percent of customers who were both cancelled and who reached the maximum credit amount. The table shows that five percent of All 2012 Participants and 11 percent of the Treatment Group were cancelled and reached the maximum credit. An additional one percent of All 2012 Participants and two percent of the Treatment Group received the maximum credit and were both Canceled and Defaulted, so these customers would have been removed even if they had not received the maximum credit.

Table X-6
OnTrack Removal for Reaching Maximum Credit

	All 2012 OnTrack Participants		Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment	
	#	%	#	%
Final Analysis Group	33,563	100%	5,683	100%
Received Maximum Credit and Canceled	1,569	5%	624	11%
Received Maximum Credit and Canceled & Defaulted	359	1%	139	2%

Table X-7A displays the statistics for electric non-heating OnTrack participants. As discussed above, customers may be considered a full year OnTrack participant but not receive an OnTrack credit each and every month. The table shows that the Treatment Group received an average of 8.1 OnTrack credits, full year participants received an average of 10.1 OnTrack credits, and those who received a credit with each bill received an average of 11.2 credits. Full year OnTrack participants received an average of \$475 and those who received all OnTrack credits received an average of \$606. Seven percent of all 2012 Participants and 15 percent of the Treatment Group were removed for reaching the maximum credit.

Table X-7A
Electric Non-Heating OnTrack Participants
OnTrack Credits Received

	Obs.	Mean # OnTrack Credits	Mean Credits	Median Credits	% Received Maximum Credit	% Removed Only for Reaching Maximum Credit [†]	% Removed and Reached Maximum Credit [‡]
	Credits Received in 2012						
All 2012 Participants							
All	19,743	6.7	\$443	\$386	14%	7%	9%
Full Year OnTrack	5,669	9.5	\$475	\$445	11%	0%	0%
Received All OnTrack Credits	3,189	11.5	\$606	\$575	17%	0%	0%

	Obs.	Mean # OnTrack Credits	Mean Credits	Median Credits	% Received Maximum Credit	% Removed Only for Reaching Maximum Credit [†]	% Removed and Reached Maximum Credit [‡]
Credits Received in Year after Enrollment							
Treatment Group							
All	3,824	8.1	\$600	\$582	24%	15%	19%
Full Year OnTrack	1,581	10.1	\$524	\$511	13%	0%	0%
Received All OnTrack Credits	1,154	11.2	\$590	\$580	16%	0%	0%

[†] The account is defined as “removed only for reaching maximum credit” if the account received maximum credits, didn’t receive full year CAP with drop reason “cancelled.”

[‡] The account is defined as “removed for reaching maximum credit” if the account received maximum credits, didn’t receive full year CAP with any drop reasons including “cancelled.”

Table X-7B examines the OnTrack credits received by Electric Heating Customers. Table II-6B shows that electric heating 2012 participants received an average of seven OnTrack credits and full year electric heating 2012 participants received an average of 9.6 OnTrack credits. All 2012 Participants who received an OnTrack credit with every bill received an average of 11.5 OnTrack credits and the Treatment Group customers who received an OnTrack credit with every bill received an average of 10.9 OnTrack credits.

The full year 2012 participants received an average of \$980 in OnTrack credits and two percent of these customers received the maximum OnTrack credit. The 2012 Participants who received an OnTrack credit with every bill received an average of \$1,188 in OnTrack credits and four percent received the maximum credit. Only one percent of electric heating 2012 Participants were removed for reaching the maximum credit.

Table X-7B
Electric Heating OnTrack Participants
OnTrack Credits Received

	Obs.	Mean # OnTrack Credits	Mean Credits	Median Credits	% Received Maximum Credit	% Removed Only for Reaching Maximum Credit [†]	% Removed and Reached Maximum Credit [‡]
Credits Received in 2012							
All 2012 Participants							
All	13,820	7.0	\$739	\$619	2%	1%	1%
Full Year OnTrack	5,200	9.6	\$980	\$933	2%	0%	0%
Received All OnTrack Credits	3,002	11.5	\$1,188	\$1,150	4%	0%	0%

	Obs.	Mean # OnTrack Credits	Mean Credits	Median Credits	% Received Maximum Credit	% Removed Only for Reaching Maximum Credit [†]	% Removed and Reached Maximum Credit [‡]
Credits Received in Year after Enrollment							
Treatment Group							
All	1,859	8.2	\$935	\$812	5%	2%	3%
Full Year OnTrack	1,101	9.7	\$1,018	\$940	3%	0%	0%
Received All OnTrack Credits	751	10.9	\$1,139	\$1,092	4%	0%	0%

[†] The account is defined as “removed only for reaching maximum credit” if the account received maximum credits, didn’t receive full year CAP with drop reason “cancelled.”

[‡] The account is defined as “removed for reaching maximum credit” if the account received maximum credits, didn’t receive full year CAP with any drop reasons including “cancelled.”

Table X-8 displays the percent of the OnTrack Treatment Group that received OnTrack credits for each month following enrollment. The table shows that while virtually all received the credit in the first month after enrollment, the percent declined gradually over the first few months and then declined more rapidly, reaching a low of 61 percent who received the OnTrack credit in the 12th month following OnTrack enrollment.

Table X-8
Percent who Received CAP Credit Each Month Following Enrollment
Treatment Group

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
Has Bill	5,683	5,683	5,683	5,683	5,683	5,683	5,683	5,683	5,683	5,683	5,683	5,681	5,576
CAP Credit-#		5,658	5,472	5,393	5,248	5,084	4,718	4,528	4,375	4,179	4,041	3,834	3,413
CAP Credit-%		>99%	96%	95%	92%	89%	83%	80%	77%	74%	71%	67%	61%

OnTrack Discounts

This section examines the percent discount that customers received on their bill in the year following OnTrack Enrollment. As discussed in the OnTrack program section, there are several types of OnTrack payment plans. Table X-9A displays the percent of the Treatment Group with each type of payment plan by electric heat and poverty level. The table shows that both electric heating and non-electric heating participants were most likely to have the Percent of Bill payment type, followed by the Minimum Payment. The Annualized Average payment was least common. Lower poverty level groups were more likely to have the Percent of Income plan and higher poverty level groups were more likely to have the Agency Selected. Among the Electric Heating customers, the higher poverty level groups were also more likely to have the Percent of Bill plan.

Table X-9A
Payment Plan by Poverty Level
Treatment Group[†]

Payment Plan	Non-Electric Heating				Electric Heating			
	Poverty Group				Poverty Group			
	<50%	51-100%	101-150%	All	<50%	51-100%	101-150%	All
Percent of Bill	44%	45%	43%	44%	41%	40%	48%	43%
Minimum Payment	25%	25%	28%	26%	25%	26%	22%	24%
Percent of Income	22%	19%	12%	17%	27%	22%	9%	18%
Agency Selected	8%	10%	15%	12%	6%	9%	15%	11%
Annualized Average	1%	1%	2%	2%	1%	4%	6%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%

[†] 299 non electric heating customers and 120 electric heating customers have poverty level missing and were excluded from this analysis.

Table X-9B displays the percent of full bill that was received in OnTrack credits by type of payment plan and type of account (electric heating or non-heating). The table shows that across all plans non electric heating accounts received an average discount of 35 percent and electric heating accounts received an average discount of 40 percent. Minimum Payment type customers received the greatest discount, at 43 percent for non-heating and 57 percent for heating customers. Percent of Bill customers received the lowest discount, at 29 to 30 percent.

Table X-9B
Mean Percent Discount on PPL Bill by Payment Plan Type
Treatment Group

Payment Plan	Non Electric Heating	Electric Heating	All
Percent of Bill	29%	30%	30%
Minimum Payment	43%	57%	47%
Percent of Income	38%	42%	39%
Agency Selected	36%	41%	38%
Annualized Avg.	35%	35%	35%
All Plans	35%	40%	37%

Table X-9C displays the distribution of the percent discount by type of payment plan. The table shows that overall 25 percent of electric heating customers had a discount of less than 25 percent, 42 percent had a discount between 25 percent and 49 percent, 27 percent had a discount of 50 to 74 percent, and six percent had a discount of more than 74 percent. Nineteen percent of electric heating minimum payment customers had a discount of 75 percent or more compared to only two percent of customers with other types of payment

plans. However, only three percent of electric non-heating customers with the minimum payment had a discount of 75 percent or more.

**Table X-9C
Distribution of Discount on PPL Bill by Payment Plan Type
Treatment Group**

Non-Electric Heating						
Percent Discount	Percent of Bill	Minimum Payment	Percent of Income	Agency Selected	Annualized Average	All Plans
<25%	43%	16%	20%	27%	27%	30%
25-49%	44%	49%	60%	50%	56%	49%
50-74%	13%	32%	20%	23%	16%	20%
≥75%	1%	3%	<1%	1%	2%	1%
Total	100%	100%	100%	100%	100%	100%

Electric Heating						
Percent Discount	Percent of Bill	Minimum Payment	Percent of Income	Agency Selected	Annualized Average	All Plans
<25%	39%	7%	20%	17%	28%	25%
25-49%	50%	23%	41%	52%	51%	42%
50-74%	10%	51%	36%	29%	19%	27%
≥75%	1%	19%	2%	2%	2%	6%
Total	100%	100%	100%	100%	100%	100%

Table X-10A displays the percent discount received by full year CAP status. The table shows that full year electric heating participants received an average discount of 46 percent and non-electric participants received an average discount of 39 percent. Those electric heating customers who received all OnTrack credits received an average discount of 52 percent and the non-electric who received all OnTrack credits received an average discount of 45 percent.

