

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

**March 2015**

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## Executive Summary

Ameren Missouri introduced their Keeping Current energy assistance pilot program in October 2010. The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association. The program funding was reauthorized and the program was continued with refinements to the design based on pilot evaluation findings in April 2013. This report presents the results of the Process and Impact Evaluation of the second two years of program implementation.

The energy assistance program has two components, The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily in June, July, and August to offset the costs of air conditioning usage.

### *Evaluation*

The following research activities were conducted to assess the program's design, operations, and impacts.

- Background Research – We reviewed the program materials and interviewed Ameren managers to develop an understanding of how the program was refined.
- Program Database Analysis – We downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants and benefits received.
- Agency Manager and Caseworker Interviews – We conducted interviews with agency managers and caseworkers to develop information on program operations and how the changes have impacted program success.
- Participant Survey – We conducted telephone interviews with Keeping Current and Keeping Cooling participants to assess program understanding, impacts, and satisfaction.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.

### *Keeping Current Statistics*

This section provides a summary of the program database analysis of clients enrolled from April 2013, when the revised program was implemented, through October 2014.

- **Enrollment:** Over the approximately 1.5 years included in the analysis, there were 3,210 unique customers enrolled in the Keeping Current and Keeping Cooling Programs.
- **Status:** There were 1,896 active Keeping Current Program participants as of October 2014. While 80 percent of the customers who applied for the Keeping Cooling Program between April 2013 and October 2014 remained active participants as of October 2014, less than half of customers who applied for one of the Keeping Current Programs remained in the active status.
- **Poverty Level:** Participants in the Keeping Current Program were more often in the lowest poverty level groups than those in the Keeping Cooling Program. While 35 percent of active Electric Heat participants and 32 percent of active Alternative Heat participants had income below 50 percent of the poverty level, only five percent of the Keeping Cooling active participants had income at or below 50 percent of the poverty level.
- **Vulnerable Households:** Eighty-nine percent of active participants had at least one vulnerable member in the household. Eighty-three percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** While most Keeping Cooling participants were retired, the majority of the Keeping Current participants were unemployed. Sixty-two percent of active Keeping Cooling participants were retired. Sixty-eight percent of active Electric Heat Program participants were unemployed and 71 percent of active Alternative Heat Program participants were unemployed.
- **Arrearages:** At the time of enrollment, active participants in the Electric Heat Program had an average outstanding account balance of \$910. Active participants in the Alternative Heat Program had an average outstanding account balance of \$725. The average monthly arrearage credit was \$83 for active participants in the Electric Heat Program and \$66 for active participants in the Alternative Heat Program.
- **Monthly Payment:** Participants in the heating programs are required to enroll in Budget Billing. The monthly customer payment is the Budget Billing amount minus the monthly program credit. The average monthly customer payment was \$89 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.
- **Agency Enrollment:** Nearly one half of all Keeping Current Program participants were enrolled by the People's Community Action Agency. Only five of the 16 agencies enrolled more than 100 customers in the three Keeping Current Programs.

## *Agency Feedback*

A total of 20 in-depth interviews were conducted with caseworkers and managers at ten Keeping Current intake agencies. Key findings from these interviews were as follows.

- **Training:** Although most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, descriptions of program implementation indicate that caseworkers need more training on the following areas.
  - Program benefits.
  - Targeting specific groups.
  - Requirements that individuals apply for LIHEAP and Weatherization services.
  - Providing clients with energy conservation education.
- **Benefits:** Managers and caseworkers reported that Keeping Cooling does not offer a large enough benefit and several caseworkers had not signed up clients for Keeping Cooling since April, when the program was revised.
- **Program Changes:** The revisions to Keeping Current and Keeping Cooling, including the increase in program credits and the change in program eligibility, made recruitment easier, according to caseworkers.
- **Agency Compensation:** Managers noted that the increased agency compensation was fairer than the previous level, but some managers reported that the compensation is still too low.
- **United Way Website:** Although caseworkers reported that the United Way website is easy to use, they would like access to additional information through the website, including information on customer defaults and the reasons for these defaults.
- **Additional Assistance:** Caseworkers and managers reported that some Keeping Current participants need additional assistance to remain current on their bills.

## *Customer Feedback*

The research found that the program had important affordability impacts for participants and that the participants were very satisfied with the administering agency and the program.

- **Demographics –** While 52 percent of Keeping Current respondents had employment income and 85 percent received food stamps or lived in public housing, none of the Keeping Cooling participants received employment income, 78 percent received Social Security or retirement income, and 59 percent received food stamps or lived in public housing.

- **Program Participation** – The most common source of information about the Keeping Current or Keeping Cooling Program was the local agency. Keeping Cooling participants were also likely to hear about the program through a social worker from their building or senior care complex. Nearly all participants reported that it was not difficult to enroll in the program.
- **Understanding of Program** – Keeping Current participants were likely to report that their responsibility in the program was to pay their monthly Ameren bill. They were most likely to report that the benefits of the program were the bill credit, budget bill, and arrearage forgiveness. Keeping Cooling participants were most likely to report that the bill credits were the benefit of participating in the program. Most of the Keeping Current participants did not know the monthly credit received or the amount of arrearage forgiveness received each month.

While 43 percent of Keeping Current participants reported that they received at least one referral for other services when they applied for the program, 19 percent of Keeping Cooling participants reported that they received at least one referral.

- **Program Impact** – Participants reported that the programs reduced the difficulty of paying their Ameren bill, their other bills, and has allowed them to use more air conditioning when needed. While 76 percent of Keeping Current participants stated that it was very difficult to pay their Ameren bill and 15 percent reported it was somewhat difficult before participating, only 18 percent said it was very or somewhat difficult while participating.

Per the intent of the Keeping Cooling Program to allow customers to use air conditioning when needed and improve health and safety, six percent of Keeping Cooling participants reported that they used their air conditioner more often and 13 percent reported that they kept their home cooler while they participated in the program.

Eighty-eight percent of Keeping Current and 75 percent of Keeping Cooling participants reported that the program had been very important in helping them to meet their needs.

- **Program Satisfaction** – Most participants expressed high levels of satisfaction with the administering agency and the program. The interviews found that 94 percent of Keeping Current and 87 percent of Keeping Cooling participants were very or somewhat satisfied with the agency and that 94 percent of Keeping Current and all Keeping Cooling participants were very or somewhat satisfied with the program.

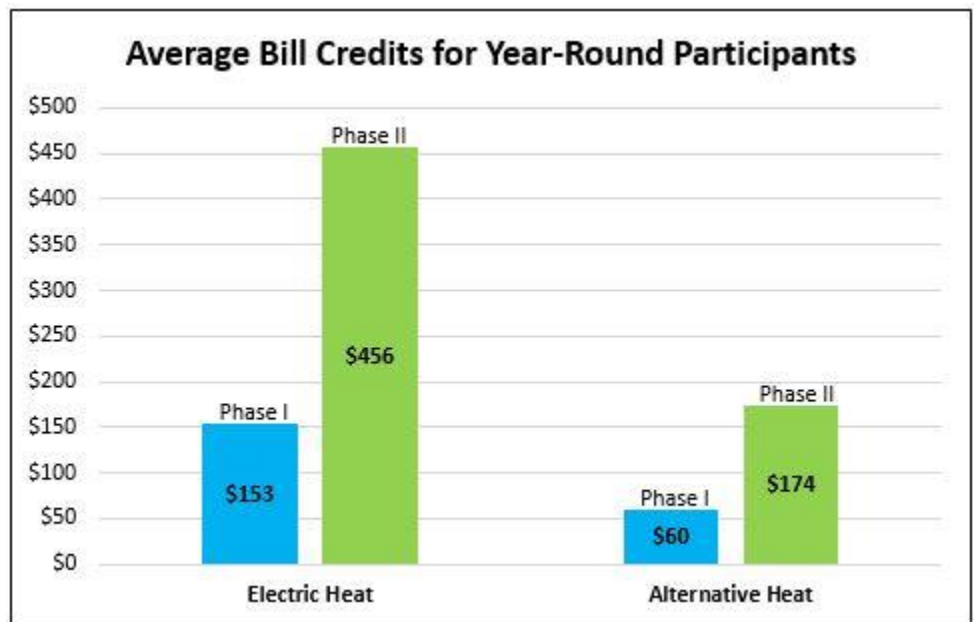
### ***Keeping Current Impacts***

This section provides a summary of the findings from the impact analysis.

**Program Benefits**

- **Bill Credits:** Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit to receive their monthly program credit. The percent of participants who received program credits declined over the year following program enrollment. While 74 percent of the participants in the analysis group received the Keeping Current credit in the first month after enrollment, the percent declined each month, until only 29 percent received a credit in the twelfth month following enrollment.

- **Benefit:** Total bill credits averaged \$456 for Electric Heat, \$174 for Alternative, and \$76 for Cooling participants. With the increase in credits, customer received higher benefits than previously. They received a \$153 average credit for Electric and \$60 for Alternative in Phase I.

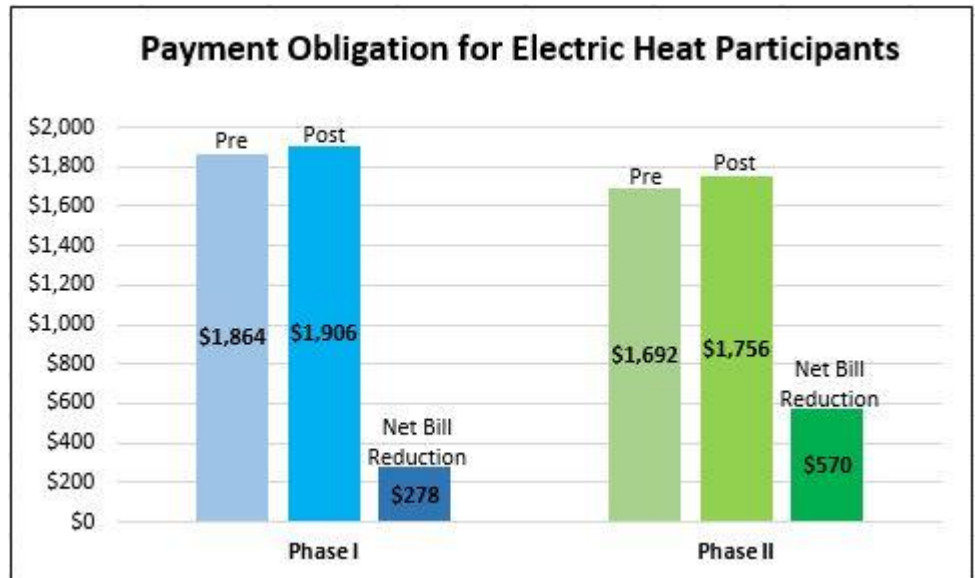


- **Arrearage Reduction:** Participants who had arrearages at enrollment received a mean of \$356 in arrearage reduction in the year following enrollment. These participants were more likely to receive forgiveness and received greater average forgiveness than in the previous evaluation, where forgiveness averaged \$221.

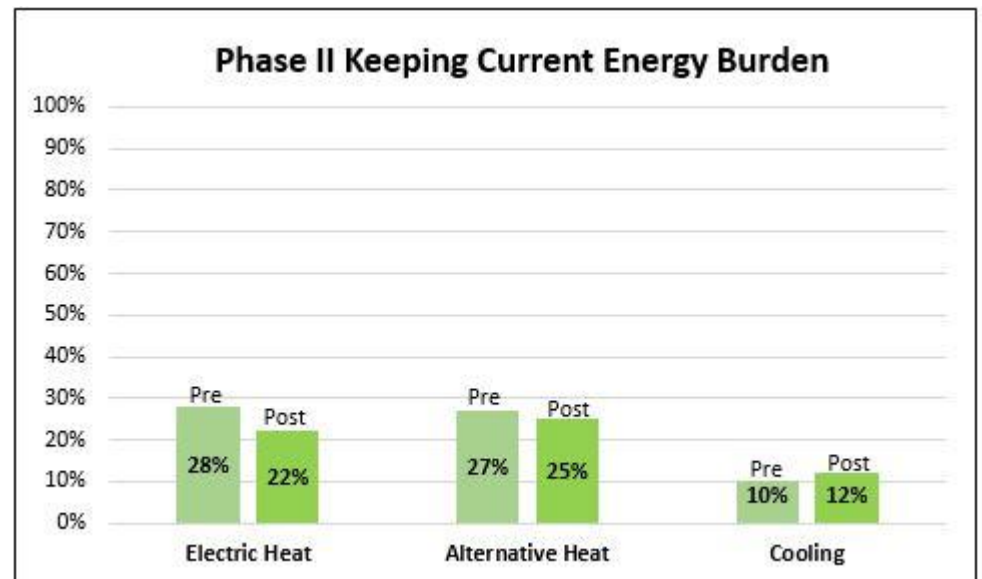


**Affordability**

- **Payment Obligation:** Both Electric Heat and Alternative Heat participants had reduced bills as compared to nonparticipants. Electric Heat participants had their net bills decline by \$570, or 34 percent, and Alternative Heat participants had a decline of \$319, or 21 percent.

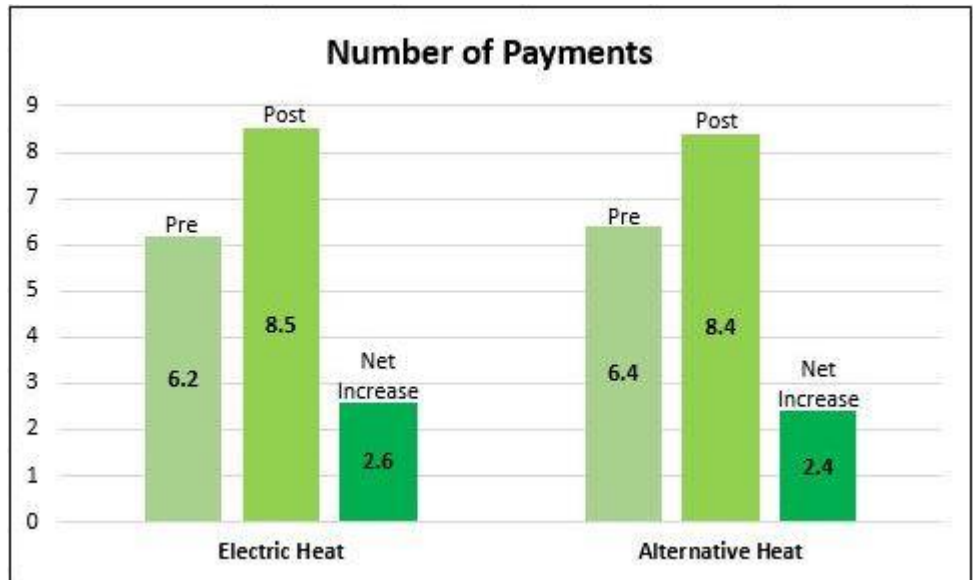


- **Energy Burden:** Electric heat participants had energy burdens decline from 28 percent to 22 percent in the year following enrollment. This still represents an unaffordable energy bill. Alternative Heat participants had their mean energy burden decline from 27 percent to 25 percent.

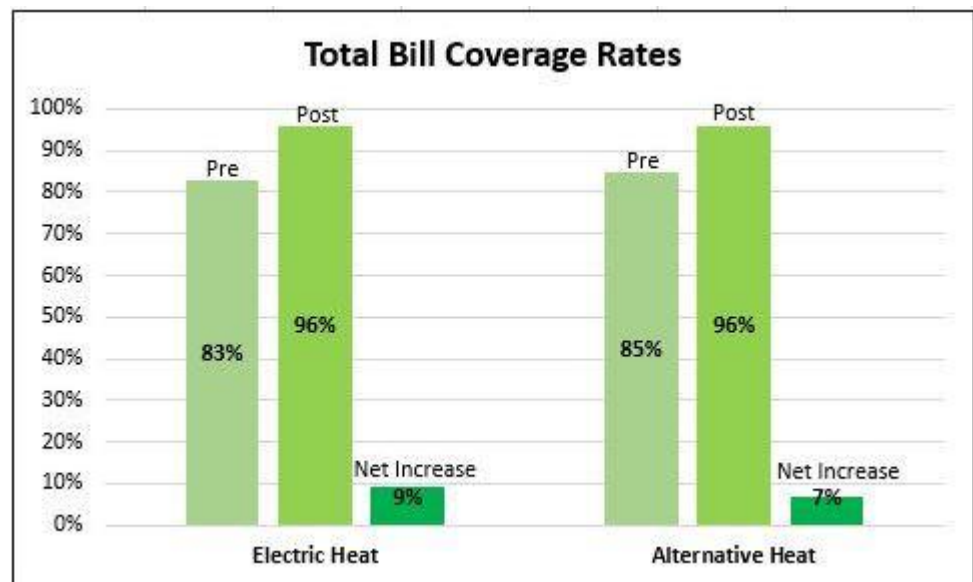


**Bill Payment Impacts**

- Number of Customer Payments: The program resulted in an increase in payment regularity. Participants averaged six payments in the pre-period and had a net increase of about two payments following enrollment.



- Bill Payment: Participants were more likely to pay their full bills after enrollment. Electric Heat participants had a net increase in total coverage rate (percent of bill covered by customer and assistance payments) of nine percentage points and Alternative Heat had a seven percentage point increase.