Table X-10A
Mean Percent Discount on PPL Bill by Full Year CAP Status
Treatment Group

	Non Electric Heating	Electric Heating	All
Full Year CAP	39%	46%	42%
Not full year CAP	32%	31%	32%
Received All OnTrack Credits	45%	52%	48%
Total	35%	40%	37%

Table X-10B displays the distribution of the percent discount by full year OnTrack participation. The table shows that seven percent of OnTrack participants who received all credits had an OnTrack discount of less than 25 percent, compared to 13 percent of full year electric heating customers and 43 percent electric heating customers who did not participate in OnTrack for the full year.

Table X-10B
Distribution of Discount on PPL Bill by Full Year OnTrack Participation
Treatment Group

Percent Discount	Non-Electric Heating			Electric Heating		
	Full Year	Not Full Year	Received All OnTrack Credits	Full Year	Not Full Year	Received All OnTrack Credits
<25%	24%	34%	12%	13%	43%	7%
25-49%	46%	51%	49%	46%	36%	39%
50-74%	28%	15%	36%	32%	19%	42%
≥75%	2%	<1%	3%	9%	2%	13%
Total	100%	100%	100%	100%	100%	100%

Table X-11A shows that customers in the lowest poverty level group received the greatest discount. While non-electric heating customers with household income below 50 percent of the poverty level received an average discount of 43 percent, electric heating customers in this poverty group received an average discount of 50 percent.

Table X-11A
Percent Discount on PPL Bill by Poverty Level
Treatment Group

Poverty Level	Non-Electric Heating	Electric Heating	Total
≤ 50%	43%	50%	45%
51-100%	36%	41%	38%
101-150%	31%	36%	33%
Missing	31%	33%	31%
Total	35%	40%	37%

Table X-11B displays the distribution of the discount provided through the OnTrack credits by poverty level. The table shows that the lower poverty level groups have the greater discount levels. While 58 percent of electric heating customers with household income at or below 50 percent of poverty have a discount of 50 percent or more, 33 percent between 51 and 100 percent have a discount of 50 percent or more and 24 percent of those with a poverty level of 101 to 150 percent have a discount of 50 percent or more.

Table X-11B
Distribution of Discount on PPL Bill by Poverty Level
Treatment Group

Percent Discount	Non-Electric Heating					Electric Heating				
	Poverty Level					Poverty Level				
	≤ 50%	51-100%	101-150%	Missing	Total	≤ 50%	51-100%	101-150%	Missing	Total
<25%	19%	27%	37%	36%	30%	19%	21%	30%	36%	25%
25-49%	42%	50%	50%	53%	49%	24%	44%	46%	47%	42%
50-74%	36%	22%	13%	10%	20%	45%	29%	20%	15%	27%
≥75%	3%	1%	1%	<1%	1%	13%	6%	4%	3%	6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Affordability Impacts

This section examines the OnTrack affordability impacts.

Table X-12A displays the affordability impacts for electric non-heating customers. The table shows that the Treatment Group had higher bills than the Nonparticipant Comparison Group. This is due to the way that this comparison group was selected. The Nonparticipant Comparison Group is comprised of customers who received LIHEAP but did not participate in PPL's Universal Service programs from 2011 through 2014. These customers were likely to be nonparticipants because they had lower usage and therefore had more affordable bills and did not have as much of a need to participate in the Universal Service programs.

One indicator of this is the fact that these customers were much less likely to have children. Therefore, they were likely to have smaller homes and to have fewer household members contributing to the amount of electricity used. Additionally, analyses shown later in this report concludes that the Nonparticipant Comparison Group did a better of job of selecting Alternate Suppliers and on average received lower prices than those who did use Alternate Suppliers. The opposite was true of the Treatment Group of OnTrack participants who selected Alternate Suppliers and received higher prices than those who did not select Alternate Suppliers.

The table shows that the Treatment Group received an average OnTrack credit of \$600 which reduced their mean energy burden from 13 percent to nine percent. The Nonparticipant Comparison Group had an average energy burden of 24 percent which did not change from the pre to post analysis year.

Table X-12A
Affordability Impacts
Electric Non-Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	3,824			1,737			
Full Bill	\$1,707	\$1,715	\$8	\$1,323	\$1,316	-\$7	\$15
Discount	\$0	\$600	\$600**	\$0	\$0	\$0	\$600**
Discounted Bill	\$1,707	\$1,115	-\$592**	\$1,323	\$1,316	-\$7	-\$585**
Energy Burden	13%	9%	-4%**	24%	24%	>-1%#	-4%**

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

Table X-12B displays the affordability impacts for electric heating customers. The Nonparticipant Comparison Group of electric heating customers had bills that were much lower than the participants, but their energy burden was higher. Note that more than half of the Nonparticipant Comparison group had income data missing and could not be included in the burden analysis. The table shows that the Treatment Group received an average discount of \$935 which reduced their mean energy burden from 17 percent to ten percent.

Table X-12B
Affordability Impacts
Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	1,859			6,854			
Full Bill	\$2,282	\$2,281	>-\$1	\$1,414	\$1,388	-\$27**	\$26*
Discount	\$0	\$935	\$935**	\$0	\$0	\$0	\$935**
Discounted Bill	\$2,282	\$1,347	-\$935**	\$1,414	\$1,388	-\$27**	-\$908**
Energy Burden	17%	10%	-7%**	24%	23%	>-1%**	-7%**

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

The Pennsylvania Public Utility Commission (PUC) has specified targeted energy burden levels for customers who participate in Customer Assistance Programs (CAP). However, the PUC also has specified cost control measures that may prevent customers who reach maximum discount levels or who have minimum payment levels to reach these affordability targets.

Table X-13 shows that a large percentage of non-electric heating customers still had an energy burden above the PUC target in the year following OnTrack enrollment, as did a large percentage of the electric heating customers with income at or below 50 percent of the poverty level. However, many of these customers did not participate in OnTrack for the full year and therefore may not have an affordability burden because they only received the OnTrack discount for part of the year.

Table X-13
Electric Burden
And Relationship to PUC Target
Treatment Group

Non-Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post		Pre	Post
≤ 50%	35%	25%	2%-5%	99%	94%
51 – 100%	11%	7%	4%-6%	84%	55%
101 – 150%	7%	5%	6%-7%	43%	13%

Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post	Heating	Pre	Post
≤ 50%	44%	27%	7%-13%	93%	58%
51 – 100%	16%	9%	11%-16%	39%	7%
101 – 150%	10%	6%	15%-17%	9%	1%

Note: 299 non electric heating customers and 120 electric heating customers have poverty level missing and were excluded from this analysis.

Table X-14 shows that the full year OnTrack participants are less likely to have a burden that exceeds the PUC target. However, there are still a large percentage of customers with income at or below 50 percent of the poverty level who exceed the targeted energy burden.

**Table X-14
Electric Burden
And Relationship to PUC Target
Treatment Group with Full Year OnTrack Participation[†]**

Non-Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post	Non-Heating	Pre	Post
≤ 50%	22%	11%	2%-5%	99%	85%
51 – 100%	10%	5%	4%-6%	80%	38%
101 – 150%	7%	4%	6%-7%	36%	2%

Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post	Heating	Pre	Post
≤ 50%	37%	17%	7%-13%	94%	46%
51 – 100%	15%	8%	11%-16%	36%	3%
101 – 150%	10%	6%	15%-17%	9%	0%

[†] 72 non electric heating customers and 42 electric heating customers have poverty level missing and were excluded from this analysis

Table X-15 shows that the OnTrack participants who received an OnTrack credit with each bill were still likely to have an energy burden that exceeded the PUC target if they had income at or below 50 percent of the poverty level.

**Table X-15
Electric Burden
And Relationship to PUC Target
Treatment Group with All OnTrack Credits**

Non-Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post	Non-Heating	Pre	Post
≤ 50%	23%	11%	2%-5%	99%	84%
51 – 100%	10%	5%	4%-6%	81%	37%
101 – 150%	7%	4%	6%-7%	33%	2%

Electric Heating					
Poverty Level	Mean Energy Burden		PUC Energy Burden Target	Percent with Burden Above PUC Target	
	Pre	Post	Heating	Pre	Post
≤ 50%	38%	16%	7%-13%	94%	42%
51 – 100%	15%	7%	11%-16%	38%	3%
101 – 150%	10%	5%	15%-17%	8%	0%

Table X-16 displays the mean burden and the percent above the PUC target by type of OnTrack payment plan. The table shows that customers in the lowest poverty level group with percent of income plan payments were less likely to have an energy burden above the PUC target level than those with other types of payment plans.

**Table X-16
Payment Plan
And Relationship to PUC Target
Treatment Group with All OnTrack Credits†**

Payment Plan	Non-Electric Heating														
	<50%					51-100%					101-150%				
	#	Mean Burden		Above Target		#	Mean Burden		Above Target		#	Mean Burden		Above Target	
		Pre	Post	Pre	Post		Pre	Post	Pre	Post		Pre	Post		
Percent of Bill	56	25%	13%	100%	95%	183	11%	6%	81%	54%	133	7%	5%	37%	3%
Minimum Payment	41	29%	13%	100%	80%	178	9%	4%	75%	16%	144	7%	3%	34%	1%
Percent of Income	49	19%	8%	100%	76%	98	11%	6%	99%	62%	42	8%	5%	55%	7%
Agency selected	18	17%	7%	94%	83%	62	9%	5%	66%	11%	84	5%	3%	18%	0%
Annualized Avg.	3	36%	9%	100%	100%	8	9%	6%	75%	38%	12	6%	3%	17%	0%
All Plans	167	23%	11%	99%	84%	529	10%	5%	81%	37%	415	7%	4%	33%	2%

Payment Plan	Electric Heating														
	<50%					51-100%					101-150%				
	#	Mean Burden		Above Target		#	Mean Burden		Above Target		#	Mean Burden		Above Target	
		Pre	Post	Pre	Post		Pre	Post	Pre	Post		Pre	Post	Pre	Post
Percent of Bill	44	40%	18%	89%	57%	96	14%	8%	24%	5%	68	9%	7%	6%	0%
Minimum Payment	36	40%	18%	94%	39%	127	14%	5%	32%	2%	91	10%	3%	4%	0%
Percent of Income	35	32%	11%	100%	20%	75	22%	10%	73%	4%	24	16%	8%	42%	0%
Agency selected	8	52%	13%	100%	63%	35	15%	8%	31%	0%	55	9%	5%	4%	0%
Annualized Avg.	1	26%	16%	100%	100%	13	12%	7%	8%	0%	16	10%	6%	6%	0%
All Plans	124	38%	16%	94%	42%	346	15%	7%	38%	3%	254	10%	5%	8%	0%

¹43 non electric heating customers and 27 electric heating customers have poverty level missing and were excluded from this analysis.

Payment Impacts

This section examines the impact of OnTrack participation on payment compliance. Table X-17A displays results for electric non-heating customers. The table shows the following positive payment results for the OnTrack participants in the year following their 2012 OnTrack enrollment.

- OnTrack participants increased the number of cash payments made from an average of 7.7 in the year prior to OnTrack participation to 9.2 in the year following OnTrack enrollment. This represented an increase of 1.4 payments compared to the nonparticipant comparison group.
- OnTrack participants increased their total payments and credits in the year following enrollment as the decline in cash payments and other credits was smaller than the amount of OnTrack credits received.
- The total coverage rate increased for OnTrack participants from 83 percent in the year prior to OnTrack enrollment to 91 percent in the year following enrollment. The nonparticipant comparison group and a reduction in their coverage rate, so the net change was an increase in the total coverage rate of 16 percentage points.
- OnTrack electric non-heating participants received an average of \$465 in arrearage forgiveness in the year following enrollment.
- The balance of OnTrack participants declined by \$332 as compared the nonparticipant comparison group.

Table X-17A
Payment Impacts
Non-Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	3,824			1,737			
Total Charges	\$1,707	\$1,715	\$8	\$1,323	\$1,316	-\$7	\$15
Collection Related Charges[†]	\$56	\$32	-\$24**	\$8	\$2	-\$6**	-\$18**
OnTrack Credits	\$0	\$600	\$600**	\$0	\$0	\$0	\$600**
Other Assistance Credits[‡]	\$40	\$20	-\$20**	\$258	\$192	-\$67**	\$46**
Other Credits	\$108	\$22	-\$86**	\$13	\$25	\$12**	-\$98**
Number of Cash Payments	7.7	9.2	1.6**	8.0	8.2	0.2*	1.4**
Cash Payments	\$1,200	\$871	-\$329**	\$1,044	\$1,035	-\$9	-\$321**
Cash Coverage Rate	74%	54%	-20%**	72%	73%	1%	-20%**
Total Payments & Credits	\$1,372	\$1,513	\$140**	\$1,327	\$1,252	-\$76**	\$216**
Total Coverage Rate	83%	91%	9%**	102%	94%	-8%**	16%**
Shortfall	\$335	\$203	-\$132**	-\$5	\$64	\$69**	-\$201**
Arrearage Forgiveness	\$0	\$465	\$465**	\$0	\$0	\$0	\$465**
Ending Balance[∞]	\$1,123	\$863	-\$260**	\$243	\$315	\$72**	-\$332**

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

[†] "Collection Related Charges" include Late Payment, Reconnect, and Returned Item Charges

[‡] "Other Assistance Credits" include CARES, LIHEAP, and Operation HELP Credits.

[∞]6 Treatment and 4 Nonparticipant comparison group customers have balance information missing and were excluded from balance analysis

Table X-17B displays the same results for electric heating customers. The table shows the following results.

- OnTrack participants increased the number of cash payments made from an average of 7.7 in the year prior to OnTrack participation to 9.2 in the year following OnTrack enrollment. This represented an increase of 1.0 payments compared to the nonparticipant comparison group.
- OnTrack participants increased their total payments and credits in the year following enrollment as the decline in cash payments and other credits was smaller than the amount of OnTrack credits received.

- The total coverage rate increased for OnTrack participants from 82 percent in the year prior to OnTrack enrollment to 96 percent in the year following enrollment. The nonparticipant comparison group and a reduction in their coverage rate, so the net change was an increase in the total coverage rate of 17 percentage points.
- OnTrack electric heating participants received an average of \$594 in arrearage forgiveness in the year following enrollment.
- The balance of OnTrack participants declined by \$565 as compared the nonparticipant comparison group.

Table X-17B
Payment Impacts
Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	1,859			6,854			
Total Charges	\$2,282	\$2,281	>-\$1	\$1,414	\$1,388	-\$27**	\$26*
Collection Related Charges[†]	\$54	\$20	-\$34**	\$3	\$1	-\$2**	-\$32**
OnTrack Credits	\$0	\$935	\$935**	\$0	\$0	\$0	\$935**
Other Assistance Credits[‡]	\$161	\$108	-\$53**	\$286	\$213	-\$74**	\$20**
Other Credits	\$130	\$10	-\$120**	\$18	\$25	\$7**	-\$126**
Number of Cash Payments	7.7	9.2	1.5**	8.6	9.1	0.5**	1.0**
Cash Payments	\$1,496	\$1,097	-\$399**	\$1,099	\$1,115	\$15**	-\$415**
Cash Coverage Rate	66%	49%	-17%**	70%	74%	4%**	-22%**
Total Payments & Credits	\$1,809	\$2,149	\$340**	\$1,411	\$1,352	-\$59**	\$399**
Total Coverage Rate	82%	96%	14%**	100%	97%	-3%**	17%**
Shortfall	\$472	\$132	-\$340**	\$4	\$36	\$32**	-\$372**
Arrearage Forgiveness	\$0	\$594	\$594**	\$0	\$0	\$0	\$594**
Ending Balance[∞]	\$1,444	\$936	-\$508**	\$174	\$230	\$56**	-\$565**

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

[†] "Collection Related Charges" include Late Payment, Reconnect, and Returned Item Charges

[‡] "Other Assistance Credits" include CARES, LIHEAP, and Operation HELP Credits.

[∞] 2 Treatment group customers have balance information missing and were excluded from balance analysis

Table X-18A displays the total bill coverage rate in the pre and post period for the Treatment Group and the Nonparticipant Comparison Group. The table shows that there

was an increase in the percent of both the electric non-heating and electric heating OnTrack participants that paid their full bill, as compared to a decline for the Nonparticipant Comparison Groups. While 28 percent of electric non-heating OnTrack participants paid their full bill in the year prior to OnTrack enrollment, 41 percent did so in the year following enrollment. While 42 percent of these customers paid 90 percent or more of their bill in the year prior to OnTrack enrollment, 67 percent did so in the year following enrollment. Eight percent of the electric heating customers paid 90 percent or more of their OnTrack bill in the year following enrollment.

Table X-18A
Analysis of Total Bill Coverage Rates

Coverage Rate	Non-Electric Heating				Electric Heating			
	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment		Nonparticipant Comparison Group		Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment		Nonparticipant Comparison Group	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Number of Customers	3,824		1,737		1,859		6,854	
≥ 100%	28%	41%	60%	48%	25%	52%	61%	55%
90%-99%	14%	26%	17%	23%	17%	28%	20%	25%
80%-89%	16%	14%	9%	11%	14%	8%	8%	10%
< 80%	42%	19%	14%	18%	44%	12%	12%	10%

Table X-18B displays the total bill coverage rate in the pre and post period for the Treatment Group with Full Year OnTrack Participation and the Treatment Group with All OnTrack Credits. The table shows that these customers were more likely to pay their full OnTrack bills than those who did not remain in the program for a full year.

Table X-18B
Analysis of Total Bill Coverage Rates
Customers with Full Year OnTrack Participation or All OnTrack Credits

Coverage Rate	Treatment Group with Full Year CAP Participation				Treatment Group with All OnTrack Credits			
	Non-Electric Heating		Electric Heating		Non-Electric Heating		Electric Heating	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Number of Customers	1,581		1,101		1,154		751	
≥ 100%	33%	69%	26%	67%	31%	66%	24%	64%
90%-99%	16%	28%	19%	29%	15%	30%	18%	32%
80%-89%	17%	3%	16%	3%	17%	4%	16%	3%
< 80%	34%	1%	39%	1%	37%	1%	42%	1%

Table X-19 shows the percent of electric heating customers who received LIHEAP assistance in the pre and post period. The table shows that 39 percent of the Treatment Group received LIHEAP in both periods. PPL should continue to work with customers to ensure that they apply for and receive assistance.

Table X-19
Percent Received LIHEAP
Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment		Electric Heating Nonparticipant Comparison Group	
	Pre	Post	Pre	Post
Number of Customers	1,859		6,854	
Percent Received LIHEAP	39%	39%	94%	85%
Mean LIHEAP Grant	\$346	\$271	\$305	\$250

Arrearage Forgiveness

This section examines the arrearage forgiveness that was received by OnTrack participants. Table X-20 shows that 82 percent of 2012 OnTrack participants received arrearage forgiveness averaging \$315. The mean number of arrearage forgiveness payments received was 4.8. However, some of these customers may not have had arrearages when they began participating in OnTrack or may have participated for long enough prior to 2012 that they already had all of their arrearages forgiven. The table shows that among those 2012 participants with arrearages, 86 percent received forgiveness and the mean amount received was \$330.