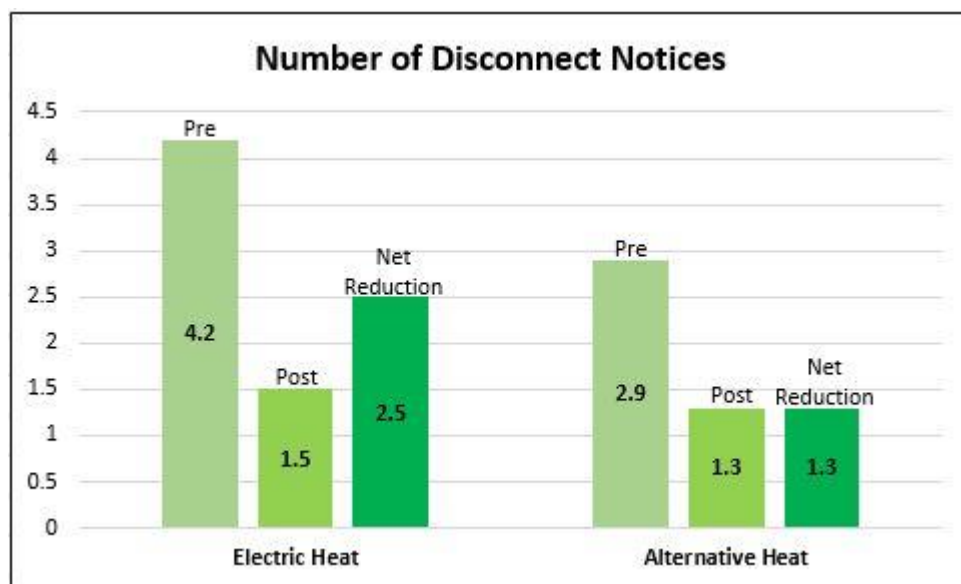
- Balance: Electric Heat participants’ balances declined by an average of \$371 and Alternative Heat participants had a net decline of \$250.

## Energy Assistance

- **LIHEAP Grant:** Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 64 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 34 percent received it in the post period. Alternative Heat participants had a similar reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment. This decline was not seen in the previous evaluation.
- **Other Assistance:** Similar to LIHEAP receipt, Electric Heat and Alternative Heat participants were less likely to receive other types of energy assistance in the post-period. Electric Heat and Alternative Heat participants each had a net decline of 27 percentage points and 12 percentage points in the likelihood of receiving other assistance. The mean amount of other energy assistance decreased for all program types.

## Collections Impacts

- **Collections:** Participants had large net reductions in disconnect notices, service terminations, and payment arrangements. Service terminations declined by 17 percentage points for Electric Heat participants and by seven percentage points for Alternative Heat participants.



## Cooling Participants

- **Cooling Impacts:** Cooling participants did not see the same improvements in bill payment regularity, coverage rates, and reductions in collections actions as the other participants. However, the goal of this program is to allow participants to use their cooling equipment when needed. The analysis showed that Cooling participants had increased electric charges in the year following enrollment as compared to the comparison group. In

combination with the participant interviews, this suggests that the program has been successful in enabling participants to use cooling when needed.

## ***Recommendations***

Findings and recommendations with respect to program design, implementation, and impacts are summarized below.

### **Program Design**

1. *Program Credits – The increase in Keeping Current benefits had a large impact on the program and resulted in improved outcomes.*
2. *Local Agency Compensation – The revised agency payment structure is fairer and agencies have increased satisfaction with the payments.*
3. *Income Eligibility – The increased income eligibility guidelines have improved the ability of the agencies to recruit participants.*
4. *United Way Database – The database continues to work well for the program, but agency caseworkers, as in the previous evaluation, request additional capabilities of the database.*

### **Implementation**

1. *Agency Training – Provide additional training to agency caseworkers and managers on the details of the Keeping Current Program.*
2. *Agency Activity – Provide additional follow-up with local agencies to determine what additional support is needed to enroll customers.*
3. *LIHEAP and WAP Enrollment – Provide additional emphasis to agencies on the enrollment requirement and the need to assist customers to enroll in LIHEAP and WAP.*

### **Impacts**

1. *Bill Payment – The program has positive impacts on payment regularity and reduced collections.*
2. *Air Conditioning Usage – The program helps Keeping Cooling participants to afford air conditioning.*
3. *Bill Credits – Participants received more credits and higher bill credits than in the initial pilot.*
4. *Arrearage Reduction – Participants were more likely to receive arrearage reduction and received greater amounts of arrearage forgiveness than in the previous evaluation.*

5. *Affordability – The program has improved impacts on affordability due to the increased benefits.*
6. *Energy Assistance – Participants are less likely to receive LIHEAP and other energy assistance following enrollment. Agency caseworkers should be encouraged to provide more assistance to participants with program applications.*
7. *Collections Impacts – The program has impacted greater reductions in collections actions than in the previous evaluation.*

## **I. Introduction**

Ameren Missouri introduced their Keeping Current energy assistance pilot program in October 2010. The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association. The program funding was reauthorized and the program was continued with some refinements to the design based on pilot evaluation findings in April 2013. This report presents the results of the Process and Impact Evaluation of the second two years of program implementation.

### **A. *Keeping Current Program***

The energy assistance program has two components, The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily June, July, and August to offset the costs of air conditioning usage.

### **B. *Research Activities***

The following research activities were conducted to assess the program's design, operations, and impacts.

- Background Research – We reviewed the program materials and interviewed Ameren managers to develop an understanding of how the program was refined.
- Program Database Analysis – We downloaded the program database and conducted analysis to provide statistics on enrollment and the characteristics of program participants and benefits received.
- Agency Manager and Caseworker Interviews – We conducted interviews with agency managers and caseworkers to develop information on program operations and how the changes have impacted program success.
- Participant Survey – We conducted telephone interviews with Keeping Current and Keeping Cooling participants to assess program understanding, impacts, and satisfaction.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.

### **C. *Organization of the Report***

Six sections follow this introduction.

- Section II – Keeping Current Program: This section provides a description of the program components.
- Section III – Keeping Current Statistics: This section provides information from the program database on enrollment and participant characteristics.
- Section IV – Agency Feedback: This section provides findings and recommendations from the interviews with agency managers and caseworkers.
- Section V – Client Feedback: This section presents findings from the participant survey.
- Section VI – Keeping Current Impacts: This section presents findings from the impact analysis.
- Section VII – Findings and Recommendations: This section presents key findings and recommendations from the evaluation.

APPRISE prepared this report under contract to Ameren Missouri. Ameren facilitated this research by furnishing data and information to APPRISE. Any errors or omissions in this report are the responsibility of APPRISE. Further, the statements, findings, conclusions, and recommendations are solely those of analysts from APPRISE and do not necessarily reflect the views of Ameren.

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## II. Keeping Current Program

Ameren Missouri introduced their Keeping Current energy assistance pilot program in October 2010. The program was developed in collaboration with AARP, Consumers Council of Missouri, Missouri Office of Public Counsel, Missouri Public Service Commission, Missouri Industrial Energy Consumers, and the Missouri Retailers Association. The program funding was reauthorized and the program was continued with some refinements to the design based on the pilot evaluation findings in April 2013.

### A. *Overview*

The energy assistance program has two components – The Keeping Current year round component and the Keeping Cooling summer assistance component. The Keeping Current Program provides monthly bill credits and arrearage reduction for customers who continue to make monthly bill payments. The Keeping Cooling Program provides bill credits in the summer months, primarily June, July, and August to offset the costs of air conditioning usage.

The objectives of the program are as follows.

- Improve affordability of utility payments for very low-income customers.
- Promote a level of usage that ensures health and safety.
- Minimize program costs and maximize efficiencies by working with agencies that serve low-income households.
- Minimize program costs and maximize efficiency by linking program participation to application for Weatherization and LIHEAP.

The program also has an explicit goal to evaluate the following aspects of the program.

- Efficiency and effectiveness of program delivery
- Participation by targeted groups
- Program retention
- Credits awarded
- Arrearages reduced
- Impacts of the Keeping Current credits on the following
  - Customer payment behavior
  - Arrearages
  - Health and safety
  - Costs borne by other ratepayers
  - Air conditioning usage
  - Energy efficiency
  - Service terminations

### B. *Resources and Agency Compensation*

Local agencies are responsible for program intake, ensuring that the customers applied for LIHEAP and weatherization, and reviewing the online database to determine if customers fulfill their payment responsibilities.



Agency payments for program administration were restructured in the new program implementation. Agencies receive \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment.

During the pilot program agencies were paid the following administrative fees.

- An upfront \$500 Year One disbursement.
- Quarterly payment of six percent of weighted dollars credited to participants' accounts.
- Weighting of dollar credits of .67 for each Monthly Bill Credit and .33 for each Arrearage Reduction Credit.
- Another \$500 annual participation credit at the beginning of Year Two, as long as the agency pledged at least 25 percent of their Year One funds, and had active clients enrolled in the program.

The credits were previously structured in this way to encourage agencies to work with clients to continue to make payments, receive credits, and be successful on the program. The dollars were weighted toward the monthly credits as opposed to the arrearage reduction to avoid targeting of high arrearage clients for the program.

However, the pilot evaluation found that total compensation ranged from \$738 to \$6,672 per agency and that compensation per enrollment ranged from \$6.40 to \$341. The compensation varied by enrollment because of the varying payments based on credits and arrearage reduction, but more importantly because of the \$500 flat fee made at the beginning of the program and at the beginning of the second year.

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

Customers on the Residential Service Rate who have income less than or equal to 125 percent of the Federal Poverty Level are eligible for the Keeping Current component.

The income eligibility standard represents an increase from the 100 percent of the Federal Poverty Level limit in the pilot program. The evaluation of the pilot found that customers were reluctant to sign up for Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Many of the customers who did enroll defaulted from the program. The evaluation recommended that higher income level customers who are still below the LIHEAP eligibility level may be more likely to benefit from the program.

Customers on the Residential Service Rate who meet the following criteria are eligible for Keeping Cooling.

- Income less than or equal to 100 percent of the Federal Poverty Level, or
- Income less than or equal to 135 percent of the Federal Poverty level who use electricity for cooling and are elderly, disabled, have a chronic medical condition, or live in households with children five years of age or younger.

The additional requirements that customers must meet to participate are as follows.

- Apply for Weatherization.
- Apply for LIHEAP.
- Remain current within two billing cycles to continue on Keeping Current.

- Enroll in budget billing (for Keeping Current).
- Make the on-time monthly payment equal to the amount due minus the Keeping Current credit to receive the monthly credit.

A Keeping Current agency may request a one-time re-enrollment for a defaulted customer who experienced a short-term, unanticipated financial hardship. This is an addition to the program from the initial pilot.

#### ***D. Benefits***

The benefits for the year round Keeping Current Program and the Keeping Cooling Program are described below.

##### **Keeping Current Program**

Keeping Current monthly heating benefits are \$60 or \$90 and monthly non-heating benefits are \$25 or \$30, depending on the customer's poverty level. Phase II of the program increased the Keeping Current bill credits, as shown in Table II-1, from those that were provided in Phase I of the pilot.

The revised program includes a new provision whereby the monthly heating bill credits are adjusted so that the customer pays a minimum of \$10 per month if the difference between the budget billing amount and the credit results in an amount due that is less than \$10.

**Table II-1  
Keeping Current Year-Round Bill Credits**

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

The initial pilot credits ranged from \$10 to \$55 per month based on poverty level for Electric Heating customers and from \$5 to \$20 per month for non-Electric Heating customers.

While the annual credits were as high as \$660 for households with electric heat who had income at or below 25 percent of the poverty level, annual benefits were only \$120 for households with income between 75 and 100 percent of the poverty level with electric heat and \$60 for those with non-electric heat. The evaluation found that this amounted to a six percent reduction off the average electric heating bill and a four percent reduction off the average non-electric heating bill. [Customers also received the additional benefit of arrearage reduction each month that they paid their bill on time.]

The evaluation found that customers were reluctant to enroll in Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Some customers told agency staff that they preferred to accrue a balance and then receive LIHEAP ECIP assistance, rather than paying their bill on time each month. Of those who did successfully enroll, more than half defaulted on their agreement by within the first year. The experience of the pilot showed that customers need additional assistance to remain current on their bills.

### **Keeping Cooling Program**

Customers of the Keeping Cooling Program receive a monthly bill credit of \$25 in the summer months (primarily June, July, and August). Benefits for the Keeping Cooling Program have not changed since the initial pilot.

### III. Keeping Current Statistics

This section provides an analysis of Keeping Current enrollments from April 2013, when the revised program was implemented, through October 2014. All data analyzed in this section were downloaded from the United Way Energy Assistance Website. Agency staff members use this site to enter client application data and generate reports.

#### A. *Participants*

This section provides data on client enrollment. Table III-1 displays the number of customers enrolled in the Keeping Current Programs from April 2013 through October 2014. The table displays the number of enrollments in the Electric Heat, Alternative Heat, and Cooling Programs. The unduplicated figures display the number of customers remaining after the removal of 473 records with duplicate account numbers. Over the approximately 1.5 years included, there were 3,210 customers enrolled in the Keeping Current and Keeping Cooling Programs.

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

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

Table III-2 displays the number of customers by month of enrollment for active participants (“Approval Confirmed”) and all participants in each of the three Keeping Current Programs. The table includes more than one enrollment for customers who had multiple enrollments.

Enrollment for all three programs was highest in spring of 2013 (when the previous participants re-enrolled), and increased for the cooling program in the summer of 2014. Bill credits through the cooling program are only available in June, July, and August and nearly all cooling program participants enrolled during April, May, June or July. While the Electric Heat and Alternative Heat programs offer year-round assistance, these programs also had higher enrollments during the spring and summer months.

**Table III-2  
Enrollments by Month**

Month/Year	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
4/2013	39	193	14	69	138	266	191	528
5/2013	54	177	17	80	371	622	442	879
6/2013	7	58	9	25	90	146	106	229
7/2013	20	69	4	25	16	26	40	120
8/2013	39	106	12	29	0	0	51	135
9/2013	20	68	12	34	0	0	32	102
10/2013	17	51	5	13	0	0	22	64
11/2013	4	19	2	7	0	0	6	26
12/2013	17	29	3	6	0	0	20	35
1/2014	18	37	6	13	0	0	24	50
2/2014	13	29	9	14	0	0	22	43
3/2014	28	48	6	18	0	1	34	67
4/2014	25	55	1	10	20	21	46	86
5/2014	40	80	23	45	112	123	175	248
6/2014	38	78	20	33	57	59	115	170
7/2014	71	84	50	60	225	240	346	384
8/2014	86	95	47	51	2	2	135	148
9/2014	46	49	36	36	0	0	82	85
10/2014	5	5	2	2	0	0	7	7
Date Missing	-	78	-	41	-	158	-	277
<b>TOTAL</b>	<b>587</b>	<b>1,408</b>	<b>278</b>	<b>611</b>	<b>1,031</b>	<b>1,664</b>	<b>1,896</b>	<b>3,683</b>

Table III-3 displays the program status of customers who applied for each of the three programs. The 1,896 customers with a status of “Approval Confirmed” were the active Keeping Current Program participants as of October 2014.

On-time customer payments are required for participants to remain active in the Keeping Current Program. Participants who default for two consecutive billing periods are removed from Keeping Current. They may re-enroll upon the direction/advocacy of the agency. Twenty-one percent of the enrollments are shown in the “Payment Defaulted” category.

The table shows that 80 percent of the customers who applied for the Keeping Cooling Program between April 2013 and October 2014 remained active participants as of October 2014. However, less than half of customers who applied for one of the Keeping Current Programs remained in the active status. Keeping Current Electric Heating participants had a payment default rate of 34 percent and Alternative Heat customers had a default rate of 36 percent.

**Table III-3  
Enrollments by Program Status**

Program Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	#	%	#	%	#	%	#	%
Approval Confirmed	587	44%	278	48%	1,031	80%	1,896	59%
Approval in Process <sup>1</sup>	13	1%	7	1%	12	1%	32	1%
Rejected <sup>2</sup>	24	2%	13	2%	5	<1%	42	1%
Payment Defaulted	450	34%	208	36%	0	0%	658	21%
Cancelled <sup>3</sup>	257	19%	78	13%	247	19%	582	18%
<b>TOTAL</b>	<b>1,331</b>	<b>100%</b>	<b>584</b>	<b>100%</b>	<b>1,295</b>	<b>100%</b>	<b>3,210</b>	<b>100%</b>

<sup>1</sup>Approval in process includes approval pending, approval recorded, and new application statuses.

<sup>2</sup>Rejection reasons include insufficient upfront payment, unknown customer information, unknown Ameren account number, previous default or cancellation, and unpaid diversion charges.

<sup>3</sup>Cancelled includes system cancelled and program cancelled.

The Keeping Current Programs are open to low-income customers, defined as customers at or below 125 percent of the poverty level, while the Keeping Cooling Program is open to customers at or below 100 percent of the poverty level. Customers with income between 100 and 135 percent of the poverty level are also eligible for the Keeping Cooling Program if the home includes an elderly household member, a disabled or chronically ill household member, or a child five years of age or younger. Table III-4 displays the poverty level for active participants and all participants in each of the three programs.

Participants in the Keeping Current Program were more often in the lowest poverty level groups than those in the Keeping Cooling Program. While 35 percent of active Electric Heat participants and 32 percent of active Alternative Heat participants had income at or below 50 percent of the poverty level, only five percent of the Keeping Cooling active participants had income at or below 50 percent of the poverty level.

In the pilot program implementation, Electric Heat and Alternative Heat customers were eligible if their income was below 100 percent of the poverty level. The program was revised to allow participation up to 125 percent of poverty for this group. The table shows that 14 percent of Electric Heat and 16 percent of Alternative Heat participants had income over 100 percent of the poverty level.

**Table III-4  
Poverty Level**

Poverty Level	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
≤25%	18%	24%	14%	20%	2%	2%	9%	14%
26% - 50%	17%	18%	18%	19%	3%	4%	10%	13%
51% - 75%	28%	26%	25%	25%	29%	29%	28%	27%

Poverty Level	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
76% - 100%	23%	20%	28%	23%	36%	35%	31%	27%
101% - 135%	14%	12%	16%	13%	30%	30%	23%	19%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-5 displays the percent currently enrolled and all enrolled customers who had vulnerable household members. Eighty-nine percent of active participants had at least one vulnerable member in the household. Eighty-three percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.