Most of the Treatment Group had arrearages and 96 percent received forgiveness averaging \$507. Customers in the Treatment Group who participated in OnTrack for the full year received an average of 9.8 arrearage forgiveness payments and customers in the Treatment Group who received all OnTrack credits received an average of 10.3 arrearage forgiveness credits.

Table X-20
All 2012 OnTrack Participants and Treatment Group
Arrearage Forgiveness Received

	Obs.	% Received Arrearage Forgiveness	Mean # of Arrearage Forgiveness Payments	Mean Forgiven	Median Forgiven
Forgiveness Received in 2012					
All 2012 Participants	33,563	82%	4.8	\$315	\$214
2012 Participants with Arrearages	31,937	86%	5.0	\$330	\$234
2012 Full Year CAP	10,869	66%	4.4	\$231	\$68
2012 Full Year CAP with Arrearages	9,857	72%	4.8	\$254	\$99
2012 All OnTrack Credits	6,191	71%	5.4	\$283	\$128
2012 All OnTrack Credits with Arrearages	5,688	77%	5.8	\$307	\$163
Forgiveness Received in Year after Enrollment					
Treatment Group	5,683	96%	8.2	\$507	\$432
Treatment Group with Arrearages	5,613	97%	8.3	\$514	\$439
Treatment Group – Full Year OnTrack	2,682	97%	9.7	\$493	\$412
Treatment Group – Full Year OnTrack with Arrearages	2,643	98%	9.8	\$501	\$422
Treatment Group – All OnTrack Credits	1,905	98%	10.3	\$523	\$448
Treatment Group – All OnTrack Credits with Arrearages	1,891	99%	10.3	\$527	\$451

Table X-21 shows the percent of the Treatment Group that received arrearage forgiveness each month in the twelve months following enrollment. The table shows that a high of 82 percent of all Treatment Group customers received forgiveness in the first month following enrollment. This percentage declined slowly over the first few months and then began to decline more rapidly, with only 33 percent that received arrearage forgiveness in the 12th month following OnTrack enrollment.

Table X-21
Percent Received Arrearage Forgiveness Each Month Following Enrollment
Treatment Group

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
All Treatment Group	5,683	82%	80%	79%	75%	71%	64%	61%	57%	52%	44%	34%	33%
Treatment Group - Full Year CAP	2,682	86%	85%	85%	83%	81%	79%	78%	75%	69%	59%	51%	48%
Treatment Group - All OnTrack Credits	1,905	88%	87%	87%	86%	84%	83%	82%	82%	77%	67%	59%	55%
Treatment Group - All OnTrack Credits with Arrearages	1,891	89%	88%	88%	87%	84%	84%	83%	82%	78%	67%	59%	56%

Collections Impacts

This section examines the impacts of OnTrack participation on collections actions and costs. It is expected that customers who participate in the program will have an increased ability to meet their bill payment obligations and will have better payment compliance, leading to fewer collections actions and reduced collections costs.

Table X-22A shows that electric non-heating customers experienced a reduction in the number of collections actions, including a net reduction of 4.3 letters, 3.7 phone calls, and 1.2 visits.

Table X-22A
Collection Impacts – Number of Actions
Non-Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	3,824			1,737			
Letters	7.9	3.0	-4.9**	3.0	2.4	-0.6**	-4.3**
Calls	7.8	3.9	-3.9**	2.0	1.8	-0.2*	-3.7**
Visits	3.3	2.0	-1.3**	0.8	0.7	-0.1*	-1.2**
Terminations	0.2	0.1	-0.1**	<0.1	<0.1	<0.1**	-0.1**

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

Table X-22B shows that electric heating participants also experienced a reduction in all types of collections actions. For example, while customers received an average of 7.8 letters in the pre period, they received an average of 2.4 in the post period.

Table X-22B
Collection Impacts – Number of Actions
Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	1,859			6,854			
Letters	7.8	2.4	-5.4**	1.5	1.3	-0.2**	-5.2**
Calls	7.6	3.6	-4.1**	0.8	0.8	<0.1	-4.1**
Visits	3.2	1.9	-1.3**	0.3	0.3	<0.1	-1.3**
Terminations	0.2	0.1	-0.1**	<0.1	<0.1	<0.1**	-0.1**

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

Table X-23A shows that the cost of collections actions declined by \$16 for electric non-heating customers following enrollment in OnTrack.

Table X-23A
Collection Impacts – Cost of Actions
Non-Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	3,824			1,737			
Letters	\$4	\$1	-\$2**	\$1	\$1	>-\$1**	-\$2**
Calls	\$1	<\$1	>-\$1**	<\$1	<\$1	>-\$1*	>-\$1**
Visits	\$33	\$20	-\$13**	\$8	\$7	-\$1*	-\$12**
Terminations	\$2	\$2	-\$1**	<\$1	\$1	<\$1**	-\$1**
Total Cost	\$40	\$23	-\$17**	\$10	\$9	-\$1*	-\$16**

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

Table X-23B shows that the cost of collections actions declined by \$18 for electric heating customers following enrollment in OnTrack.

Table X-23B
Collection Impacts – Cost of Actions
Electric Heating Customers

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	1,859			6,854			
Letters	\$4	\$1	-\$3**	\$1	\$1	>-\$1**	-\$3**
Calls	\$1	<\$1	>-\$1**	<\$1	<\$1	<\$1	>-\$1**
Visits	\$32	\$19	-\$13**	\$3	\$3	<\$1	-\$13**
Terminations	\$3	\$1	-\$1**	<\$1	<\$1	<\$1**	-\$2**
Total Cost	\$40	\$22	-\$18**	\$4	\$4	<\$1	-\$18**

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

Alternate Suppliers

This section examines use and impact of Alternate Suppliers. Table X-24 compares customers who signed up with Alternate Suppliers to those who did not. The table shows that the customers who did and did not sign up with Alternate Suppliers were very similar in all of the characteristics that were examined.

Table X-24
OnTrack Participant Characteristics
By Use of Alternate Supplier

	All 2012 Enrollees			Treatment Group		
	With Alternate Supplier	No Alternate Supplier	All	With Alternate Supplier	No Alternate Supplier	All
Observations	18,161	15,402	33,563	3,525	2,158	5,683
Senior	13%	13%	13%	14%	12%	13%
Children	64%	62%	63%	63%	62%	62%
Annual Income						
≤ \$10,000	28%	26%	27%	23%	20%	22%
\$10,001-\$20,000	40%	40%	40%	38%	41%	39%
\$20,001-\$30,000	21%	22%	22%	24%	25%	25%
\$30,001-\$40,000	7%	8%	8%	10%	9%	10%
>\$40,000	3%	3%	3%	4%	4%	4%

	All 2012 Enrollees			Treatment Group		
	With Alternate Supplier	No Alternate Supplier	All	With Alternate Supplier	No Alternate Supplier	All
Missing	<1%	<1%	<1%	<1%	<1%	<1%
Poverty Group						
≤ 50%	20%	16%	18%	16%	14%	16%
51 – 100%	47%	46%	46%	42%	41%	41%
101 – 150%	29%	32%	30%	34%	38%	36%
Unknown	5%	5%	5%	7%	7%	7%
Income Sources						
Salary	44%	47%	45%	51%	55%	52%
Public Assistance	4%	3%	4%	2%	1%	2%
Social Security	10%	10%	10%	9%	10%	9%
Unemployment	5%	5%	5%	6%	6%	6%
Workman’s Comp.	2%	2%	2%	3%	2%	2%
Other Income	34%	30%	32%	28%	24%	26%
Missing	1%	2%	1%	2%	2%	2%
Own Home	22%	24%	23%	30%	31%	30%
Electric Heat	40%	43%	41%	32%	33%	33%

Table X-25A provides the affordability analysis for electric non-heating customers separately for those customers who did and did not make use of an Alternate Supplier during the time periods studied. While 62 percent of the Treatment Group had an Alternate Supplier, 42 percent of the Nonparticipant Comparison Group had an Alternate Supplier. The table shows that OnTrack participants with Alternate Suppliers had a bill that was almost \$100 higher than those who did not have Alternate Suppliers in the year prior to enrollment and a bill that was more than \$150 higher than those who did not have Alternate Suppliers in the year following OnTrack enrollment. However, the Nonparticipant Comparison Group customers who had an Alternate Supplier had bills that were somewhat lower than the customers in this group who did not select an Alternate Supplier. This suggests that OnTrack participants need additional education on Alternate Suppliers and understanding the billing rates that they can expect.

The table also shows that those with Alternate Suppliers received OnTrack credits that were approximately \$100 greater than those who did not showing that a large part of the increase costs due to the Alternate Suppliers are born by PPL ratepayers.

Table X-25A
Affordability Impacts
Non-Electric Heating Customers
By Use of Alternate Supplier

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers							
No Alternate Supplier	1,436			1,010			
Alternate Supplier	2,388			727			
Full Bill							
No Alternate Supplier	\$1,652	\$1,612	-\$40*	\$1,355	\$1,337	-\$18	-\$22
Alternate Supplier	\$1,740	\$1,778	\$38*	\$1,277	\$1,286	\$9	\$29
Discount							
No Alternate Supplier	\$0	\$541	\$541**	\$0	\$0	\$0	\$541**
Alternate Supplier	\$0	\$636	\$636**	\$0	\$0	\$0	\$636**
Discounted Bill							
No Alternate Supplier	\$1,652	\$1,071	-\$581**	\$1,355	\$1,337	-\$18	-\$563**
Alternate Supplier	\$1,740	\$1,142	-\$598**	\$1,277	\$1,286	\$9	-\$607**
Energy Burden							
No Alternate Supplier	13%	9%	-4%**	24%	24%	>-1%#	-4%**
Alternate Supplier	14%	9%	-4%**	24%	24%	>-1%	-4%**

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

Table X-25B displays affordability impacts for electric heating customers by use of an Alternate Supplier. This table shows results that are similar to those for electric non-heating customers, but the differences between the customers who did and did not use Alternate Suppliers are larger.

Table X-25B
Affordability Impacts
Electric Heating Customers
By Use of Alternate Supplier

	Treatment Group 2012 Enrollees That Did Not Participate in the Year Prior to Enrollment			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers							
No Alternate Supplier	722			4,170			
Alternate Supplier	1,137			2,684			
Full Bill							
No Alternate Supplier	\$2,150	\$2,124	-\$26	\$1,497	\$1,424	-\$73**	\$47*
Alternate Supplier	\$2,365	\$2,381	\$16	\$1,286	\$1,332	\$46**	-\$30#
Discount							
No Alternate Supplier	\$0	\$837	\$837**	\$0	\$0	\$0	\$837**
Alternate Supplier	\$0	\$997	\$997**	\$0	\$0	\$0	\$997**
Discounted Bill							
No Alternate Supplier	\$2,150	\$1,287	-\$863**	\$1,497	\$1,424	-\$73**	-\$790**
Alternate Supplier	\$2,365	\$1,385	-\$981**	\$1,286	\$1,332	\$46**	-\$1,027**
Energy Burden							
No Alternate Supplier	17%	10%	-6%**	24%	23%	-1%**	-6%**
Alternate Supplier	18%	10%	-7%**	23%	24%	1%**	-8%**

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

C. Operation HELP Analysis

This section provides an analysis of the payments made by Operation HELP grant recipients in the year following receipt of the grant.

Data Attrition

Data attrition for the 2012 Operation HELP grant recipients is presented in this section. Table X-26 shows that 49 percent of the Operation HELP grant recipients had enough data to be included in the analysis.

Table X-26
Operation HELP Data Attrition

	Treatment Group 2012 Operation HELP Recipients
All Eligible	3,309
Accounts Opened More than 330 Days before Program Date	2,348
Accounts Closed More than 330 Days after Program Date	1,826
Full Year of Pre Billing and Payment Data	1,723
Full Year of Post Billing and Payment Data	1,695
Analysis Group[†]	1,635
% of Total	49%

[†] Analysis Group excludes outliers in Billing and Credit amounts.

Table X-27 compares the characteristics of the 2012 Operation HELP grant recipients, with those who had enough data to be included in the analyses that follow (labelled “Analysis Group”). In general, the groups are very similar, providing some level of confidence that the impacts estimated are attributable to the full population. The notable differences are as follows.

- Own Home – Customers included in the analysis group were more likely to own their homes.
- Electric Heat – Customers included in the analysis group were less likely to use electric heat.

Table X-27
Operation HELP
Customer Characteristics Comparison

	2012 Operation HELP Recipients	
	All	Analysis Group
Observations	3,309	1,635
Senior	11%	14%
Children	60%	54%
Annual Income		
≤ \$10,000	31%	26%
\$10,001-\$20,000	36%	35%

	2012 Operation HELP Recipients	
	All	Analysis Group
\$20,001-\$30,000	20%	22%
\$30,001-\$40,000	7%	8%
>\$40,000	4%	5%
Missing	3%	4%
Poverty Group		
≤ 50%	26%	20%
51 – 100%	35%	33%
101 – 150%	23%	27%
Unknown	16%	20%
Income Sources		
Salary	52%	52%
Public Assistance	2%	1%
Social Security	5%	6%
Unemployment	4%	3%
Workman’s Comp.	1%	1%
Other Income	25%	25%
Missing	11%	11%
Own Home	23%	34%
Electric Heat	37%	28%

Payment Impacts

This section examines the payment impacts for customers who received Operation HELP grants. The table shows that the total of OnTrack credits and other assistance credits received by Operation HELP grantees increased by more than the decline in cash payments in the year following the grant, leading to an increase in total payments and the total coverage rate.

Table X-28
Payment Impacts
Electric Heating and Non-Heating Operation HELP Grantees

	Treatment Group 2012 Operation HELP Grantees			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	1,635			8,591			
Total Charges	\$1,818	\$1,735	-\$82**	\$1,396	\$1,373	-\$23**	-\$60**
Collection Related Charges[†]	\$35	\$6	-\$29**	\$4	\$1	-\$3**	-\$26**
OnTrack Credits	\$196	\$289	\$93**	\$0	\$0	\$0	\$93**
Other Assistance Credits[‡]	\$42	\$55	\$12**	\$281	\$208	-\$72**	\$84**
Other Credits	\$31	\$50	\$19*	\$17	\$25	\$8**	\$11**
Number of Cash Payments	8.2	8.2	<0.1	8.5	8.9	0.4**	-0.4**
Cash Payments	\$1,169	\$1,078	-\$91**	\$1,088	\$1,099	\$11*	-\$102**
Cash Coverage Rate	67%	67%	>-1%	70%	74%	4%**	-4%**
Total Payments	\$1,452	\$1,471	\$19	\$1,394	\$1,331	-\$62**	\$81**
Total Coverage Rate	81%	87%	6%**	100%	96%	-4%**	11%**
Shortfall	\$366	\$264	-\$101**	\$2	\$42	\$40**	-\$141**
Ending Balance[∞]	\$971	\$828	-\$142**	\$188	\$247	\$60**	-\$202**

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

[†] "Collection Related Charges" include Late Payment, Reconnect, and Returned Item Charges

[‡] "Other Assistance Credits" include CARES and LIHEAP Credits.

[∞] 3 Treatment and 4 Nonparticipant comparison group did not have balance information and were excluded from the balance analysis

D. CARES Analysis

This section provides an analysis of the payments made by CARES participants in the year following program participation.

Data Attrition

Data attrition for the 2012 CARES participants is presented in this section. Table X-29 shows that 66 percent of the CARES participants had enough data to be included in the analysis.

**Table X-29
CARES Data Attrition**

	Treatment Group 2012 CARES Recipients
All Eligible	435
Accounts Opened More than 330 Days before Program Date	380
Accounts Closed More than 330 Days after Program Date	325
Full Year of Pre Billing and Payment Data	291
Full Year of Post Billing and Payment Data	289
Analysis Group[†]	285
% of Total	66%

[†] Analysis Group excludes outliers in Billing and Credit amounts.

Table X-30 compares the characteristics of the 2012 CARES participants, with those who had enough data to be included in the analyses that follow (labelled “Analysis Group”). In general, the groups are very similar, providing some level of confidence that the impacts estimated are attributable to the full population.

**Table X-30
CARES Customer Characteristics Comparison**

	2012 CARES Participants	
	All	Analysis Group
Observations	435	285
Senior	25%	28%
Children	32%	26%
Annual Income		
≤ \$10,000	24%	20%
\$10,001-\$20,000	27%	26%
\$20,001-\$30,000	22%	23%
\$30,001-\$40,000	6%	7%
>\$40,000	9%	9%
Missing	13%	14%
Poverty Group		
≤ 50%	18%	14%
51 – 100%	24%	23%

	2012 CARES Participants	
	All	Analysis Group
101 – 150%	21%	20%
Unknown	37%	43%
Income Sources		
Salary	38%	40%
Public Assistance	1%	<1%
Social Security	7%	7%
Unemployment	2%	1%
Workman's Comp.	3%	2%
Other Income	27%	27%
Missing	23%	22%
Own Home	30%	35%
Electric Heat	42%	43%

Payment Impacts

This section examines the payment impacts for customers who received CARES assistance. The table shows that while cash payments declined in the year following CARES participation compared to the year prior to CARES participation, total credits were unchanged and CARES participants had a small increase in the total coverage rate as compared to the comparison group of nonparticipants.

**Table X-31
Payment Impacts
Electric Heating and Non-Heating CARES Participants**

	Treatment Group 2012 CARES Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	285			8,591			
Total Charges	\$1,801	\$1,727	-\$74*	\$1,396	\$1,373	-\$23**	-\$52*
Collection Related Charges [†]	\$13	\$10	-\$3	\$4	\$1	-\$3**	>-\$1
OnTrack Credits	\$74	\$113	\$39 [#]	\$0	\$0	\$0	\$39**
Other Assistance Credits [‡]	\$28	\$60	\$32**	\$281	\$208	-\$72**	\$104**
Other Credits	\$23	\$69	\$46 [#]	\$17	\$25	\$8**	\$38**
Number of Cash Payments	10.4	9.9	-0.5**	8.5	8.9	0.4**	-1.0**
Cash Payments	\$1,556	\$1,402	-\$153**	\$1,088	\$1,099	\$11*	-\$164**
Cash Coverage Rate	88%	83%	-5%**	70%	74%	4%**	-8%**

	Treatment Group 2012 CARES Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Total Payments	\$1,708	\$1,644	-\$64	\$1,394	\$1,331	-\$62**	-\$1
Total Coverage Rate	96%	95%	-1%	100%	96%	-4%**	3%#
Shortfall	\$94	\$83	-\$11	\$2	\$42	\$40**	-\$50*
Ending Balance[∞]	\$490	\$453	-\$36	\$188	\$247	\$60**	-\$96**

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

† “Collection Related Charges” include Late Payment, Reconnect, and Returned Item Charges

‡ “Other Assistance Credits” include LIHEAP and Operation HELP Credits.