**Table III-5  
Vulnerable Status**

Vulnerable Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
% Elderly	19%	14%	23%	19%	83%	82%	55%	43%
% Disabled	49%	44%	58%	50%	56%	57%	54%	50%
% Child ≤5	25%	28%	24%	26%	<1%	1%	11%	17%
% Any Vulnerable	73%	71%	80%	75%	>99%	>99%	89%	83%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-6 displays the employment status for participants in Keeping Current and Keeping Cooling. While most Keeping Cooling participants were retired, the majority of the Keeping Current participants were unemployed. Sixty-two percent of active Keeping Cooling participants were retired. Sixty-eight percent of active Electric Heat Program participants were unemployed and 71 percent of active Alternative Heat Program participants were unemployed.

**Table III-6  
Employment Status**

Employment Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Employed <sup>1</sup>	25%	26%	20%	24%	2%	2%	12%	16%
Retired	7%	5%	9%	6%	62%	61%	37%	28%
Unemployed <sup>2</sup>	68%	67%	71%	67%	36%	36%	51%	55%

Employment Status	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
Status Missing	-	2%	-	3%	-	1%	-	2%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%	100%	100%

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

<sup>2</sup> Unemployed status includes students.

Table III-7 displays the distribution of arrears at enrollment for active participants and all participants in the Keeping Current Program. The mean arrears at enrollment is also displayed.

At the time of enrollment, active participants in the Electric Heat Program had an average outstanding account balance of \$910. Active participants in the Alternative Heat Program had an average outstanding account balance of \$725. Keeping Cooling participants are not included in this table, as the program does not include an arrearage forgiveness component.

**Table III-7**  
**Arrearages at Enrollment**

Arrears at Enrollment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	4%	3%	2%	1%
\$1 - \$100	3%	3%	6%	4%
\$101 - \$250	9%	7%	12%	11%
\$251 - \$500	18%	17%	24%	23%
\$501 - \$750	20%	19%	20%	20%
\$751 - \$1,000	13%	14%	16%	17%
\$1,001 - \$1,250	11%	12%	8%	9%
>\$1,250	23%	25%	13%	14%
<b>TOTAL</b>	100%	100%	100%	100%
Mean Arrears at Enrollment	\$910	\$950	\$725	\$764

The Keeping Current Electric Heat and Alternative Heat Programs require customers to make a payment at enrollment of one twelfth of the outstanding account balance at enrollment. Table III-8 displays the distribution of the amount of payment made at enrollment.

As the outstanding balances were higher for the Electric Heat Program, the payments at enrollment were also higher. Active participants in the Electric Heat Program paid an average of \$84 at enrollment and active participants in the Alternative Heat Program paid an average of \$67 at enrollment.



**Table III-8  
Payment at Enrollment**

Payment at Enrollment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	4%	2%	4%	2%
\$1 - \$50	35%	31%	44%	43%
\$51 - \$100	32%	35%	35%	36%
\$101 - \$150	15%	18%	10%	11%
>\$150	14%	14%	8%	8%
TOTAL	100%	100%	100%	100%
Mean Payment at Enrollment	\$84	\$89	\$67	\$69

Participants in the Keeping Current Electric Heat and Alternative Heat Programs can make a cash payment or receive an energy assistance pledge for their initial arrearage co-pay. Table III-9 shows that the majority of the customers made direct payments at enrollment. However, approximately one third had energy assistance provide this payment.

**Table III-9  
Payment Source**

Payment Source	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0 Paid	4%	2%	4%	2%
Energy Assistance	33%	33%	29%	27%
Customer Payment	58%	58%	62%	65%
Source Missing	5%	7%	5%	6%
TOTAL	100%	100%	100%	100%

Participants in Keeping Current receive a monthly program credit with each on-time customer payment. The amount of monthly program credit is \$25 for all cooling participants (only offered during June, July, and August). Program credits in the heating programs vary by income level as shown in Table III-10A. The revised monthly credits range from \$60 to \$90 for the Electric Heat Program and from \$25 to \$30 for the Alternative Heat Program.

**Table III-10A**  
**Monthly Program Credits by Poverty Level**

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

Table III-10B displays the monthly program credit amount for active participants and all participants in each of the three programs. The average monthly program credit was \$70 for active participants in the Electric Heat Program and \$27 for active participants in the Alternative Heat Program.

**Table III-10B**  
**Monthly Program Credit**

Monthly Program Credit	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
\$25	0%	0%	69%	61%	100%	100%	64%	51%
\$30	<1%	<1%	31%	39%	0%	0%	5%	7%
\$40	1%	1%	0%	0%	0%	0%	<1%	1%
\$50	1%	1%	0%	0%	0%	0%	<1%	<1%
\$60	63%	56%	0%	0%	0%	0%	19%	23%
\$90	33%	38%	0%	<1%	0%	0%	10%	16%
Other	2%	4%	<1%	<1%	0%	0%	1%	2%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%
Mean Monthly Program Credit	\$70	\$71	\$27	\$27	\$25	\$25	\$39	\$44

In addition to the monthly program credits, participants in the heating programs receive monthly arrearage credits. The monthly arrearage credits are calculated at one twelfth of the outstanding account balance at the time of enrollment. Like the program credits, participants only receive an arrearage credit during billing cycles in which an on-time customer payment is made.

Table III-11 displays the monthly arrearage credit amount for active participants and all participants. The average monthly arrearage credit was \$83 for active participants in the Electric Heat Program and \$66 for active participants in the Alternative Heat Program.

**Table III-11  
Monthly Arrearage Credit**

Monthly Arrearage Credit	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	4%	3%	2%	1%
\$1 - \$50	34%	32%	48%	44%
\$51 - \$100	34%	34%	33%	35%
\$101 - \$150	14%	17%	9%	11%
>\$150	14%	14%	7%	8%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Mean Monthly Arrearage Credit	\$83	\$86	\$66	\$69

Participants in the heating programs are required to enroll in Budget Billing. The monthly customer payment is the Budget Billing amount minus the monthly program credit. For some customers, the monthly payment also includes a Payment Agreement amount. Customers enrolled in the cooling program are not required to enroll in Budget Billing and therefore do not have a fixed monthly payment.

Table III-12 displays the monthly customer payment amount. The average monthly customer payment was \$89 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.

**Table III-12  
Monthly Customer Payment**

Monthly Customer Payment	Program Enrollments			
	Electric Heat		Alternative Heat	
	Approval Confirmed	All	Approval Confirmed	All
\$0	5%	3%	<1%	<1%
\$1 - \$25	19%	17%	9%	7%
\$26 - \$50	17%	16%	14%	12%
\$51 - \$100	21%	24%	34%	34%
\$101 - \$150	20%	18%	22%	24%
\$151 - \$200	10%	9%	13%	12%
>\$200	9%	8%	7%	6%
Missing <sup>1</sup>	-	4%	-	5%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Mean Monthly Customer Payment	\$89	\$88	\$101	\$103

All Keeping Current Program participants are required to apply for the Low-Income Home Energy Assistance Program (LIHEAP) and for the Weatherization Assistance Program (WAP). Table III-13 displays the percent of Keeping Current Program customers who received LIHEAP according to the United Way database. Agency staff reported that nearly all of the active cooling program customers received LIHEAP. The table shows that 92 percent of active Electric Heat Program participants and 93 percent of the active Alternative Heat Program participants received LIHEAP. However, the impact analysis shown in the next section shows that a much lower percentage received the LIHEAP credit on their Ameren bill.

**Table III-13  
LIHEAP Receipt**

LIHEAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
LIHEAP Requested	100%	>99%	100%	100%	100%	100%	100%	>99%
LIHEAP Received	92%	91%	93%	93%	>99%	99%	96%	95%

Table III-14 displays the percent of Keeping Current Program customers who received Weatherization Assistance Program (WAP) services, according to the United Way database. The table shows that 39 percent of active Electric Heat Program participants, 64 percent of active Alternative Heat Program participants, and 47 percent of Keeping Cooling participants received WAP.

**Table III-14  
WAP Receipt**

WAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
WAP Requested	100%	>99%	100%	100%	100%	100%	100%	>99%
WAP Received	39%	37%	64%	56%	47%	46%	47%	44%
WAP Status								
Complete	39%	37%	64%	56%	47%	46%	47%	44%
Pending	20%	17%	18%	19%	4%	4%	11%	12%
Rejected or Not Eligible	5%	3%	3%	3%	<1%	1%	2%	2%
Unknown	36%	42%	15%	22%	49%	49%	40%	42%

## ***B. Agencies***

Customers enroll in the Keeping Current Programs through designated Keeping Current agencies. Table III-15 displays the number of customers enrolled by each of the 16 agencies between April 2013 and October 2014. Agencies are sorted in descending order of total

enrollments. Nearly one half of all Keeping Current Program participants were enrolled by the People's Community Action Agency. Only four other agencies enrolled more than 100 customers in the three Keeping Current Programs.

**Table III-15**  
**Number of Enrollments by Agency**

Agency	Number of Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All	Approval Confirmed	All
People's Community Action Agency	123	422	22	73	876	1,083	1,021	1,578
CAA St Louis County	111	236	155	287	127	171	393	694
North East CAC	55	113	32	99	0	0	87	212
East Missouri Action	71	105	9	12	23	30	103	147
Jefferson-Franklin CAC	73	121	5	7	1	3	79	131
Central Missouri Community Action	26	82	6	7	0	1	32	90
Salvation Army	12	35	30	52	0	0	42	87
Good Samaritan Center	27	42	14	35	4	6	45	83
Urban League North County	26	81	0	0	0	0	26	81
Urban League Community Center	30	44	1	1	0	0	31	45
Northeast Missouri CAA	19	29	4	11	0	0	23	40
Salvation Army Arnold site	6	12	0	0	0	0	6	12
Delta Area Economic Opportunity Corp	5	6	0	0	0	0	5	6
Missouri Ozarks CAA	1	1	0	0	0	1	1	2
Green Hills CAA	1	1	0	0	0	0	1	1
West Central Missouri CAA	1	1	0	0	0	0	1	1
<b>TOTAL</b>	<b>587</b>	<b>1,331</b>	<b>278</b>	<b>584</b>	<b>1,031</b>	<b>1,295</b>	<b>1,896</b>	<b>3,210</b>

Table III-16 displays the amount of Keeping Current Program funds pledged and paid by each agency between April 2013 and October 2014. The table shows that pledges totaled \$2.6 million and that the total amount paid was approximately \$1.1 million.

**Table III-16**  
**Total Pledge and Payment by Agency**

Agency Name	Pledged	Paid
CAA St Louis County Inc.	\$596,565	\$196,013
Central Missouri Community Action	\$117,512	\$53,917
Delta Area Economic Opportunity Corp.	\$8,039	\$4,538
East Missouri Action Agency Inc.	\$231,413	\$65,637
Good Samaritan Center	\$83,441	\$38,673

Agency Name	Pledged	Paid
Green Hills Community Action Agency	\$2,160	\$1,464
Jefferson-Franklin Community Action Corp.	\$181,163	\$47,015
Missouri Ozarks Community Action Inc.	\$1,490	\$1,122
North East C.A.C - Central Admin. Offices	\$301,098	\$122,003
Northeast Missouri C.A.A.	\$63,562	\$28,203
People's Community Action Agency	\$711,726	\$427,872
Salvation Army	\$93,771	\$52,109
Salvation Army (Arnold site)	\$19,708	\$9,388
Urban League Community Center	\$103,648	\$27,816
Urban League North County	\$87,454	\$39,554
West Central Missouri C.A.A.	\$1,440	\$1,229
<b>TOTAL</b>	<b>\$2,604,189</b>	<b>\$1,116,552</b>

Table III-17 displays agencies by the amount of Keeping Current Program funds spent. While five agencies spent less than \$25,000, three spent more than \$100,000.

**Table III-17**  
**Agency Spending**

Total Paid	Number of Agencies	Percent of Agencies
\$0	0	0%
\$1-\$25,000	5	31%
\$25,001-\$50,000	5	31%
\$50,001-\$75,000	3	19%
\$75,001-\$100,000	0	0%
> \$100,000	3	19%
<b>TOTAL</b>	<b>16</b>	<b>100%</b>

### **C. Summary**

This section provides a summary of the program database analysis of clients enrolled from April 2013, when the revised program was implemented, through October 2014.

- **Enrollment:** Over the approximate 1.5 years included, there were 3,210 customers enrolled in the Keeping Current and Keeping Cooling Programs.
- **Status:** There were 1,896 active Keeping Current Program participants as of October 2014. While 80 percent of the customers who applied for the Keeping Cooling Program between April 2013 and October 2014 remained active participants as of October 2014, less than half of the customers who applied for one of the Keeping Current Programs remained in the active status.

- **Poverty Level:** Participants in the Keeping Current Program were more often in the lowest poverty level groups than those in the Keeping Cooling Program. While 35 percent of active Electric Heat participants and 32 percent of active Alternative Heat participants had income below 50 percent of the poverty level, only five percent of the Keeping Cooling active participants had income at or below 50 percent of the poverty level.
- **Vulnerable Households:** Eighty-nine percent of active participants had at least one vulnerable member in the household. Eighty-three percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** While most Keeping Cooling participants were retired, the majority of the Keeping Current participants were unemployed. Sixty-two percent of active Keeping Cooling participants were retired. Sixty-eight percent of active Electric Heat Program participants were unemployed and 71 percent of active Alternative Heat Program participants were unemployed.
- **Arrearages:** At the time of enrollment, active participants in the Electric Heat Program had an average outstanding account balance of \$910. Active participants in the Alternative Heat Program had an average outstanding account balance of \$725. The average monthly arrearage credit was \$83 for active participants in the Electric Heat Program and \$66 for active participants in the Alternative Heat Program.
- **Monthly Payment:** Participants in the heating programs are required to enroll in Budget Billing. The monthly customer payment is the Budget Billing amount minus the monthly program credit. The average monthly customer payment was \$89 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.
- **Agency Enrollment:** Nearly one half of all Keeping Current Program participants were enrolled by the People's Community Action Agency. Only five of the 16 agencies enrolled more than 100 customers in the three Keeping Current Programs.

## IV. Agency Feedback

A total of 20 in-depth interviews were conducted with caseworkers and managers at ten Keeping Current intake agencies. This section provides a description of the research and a summary of findings from these interviews.

### A. *Research Description*

Table IV-1 provides information on agency response to interview requests. The table shows that there was an excellent response to the interview requests and all who were contacted completed an interview.

**Table IV-1**  
**Agency Response to Interview Request**

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

Program manager interviews focused on the following issues.

- Manager responsibilities
- Customer recruitment
- Program training
- Ameren support
- Administration funding
- Program recommendations

Caseworker interviews focused on the following issues.

- Caseworker responsibilities
- Customer recruitment
- Program explanation
- Customer response
- Program training
- Ameren support
- Impact of program changes
- Program recommendations



## B. Agency Interviews Findings

This section provides a summary of the findings from the manager and staff interviews.

### **Program Outreach and Recruitment**

Agency managers had tenure at the local agency that ranged from one year to twenty-four years. The majority of the managers had been at the agency for more than ten years. Table IV-2 displays a summary of manager tenure at the agency.

**Table IV-2  
Manager Tenure**

<b>Manager Tenure Years at Agency</b>	<b>Number of Agencies</b>
≤5	1
6-10	3
11-20	4
>20	2
<b>TOTAL</b>	<b>10</b>

Reported manager responsibilities with respect to the Keeping Current Program included Keeping Current management and managing intake staff. Some managers also were responsible for filling out enrollment paperwork or accessing the United Way website to enter enrollment data. Table IV-3 presents a summary of the responsibilities that the managers reported.

**Table IV-3  
Manager Responsibilities**

<b>Responsibility</b>	<b>Number of Agencies</b>
Number Interviewed	10
Keeping Current Management	5
Manage Caseworkers	3
Enrollment paperwork	3
Data Entry	2
Recruit/contact participants	2
Manage Funding	1
Reporting	1

Caseworker tenure ranged from one year to 20 years at the agency. Table IV-4 shows that most of the caseworkers had been at the agency for more than five years.

**Table IV-4  
Caseworker Tenure**

<b>Caseworker Tenure Years at Agency</b>	<b>Number of Agencies</b>
≤5	4
6-10	4
11-20	2
<b>TOTAL</b>	<b>10</b>

Table IV-5 shows that all of the Keeping Current/Keeping Cooling caseworkers reported they were responsible for being a caseworker. Caseworkers also reported that they were responsible for accessing the United Way website to enter enrollment data, outreach, staff management, or program management.

**Table IV-5  
Caseworker Responsibilities**

<b>Responsibility</b>	<b>Number of Agencies</b>
Number Interviewed	10
Casework	10
Data Entry	5
Client Outreach	3
Staff Management	1
Program Management	1

Caseworkers were asked how many clients they had spoken to about the Keeping Current Program since April 2013, when the program was revised. Table IV-6 shows that, overall, caseworkers reported that they spoke with more clients in 2013 than in 2011 and 2012.

**Table IV-6  
Number of Clients That Caseworkers Spoke to About Keeping Current**

<b>Number of Clients Spoken To About Keeping Current</b>	<b>Number of Agencies</b>		
	<b>Phase I Evaluation</b>		<b>Phase II Evaluation</b>
	<b>2011</b>	<b>2012</b>	<b>2013</b>
< 25	5	4	2
25-50	2	1	2
51-100	2	1	3
>100	1	2	2
Don't Know	1	0	1
<b>TOTAL</b>	<b>11</b>	<b>8</b>	<b>10</b>

Caseworkers were asked how many clients they had signed up for the Keeping Current year-round program since April 2013. Table IV-7A shows that, overall, the number of clients that caseworkers signed up increased from 2011 to 2013, though most caseworkers signed up 25 or fewer clients in both 2011 and 2013.