[∞] 1 Treatment and 4 Nonparticipant comparison group did not have balance information and were excluded from the balance analysis.

E. WRAP Analysis

This section provides an analysis of the payments made by WRAP participants in the year following program participation.

Data Attrition

Data attrition for the 2012 WRAP participants is presented in this section. Table X-32 shows that 80 percent of the baseload and low cost participants, and 74 percent of the full cost participants had enough data to be included in the analysis.

**Table X-32
WRAP Data Attrition**

	Baseload	Low Cost	Full Cost
All Eligible	1,175	532	1,328
Accounts Opened More than 330 Days before Program Date	1,134	517	1,273
Accounts Closed More than 330 Days after Program Date	979	446	1,059
Full Year of Pre Billing and Payment Data	960	430	1,017
Full Year of Post Billing and Payment Data	956	427	1,010
Analysis Group[†]	937	423	980
% of Total	80%	80%	74%

[†] Analysis Group excludes outliers in Billing and Credit amounts.

Table X-33 compares the characteristics of the 2012 WRAP participants, with those who had enough data to be included in the analyses that follow (labelled “Analysis Group”). In general, the groups are very similar, providing some level of confidence that the impacts estimated are attributable to the full population.

Table X-33
WRAP Customer Characteristics Comparison

	Baseload		Full Cost		Low Cost	
	All	Analysis Group	All	Analysis Group	All	Analysis Group
Observations	1,175	937	1,328	980	532	423
Senior	12%	12%	13%	13%	11%	13%
Children	38%	36%	42%	41%	41%	40%
Annual Income						
≤ \$10,000	15%	15%	15%	14%	18%	17%
\$10,001-\$20,000	26%	23%	25%	25%	26%	25%
\$20,001-\$30,000	18%	18%	21%	20%	15%	16%
\$30,001-\$40,000	7%	7%	8%	8%	6%	6%
>\$40,000	4%	4%	5%	6%	6%	6%
Missing	31%	34%	26%	26%	29%	30%
Poverty Group						
≤ 50%	10%	9%	10%	9%	11%	10%
51 – 100%	27%	25%	25%	25%	29%	26%
101 – 150%	23%	22%	25%	26%	22%	23%
Unknown	41%	44%	39%	40%	39%	41%
Income Sources						
Salary	35%	34%	39%	39%	35%	34%
Public Assistance	2%	2%	2%	1%	3%	3%
Social Security	6%	5%	7%	7%	7%	8%
Unemployment	2%	2%	2%	2%	2%	1%
Workman’s Comp.	2%	2%	2%	2%	1%	1%
Other Income	20%	20%	21%	20%	20%	21%
Missing	33%	36%	28%	28%	33%	33%
Own Home	33%	37%	27%	31%	38%	40%
Electric	15%	11%	85%	84%	20%	20%

Payment Impacts

This section examines the impacts of WRAP participation on customers’ bills and payment compliance. Table X-34 shows that Baseload Participants did not have statistically significant changes in their bills as compared to the Nonparticipant Comparison Group. However, the Baseload WRAP Participants did have a small relative increase in assistance and total coverage rates.

Table X-34
Payment Impacts
Baseload WRAP Participants

	Treatment Group 2012 WRAP Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	937			8,591			
Total Charges	\$1,448	\$1,420	-\$27*	\$1,396	\$1,373	-\$23**	-\$5
Collection Related Charges [†]	\$14	\$16	\$2	\$4	\$1	-\$3**	\$4**
OnTrack Credits	\$228	\$243	\$16	\$0	\$0	\$0	\$16**
Other Assistance Credits [‡]	\$26	\$22	-\$4	\$281	\$208	-\$72**	\$68**
Other Credits	\$21	\$17	-\$4	\$17	\$25	\$8**	-\$12**
Number of Cash Payments	10.5	10.5	-0.1	8.5	8.9	0.4**	-0.5**
Cash Payments	\$1,061	\$1,048	-\$13	\$1,088	\$1,099	\$11*	-\$24
Cash Coverage Rate	80%	82%	1%#	70%	74%	4%**	-2%*
Total Payments	\$1,341	\$1,331	-\$10	\$1,394	\$1,331	-\$62**	\$52**
Total Coverage Rate	96%	96%	<1%	100%	96%	-4%**	5%**
Shortfall	\$107	\$90	-\$17	\$2	\$42	\$40**	-\$56**
Ending Balance [∞]	\$436	\$416	-\$20	\$188	\$247	\$60**	-\$79**

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

[†] "Collection Related Charges" include Late Payment, Reconnect, and Returned Item Charges

[‡] "Other Assistance Credits" include CARES, LIHEAP and Operation HELP Credits.

[∞] 30 in Treatment and 4 in Nonparticipant group did not have balance information and were excluded from the balance analysis

Table X-35 shows that results for the Low Cost WRAP Participants were similar to those for the baseload participants. While net changes in bills were not seen, Low Cost WRAP Participants had small increases in assistance and total coverage rates.

Table X-35
Payment Impacts
Low Cost WRAP Participants

	Treatment Group 2012 WRAP Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	423			8,591			
Total Charges	\$1,674	\$1,668	-\$7	\$1,396	\$1,373	-\$23**	\$16
Collection Related Charges [†]	\$16	\$20	\$5*	\$4	\$1	-\$3**	\$7**

	Treatment Group 2012 WRAP Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
OnTrack Credits	\$261	\$282	\$22	\$0	\$0	\$0	\$22**
Other Assistance Credits[‡]	\$49	\$35	-\$15*	\$281	\$208	-\$72**	\$58**
Other Credits	\$24	\$31	\$7	\$17	\$25	\$8**	-\$1
Number of Cash Payments	10.1	10.2	0.1	8.5	8.9	0.4**	-0.3*
Cash Payments	\$1,192	\$1,190	-\$2	\$1,088	\$1,099	\$11*	-\$13
Cash Coverage Rate	77%	78%	1%	70%	74%	4%**	-2%#
Total Payments	\$1,529	\$1,538	\$9	\$1,394	\$1,331	-\$62**	\$71**
Total Coverage Rate	94%	95%	1%	100%	96%	-4%**	5%**
Shortfall	\$145	\$129	-\$16	\$2	\$42	\$40**	-\$55**
Ending Balance[∞]	\$576	\$552	-\$24	\$188	\$247	\$60**	-\$84**

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

[†] "Collection Related Charges" include Late Payment, Reconnect, and Returned Item Charges

[‡] "Other Assistance Credits" include CARES, LIHEAP and Operation HELP Credits.

[∞] 13 in Treatment and 4 in Nonparticipant group did not have balance information and were excluded from the balance analysis

Table X-36 shows that the Full Cost WRAP Participants did have a decline in their changes of \$78 as compared to the Nonparticipant Comparison Group. They also had a small increase in their total coverage rate.

Table X-36
Payment Impacts
Full Cost WRAP Participants

	Treatment Group 2012 WRAP Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Number of Customers	980			8,591			
Total Charges	\$2,197	\$2,096	-\$101**	\$1,396	\$1,373	-\$23**	-\$78**
Collection Related Charges[†]	\$12	\$14	\$1	\$4	\$1	-\$3**	\$4**
OnTrack Credits	\$365	\$386	\$21	\$0	\$0	\$0	\$21**
Other Assistance Credits[‡]	\$114	\$85	-\$29**	\$281	\$208	-\$72**	\$43**
Other Credits	\$37	\$29	-\$8	\$17	\$25	\$8**	-\$16**
Number of Cash Payments	10.1	10.2	0.1#	8.5	8.9	0.4**	-0.3**
Cash Payments	\$1,540	\$1,459	-\$81**	\$1,088	\$1,099	\$11*	-\$91**
Cash Coverage Rate	73%	75%	1%	70%	74%	4%**	-2%**
Total Payments	\$2,064	\$1,959	-\$106**	\$1,394	\$1,331	-\$62**	-\$43*

	Treatment Group 2012 WRAP Participants			Nonparticipant Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Total Coverage Rate	96%	96%	>-1%	100%	96%	-4%**	4%**
Shortfall	\$133	\$138	\$5	\$2	\$42	\$40**	-\$35*
Ending Balance[∞]	\$581	\$578	-\$3	\$188	\$247	\$60**	-\$62**

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

† “Collection Related Charges” include Late Payment, Reconnect, and Returned Item Charges

‡ “Other Assistance Credits” include CARES, LIHEAP and Operation HELP Credits.

[∞] 13 in Treatment and 4 in Nonparticipant group did not have balance information and were excluded from the balance analysis

F. Summary

This section of the report provided an analysis of the impacts of the PPL Universal Service Programs. OnTrack participants received credits that resulted in increased affordability, more regular payments, greater bill coverage rates, and reduced collections actions and costs. Use of Alternate Suppliers appears to lead to higher bills and increased OnTrack credits for program participants. However an analysis of usage data would be needed to confirm this finding.

Operation HELP and CARES participants were able to receive greater assistance in the year following program participation, leader to better bill payment outcomes. WRAP full cost program participants had reduced bills and higher coverage rates following program participation.

OnTrack

- OnTrack Participation
 - Full Year Participants – While 32 percent of All 2012 OnTrack participants were in OnTrack for all of 2012, 47 percent of the Treatment Group were in OnTrack for a full year following their 2012 enrollment.
 - All OnTrack Credits – While 18 percent of All 2012 OnTrack participants received an OnTrack credit each month that they received a bill, 34 percent of the Treatment Group received an OnTrack credit with each bill in the year following their 2012 OnTrack enrollment.
 - Removed for Maximum Credit – Five percent of All 2012 Participants and 11 percent of the Treatment Group were cancelled and reached the maximum credit.
- OnTrack Discounts
 - Percent Discount Received – Across all types of payment plans, non-electric heating accounts received an average discount of 35 percent and electric heating accounts received an average discount of 40 percent. Minimum Payment plan customers received the greatest discount, at 43 percent for non-heating and 57 percent for

- heating customers. Percent of Bill customers received the lowest discount, at 29 to 30 percent.
- Discount by Full Year Participation – While full year electric heating participants received an average discount of 46 percent, non-electric participants received an average discount of 39 percent. Those electric heating customers who received all OnTrack credits received an average discount of 52 percent and the non-electric who received all OnTrack credits received an average discount of 45 percent.
 - Discount by Poverty Level – The analysis showed that customers in the lowest poverty level group received the greatest discount. While non-electric heating customers with household income below 50 percent of the poverty level received an average discount of 43 percent, electric heating customers in this poverty group received an average discount of 50 percent.
 - Affordability Impacts
 - Impact on Energy Burden – Non-heating Treatment Group customers received an average OnTrack credit of \$600 which reduced their mean energy burden from 13 percent to nine percent. Electric heating Treatment Group customers received an average discount of \$935 which reduced their mean energy burden from 17 percent to ten percent.
 - PUC Targeted Burden – The Pennsylvania Public Utility Commission (PUC) has specified targeted energy burden levels for customers who participate in Customer Assistance Programs (CAP). However, the PUC also has specified cost control measures that may prevent customers who reach maximum discount levels or who have minimum payment levels to reach these affordability targets. OnTrack participants who received an OnTrack credit with each bill were likely to have an energy burden that exceeded the PUC target if they had income at or below 50 percent of the poverty level. While 84 percent of non-electric heating customers with income at or below 50 percent of the poverty level had an energy burden that exceeded the PUC target, 42 percent of electric heating customers with income at or below 50 percent of the poverty level had an energy burden that exceeded the PUC target.
 - Target Burden by Payment Plan Type – Customers in the lowest poverty level group with percent of income plan payments were less likely to have an energy burden above the PUC target level than those with other types of payment plans.
 - Payment Impacts
 - Cash Payments – Electric non-heating OnTrack participants increased the number of cash payments made from an average of 7.7 in the year prior to OnTrack participation to 9.2 in the year following OnTrack enrollment. This represented an increase of 1.4 payments compared to the nonparticipant comparison group. Electric heating participants had similar results.

- Total Payments and Credits – OnTrack electric non-heating and electric heating participants increased their total payments and credits in the year following enrollment as the decline in cash payments and other credits was smaller than the amount of OnTrack credits received.
- Total Coverage Rate – The total coverage rate increased for OnTrack participants from 83 percent in the year prior to OnTrack enrollment to 91 percent in the year following enrollment. The nonparticipant comparison group had a reduction in their coverage rate, so the net change was an increase in the total coverage rate of 16 percentage points. Electric heating participants had a similar result.
- Arrearage Forgiveness – Most of the Treatment Group had arrearages and 96 percent received forgiveness averaging \$507. Customers in the Treatment Group who participated in OnTrack for the full year received an average of 9.8 arrearage forgiveness payments and customers in the Treatment Group who received all OnTrack credits received an average of 10.3 arrearage forgiveness credits.
- Collections Impacts – The Treatment Group experienced a reduction in the number of collections actions in the year following enrollment and a reduction in collections cost averaging approximately \$17 per participant.
- Alternate Suppliers
 - Use of Alternate Suppliers – While 62 percent of the electric non-heating and 61 percent of the electric heating Treatment Group had an Alternate Supplier, 42 percent of the electric non-heating Nonparticipant Comparison Group and 39 percent of the electric heating Nonparticipant Comparison Group had an Alternate Supplier.
 - Charges by Alternate Suppliers – OnTrack electric non-heating participants with Alternate Suppliers had a bill that was almost \$100 higher than those who did not have Alternate Suppliers in the year prior to enrollment and a bill that was more than \$150 higher than those who did not have Alternate Suppliers in the year following OnTrack enrollment. Differences for electric heating customers were even larger. However, the Nonparticipant Comparison Group customers who had an Alternate Supplier had bills that were somewhat lower than the customers in this group who did not select an Alternate Supplier. This suggests that OnTrack participants need additional education on Alternate Suppliers and the billing rates that they can expect from these suppliers.
 - OnTrack Credit with Alternate Suppliers – OnTrack electric non-heating participants with Alternate Suppliers received OnTrack credits that were approximately \$100 greater and heating participants received credits that were \$160 greater than those who did not, showing that a large part of the increase in costs due to the Alternate Suppliers are born by PPL ratepayers.

Operation HELP

- Payment Impact – The total of OnTrack credits and other assistance credits received by Operation HELP grantees increased by more than the decline in cash payments in the year following the grant, leading to an increase in total payments and the total coverage rate.

CARES

- Payment Impact – While cash payments declined in the year following CARES participation compared to the year prior to CARES participation, total credits were unchanged and CARES participants had a small increase in the total coverage rate as compared to the comparison group of nonparticipants.

WRAP

- Baseload Participants – These WRAP participants did not have statistically significant changes in their bills as compared to the Nonparticipant Comparison Group. However, the Baseload WRAP participants did have a small relative increase in assistance and total coverage rates.
- Low Cost Participants – These WRAP participants had similar results to those for the Baseload Participants. While net changes in bills were not seen, Low Cost Participants had small increases in assistance and total coverage rates.
- Full Cost Participants – These WRAP participants did have a decline in their charges of \$78 as compared to the Nonparticipant Comparison Group. They also had a small increase in their total coverage rate.

XI. Findings and Recommendations

This section of the report provides findings and recommendations based on the evaluation research. The programs have positive impacts for participants. OnTrack participants have improved energy affordability and bill coverage, and reduced collections costs. WRAP full cost participants have reduced energy bills. WRAP, Operation HELP, and CARES participants receive increased assistance payments, leading to higher bill coverage rates. We provide some recommendations for improving program administration and impacts.

A. OnTrack

Findings with respect to OnTrack are as follows.

1. OnTrack has positive impacts for participants. Following OnTrack enrollment, customers increased the number of cash payments made, bill coverage rates improved, energy burden declined, and customers had reduced collections actions and costs. The OnTrack participant survey showed that customers felt their bill was much less difficult to pay, they were much less likely to have problems meeting their other needs, and almost all participants reported that OnTrack had been very important in helping them to meet their needs.
2. The OnTrack participant survey showed that most customers are aware of the OnTrack credit limit and it has impacted usage for many customers. Most of the 41 percent of customers who stated that they reduced their usage while participating in OnTrack said it was because of their attempts to conserve energy.
3. For the most part, caseworkers reported positive feedback from the customers regarding the application process and all caseworkers interviewed reported that the customers were grateful and relieved to have the OnTrack program available.
4. Customer comments also indicated low levels of difficulty with application and recertification, and high satisfaction with the program.
5. Many improvements have been made to OnTrack since the last Universal Service Program Evaluation.
 - Auto defaults – In the previous USP evaluation, agency caseworkers reported that it was very time consuming to re-enroll customers in OnTrack when they were removed and then made up missed payments. PPL has now automated this process, reduced the burden on agency caseworkers, and reduced OnTrack administrative costs.

- Alerts – Agency caseworkers previously noted that there were too many program updates and that such updates should be reduced and consolidated. PPL has reduced the number of alerts and now post communications on their Share Point site.
- Brochure – PPL previously sent many documents to customers following OnTrack enrollment. PPL has consolidated this information into an OnTrack brochure that more concisely addresses all of the OnTrack information.
- LIHEAP – The previous evaluation found that 39 percent of OnTrack electric heating customers received LIHEAP in the year prior to OnTrack enrollment and 23 percent in the year following enrollment. The current evaluation found that 39 percent received LIHEAP in both the year prior to enrollment and the year following enrollment. PPL has expanded outreach for LIHEAP and it appears to have had a positive impact for OnTrack participants.
- Enrollment – PPL initiated a process in 2013 where customers who have received LIHEAP can enroll in OnTrack over the phone without providing income verification. This improves program access and reduces administrative costs.
- Payment Troubled Definition – PPL’s 2014 USP plan that was recently approved in September 2014 no longer requires customers to have defaulted on a payment agreement in the past 12 months. Customers are now only required to have been on a payment plan in the previous 12 months. This change will reduce barriers to OnTrack enrollment.

OnTrack recommendations are made with respect to program design, outreach and enrollment, and customer bills.

OnTrack Design

1. Structure payments so customers who maintain usage should not exceed the maximum credit under average weather conditions.

PPL should consider a redesign of the program so that no OnTrack payment plans fall below the minimum payment which is equal to the budget bill minus the maximum monthly OnTrack credit. This design would prevent customers who do not increase their usage from exceeding the OnTrack credit prior to their one year anniversary. PPL would need to work with their IT group to implement this as part of the payment plan offerings.

Another option would be for PPL to adjust the customer’s payment at the halfway point if it appeared that the customer would be exceeding the credit limit. The system could automatically change the payment amount and send a letter to the customer.