**Table IV-7A**  
**Number of Clients That Caseworkers Signed Up**  
**For Keeping Current Program**

Number of Clients Signed Up	Number of Agencies	
	2011	2013
≤10	6	1
10-25	3	5
>25	1	3
Don't Know	1	1
<b>TOTAL</b>	<b>11</b>	<b>10</b>

Caseworkers were asked how many clients they had signed up for the Keeping Cooling Program since April 2013. Table IV-7B shows that many caseworkers had signed up no clients and that most caseworkers had signed up ten or fewer clients. One caseworker who reported that she had not enrolled any clients stated that she didn't see the benefit of the program.

**Table IV-7B**  
**Number of Clients That Caseworkers Signed Up**  
**For Keeping Cooling Program**

Number of Clients Signed Up	Number of Agencies
	2013
0	4
≤10	3
11-25	2
>25	1
<b>TOTAL</b>	<b>10</b>

Table IV-8 displays detailed data for each caseworker interviewed on agency tenure, program responsibilities, and Keeping Current activity. The table shows that some caseworkers reported that they spoke to many hundred customers.

**Table IV-8  
Caseworker Tenure, Responsibilities, and Keeping Current Activity**

Agency	Agency Tenure (Years)	Responsibilities	# Spoken to About KC	# Signed up for Year-round	# Signed up for Cooling
1	6 years	Casework	60-70	15	20
2	8.5 years	Casework	33	33	1
3	4.5 years	Casework, data entry	50-100	10-20	5
4	7 years	Casework, data entry, client outreach	Don't know	20	0
5	7 years	Casework	15	5-10	5
6	4 years	Casework, staff management	30-50	20-30	10-20
7	12 years	LIHEAP, KC, and other emergency services programs, client outreach	20-22	15	0
8	1 year	Casework, data entry	Over 500	100	400
9	20 years	Client outreach, casework, data entry	100	100	0
10	4.5 years	Casework, data entry	600	Don't know	0

**Ameren Administrative Funding, Training, and Support**

Keeping Current agency compensation was re-structured. In Phase I of the pilot, agencies received an upfront payment of \$500, quarterly payments based on dollars credited to the participants' accounts, and another \$500 payment at the beginning of the second year. This payment structure resulted in a large range of compensation per application processed. Therefore, as recommended in the evaluation, payments were re-structured to provide a set payment amount per application processed. Agencies now receive \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment.

Both rounds of agency interviews included questions for managers about the sufficiency of these payments. Table IV-9 shows that the number of managers who felt that the compensation was adequate increased from 2011 to 2013, though three stated that the compensation was too low in 2013. Additionally, three managers reported that their current level of compensation was not sufficient to hire a full-time staff person dedicated to Keeping Current.

**Table IV-9  
Adequacy of Keeping Current Intake Compensation**

Compensation Adequacy Rating	Number of Agencies	
	2011	2013
Too Low	5	3
Adequate	3	4
Don't Know	2	3
<b>TOTAL</b>	<b>10</b>	<b>10</b>

When asked about program support provided by Ameren, all caseworkers stated that the support is adequate. However, some managers reported that they need additional support.

- One manager reported that she would benefit if the contract indicated the dates of the program and emails advised about the addition of money to the agency's KC allocation.
- One manager stated that she needs a better understanding of how the program works and the agency compensation structure.
- One manager indicated that some of her staff are reluctant to offer the program and prefer to offer programs that pay clients' bills. This manager has arranged for her staff to receive supplementary training.
- One manager indicated that the United Way website works well for reviewing client application status, but that she does not have time to check it as often as she should. Ameren might consider revising the website so that it sends updates to users about clients' application status.

Caseworkers were asked whether they had received sufficient information and training on the changes that were made to the Keeping Current Program in April 2013. Table IV-10 shows that the majority of the caseworks reported that they received adequate information about the changes, but four said they did not.

**Table IV-10**  
**Adequacy of Information and Training on the Program Changes**

<b>Information and Training Adequate</b>	<b>Number of Agencies</b>
Yes	6
No	4
<b>TOTAL</b>	<b>10</b>

When asked what additional information they needed, there were a variety of responses. They stated that the following additional information was needed.

- Program changes and continuation of the program.
- Advice on how to pitch Keeping Cooling to customers.
- A manual, video, seminar, in-person training, or conference call training.<sup>1</sup>

All caseworkers who interact with Ameren reported that Ameren's support is adequate. However, one caseworker reported that the Ameren customer service representatives were not knowledgeable about the program and were often unable to help customers resolve issues. The caseworker reported that because Ameren customer service representatives were not knowledgeable about the program, clients called the agency to address their problems and the time required to manage and implement the program was longer than it needed to be.

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<sup>1</sup> One new caseworker stated that the only information she found online that explained the program was the Keeping Current evaluation report.

Caseworkers were asked whether they need additional support or training about the program and three caseworkers reported that they would benefit from additional training or a review of training.

While the caseworkers were generally impressed with the United Way website, and said that it worked very well for program management, some made recommendations for improving it.

- The United Way website should display information on which customers default and why.
- When “enroll” is clicked too quickly on the website, the second page of the enrollment is lost and cannot be printed. This page includes information on enrollment in LIHEAP and Weatherization.

Ameren noted that the agencies can use Ameren’s Energy Assistance Portal, and this may provide additional information to help them assess the payment status of program participants.

Table IV-11 provides information on the number of caseworkers who cited these program issues. The table shows that in 2013, far fewer caseworkers reported that Ameren representatives were not knowledgeable about Keeping Current, as compared to 2011.

**Table IV-11**  
**Caseworker Issues**

Caseworker Feedback	Number of Agencies	
	2011	2013
Number Interviewed	11	10
Ameren representatives are not knowledgeable about KC	8	1
Representative lack of knowledge contributes to time-intensiveness of program	3	1
United Way website is easy to use	11	9
Access to additional information through United Way website would be helpful	3	1
Additional training or a refresher of training would be desirable	-	3
Ameren does not send emails directly to the caseworker, although she requested to be added to the email list	-	1
United Way website should allow users to print second page of enrollment after clicking “enroll”	-	1

### **Client Targeting**

One of the goals of the program is to target vulnerable households for participation, including the elderly, disabled, and young children. Research has shown that these populations are most vulnerable to temperature extremes. Therefore, the agency research examined how clients were targeted for recruitment into the program.

Caseworkers were first asked the open-ended, unprompted question “How do you choose customers to recruit for Ameren’s payment program?” Table IV-12 displays the following information.

- Only one of the ten caseworkers responded that she targeted the elderly or families with young children.
- No caseworkers reported that they targeted people with disabilities.
- Four responded that they targeted clients with high arrearages.
- Seven responded that they target clients who they felt would be able to pay their monthly Keeping Current bill.
- One caseworker explained that she asks customers who do not have good payment histories to make bill payments before contacting her to apply for the program.

Following the unprompted question, caseworkers were asked the question in a prompted format. They were asked the following.

- Do you try to target elderly for this program?
- Do you try to target households with disabled members for this program?
- Do you try to target households with young children for this program?
- Do you try to target households with high arrearages for this program?

When probed for whether or not they targeted each group, most caseworkers responded that they do target elderly and disabled clients, as well as clients with high arrearages. Half of the caseworkers interviewed indicated that they target families with young children when prompted. One respondent indicated that she recruits elderly clients for Keeping Cool, not for Keeping Current.

Table IV-12 shows that at least half of the caseworkers responded that they target each of these groups, when prompted. The table shows that caseworkers were more likely to indicate targeting these groups, when prompted, in 2013 than in 2011.

**Table IV-12  
Caseworker Reports on Groups Targeted for Recruitment**

Group Targeted	Number of Caseworkers			
	Unprompted		Prompted	
	2011	2013	2011	2013
Number Interviewed	11	10	11	10
Elderly	1	1	4	7
Disabled	1	0	4	7
Young Children	1	1	4	5
High Arrearages	4	4	5	7
Ability to Pay Bill	--	7	--	--

Managers reported that they instructed caseworkers to screen clients for the program using the program income guidelines and the client's payment history, as well as by confirming that the client had income to sustain program participation. Caseworkers also reported that they focus on individuals who meet the income guidelines and on those who they think will be likely to maintain consistent on-time payments.

Caseworkers were next asked questions to understand how they explained the Keeping Current Program to potential participants. This was first approached with the unprompted question, “How do you describe the program to potential participants?” and then with the following prompted questions.

- How do you explain Budget Billing to potential participants?
- How do you explain the Monthly Bill Credit to potential participants?
- How do you explain the Arrearage Reduction to potential participants?
- What do you tell potential participants about what their responsibilities will be?
- What do you tell potential participants about on-time bill payment?
- What do you tell potential participants about LIHEAP and Weatherization?
- What information do you provide to customers about energy usage?

Table IV-13 displays the number of caseworkers who reported that they explained each program element when asked in both the unprompted and prompted manner. The following was reported in response to the unprompted question.

- Ten caseworkers stated that they explained the payment responsibility.
- Seven said they explained the monthly bill credit.
- Seven caseworkers said they explained the arrearage reduction.
- Six said they described budget billing.
- One described the LIHEAP requirement.
- Two described the WAP requirement.
- None spoke about energy conservation.

When the question was asked in the prompted format, a greater number of caseworkers stated that they described these program elements. All caseworkers described the monthly bill credit, arrearage reduction, and payment responsibility. However, when asked how they explain certain program elements, there were still caseworkers who indicated that they do not address them directly. Half of the caseworkers indicated to clients that they must apply for LIHEAP services. Several agencies indicated that though they do not speak with clients about energy conservation, they provide clients with energy-saving kits, pamphlets, or brochures about this issue.

There were several caseworkers who did not appear to understand some of the program elements. For example, one caseworker thought that customers receive either a monthly bill credit or arrearage reduction, and didn’t realize that they could receive both. This result points to the need for additional caseworker training.

The table shows that while caseworkers were more likely to explain and understand certain program elements, they were less likely to explain and understand other program elements in 2013 than in 2011.



**Table IV-13**  
**Caseworker Explanation of Keeping Current to Potential Participants**  
**Program Elements Explained**

Program Element Explained	Number of Caseworkers					
	Unprompted		Prompted		Appeared to Understand Program Element	
	2011	2013	2011	2013	2011	2013
Number Interviewed	11	10	11	10	11	10
Monthly Bill Credit	5	7	8	10	7	9
Arrearage Reduction	8	7	6	10	5	8
Budget Billing	1	6	6	8	7	7
Payment Responsibility	5	10	11	10	11	10
LIHEAP Requirement	1	1	7	5	10	6
WAP Requirement	2	2	6	4	9	4
Energy Conservation	0	0	5	4	8	6

The greatest challenge faced in recruitment efforts, according to managers, is finding clients who are a good fit for the program. All managers instruct their caseworkers to look for clients who seem to be able to stay in the program successfully by making their payments, and most indicated that client payment history is a good way to gauge this.

Caseworkers were asked to assess some of the revisions to the programs.

- Caseworkers were generally positive about the increase in income eligibility.
- When asked whether the increased eligibility made it easier to recruit clients, most reported that it did make recruitment easier.
- All caseworkers reported that the increase in program credits was a positive change.
- When asked whether the increased credits made it easier to recruit clients, most caseworkers reported that they did make recruitment easier.

Table IV-14 summarizes caseworker responses about the effect of these program changes on recruitment.

**Table IV-14**  
**Effect of Program Changes on Recruitment**

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

### **Client Response**

When asked about client response to the program, caseworkers reported the following.

- For those clients who have taken part in the program and managed to stay enrolled, participation in the program has been a very positive experience. One caseworker indicated that she has customers who used Crisis money for years and they have been successful on Keeping Current.
- Some clients are reluctant to enroll because they fear they will be unable to pay their bill on time every month, even with the monthly bill credit.
- Some clients have commented that their monthly bill amount is too high.
- Clients can be reluctant to sign up because they mistrust the program.
- Clients did not understand that they must re-apply for the program after moving.
- Clients have reported that Ameren service representatives are not knowledgeable.

Information on the number of agencies who provided these responses is displayed in Table IV-15.

**Table IV-15  
Client Response**

<b>Feedback</b>	<b>2011</b>	<b>2013</b>
Number Interviewed	11	10
Clients fear they will be unable to pay their bill regularly	8	3
Clients find it hard to commit to regular payment because they are already in crisis	3	0
Successful clients in the program are positive about their experience	5	7
Clients have commented that their monthly bill amount is too high	-	2
Some clients are reluctant to sign up because of mistrust of the program	-	1
Clients didn't understand that they would have to reapply when they move	-	1
Ameren service representatives are unknowledgeable	-	1
Caseworkers have received no feedback from participants	6	0

While caseworkers identified the 1/12 arrearage co-pay and the difficulty of recruiting elderly clients as barriers in 2011, caseworkers did not report these issues as barriers in 2013. Agencies reported that they use their own funds or help customers find other resources to make the co-payment and enroll in the program. While some agencies noted that elderly clients can be suspicious of the program, all caseworkers reported that they were able to recruit elderly clients for the program.

### **Challenges and Recommendations**

Managers and caseworkers identified two major challenges to program implementation:

1. Finding clients who are a good fit for the program.
2. The low benefit amount provided by the Keeping Cooling Program.

Managers and caseworkers offered several suggestions to address these issues. These responses are summarized below and quantified in Table IV-16.

- Finding clients who are a good fit for the program.
  - Increase the income threshold.

- Require or offer a class to explain the benefits of Keeping Current.
  - Offer home repairs or other bill assistance to Keeping Current participants who have high monthly bills under the program.
  - Improve the program explanation in the enrollment letter that Ameren mails to customers.
  - Increase the information available on the United Way website, so that agencies can see which customers default and why.
- Keeping Cooling does not offer a large enough benefit.
    - Offer larger benefits for Keeping Cooling.
    - Allow Keeping Cooling participants to enroll in Keeping Current after one year.

One caseworker reported that Ameren service representatives are not knowledgeable, which contributes to the time-intensiveness of the program, and recommended that Ameren increase administrative funding to mitigate this issue.

**Table IV-16**  
**Recommendations for Program Improvement**

<b>Recommendation</b>	<b>2011</b>	<b>2013</b>
Number Interviewed	11	10
Increase the income threshold	5	3
Weight the initial co-pay	2	0
Increase the amount of information available on the United Way website	3	1
Create a bill insert to advertise Keeping Current	3	0
Provide less severe consequences for clients who miss two payments	2	0
Increase administrative funding	2	1
Create a client-friendly brochure	2	0
Allow terminated clients to enroll with the initial program co-pay	1	0
Increase Keeping Cooling benefit	-	4
Require or offer a class about Keeping Current to explain its benefits	-	2
Offer home repairs/other bill assistance to customers with high monthly bills	-	1
Explain the program better in enrollment letter	-	1
Allow Keeping Cooling participants to enroll in Keeping Current after one year	-	1

### **C. Summary**

A total of 20 in-depth interviews were conducted with caseworkers and managers at ten Keeping Current intake agencies. Key findings from these interviews were as follows.

1. *Training*: Although most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, descriptions of program implementation indicate that caseworkers need more training on the following areas.
  - Program benefits.
  - Targeting specific groups.

- 
- Requirements that individuals apply for LIHEAP and Weatherization services.
  - Providing clients with energy conservation education.
2. *Benefits:* Managers and caseworkers reported that Keeping Cooling does not offer a large enough benefit and several caseworkers had not signed up clients for Keeping Cooling since April, when the program was revised. One caseworker indicated that the cooling season in Missouri starts before June.
  3. *Program Changes:* The revisions to Keeping Current and Keeping Cooling, including the increase in program credits and the change in program eligibility, made recruitment easier, according to caseworkers.
  4. *Agency Compensation:* Managers noted that the increased agency compensation was fairer than the previous level, but some managers reported that the compensation is still too low.
  5. *United Way Website:* Although caseworkers reported that the United Way website is easy to use, they would like access to additional information through the website, including information on which customers default and the reasons for these defaults.
  6. *Additional Assistance:* Caseworkers and managers reported that some Keeping Current participants need additional assistance to remain current on their bills.

## V. Customer Feedback

APPRISE conducted telephone interviews with participants in the Keeping Current and Keeping Cooling Programs. This section provides a summary of the research methodology and the findings from the participant interviews.

### A. Introduction

APPRISE conducted interviews with Ameren Missouri customers who were participating in the Keeping Current and the Keeping Cooling Programs to assess the impact of the programs and customer satisfaction with administering agencies and the program as a whole. We interviewed Ameren Missouri customers who were active participants in Keeping Current and Keeping Cooling in July 2014.

### B. Methodology

An advance letter was sent to 75 participants of each program to inform them of the research and request their participation. A phone number was also provided for customers to call in and complete the interview at their convenience. Telephone interviews were conducted by APPRISE staff in August 2014 over a two week period. Customers received a maximum of 12 calls and were called during the day, the evening, and on the weekend.

Table V-1 displays the final sample disposition and the response rate. There were 33 interviews completed for the Keeping Current Program and 32 completed for the Keeping Cooling Program. The final response rate was 73 percent.

**Table V-1  
Final Dispositions**

Final Calling Outcome				
Final Disposition	Keeping Current		Keeping Cooling	
	%	#	%	#
Complete	44%	33	43%	32
Non-Working	31%	23	17%	13
No Answer/Busy	13%	10	16%	12
Wrong Number/Fax	6%	5	4%	3
Hard Refusal	4%	3	4%	3
No Memory of Program	1%	1	11%	8
Hearing/Language Problem	0%	0	5%	4
<b>TOTAL</b>	<b>100%</b>	<b>75</b>	<b>100%</b>	<b>75</b>
<b>Response Rate</b>	<b>74%</b>		<b>73%</b>	

### C. Findings

Findings from the survey are summarized in this section. The findings are categorized in the following areas.

- Demographics
- Program Participation
- Understanding of the Program
- Program Impact
- Program Satisfaction

#### Demographics

Table V-2 displays whether program participants own or rent their homes. The majority of program participants, 73 percent of Keeping Current and 69 percent of Keeping Cooling participants, rent their homes.

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

Do you own or rent your home?		
	Keeping Current	Keeping Cooling
Respondents	33	32
Own or Rent	Percent of Respondents	
Own	27%	31%
Rent	73%	69%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Table V-3 displays the highest level of education reached by any member of the household. The table shows that most of the participants had a high school education or lower. About 15 percent of each group had a Bachelor's degree or higher.

**Table V-3  
Education Level**

What is the highest level of education reached by any member of your household?		
	Keeping Current	Keeping Cooling
Respondents	33	32
Education Level	Percent of Respondents	
Less than High School	12%	19%
High School	42%	41%
Vocational Training	0%	6%
Some College/Associates	27%	19%
Bachelor's Degree	9%	16%

<b>What is the highest level of education reached by any member of your household?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Master's Degree or Higher	6%	0%
Refused	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Respondents were asked whether they received several different types of income and benefits in the past twelve months. Table V-4 shows that 52 percent of Keeping Current participants received income from employment and 85 percent received food stamps or lived in Public Housing. Keeping Cooling participants are required to be elderly, disabled, have a chronic medical condition or have children five or younger in the home. Table V-4 shows that none of the interviewed Keeping Cooling participants had employment income, 78 percent had Social Security or retirement income, and 59 percent received food stamps or lived in public housing.

**Table V-4**  
**Household Source of Income and Benefits**

<b>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?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Income Source</b>	<b>Percent of Respondents</b>	
Employment	52%	0%
Social Security/Retirement	18%	78%
TANF/SSI/Public Assistance	24%	31%
Food Stamps/Public Housing	85%	59%

Program participants were asked if a member of their household had been unemployed and looking for work in the past 12 months. While 48 percent of the Keeping Current participants had an unemployed household member, nine percent of Keeping Cooling participants had an unemployed household member.

**Table V-5  
Percent with Member of Household Unemployed**

<b>In the past 12 months, were you or any member of your household unemployed and looking for work?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Unemployed</b>	<b>Percent of Respondents</b>	
Yes	48%	9%
No	52%	91%
TOTAL	100%	100%

### **Program Participation**

Program participants were asked to indicate how they found out about the program. Table V-6 shows that the most common information source was the local agency. Keeping Cooling participants also provided information on additional sources such as social workers from their building or senior care complex.

**Table V-6  
Information Source**

<b>How did you find out about the Keeping Current/Keeping Cooling Program?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Information Source</b>	<b>Percent of Respondents</b>	
Local Agency	73%	41%
Ameren Missouri	6%	6%
Friend or Relative	9%	3%
Other	3%	44%
Don't Know	0%	6%

Program participants were asked to describe what motivated them to enroll in the Keeping Current or Keeping Cooling Program. While 75 percent of Keeping Cooling respondents stated that the reason was to reduce their electric bills, 42 percent of Keeping Current respondents participated for that reason. Keeping Current participants also were likely to note that they wanted to receive arrearage forgiveness or reduce the amount that they owed to Ameren. Participants of both programs mentioned the need for assistance to pay bills due to a fixed income, and those responses are included in the "other" category in Table V-7.



**Table V-7  
Participation Reason**

<b>Why did you decide to enroll in the Keeping Current/Keeping Cooling Program?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Participation Reason</b>	<b>Percent of Respondents</b>	
Reduce Electric Bill	42%	75%
Arrearage Forgiveness	30%	0%
Avoid Shut Off Of Electric Service	15%	3%
Monthly Payments/Budget Billing	3%	0%
Told to Enroll	3%	13%
Other	24%	22%

Respondents were asked how difficult it was to enroll in the program. Table V-8 shows that nearly all participants, over 95 percent, felt the process was not at all difficult or not too difficult.

**Table V-8  
Difficulty of Enrollment**

<b>How difficult was it to enroll in the Keeping Cooling/Keeping Current Program? Would you say it was very difficult, somewhat difficult, not too difficult or not at all difficult?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Difficulty of Enrollment</b>	<b>Percent of Respondents</b>	
Very Difficult	0%	0%
Somewhat Difficult	3%	0%
Not Too Difficult	12%	16%
Not At All Difficult	82%	84%
Don't Know	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

When Keeping Current participants were asked about the level of difficulty in making a payment towards their outstanding balance at the time of enrollment, 18 percent reported that it was very or somewhat difficult and 30 percent reported it was not too difficult or not at all difficult. Forty-two percent stated that they had not been required to make an up-front payment.

**Table V-9  
Difficulty of Upfront Payment**

<b>How difficult was it to make a payment toward your outstanding account balance at the time of enrollment? Would you say it was very difficult, somewhat difficult, not too difficult or not at all difficult?</b>	
	<b>Keeping Current</b>
Respondents	33
<b>Difficulty of Upfront Payment</b>	<b>Percent of Respondents</b>
Very Difficult	12%
Somewhat Difficult	6%
Not Too Difficult	12%
Not At All Difficult	18%
Not Required to Make Upfront Payment	42%
Don't Know	3%
<b>TOTAL</b>	<b>100%</b>

### **Understanding of Program**

Program participants were asked what they needed to do to stay in the Keeping Current and Keeping Cooling Programs. For the Keeping Current Program, 85 percent stated that they needed to pay their Ameren Missouri bill. Keeping Cooling participants were less clear about the requirements. While 34 percent stated that they needed to pay their bill, 34 percent said that they did not know, and the remaining 31 percent listed various other reasons, usually related to verification of income and reapplying each year.

**Table V-10  
Requirements of Program**

<b>What do you need to stay in the Keeping Current/Keeping Cooling Program?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Requirements of Program</b>	<b>Percent of Respondents</b>	
Pay Monthly Bill	85%	34%
Don't Miss Two Payments	3%	0%
Other	12%	31%
Don't Know	9%	34%

Respondents were asked to describe the benefits of the Keeping Current and Keeping Cooling Programs. While 33 percent of Keeping Current participants noted the bill credit or lower bill, others mentioned budget billing or arrearage forgiveness. Keeping Cooling participants were most likely to mention bill credits or a lower bill as the benefits of the program.

**Table V-11  
Benefits of Program (Unprompted)**

<b>What do think are the benefits of the Keeping Current/Cooling Program?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Benefits of Program</b>	<b>Percent of Respondents</b>	
Bill Credit/Lower Bill	33%	81%
Monthly Payments/Budget Billing	18%	0%
Arrearage Forgiveness	15%	0%
Other	45%	19%
Don't Know	3%	9%

Keeping Current participants were asked whether they felt that bill credits, arrearage forgiveness, and even monthly payments were benefits of the program. Table IV-12 shows that nearly all participants agreed that all three aspects of the program were benefits. The table also shows that 27 percent stated that bill credits were the most important benefit and 24 percent stated that even monthly payments were the most important benefits. Other important benefits mentioned included bill assistance, preventing electric shut off and financial assistance.

**Table V-12  
Benefits of Keeping Current Program (Prompted)**

<b>Do you think _____ are a benefit of the program?</b>		
	<b>Bill credits</b>	
	<b>Arrearage forgiveness</b>	
	<b>Same payment amount each month</b>	
<b>What do you feel is the <i>single most important</i> benefit of the program?</b>		
	<b>Agree it is a Benefit</b>	<b>Most Important Benefit</b>
	<b>Keeping Current</b>	
Respondents	33	33
	<b>Percent of Respondents</b>	
Bill Credits	100%	27%
Arrearage Forgiveness	97%	12%
Even Monthly Payments	94%	24%
Other	--	33%
Don't Know	--	3%
<b>TOTAL</b>	<b>--</b>	<b>100%</b>

Table V-13 shows that 91 percent of Keeping Cooling participants agreed that bill credits were a benefit of the program.

**Table V-13  
Benefits of Keeping Cooling Program**

<b>Do you think bill credits are a benefit of the Keeping Cooling Program?</b>	
	<b>Keeping Cooling</b>
Respondents	32
<b>Bill Credits Are Benefit</b>	<b>Percent of Respondents</b>
Yes	91%
No	0%
Don't Know	9%
<b>TOTAL</b>	<b>100%</b>

Customers were asked to report the monthly credit that they received from the program. Keeping Current credits under the revised program are \$60 or \$90 per month for electric heating customers and \$25 or \$30 per month for non-electric heating customers. Table V-14 shows that 45 percent of the Keeping Current participants reported one of these amounts, 42 percent reported that they did not know what their monthly credit was, and 12 percent reported another amount that is not a current credit amount under the program. Keeping Cooling participants receive \$25 each summer month. The table shows that 63 percent of Keeping Cooling participants knew that this was the credit amount.

**Table V-14  
Monthly Bill Credits Received**

<b>What is the monthly bill credit that you receive from the Keeping Current/Keeping Cooling Program?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Monthly Bill Credit Amount</b>	<b>Percent of Respondents</b>	
\$25	9%	63%
\$30	3%	0%
\$60	30%	0%
\$90	3%	0%
Other Amount Not Listed	12%	9%
Don't Know	42%	28%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Table V-15 displays the monthly arrearage credits that Keeping Current participants reported that they receive. Most respondents, 64 percent, were unsure of the amount of forgiveness they received each month.

**Table V-15  
Monthly Arrearage Credit of Keeping Current Program**

<b>What is the monthly arrearage credit that you receive from the Keeping Current Program?</b>	
	<b>Keeping Current</b>
Respondents	33
<b>Monthly Arrearage Credit</b>	<b>Percent of Respondents</b>
\$0	6%
\$30- \$35	9%
\$60- \$70	12%
\$166	3%
\$200	3%
Arrearages Are Not a Benefit	3%
Don't Know	64%
<b>TOTAL</b>	<b>100%</b>

Program participants were asked if they were provided with a referral to other services when they applied to the Keeping Current or Keeping Cooling Program. While 43 percent of Keeping Current participants reported at least one referral, 19 percent of Keeping Cooling participants reported that they received at least one referral. The most common referrals that were reported by the participants were weatherization, LIHEAP, food assistance, and housing assistance.

**Table V-16  
Referrals Provided When Applied for Program**

<b>Did the agency provide or refer you to other services when you applied for the Keeping Current/Keeping Cooling Program? What services did the agency provide or refer you to?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Agency Referrals</b>	<b>Percent of Respondents</b>	
Weatherization Assistance/WAP/LIWAP	15%	0%
LIHEAP/Other Energy Assistance	12%	9%
Food Assistance	9%	0%
Housing Assistance/Rental or Mortgage Assistance	9%	0%
Medical Assistance	3%	0%
Other	12%	19%
Did Not Receive Referral	45%	56%
Don't Know if Referral Was Received	12%	25%

**Program Impact**

Program participants were asked how difficult it was to make their monthly Ameren Missouri payments before participating and while participating in the Keeping Current or Keeping Cooling Programs. While 76 percent of Keeping Current participants stated that it was very difficult and 15 percent reported it was somewhat difficult before participating, only 18 percent said it was very or somewhat difficult while participating. While 38 percent of Keeping Cooling participants reported it was very difficult and 38 percent reported that it was somewhat difficult before participating, only 29 percent said it was very or somewhat difficult while participating.

**Table V-17**  
**Difficulty in Making Monthly Ameren Missouri Payments**  
**Before and While Participating in Program**

<b>How difficult was it to make your monthly Ameren Missouri payments before/while participating in the Keeping Current/ Keeping Cooling Program? Would you say it was very difficult, somewhat difficult, not too difficult or not at all difficult?</b>				
	<b>Keeping Current</b>		<b>Keeping Cooling</b>	
Respondents	33		32	
	<b>Percent of Respondents</b>			
<b>Difficulty Making Ameren Payments</b>	<b>Before Program</b>	<b>While Participating</b>	<b>Before Program</b>	<b>While Participating</b>
Very Difficult	76%	9%	38%	13%
Somewhat Difficult	15%	9%	38%	16%
Not Too Difficult	6%	36%	16%	25%
Not At All Difficult	0%	42%	9%	47%
Don't Know	3%	3%	0%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table V-18 shows that respondents were also much less likely to state it was difficult to pay their other bills while participating in the program. For example, while 68 percent of Keeping Current participants stated that they it was very difficult to meet their other bill payment obligations prior to program participation, nine percent said it was very difficult while participating in the Keeping Current Program.

**Table V-18**  
**Difficulty in Making Other Monthly Payments**  
**Before and While Participating in Program**

<b>How difficult was it to meet your other monthly bill payment obligations before/while participating in the Keeping Current/Keeping Cooling Program? Would you say it was very difficult, somewhat difficult, not too difficult or not at all difficult?</b>				
	<b>Keeping Current</b>		<b>Keeping Cooling</b>	
Respondents	33		32	
	<b>Percent of Respondents</b>			
<b>Difficulty Making Other Payments</b>	<b>Before Program</b>	<b>While Participating</b>	<b>Before Program</b>	<b>While Participating</b>
Very Difficult	68%	9%	44%	9%
Somewhat Difficult	18%	27%	34%	34%
Not Too Difficult	9%	30%	16%	47%
Not At All Difficult	0%	30%	6%	9%
Don't Know	6%	3%	0%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table V-19 shows that customers stated they were less likely to forego use of air conditioning because of concern about their electric bills while participating in the program. The table shows that 56 percent of Keeping Cooling participants stated that they went without their air conditioner prior to the program and 25 percent said they did so while participating.

**Table V-19**  
**Unable to Use Air Conditioner Due to Electric Bill**

<b><i>In the year before enrolling/while participating in the Keeping Current/Keeping Cooling Program, was there ever a time when you wanted to use your main source of air conditioning, but did not because you would be unable to afford the electric bill?</i></b>				
	<b>Keeping Current</b>		<b>Keeping Cooling</b>	
Respondents	33		32	
	<b>Percent of Respondents</b>			
<b>Unable to Use Air Conditioning</b>	<b>Before Program</b>	<b>While Participating</b>	<b>Before Program</b>	<b>While Participating</b>
Yes	70%	21%	56%	25%
No	30%	79%	41%	75%
Don't Know	0%	0%	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Participants were asked to discuss how their electric use and bill had changed while participating in the program. Table V-20 shows most participants reported that they did not

change their usage or they did not know if they changed their usage. Thirty-one percent of Keeping Cooling participants, per the intent of the program to increase cooling usage when needed, reported that their electric usage was higher while participating. While 61 percent of Keeping Current participants stated that their bill was lower, 28 percent of Keeping Cooling participants reported that their bill was lower and 47 percent reported that there was no change in their bill.

**Table V-20**  
**Changes in Electric Usage and Bill While Participating**

<i>While participating in the Keeping Current/Keeping Cooling Program, would you say that your electric usage/bill was higher, lower or has not changed in comparison to what it was before participating in the program? By electric usage, we mean the amount of electricity that you use, not the dollar amount of your bill.</i>				
	Electric Usage		Electric Bill	
	Keeping Current	Keeping Cooling	Keeping Current	Keeping Cooling
Respondents	33	32	33	32
<b>Changes in Electric Usage/Bill</b>	<b>Percent of Respondents</b>			
Higher	15%	31%	15%	9%
Lower	27%	6%	61%	28%
No Change	36%	47%	15%	47%
Don't Know	21%	16%	9%	16%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Keeping Current participants were asked how they have changed how they heat their homes as a result of the program. While most participants, 76 percent, reported that they did not make any changes, the remaining participants made various changes such as lowering the thermostat, changing from electric to gas heating, using space heaters or using the heat less often.

**Table V-21**  
**Changes in Heating of Home**

<b>Have you changed how you heat your home as a result of the Keeping Current Program? How have you changed the way you heat your home?</b>	
	<b>Keeping Current</b>
Respondents	33
<b>Changes in Heating</b>	<b>Percent of Respondents</b>
Other	21%
Did Not Change Heating of Home	76%
Don't Know	3%
<b>TOTAL</b>	<b>100%</b>



Table V-22 displays how participants in both the Keeping Current and Keeping Cooling Programs have changed how they cool their homes as a result of the program. Most participants reported that they did not change how they cooled their home. However, nine percent of Keeping Current participants reported that they used air conditioning more often and six percent of Keeping Cooling participants reported that they used their air conditioner more often and 13 percent reported that they kept their home cooler.

**Table V-22**  
**Changes in Cooling of Home**

<b>Have you changed how you cool your home as a result of the Keeping Current/Keeping Cooling Program?</b>		
<b>How have you changed the way you cool your home?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Changes in Cooling</b>	<b>Percent of Respondents</b>	
Use Air Conditioning More Often	9%	6%
Keep Home Cooler	0%	13%
Other Change	18%	13%
Did Not Change Cooling of Home	70%	75%
Don't Know	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Table V-23 shows the percentage of Ameren Missouri Keeping Cooling and Keeping Current Program participants that reported they received LIHEAP and participated in WAP. While 39 percent of Keeping Current and 47 percent of Keeping Cooling participants reported that they received LIHEAP assistance in the past 12 months, 24 percent of Keeping Current and 19 percent of Keeping Cooling participants reported that they participated in WAP.

**Table V-23**  
**Received Assistance from LIHEAP or WAP**

<b>In the past 12 months, did you or any member of your household receive home energy assistance from LIHEAP? Have you participated in the Weatherization Assistance Program as a result of participating in the Keeping Current/Keeping Cooling Program?</b>				
	<b>LIHEAP</b>		<b>WAP</b>	
	<b>Keeping Current</b>	<b>Keeping Cooling</b>	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32	33	32
<b>Received Assistance</b>	<b>Percent of Respondents</b>			
Yes	39%	47%	24%	19%
No	55%	47%	76%	75%
Don't Know	6%	6%	0%	6%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Program participants who did not receive LIHEAP were asked why they didn't apply for LIHEAP assistance in the past 12 months. Keeping Current and Keeping Cooling participants were most likely to report that it was because they did not know about the program. Other reasons included not needing the assistance or the lack of available funds when they did apply.