2. Review the Percent of Bill agreement and the resulting energy burden.

With the 2014 USP Plan, PPL is moving to increased use of the Percent of Bill payment plan. This plan facilitates customers automatically being held responsible for increases in bills that result from higher Alternate Supplier costs. This is a positive change for the program, but PPL will need to educate customers on how higher costs will now increase their payment responsibility in OnTrack. Additionally, this evaluation found that customers in the Percent of Bill plan had a lower percent discount than the other plans and were more likely to have an energy burden above the PUC targeted level than most of the other plan types. Therefore, PPL should re-evaluate the percent discount and consider whether lower poverty level customers can receive a greater discount off the bill will still not exceed the maximum OnTrack credit.

3. Revise the payment troubled definition for elderly customers so they are not required to have a payment arrangement to enroll in OnTrack.

Both the 2008 evaluation and the current evaluation found that elderly households are less likely to participate in the OnTrack program. In the customer survey, 47 percent of nonparticipants reported that they received retirement income, but only 26 percent of current participants and 11 percent of past participants reported that they received retirement benefits. PPL would be able to increase the program's reach to elderly customers if they removed this requirement. This could help elderly customers who sometimes pay their electricity bills at the expense of their health and safety.

Outreach and Enrollment

1. Contact customers to re-enroll on their one year anniversary if they have been removed for exceeding the maximum credit.

Customers are removed from OnTrack if they reach the maximum credit prior to their one-year anniversary. They are told when they will be eligible to re-apply for the program. However, customers are not contacted at that time with a reminder that they are now eligible for re-enrollment. While the Customer Service Representative can manually issue an application even if it is somewhat early, and then the agency could put the application in a hold pile, this would not usually be done. The system is programmed for when to issue referrals and the customer service representatives follow the script on their screen. Therefore, they are unlikely to offer the application early. We recommend that PPL consider sending the customer an application when they are eligible for re-enrollment.

2. Address the issue of Alternate Suppliers. The evaluation found that the majority of OnTrack participants used Alternate Suppliers and they paid higher prices than those who did not. Additionally, the use of Alternate Suppliers led to a higher OnTrack credit as compared to OnTrack participants who do not use Alternate Suppliers. The survey showed that many OnTrack participants are not aware that they have an Alternate Supplier or that their costs are higher than the price to compare.

This issue will be partially addressed with the new USP plan, as customers on the Percent of Bill plan will have a higher payment if their use of an Alternate Supplier resulted in a higher bill. However, the increased bill can result in reduced affordability and reduced payment compliance for these customers. Therefore, we recommend that PPL request permission from the PUC to hire an independent consultant to provide information and education to customers about Alternate Suppliers.

Customer Bill

1. Include the arrearage forgiveness amount on the customer's bill. While almost all OnTrack customers received arrearage forgiveness, only 27 percent were able to provide an estimated amount received.

PPL redesigned their OnTrack bill in October 2011, but arrearage forgiveness was not added to the bill, as PPL aimed to keep the bill as simple as possible. PPL should consider adding information to the customer's bill that shows the amount of arrears that are forgiven each month. This is important because almost all customers who did know how much forgiveness they received said that the forgiveness made them more likely to pay their electric bill.

2. Provide visual information on the customers' OnTrack bill on the percent of the maximum credit used. This may make it clearer to customers when they are in danger of exceeding their maximum OnTrack credit prior to the re-certification date. Agency caseworkers reported that many customers did not appear to understand what the warning letters meant and such communication may increase customer understanding.

B. Operation HELP

Key findings with respect to Operation HELP are as follows.

1. Operation HELP is an important program that provides emergency assistance to customers who have faced a hardship. Customers who received Operation HELP assistance had an average of \$764 in arrearages.
2. Caseworkers reported that customers were surprised at the ease of application for Operation HELP. Customers were unlikely to report that the Operation HELP application process was difficult. Almost all customers reported that the program had been very important in helping them to meet their needs.
3. Operation HELP recipients had a greater increase in assistance credits than their decline in cash payments in the year following the grant, leading to an increase in total payments and an increase in the total coverage rate.

Recommendations for Operation HELP are as follows.

1. Operation HELP Referrals – Agencies reported that PPL representatives refer customers who are not eligible for Operation HELP, that representatives should provide customers with more information about what Operation HELP can do before sending them to the agency, and that customers are sometimes referred to OnTrack and Operation HELP at the same time, which can lead to confusion. PPL representatives should receive additional training on the key aspects of Universal Service Programs.
2. Referrals for Other Assistance – Caseworkers reported that referrals are an important part of the program. Most reported that almost all customers receive some type of referral, that they ask customers about their other needs, or that their agency provides other services at the time of Operation HELP assistance. While half of the Operation HELP survey respondents stated that they received a referral when they applied for Operation HELP, only 16 percent reported that they received assistance from any of these referrals. However many customers reported that they needed additional assistance. Customers should be encouraged to follow up with these referrals and ask agencies for additional types of assistance when needed.
3. Training – While most of the agency caseworkers had worked on Operation HELP for some time and were very familiar with the program, there was a new representative who felt that she had not received needed information and training. PPL should make sure that they train and assist agencies who have staff turnover.

C. WRAP

Key WRAP findings are summarized below.

1. WRAP has had improved savings in 2011 and 2012 compared to 2010. Savings for baseload jobs were 936 kWh, savings for low cost jobs were 1,170 kWh, and savings for full cost jobs were 1,822 kWh in 2012. PPL should continue to assess and improve measure penetration rates to sustain and improve savings.
2. WRAP full cost participants experienced reduced bills and improved bill coverage rates following receipt of program services. While low cost and baseload participants did not have statistically significant reductions in their bills, they did show increased receipt of energy assistance and higher bill coverage rates following receipt of WRAP services.
3. Health and safety is an important component of WRAP. The analysis showed that 58 percent of baseload jobs, 71 percent of low cost jobs, and 42 percent of full cost jobs received health and safety measures.

PPL has been installing CO detectors as health and safety measures in homes with combustion appliances or homes with attached garages. There has been internal discussion about this policy, as the work does not result in savings. However, the

installation has saved lives and PPL understands that WRAP is not only about energy savings, but also addresses health, safety, and comfort of the low-income participants.

Recommendations for WRAP are as follows.

1. PPL is implementing a new WRAP data system in January 2015, and began working on the new system in June 2014. A second release focusing on enhanced communications and efficiency is scheduled for the third quarter of 2015.

We recommend that PPL provide a list of considered features to all system users (PPL staff and contractors), ask the users to rank the capabilities and suggest any others, and then assess the importance that the system users place on various enhancements. PPL may not have the ability to implement all requests, but it is important to understand how important each upgrade is to the individuals who use the system. This should include review of all required reports and assessment of how the database can be used to automate these reports as much as possible.

2. Contractors were asked to provide input on the capabilities that they would like to see in the new system. While two contractors said the current system was fine, the other contractors requested the following additional capabilities in the new system.

Reduce or Eliminate Paper

- Upload work orders, audit forms, inspection reports, and photographs from a tablet
- Scan paperwork and send electronically instead of mailing
- Receive jobs and information electronically
- Share notes electronically

Data Accessibility and Reporting

- Access WRAP data and customer usage data in one database
- Access demographics, customer usage, and other customer information
- Client phone number listed in job record along with name and address
- Look clients up by name or job number
- Create reports at the agency (on number of referred and completed jobs)

Job Tracking and Communication

- Job tracking
- Provide updates using the database.
- Communicate immediately with contractors performing installations
- Provide high quality communication with all team members from enrollment through inspection

Data Entry and Edits

- Delete incorrectly inputted information and make it easier to make changes
- One screen where all measures can be recorded instead of several screens

3. PPL does not currently have a usage threshold for customers to receive WRAP services. PPL should reconsider usage eligibility requirements to ensure that they are achieving the most cost-effective program possible. If PPL faces challenges in finding enough customers to serve when a usage threshold is applied, PPL should determine the limited services customers may receive when their usage falls below a specified threshold.
4. All interviewed contractors were very enthusiastic about the annual WRAP meetings. The contractors noted that it was a rare opportunity to share best practices and learn about upcoming program changes. The only recommendations relating to the meetings were to have them more frequently and to provide a written summary of the meeting.
5. Contractors generally reported very high service delivery success rates. Most reported that they were able to serve 90 to 99 percent of referred customers. They reported that they made many call attempts, sent mailings, sometimes called in the evening or on the weekend, and sometimes left a door hanger at the home. However a couple of contractors with less intense outreach reported much lower rates of success, ranging from 60 to 85 percent. PPL may want to provide more direction to contractors about the level of outreach expected.
6. Most contractors reported that they did not receive much feedback from the third party inspector. Several noted that they would like to receive positive feedback as well as when there are problems with a job, and one contractor noted that he would like to receive feedback on customer satisfaction. Contractors also recommended that they would like feedback in a more timely manner than the six months it currently takes, that PPL should work out the issue with the inspector before sending it to the contractor, that the inspector should communicate directly with the provider, and they would like more detailed feedback, including pictures.
7. The interviewed contractors also had some additional recommendations for changes that PPL should make to WRAP, as noted below.
 - PPL should follow up on feedback from third party inspectors to ensure that contractors use the priority list and follow program standards.
 - Shorten the time lag between when the customer applies and when the contractor receives the paperwork. The lag is currently six months, and the customer has forgotten about the program.
 - Provide a secure place at PPL offices for contractors to drop off paperwork after hours.
 - Update the budget for shell measures for full cost jobs more frequently.
 - Marketing and outreach can be improved so more customers know about the program.
 - Allowances for health and safety spending should be increased.⁷

⁷ PPL proposed to increase this in their 2014 to 2016 3-year plan and received final approval for the change in September 2014.