**Table V-24**  
**Reasons for Not Applying for LIHEAP**

<b>In the past 12 months, did you or any member of your household receive home energy assistance from LIHEAP? Why <i>didn't</i> you apply for LIHEAP?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Reasons for Not Applying</b>	<b>Percent of Respondents</b>	
Did Not Know About the Program	24%	28%
Did Not Know How to Apply	3%	3%
Did Not Have Documentation	0%	3%
Other Reason Given	27%	6%
Did Receive Assistance from LIHEAP	39%	47%
Don't Know	6%	16%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

When asked how important the Keeping Current or Keeping Cooling Program has been in helping the participant to meet his or her needs, 88 percent of Keeping Current and 75 percent of Keeping Cooling participants reported that the program had been very important.

**Table V-25**  
**Importance of Program in Meeting your Needs**

<b>How important has the Keeping Current/Keeping Cooling Program been in helping you meet your needs? Would you say it has been very important, somewhat important, of little importance, or not at all important?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Importance of Program</b>	<b>Percent of Respondents</b>	
Very Important/Has Made a Very Big Difference	88%	75%
Somewhat Important/Has Made a Difference	6%	19%
Of Little Importance/Has Made a Small Difference	6%	6%
Not At All Important/Not Big Enough Benefit to Help	0%	0%
Don't Know	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Respondents were asked whether they need additional assistance to pay their electric bills. Table III-25 shows that 42 percent of Keeping Current and 56 percent of Keeping Cooling reported that they needed additional assistance to pay their electric bill.

**Table V-26**  
**Needs Additional Assistance to Pay Bill**

<b>Do you feel you need additional assistance to pay your electric bill?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Needs Additional Assistance</b>	<b>Percent of Respondents</b>	
Yes	42%	56%
No	55%	34%
Refused	0%	0%
Don't Know	3%	9%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

### **Program Satisfaction**

Table V-27 shows that most participants were very or somewhat satisfied with the agency that helped them to apply for the program. While 85 percent of Keeping Current participants stated they were very satisfied and nine percent that they were somewhat satisfied, 84 percent of Keeping Cooling participants responded that they were very satisfied and three percent that they were somewhat satisfied.

**Table V-27**  
**Agency Satisfaction**

<b>How satisfied were you with the agency that you worked with to apply for the Keeping Current/Keeping Cooling Program? Would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Agency Satisfaction</b>	<b>Percent of Respondents</b>	
Very Satisfied	85%	84%
Somewhat Satisfied	9%	3%
Somewhat Dissatisfied	3%	0%
Very Dissatisfied	3%	3%
Don't Know	0%	9%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

Keeping Current and Keeping Cooling participants were also most likely to be very or somewhat satisfied with the program. While 94 percent of Keeping Current participants were very or somewhat satisfied, all Keeping Cooling participants were very or somewhat satisfied.

**Table V-27**  
**Overall Satisfaction with Program**

<b>Overall, how satisfied are you with the Keeping Current/Keeping Cooling Program? Would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?</b>		
	<b>Keeping Current</b>	<b>Keeping Cooling</b>
Respondents	33	32
<b>Program Satisfaction</b>	<b>Percent of Respondents</b>	
Very Satisfied	82%	84%
Somewhat Satisfied	12%	16%
Somewhat Dissatisfied	0%	0%
Very Dissatisfied	3%	0%
Don't Know	3%	0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

#### **D. Summary**

The research found that the program had important affordability impacts for participants and that the participants were very satisfied with the administering agency and the program.

- **Demographics** – While 52 percent of Keeping Current respondents had employment income and 85 percent received food stamps or lived in public housing, none of the Keeping Cooling participants received employment income, 78 percent received Social Security or retirement income, and 59 percent received food stamps or lived in public housing. Forty-eight percent of the Keeping Current participants had a household member who had been unemployed in the past twelve months and nine percent of Keeping Cooling participants had an unemployed household member.
- **Program Participation** – The most common source of information about the Keeping Current or Keeping Cooling Program was the local agency. Keeping Cooling participants were also likely to hear about the program through a social worker from their building or senior care complex. Nearly all participants reported that it was not difficult to enroll in the program.
- **Understanding of Program** – Keeping Current participants were likely to report that their responsibility in the program was to pay their monthly Ameren bill. They were most likely to report that the benefits of the program were the bill credit, budget bill, and arrearage forgiveness. Keeping Cooling participants were most likely to report that the bill credits were the benefit of participating in the program. Most of the Keeping Current participants did not know the monthly credit received or the amount of arrearage forgiveness received each month.

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While 43 percent of Keeping Current participants reported that they received at least one referral for other services when they applied for the program, 19 percent of Keeping Cooling participants reported that they received at least one referral.

- Program Impact – Participants reported that the programs reduced the difficulty of paying their Ameren bill, their other bills, and has allowed them to use more air conditioning when needed. While 76 percent of Keeping Current participants stated that it was very difficult to pay their Ameren bill and 15 percent reported it was somewhat difficult before participating, only 18 percent said it was very or somewhat difficult while participating. While 38 percent of Keeping Cooling participants reported it was very difficult to pay their Ameren bill and 38 percent reported that it was somewhat difficult before participating, only 29 percent said it was very or somewhat difficult while participating. While 68 percent of Keeping Current participants stated that it was very difficult to meet their other bill payment obligations prior to program participation, nine percent said it was very difficult while participating in the Keeping Current Program.

Per the intent of the Keeping Cooling Program to allow customers to use air conditioning when needed and improve health and safety, six percent of Keeping Cooling participants reported that they used their air conditioner more often and 13 percent reported that they kept their home cooler while they participated in the program.

Eighty-eight percent of Keeping Current and 75 percent of Keeping Cooling participants reported that the program had been very important in helping them to meet their needs.

- Program Satisfaction – Most participants expressed high levels of satisfaction with the administering agency and the program. The interviews found that 94 percent of Keeping Current and 87 percent of Keeping Cooling participants were very or somewhat satisfied with the agency and that 94 percent of Keeping Current and all Keeping Cooling participants were very or somewhat satisfied with the program.

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## VI. Keeping Current Impacts

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

### A. *Goals*

The goals for the analysis were to characterize the program benefits and investigate the impacts of the program. The following areas were studied.

- Bill credits and arrearage reduction credits received
- Bill payment impacts
- Energy assistance received
- Collections impacts

### B. *Methodology*

This section describes the evaluation data and the selection of participants for the Keeping Current impact analysis.

#### **Evaluation Data**

APPRISE downloaded Keeping Current Program data from the United Way online database. Ameren provided APPRISE with billing and payment data, and collections data for Keeping Current participants and low-income customers who did not participate in the program. Customers were identified as low-income because they received a LIHEAP grant. They were identified as elderly or disabled low-income if they received the grant in October, prior to the time that LIHEAP is open to non-elderly or disabled applicants.

#### **Selected Participants: Analysis Group**

Customers who enrolled in Keeping Current between June 2013 and September 2013 were included as potential members of the study group. This group was chosen for the analysis, as they enrolled after the new program was implemented and one full year of post-program data is required for an analysis of program impacts.

#### **Nonparticipant Comparison Groups**

The comparison group was constructed for the impact analysis 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.

When measuring the impact of an intervention, it is necessary to recognize other exogenous factors that can impact changes in outcomes. Changes in a client's payment behavior and bill coverage rate, between the year preceding enrollment and the year following enrollment, may be affected by many factors other than program services received. Some of these factors

include changes in household composition or health of family members, changes in utility prices, changes in weather, and changes in the economy.

The ideal way to control for other factors that may influence payment behavior would be to randomly assign low-income customers to a treatment or control group. The treatment group would be given the opportunity to participate in the program first. The control group would not be given an opportunity to participate in the program until one full year later. This would allow evaluators to determine the impact of the program by subtracting the change in behavior for the control group from the change in behavior for the treatment group. Such random assignment is rarely done in practice because of a desire to include all eligible customers in the benefits of the program or to target a program to those who are most in need.

In the evaluation of Keeping Current, we used low-income households who did not participate in the program as the comparison group. A quasi intervention date of the middle of the quarter was chosen for each group to compare to the participating customers.

For the Keeping Current impact analysis, we examined pre and post-treatment statistics. The difference between the pre and post-treatment statistics for the treatment group is considered the gross change. This is the actual change in behaviors and outcomes for those participants who were served by the program. Some of these changes may be due to the program, and some of these changes are due to other exogenous factors, but this is the customer's actual experience. The net change is the difference between the change for the treatment group and the change for the comparison group, and represents the actual impact of the program, controlling for other exogenous changes.

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.

### ***C. Data Attrition***

Table VI-1A describes the treatment and comparison groups that are included in the analyses in this section. Customers were excluded from the analyses if they did not have adequate pre or post data available. They were required to have between 300 and 390 days of billing or payment data available in both pre and post-enrollment periods to be included in the analysis. Customers defined as "Final Analysis Group" have a full year of transactions data and were not excluded as outliers. The table shows that 32 percent of program participants and 50 percent of the non-participant comparison group were included in the impact analysis.

**Table VI-1A  
Attrition Analysis**

	<b>Keeping Current Enrollees</b>	<b>Non-Participant Comparison Group<sup>†</sup></b>
All Eligible	476	6,742
Sufficient Pre Billing and Payment Data	206	4,180
Sufficient Post Billing and Payment Data	159	3,484
No Outliers <sup>‡</sup>	154	3,388

	Keeping Current Enrollees	Non-Participant Comparison Group <sup>†</sup>
<b>Analysis Group</b>	<b>154</b>	<b>3,388</b>
<b>Percent Included</b>	<b>32%</b>	<b>50%</b>

<sup>†</sup> Quasi-enrollment date was defined as 2013Q3 (08/15/2013) for the non-participant comparison group

<sup>‡</sup> For electric heating, total charges < \$500 in pre or post period and |changes in total charges| > \$1,000 are defined as outliers; for alternative heating, |changes in total charges| > \$1,000 are defined as outliers.

Table VI-1B disaggregates the Keeping Current enrollees and the nonparticipant comparison group into program type. Nonparticipants were categorized into corresponding Keeping Current Programs based on their heating type and vulnerability status. The characteristics used for program designation are as follows.

- Keeping Current Electric Heat – LIHEAP recipients who were not in the elderly or disabled LIHEAP restricted receipt period (October) and were Electric Heat customers were used as the comparison group.
- Keeping Current Alternative Heat – LIHEAP recipients who were not in the elderly or disabled LIHEAP restricted receipt period (October) and were non-Electric Heat customers were used as the comparison group.
- Keeping Current Cooling – LIHEAP recipients who were in the elderly or disabled LIHEAP restricted receipt period (October) were used as the comparison group.

The table shows that while 35 percent of both the Electric Heat and the Alternative Heat participants had enough data to be included in the analysis, only 27 percent of the Cooling participants had enough data to be included. However, the Cooling nonparticipants were most likely to have enough data to be included in the analysis.

**Table VI-1B**  
**Attrition Analysis**  
**By Keeping Current Program**

	Keeping Current Enrollees			Non-participant Comparison Group <sup>†</sup>		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
All Eligible	254	84	138	1,972	1,985	2,785
Sufficient Pre Billing and Payment Data	117	44	45	1,067	1,085	2,028
Sufficient Post Billing and Payment Data	90	32	37	885	909	1,690
No Outliers <sup>‡</sup>	88	29	37	822	876	1,690
<b>Analysis Group</b>	<b>88</b>	<b>29</b>	<b>37</b>	<b>822</b>	<b>876</b>	<b>1,690</b>
<b>Percent Included</b>	<b>35%</b>	<b>35%</b>	<b>27%</b>	<b>42%</b>	<b>44%</b>	<b>61%</b>

<sup>†</sup> Quasi-enrollment date was defined as 2013Q3 (08/15/2013) for the non-participant comparison group

<sup>‡</sup> For electric heating, total charges < \$500 in pre or post period and |changes in total charges| > \$1,000 are defined as outliers; for alternative heating, |changes in total charges| > \$1,000 are defined as outliers.



### D. Participant Characteristics

This section analyzes the characteristics of the program participants. We compare all eligible participants to the Analysis Group of those with enough data to assess whether there is a possibility of bias due to the elimination of more than half of the eligible sample. In general, the “All with Billing Data” groups were highly similar to the Analysis Groups, providing some level of confidence that the impacts estimated are attributable to the full population of program participants.

Table VI-2 provides statistics on Keeping Current enrollees. The table shows that the Alternative Heat participants were less likely to be included in the analysis group than the Electric Heat and Cooling participants.

**Table VI-2  
Program Participation**

	Keeping Current Participants	
	All with Billing Data	Analysis Group
<b>Observations</b>	476	154
Electric Heat	53%	57%
Alternative Heat	18%	19%
Cooling	29%	24%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Table VI-3 displays the program status of Keeping Current enrollees. The table shows that 68 percent of the analysis group had an Approval Confirmed status and 32 percent had a Payment Defaulted status.

**Table VI-3  
Program Status**

	Keeping Current Participants	
	All with Billing Data	Analysis Group
<b>Observations</b>	476	154
Approval Confirmed	50%	68%
Payment Defaulted	33%	32%
System Cancelled	18%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>

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

**Table VI-4A**  
**Poverty Level**

	Keeping Current Participants	
	All With Billing Data	Analysis Group
<b>Observations</b>	476	154
≤25%	20%	18%
26% - 50%	13%	9%
51% - 75%	25%	27%
76% - 100%	26%	29%
101% - 135%	15%	18%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Table VI-4B displays poverty level by Keeping Current Program component. The table shows that the analysis group had a higher share of the Electric Heat and Alternative Heat participants with income above 100 percent of the poverty level than the full eligible sample.

**Table VI-4B**  
**Poverty Level by Keeping Current Program**

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	254	84	138	88	29	37
≤25%	28%	26%	3%	22%	24%	3%
26% - 50%	15%	18%	5%	10%	14%	3%
51% - 75%	24%	19%	33%	24%	17%	41%
76% - 100%	21%	24%	38%	27%	24%	38%
101% - 135%	13%	13%	22%	17%	21%	16%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-5A displays the vulnerability status of the Keeping Current participants. The table illustrates that the analysis group had approximately the same percentage of vulnerable groups as the full sample.

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

	Keeping Current Participants	
	All With Billing Data	Analysis Group
<b>Observations</b>	476	154
% Elderly	31%	34%

	Keeping Current Participants	
	All With Billing Data	Analysis Group
% Disabled	45%	42%
% Child ≤5	21%	17%
<b>% Any Vulnerable</b>	<b>78%</b>	<b>74%</b>

Table VI-5B displays the vulnerability status by Keeping Current component. The table shows that the Electric Heat and Cooling analysis group participants were more likely to have an elderly member than the full sample. The Electric Heat and Alternative Heat participants were less likely to have a young child than the full eligible sample.

**Table VI-5B**  
**Vulnerable Status by Keeping Current Program**

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	254	84	138	88	29	37
% Elderly	15%	15%	71%	22%	17%	78%
% Disabled	39%	44%	57%	40%	45%	46%
% Child ≤5	30%	26%	1%	23%	21%	0%
<b>% Any Vulnerable</b>	<b>70%</b>	<b>67%</b>	<b>100%</b>	<b>68%</b>	<b>59%</b>	<b>100%</b>

Table VI-6 displays arrearages at enrollment by Keeping Current component. The table shows that the analysis group was less likely to have arrearages over \$1,000.

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

	Keeping Current Participants			
	All With Billing Data		Analysis Group	
	Electric Heat	Alternative Heat	Electric Heat	Alternative Heat
<b>Observations</b>	254	84	88	29
\$0	3%	0%	6%	0%
≤\$250	7%	18%	10%	21%
\$251-\$500	18%	23%	27%	24%
\$501-\$750	22%	14%	19%	28%
\$751-\$1,000	18%	21%	18%	21%
>\$1,000	32%	24%	19%	7%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-7A displays the employment status for Keeping Current participants. The table shows that the full sample was very similar to the analysis group. While 64 percent were unemployed, 23 percent were employed, and 12 percent were retired.

**Table VI-7A**  
**Employment Status**

	Keeping Current Participants	
	All With Billing Data	Analysis Group
<b>Observations</b>	476	154
Employed <sup>1</sup>	20%	23%
Retired	17%	12%
Unemployed <sup>2</sup>	63%	64%
Status Missing	<1%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>

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

<sup>2</sup>Unemployed status includes students.

Table VI-7B displays employment status by Keeping Current Program. The table shows that the Electric Heat analysis group had a lower share of unemployed participants than the full sample and the Cooling analysis group had a higher share of unemployed participants than the full sample. The Cooling analysis group had a lower percentage of retired participants than the full sample.

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

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	254	84	138	88	29	37
Employed	28%	25%	2%	30%	24%	5%
Retired	6%	5%	43%	10%	7%	22%
Unemployed	65%	70%	54%	59%	69%	73%
Status Missing	<1%	0%	1%	1%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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

This section of the report analyzes the benefits received by the program participants. Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit. Table VI-8 displays the percent of year-round participants who received the credit each month. There were 338 year-round participants. However, the

number of participants with bills in any particular month of the program year ranged from 168 to 335. The analysis group had 117 year-round participants. While 74 percent of the analysis group received the credit in the first month after enrollment, the percent declined each month, until only 29 percent received the credit in the twelfth month after enrollment. This is approximately the same as what was seen in the previous evaluation.

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

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>All Year-Round Participants</b>													
Has Bill	338	335	327	321	303	293	280	277	266	247	228	208	168
KC Credit-#		208	192	177	169	150	143	129	115	105	97	72	47
KC Credit-%		62%	59%	55%	56%	51%	51%	47%	43%	43%	43%	35%	28%
<b>Year-Round Analysis Group</b>													
Has Bill	117	117	117	117	117	117	117	117	117	117	117	110	91
KC Credit-#		86	84	79	77	72	72	64	61	57	54	42	26
KC Credit-%		74%	72%	68%	66%	62%	62%	55%	52%	49%	46%	38%	29%

Table VI-9 displays the total bill credits received by the Keeping Current participants. The table shows that the Electric Heat participants received a mean of \$456 in credits, the Alternative Heat participants received a mean of \$174, and the Cooling participants received a mean of \$76 in the year following program enrollment. While 53 percent of the Electric Heat participants received the total bill credits of more than \$500, 45 percent of the Alternative Heat participants received bill credits between \$201 and \$300, and all of the Cooling participants received bill credits below \$100.

**Table VI-9**  
**Keeping Current Participants**  
**Total Bill Credits**

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
<b>Observations</b>	254	84	138	88	29	37
\$0	33%	36%	11%	20%	17%	0%
≤\$100	6%	21%	89%	6%	24%	100%
\$101-\$200	7%	12%	0%	6%	7%	0%
\$201-\$300	7%	26%	0%	3%	45%	0%
\$301-\$400	6%	5%	0%	6%	7%	0%
\$401-\$500	6%	0%	0%	6%	0%	0%

	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
>\$500	35%	0%	0%	53%	0%	0%
<b>Mean Credits</b>	\$349	\$118	\$68	\$456	\$174	\$76

Keeping Current participants with arrearages are required to pay 1/12 of the total arrearages at enrollment and have 1/11 of the remaining arrearages reduced each month if they pay their monthly bills on time.

Table VI-10 shows that while 69 percent of the year-round analysis group received forgiveness in the first month after enrollment, the percent declined each month to one percent in the twelfth month. It is possible that some of these participants were able to pay off the remaining arrearages, so they no longer had arrearages remaining to be forgiven. The customers were somewhat more successful in receiving arrearage forgiveness as compared to the previous evaluation where 57 percent received forgiveness in the first month after enrollment and 50 percent received forgiveness in the second month following enrollment.

**Table VI-10**  
**Keeping Current Year Round Participants**  
**Monthly Arrearage Reduction**

	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
<b>All Year-Round Participants</b>													
Has Bill	338	335	327	321	303	293	280	277	266	247	228	208	168
Forgive-#		200	183	169	159	144	137	122	107	98	33	6	2
Forgive-%		60%	56%	53%	52%	49%	49%	44%	40%	40%	14%	3%	1%
<b>Year-Round Analysis Group</b>													
Has Bill	117	117	117	117	117	117	117	117	117	117	117	110	91
Forgive-#		81	79	75	72	67	67	59	55	51	20	4	1
Forgive-%		69%	68%	64%	62%	57%	57%	50%	47%	44%	17%	4%	1%

Table VI-11 displays the amount of arrearage reduction received. The table shows that of those with arrearages at enrollment, year-round participants received an average of \$356 in arrearage forgiveness in the year following enrollment. Twenty-four percent of the analysis group participants with arrearages received a reduction of more than \$600. Customers received greater average arrearage forgiveness than what was seen in the previous evaluation. Here, the average forgiveness averaged \$356 for customers in the analysis group with arrearages at enrollment, compared to \$221 in the previous evaluation. Twenty-four percent received more than \$600 in arrearage forgiveness, compared to 12 percent in the previous evaluation.

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

	Keeping Current Year Round Participants			
	All With Billing Data		Analysis Group	
	All	With Arrearages at Enrollment	All	With Arrearages at Enrollment
<b>Observations</b>	338	331	117	112
\$0	36%	35%	24%	21%
≤\$100	8%	8%	9%	9%
\$101-\$200	12%	12%	13%	13%
\$201-\$300	9%	10%	12%	13%
\$301-\$400	7%	7%	8%	8%
\$401-\$500	5%	5%	7%	7%
\$501-\$600	4%	4%	5%	5%
>\$600	18%	19%	23%	24%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Mean Reduction</b>	\$337	\$344	\$341	\$356

### ***F. Affordability***

This section of the report evaluates the impact of the Keeping Current Program on the affordability of electric and gas bills for the program participants.

Table VI-12A displays the impacts on bills and credits for Electric Heat participants. The table shows that the nonparticipants started out with a lower average bill than the participants, but had a greater increase in their bill in the post-enrollment period. The Electric Heat participants had a reduction in their bill of \$114 as compared to the nonparticipants, and received an average program credit of \$456. Their energy burden declined from an average of 28 percent to 22 percent. While this is a significant decline, it still represents an unaffordable energy bill. Energy burden is not available for the nonparticipants because income data were not available for these customers.

With the increase in credits, customers received much higher average benefits, an average of \$456 for Electric Heating participants in this evaluation compared to \$153 in the previous evaluation.

**Table VI-12A**  
**Keeping Current Electric Heating Participants and Comparison Group**  
**Affordability**

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	88			822			
Total Charges	\$1,692	\$1,756	\$64*	\$1,558	\$1,736	\$178#	-\$114#
KC Credits	\$0	\$456	\$456#	\$0	\$0	\$0	\$456#
Energy Burden <sup>†</sup>	28%	22%	-5%*	-	-	-	-

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

<sup>†</sup> Information on income was obtained from the program data, so we could not furnish income data for the nonparticipants in calculating energy burden.

Table VI-12B displays the change in bills and credits for Alternative Heat participants and the comparison group. The table shows that the bills declined Alternative Heat participants and they received an average of \$174 from the program. The mean energy burden declined from 27 percent to 25 percent.

**Table VI-12B**  
**Keeping Current Alternative Heating Participants and Comparison Group**  
**Affordability**

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	29			876			
Total Charges	\$1,547	\$1,572	\$25	\$2,001	\$2,171	\$170#	-\$145**
KC Credits	\$0	\$174	\$174#	\$0	\$0	\$0	\$174#
Energy Burden <sup>†</sup>	27%	25%	-2%*	-	-	-	-

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

<sup>†</sup> Information on income was obtained from the program data, so we could not furnish income data for the nonparticipants in calculating energy burden.

Table VI-12C displays the change in bills and credits for Cooling participants and the comparison group. The table shows that the Cooling participants experienced a net increase in bill by \$125. However, this is consistent with the goal of the program to allow participants to use air conditioning when needed. The bill increase was mitigated by the program credit that averaged \$76. The mean energy burden increased by two percentage points for these participants.



**Table VI-12C**  
**Keeping Current Cooling Participants and Comparison Group**  
**Affordability**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	37			1,690			
Total Charges	\$909	\$1,194	\$285 <sup>#</sup>	\$1,521	\$1,681	\$160 <sup>#</sup>	\$125 <sup>**</sup>
KC Credits	\$0	\$76	\$76 <sup>#</sup>	\$0	\$0	\$0	\$76 <sup>#</sup>
Energy Burden <sup>†</sup>	10%	12%	2% <sup>#</sup>	-	-	-	-

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

<sup>†</sup> Information on income was obtained from the program data, so we could not furnish income data for the nonparticipants in calculating energy burden.

Table VI-12D provides a disaggregated analysis of the gas and electric service charges for the cooling participants (late payment charges that were included in the table above are not included here). The table shows that the increase in participants bills resulted from increases in mostly in the summer months, as compared to the nonparticipants whose bills increased by more in the winter. This provide evidence that the cooling participants used their Keeping Current benefits to help make cooling affordable during the summer months.

**Table VI-12D**  
**Keeping Current Cooling Participant and Comparison Groups**  
**Change in Service Charges**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	37			1,690			
Summer Bills	\$120	\$300	\$180 <sup>#</sup>	\$367	\$429	\$62 <sup>#</sup>	\$118 <sup>#</sup>
Winter Bills	\$525	\$615	\$90 <sup>#</sup>	\$762	\$903	\$140 <sup>#</sup>	-\$51
Spring/Fall Bills	\$256	\$266	\$11	\$376	\$330	-\$46 <sup>#</sup>	\$57 <sup>**</sup>
Total Bills	\$901	\$1,182	\$280 <sup>#</sup>	\$1,506	\$1,662	\$157 <sup>#</sup>	\$124 <sup>**</sup>

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

Table VI-12E displays the distribution of energy burden for Keeping Current and Keeping Cooling participants. The table shows that Keeping Current participants were more likely to have an energy burden at or below five percent while receiving the program credits.

**Table VI-12E**  
**Energy Burden Distribution**  
**Keeping Current and Keeping Cooling Participants**

	Electric Heat		Alternative Heat		Cooling	
	Pre	Post	Pre	Post	Pre	Post
<b>Observations</b>	87 <sup>†</sup>		29		37	
≤5%	3%	25%	10%	24%	27%	16%
6%-10%	39%	29%	31%	17%	38%	32%
11%-20%	28%	24%	24%	31%	27%	43%
21%-30%	11%	3%	10%	3%	5%	3%
>30%	18%	18%	24%	24%	3%	5%
Total	100%	100%	100%	100%	100%	100%

### ***G. Bill Payment***

This section analyzes the impact of the program participation on bill payment and bill coverage rates. Table VI-13 displays total bill coverage rates for the participants and comparison groups in the year prior to enrollment and the year following enrollment. Total bill coverage rates are defined as the total amount paid by the customer and received in assistance divided by the total amount billed. The table shows that participants had greater improvements in their payment behavior in general than the comparison group.

The percentage of Electric Heat participants who paid their full bill increased from 18 percent in the year prior to program enrollment to 40 percent in the year following enrollment, an increase of 22 percentage points. Electric Heat nonparticipants had a smaller improvement in bill payment. The Alternative Heat participants also had a large improvement in their coverage rates. While 21 percent paid the full bill in the year prior to enrollment, 45 percent paid the full bill in the year following enrollment. This was a 24 percentage point increase, compared to a 9 percentage point increase for the Alternative Heat comparison group. The table does not show an improvement in the percent of the Cooling participants who paid their full bill.

**Table VI-13**  
**Keeping Current Participant and Comparison Groups**  
**Bill Coverage Rates**

	Keeping Current Participants						Nonparticipant Comparison Group					
	Electric Heating		Alternative Heating		Cooling		Electric Heating		Alternative Heating		Cooling	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations	88		29		37		822		876		1,690	
≥100%	18%	40%	21%	45%	41%	35%	26%	35%	25%	34%	15%	32%
90% - 99%	11%	28%	17%	24%	14%	27%	26%	24%	31%	29%	20%	20%
80% - 89%	26%	18%	14%	10%	19%	11%	24%	20%	26%	23%	28%	23%
<80%	44%	14%	48%	21%	27%	27%	24%	21%	18%	14%	37%	26%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-14A displays data on the number of missed payments for the Electric Heat participants and the comparison group. The table shows that Electric Heat participants were less likely to miss payments following program enrollment. While only five percent had no missed payments in the year prior to enrollment, 19 percent had no missed payments in the year following enrollment. The percentage with one to three missed payments increased, while the percentage with more than three missed payments declined. In contrast, the percentage of nonparticipants without missed payments declined by 2 percentage points, and the percentage with one to three missed payments declined by 2 percentage points as well. Overall, participants had a net reduction in the number of missed payments and the impact was greater than what was seen in the previous evaluation.

**Table VI-14A**  
**Keeping Current Electric Heat Participant and Comparison Group**  
**Missed Payments**

	KC Electric Heat Participants			Non-participant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	5%	19%	15% <sup>#</sup>	7%	5%	-2% <sup>**</sup>	17% <sup>#</sup>
1-3 Missed Payments	13%	37%	24% <sup>#</sup>	39%	37%	-2%	26% <sup>#</sup>
4-6 Missed Payments	44%	32%	-13% <sup>*</sup>	38%	36%	-2%	-11%
7-12 Missed Payments	39%	13%	-26% <sup>#</sup>	16%	22%	6% <sup>#</sup>	-32% <sup>#</sup>
<b>Total</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>		

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

Table VI-14B displays missed payments for the Alternative Heat participants and the comparison group. Program participants show improvements in bill payment. The percentage without missing payments increased from zero to 31 percent, compared to a three percentage decline for the nonparticipants. Similar to the Electric Heat participants, Alternative Heat

participants had a net reduction in the number of missed payments, and the impact was also greater than what was seen in the previous evaluation.

**Table VI-14B**  
**Keeping Current Alternative Heat Participant and Comparison Group**  
**Missed Payment**

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	0%	31%	31% <sup>#</sup>	9%	6%	-3% <sup>**</sup>	34% <sup>#</sup>
1-3 Missed Payments	38%	31%	-7%	51%	48%	-3%	-4%
4-6 Missed Payments	24%	21%	-3%	30%	33%	3% <sup>*</sup>	-6%
7-12 Missed Payments	38%	17%	-21% <sup>**</sup>	10%	13%	3% <sup>**</sup>	-23% <sup>#</sup>
<b>Total</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>		

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

Table VI-14C does not show improved payment behavior for the Cooling participants. The percentage of participants with no missed payments decreased from 30 percent in the year prior to enrollment to 24 percent following enrollment. The percentage of participants with one to three missed payments decreased, while the percentage with more than three missed payments increased. Overall, the Cooling participants had a greater increase in the number of missed payments than the comparison group.

**Table VI-14C**  
**Keeping Current Cooling Participant and Comparison Group**  
**Missed Payments**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
No Payments Missed	30%	24%	-5%	4%	5%	1%	-6%
1-3 Missed Payments	41%	38%	-3%	44%	49%	5% <sup>#</sup>	-8%
4-6 Missed Payments	24%	27%	3%	33%	28%	-5% <sup>#</sup>	8%
7-12 Missed Payments	5%	11%	5%	19%	18%	-1%	6%
<b>Total</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>		

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

Table VI-15A provides additional statistics on bills and payments for the Electric Heat participants and the comparison group. Key findings are as follows.

- *Late Charges:* Participants had a reduction in late payment charges in the year following enrollment. While the charges averaged \$40 in the pre-enrollment period, the charges averaged \$16 in the post-enrollment period. The net change in late charges was a decline of \$30.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of their payments from 6.2 in the year prior to enrollment to 8.5 in the year following enrollment. The net change was an increase of 2.6 payments.
- *Total Credits:* Total credits for participants increased from \$1,380 prior to enrollment to \$1,699 in the year following enrollment. Total credits increased due to greater cash payments, increased assistance, and Keeping Current credits. These increases led to a net increase of \$82 in total credits.
- *Total Coverage Rates:* Participants increased their total coverage rates by 13 percentage points in the post-enrollment period, from 83 to 96 percent. The net change was an increase of nine percentage points.
- *Balance:* Average balances for the participants declined significantly from \$589 to \$237. The net change was a decrease in balances of \$371.

**Table VI-15A**  
**Keeping Current Electric Heat Participant and Comparison Groups**  
**Bills and Payments**

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	88			822			
Electric Service Charges	\$1,653	\$1,741	\$88**	\$1,538	\$1,711	\$173#	-\$84**
Gas Service Charges	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Late Charges	\$40	\$16	-\$24#	\$19	\$25	\$6#	-\$30#
Total Charges	\$1,692	\$1,756	\$64*	\$1,558	\$1,736	\$178#	-\$114#
# of Cash Payments	6.2	8.5	2.3#	7.9	7.6	-0.3#	2.6#
Cash Payment	\$991	\$1,049	\$58	\$1,175	\$1,292	\$117#	-\$59
LIHEAP Assistance	\$262	\$135	-\$127#	\$183	\$299	\$115#	-\$243#
Other Assistance	\$127	\$58	-\$69#	\$62	\$66	\$3	-\$72#
Keeping Current Credits	\$0	\$456	\$456#	\$0	\$0	\$0	\$456#
Total Credits	\$1,380	\$1,699	\$318#	\$1,421	\$1,657	\$236#	\$82
Cash Coverage Rate	60%	55%	-5%	74%	72%	-2%*	-4%
Total Coverage Rate	83%	96%	13%#	90%	94%	4%#	9%#
Ending Balance	\$589	\$237	-\$352#	\$183	\$203	\$20*	-\$371#

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

Table VI-15B furnishes bills, payments, and affordability statistics for the Alternative Heat participants and the comparison group. Key findings are as follows.

- *Late Charges:* Participants reduced their late payment charges in the post-enrollment period. While the charges averaged \$26 before enrollment, they averaged \$12 following program enrollment. The net reduction was \$20.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of payments from 6.4 in the year prior to enrollment to 8.4 in the year following enrollment. The net change was an increase of 2.4 payments.
- *Total Credits:* Total credits for participants increased by \$216, from \$1,304 prior to enrollment to \$1,520 in the year following enrollment. The net change in total credits was a decline of \$29.
- *Total Coverage Rates:* Participants increased their total coverage rates by 11 percentage points, from 85 to 96 percent. The net change was an increase of seven percentage points.
- *Balance:* Average balances for the participants declined significantly from \$411 to \$199. The net change was a decrease of \$250.

**Table VI-15B**  
**Keeping Current Alternative Heat Participant and Comparison Groups**  
**Bills and Payments**

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	29			876			
Electric Service Charges	\$1,365	\$1,374	\$9	\$1,170	\$1,263	\$93 <sup>#</sup>	-\$84
Gas Service Charges	\$156	\$186	\$30	\$810	\$882	\$72 <sup>#</sup>	-\$42
Late Charges	\$26	\$12	-\$15 <sup>#</sup>	\$21	\$26	\$5 <sup>#</sup>	-\$20 <sup>#</sup>
Total Charges	\$1,547	\$1,572	\$25	\$2,001	\$2,171	\$170 <sup>#</sup>	-\$145 <sup>**</sup>
# of Cash Payments	6.4	8.4	2.0 <sup>#</sup>	8.8	8.5	-0.3 <sup>#</sup>	2.4 <sup>#</sup>
Cash Payment	\$1,027	\$1,152	\$125	\$1,603	\$1,710	\$107 <sup>#</sup>	\$18
LIHEAP Assistance	\$173	\$101	-\$72	\$198	\$329	\$131 <sup>#</sup>	-\$203 <sup>#</sup>
Other Assistance	\$103	\$92	-\$11	\$33	\$41	\$8	-\$19
Keeping Current Credits	\$0	\$174	\$174 <sup>#</sup>	\$0	\$0	\$0	\$174 <sup>#</sup>
Total Credits	\$1,304	\$1,520	\$216 <sup>*</sup>	\$1,834	\$2,080	\$245 <sup>#</sup>	-\$29
Cash Coverage Rate	63%	68%	5%	79%	77%	-2% <sup>**</sup>	6%
Total Coverage Rate	85%	96%	11% <sup>*</sup>	91%	95%	4% <sup>#</sup>	7% <sup>*</sup>
Ending Balance	\$411	\$199	-\$212 <sup>#</sup>	\$177	\$214	\$37 <sup>#</sup>	-\$250 <sup>#</sup>

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

Table VI-15C displays bills, payments, and affordability statistics for the Cooling participants and the comparison group. Key findings are as follows.

- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of their payments from 8.0 in the year prior to enrollment to 9.7 in the year following enrollment. The net change was an increase of 1.5 payments.
- *Total Credits:* Total credits for participants increased by \$254, from \$825 prior to enrollment to \$1,079 in the year following enrollment. The net change in total credits was a decline of \$32 due to a larger increase for the nonparticipants.
- *Total Coverage Rates:* Participants increased their total coverage rates by two percentage points, from 90 to 92 percent. The net change was a decline of 5 percentage points, although it was not statistically significant.
- *Balance:* Average balances for the participants increased from \$78 to \$99. The net change was an increase in balance of \$11, but gross and net changes were not statistically significant.

**Table VI-15C**  
**Keeping Current Cooling Participant and Comparison Groups**  
**Bills and Payments**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	37			1,690			
Electric Service Charges	\$901	\$1,182	\$280 <sup>#</sup>	\$1,283	\$1,415	\$132 <sup>#</sup>	\$148 <sup>#</sup>
Gas Service Charges	\$0	\$0	\$0	\$223	\$247	\$24 <sup>#</sup>	-\$24
Late Charges	\$8	\$12	\$4 <sup>*</sup>	\$16	\$19	\$3 <sup>#</sup>	\$1
Total Charges	\$909	\$1,194	\$285 <sup>#</sup>	\$1,521	\$1,681	\$160 <sup>#</sup>	\$125 <sup>**</sup>
# of Cash Payments	8.0	9.7	1.7 <sup>#</sup>	7.8	8.0	0.2 <sup>#</sup>	1.5 <sup>#</sup>
Cash Payment	\$719	\$876	\$157 <sup>#</sup>	\$1,053	\$1,262	\$209 <sup>#</sup>	-\$52
LIHEAP Assistance	\$74	\$110	\$36	\$211	\$281	\$70 <sup>#</sup>	-\$34
Other Assistance	\$32	\$17	-\$15	\$51	\$59	\$8 <sup>*</sup>	-\$23
Keeping Current Credits	\$0	\$76	\$76 <sup>#</sup>	\$0	\$0	\$0	\$76 <sup>#</sup>
Total Credits	\$825	\$1,079	\$254 <sup>#</sup>	\$1,315	\$1,602	\$286 <sup>#</sup>	-\$32
Cash Coverage Rate	79%	73%	-6%	62%	72%	5% <sup>#</sup>	-11% <sup>#</sup>
Total Coverage Rate	90%	92%	2%	84%	91%	8% <sup>#</sup>	-5%
Ending Balance	\$78	\$99	\$21	\$155	\$165	\$10	\$11

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

## H. Assistance Payments

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

Table VI-16A furnishes energy assistance statistics for the Electric Heat participants and the comparison group. The table shows that there was a significant decrease in the percentage of participants who received a LIHEAP grant or other energy assistance. The amount of the LIHEAP grants and other assistance decreased in the post-enrollment period. Across all participants, the net change in mean LIHEAP assistance received was a reduction of \$243. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment. This decline was not seen in the previous evaluation.

**Table VI-16A**  
**Keeping Current Electric Heat Participant and Comparison Groups**  
**Energy Assistance**

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	88			822			
Percent Received LIHEAP	64%	34%	-30%#	64%	90%	26%#	-56%#
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$385	\$198	-\$187#	\$196	\$320	\$123#	-\$310#
Mean LIHEAP Grant (All Cases)	\$262	\$135	-\$127#	\$183	\$299	\$115#	-\$243#
Percent Received Other Assistance	44%	17%	-27%#	23%	22%	-1%	-27%#
Mean Other Assistance (Recipients in Pre or Post Period)	\$266	\$122	-\$144#	\$184	\$194	\$9	-\$154#
Mean Other Assistance (All Cases)	\$127	\$58	-\$69#	\$62	\$66	\$3	-\$72#

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

Table VI-16B provides energy assistance statistics for Alternative Heat participants and the comparison group customers. The table shows that participants were less likely to receive LIHEAP following enrollment, with a net decline of 48 percentage points. The net change in the mean LIHEAP grant was a decline of \$203.



**Table VI-16B**  
**Keeping Current Alternative Heat Participant and Comparison Groups**  
**Energy Assistance**

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	29			876			
Percent Received LIHEAP	45%	24%	-21%**	62%	89%	27%#	-48%#
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$359	\$209	-\$150	\$211	\$351	\$139#	-\$290#
Mean LIHEAP Grant (All Cases)	\$173	\$101	-\$72	\$198	\$329	\$131#	-\$203#
Percent Received Other Assistance	45%	34%	-10%	12%	13%	1%	-12%
Mean Other Assistance (Recipients in Pre or Post Period)	\$166	\$149	-\$17	\$164	\$203	\$39	-\$56
Mean Other Assistance (All Cases)	\$103	\$92	-\$11	\$33	\$41	\$8	-\$19

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

Table VI-16C displays energy assistance received by the Cooling participant and non-participant comparison group customers. There was no statistically significant change in assistance for this group.

**Table VI-16C**  
**Keeping Current Cooling Participant and Comparison Groups**  
**Energy Assistance**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	37			1,690			
Percent Received LIHEAP	35%	46%	11%	74%	81%	7%#	4%
Mean LIHEAP Grant (LIHEAP Recipients in Pre or Post Period)	\$152	\$226	\$74	\$236	\$313	\$78#	-\$4
Mean LIHEAP Grant (All Cases)	\$74	\$110	\$36	\$211	\$281	\$70#	-\$34
Percent Received Other Assistance	14%	11%	-3%	21%	18%	-3%#	<1%
Mean Other Assistance (Recipients in Pre or Post Period)	\$167	\$87	-\$79	\$175	\$203	\$28*	-\$107
Mean Other Assistance (All Cases)	\$32	\$17	-\$15	\$51	\$59	\$8*	-\$23

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

## I. Collections

This section analyzes the impact of Keeping Current and Keeping Cooling Program participation on collections actions. Table VI-17 displays the collections status as of September 2014 for the participants and the comparison group by program component. The table shows that 83 percent of Electric Heat and Alternative Heat participants and nonparticipants were not in collections at the time of data download in September 2014, about the same as the comparison groups. While 97 percent of the Cooling participants were not in collections, 87 percent of the cooling comparison group was not in collections.

**Table VI-17**  
**Keeping Current Participant and Comparison Groups**  
**September 2014 Collections Status**

	Keeping Current Participants			Nonparticipant Comparison Group		
	Electric Heating	Alternative Heating	Cooling	Electric Heating	Alternative Heating	Cooling
<b>Observations</b>	88	29	37	822	876	1,690
Not in Collections	83%	83%	97%	80%	77%	87%
Charged Off	0%	0%	0%	2%	2%	2%
Active Collections	16%	17%	3%	16%	19%	10%
Other	1%	0%	0%	2%	2%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table VI-18A displays collections actions experienced by the Electric Heat participant and comparison groups. The table shows a significant improvement for the participants. The number of disconnect notices decreased by 2.8 for the participants and the net reduction was 2.5 notices. The percent of participants with service terminations declined by 14 percentage points and the net decline was 17 percentage points. The net reduction in payment arrangements was 56 percentage points. These impacts were greater than what was seen in the previous evaluation.

**Table VI-18A**  
**Keeping Current Electric Heat Participant and Comparison Groups**  
**Collections Actions**

	KC Electric Heat Participants			Nonparticipant Electric Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	88			822			
Number of Notices	4.2	1.5	-2.8 <sup>#</sup>	2.7	2.5	-0.3 <sup>#</sup>	-2.5 <sup>#</sup>
Service Termination (%)	26%	13%	-14% <sup>**</sup>	12%	15%	3% <sup>**</sup>	-17% <sup>#</sup>
Payment Arrangement (%)	69%	28%	-41% <sup>#</sup>	42%	58%	15% <sup>#</sup>	-56% <sup>#</sup>

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

Table VI-18B displays collections actions for the Alternative Heat participant and comparison groups. The table shows that these participants also had a net reduction in their collections actions, although some of the impacts were somewhat lower than for the Electric Heat participants. The number of disconnect notices decline by 1.3. Service terminations and payment arrangement had net reductions of seven and 54 percentage points.

**Table VI-18B**  
**Keeping Current Alternative Heat Participant and Comparison Groups**  
**Collections Actions**

	KC Alternative Heat Participants			Nonparticipant Alternative Heat Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	29			876			
Number of Notices	2.9	1.3	-1.6 <sup>#</sup>	2.6	2.3	-0.3 <sup>#</sup>	-1.3 <sup>#</sup>
Service Termination (%)	10%	7%	-3%	9%	13%	4% <sup>#</sup>	-7%
Payment Arrangement (%)	66%	28%	-38% <sup>#</sup>	43%	58%	16% <sup>#</sup>	-54% <sup>#</sup>

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

Table VI-18C displays the impacts for the Cooling participant and comparison groups. The table shows that the Cooling participants did not experience a decrease in collections actions.

**Table VI-18C**  
**Keeping Current Cooling Participant and Comparison Groups**  
**Collections Actions**

	KC Cooling Participants			Nonparticipant Cooling Comparison Group			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	37			1,690			
Number of Notices	0.5	0.9	0.4**	1.8	1.5	-0.3#	0.7**
Service Termination (%)	0%	0%	0%	6%	9%	3%#	-3%
Payment Arrangement (%)	14%	30%	16%**	36%	38%	2%**	14%*

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

## **J. Summary**

This section provides a summary of the findings from the impact analysis.

- *Program Benefits*
  - **Bill Credits:** Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit to receive their monthly credit. The percent of participants who received program credits declined over the year following program enrollment. While 74 percent of the participants in the analysis group received the Keeping Current credit in the first month after enrollment, the percent declined each month, until only 29 percent received a credit in the twelfth month following enrollment.
  - **Benefit Amount:** Total bill credits averaged \$456 for the Electric Heat participants, \$174 for the Alternative Heat participants, and \$76 for the Cooling participants. With the increase in credits, customer received much higher benefits than what was seen in the previous evaluation, with a \$153 average credit for Electric Heat and \$60 average for Alternative Heat in the previous evaluation.
  - **Arrearage Reduction:** While 69 percent of the participants in the analysis group received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only one percent received the reduction in the twelfth month. Participants who had the arrearages at enrollment received a mean of \$356 in arrearage reduction in the year following enrollment. These participants were more likely to receive forgiveness and received greater average forgiveness than in the previous evaluation, where forgiveness averaged \$221.

- *Affordability*
  - Payment Obligation: Both Electric Heat and Alternative Heat participants had reduced their bills as compared to the nonparticipants through the combination of Keeping Current credits and a smaller increase in the bill. Electric Heat participants had their net bills decline by \$570, or 34 percent of their pre-enrollment bill, and Alternative Heat participants had their payment obligation decline by \$319, or 21 percent of their pre-enrollment bill.
  - Energy Burden: Electric heat participants had their energy burdens decline from 28 percent in the year prior to enrollment to 22 percent in the year following enrollment. While this is a significant decline, it still represents an unaffordable energy bill. Alternative Heat participants had their mean energy burden decline from 27 percent to 25 percent.
- *Bill Payment Impacts*
  - Number of Customer Payments: The program resulted in an increase in payment regularity. Participants averaged six payments in the pre-enrollment period and had a net increase of about two payments following enrollment.
  - Bill Coverage Rates and Missed Payments: Both Electric Heat and Alternative Heat participants were more likely to pay their full bills and less likely to miss payments following program enrollment. Electric Heat participants had a net increase in total coverage rate of nine percentage points and Alternative Heat participants had a net increase of seven percentage points.
  - Balance: Electric Heat participants' balances declined by an average of \$371 and Alternative Heat participants had a net decline of \$250.
- *Energy Assistance*
  - LIHEAP Grant: Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 64 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 34 percent received it in the post period, a 56 percentage point net reduction because of the increase seen in the nonparticipant group. Alternative Heat participants had a similar reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment. This decline was not seen in the previous evaluation.
  - Other Assistance: Similar to LIHEAP receipt, Electric Heat and Alternative Heat participants were less likely to receive other types of energy assistance in the post-period. Electric Heat and Alternative Heat participants each had a net decline of 27 percentage points and 12 percentage points in the likelihood of receiving other assistance. The mean amount of other energy assistance decreased for all program types.

- *Collections Impacts*
  - Both the Electric Heat and Alternative Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by 17 percent points for Electric Heat participants, they declined by seven percentage points for Alternative Heat participants.
  
- *Cooling Participants* - Cooling participants did not see the same improvements in bill payment regularity, coverage rates, and reductions in collections actions as the other participants. However, the goal of this program is not to improve payment patterns, but to allow participants to use their cooling equipment when needed. The analysis showed that Cooling participants had increased electric charges in the year following enrollment as compared to the comparison group. In combination with the participant interviews, this suggests that the program has been successful in enabling participants to use cooling when needed.

## VII. Findings and Recommendations

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

### A. *Design*

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

1. *Program Credits – The increase in Keeping Current benefits had a large impact on the program and resulted in improved outcomes.*

The previous evaluation report found that while credits were as high as \$660 annually for households with electric heat who had income at or below 25 percent of the poverty level, annual benefits were only \$120 annually for households with income between 75 and 100 percent of the poverty level with electric heat and \$60 for those with non-electric heat. This amounts to a six percent reduction off the average electric heating bill and a four percent reduction off the average non-electric heating bill. Agency staff reported that customers were reluctant to enroll in Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Because the experience of this pilot showed that customers needed additional assistance to remain current on their bills, we recommended that Ameren reassess the credit amounts with the goal of providing an affordable energy burden and assistance that motivates customers to forego LIHEAP Crisis assistance and participate in Keeping Current.

Ameren did increase the benefit levels with the revised Keeping Current Program so that the annual benefit is now \$720 to \$1,080 for Electric Heating participants and \$300 to \$360 for Alternative Heating participants. The average benefits (among the analysis group) were \$456 for Electric Heating and \$174 for Alternative Heating, representing 26 percent and 11 percent of the customer's bill. This is a large increase in the benefit and the impacts on payment regularity and collections were larger than in the previous evaluation.

2. *Local Agency Compensation – The revised agency payment structure is fairer and agencies have increased satisfaction with the payments.*

The previous evaluation found that agencies felt the administrative funding provided was not adequate. The analysis of the local agency compensation showed that compensation per enrollment ranged from \$6.40 to \$341. The compensation per enrollment varied because payments were based on credits and arrearage reduction, but more importantly because of a \$500 flat fee made at the beginning of the program and at the beginning of the second year.

This analysis showed that the structure of the agency compensation penalized agencies that had high enrollment levels. Therefore, the evaluation recommended that agency compensation was more directly tied to the number of enrollments and that agency compensation is increased on average.

Ameren restructured the agency compensation with the revised program so that agencies are now paid \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment. The agency managers reported that the increased agency compensation was fairer than the previous level.

3. *Income Eligibility – The increased income eligibility guidelines have improved the ability of the agency to recruit participants.*

The previous evaluation found that customers were reluctant to sign up for Keeping Current because they were not confident that they could meet their bill payment obligations on a regular basis. Many of the customers who did enroll defaulted from the program. The evaluation recommended that higher income level customers who are still below the LIHEAP eligibility level may be more likely to benefit from the program and that Ameren should consider extending year-round eligibility to all clients who are at or below 135 percent of the poverty level. Ameren increased eligibility for Keeping Current to 125 percent of the poverty level in the revised program. Agency caseworkers reported that this change made program recruitment easier.

4. *United Way Database – The database continues to work well for the program, but agency caseworkers, as in the previous evaluation, request additional capabilities of the database.*

The previous evaluation found that the United Way website was easy to use, but that caseworkers requested access to additional client information through the website, including the client's budget billing amount, prior to enrollment. The evaluation recommended that Ameren should try to provide caseworkers with access to information on what clients owe Ameren and what they will be expected to pay through budget billing on the United Way website. This would ensure that clients committed to the program with full knowledge about their responsibilities, and would better equip caseworkers to help clients meet their commitment. Additionally, this could reduce some of the time required for the enrollment process. This change has not been implemented.

In this evaluation, agency caseworkers again reported that the United Way website is easy to use, but they would like access to additional information through the website, including information on which customers default and the reasons for these defaults. Ameren noted that agencies have access to the Ameren Energy Assistance Portal, and this database may provide the information that the agencies feel would be beneficial.

## ***B. Implementation***

This section provides findings and recommendations with respect to program implementation.



1. *Agency Training – Provide additional training to agency caseworkers and managers on the details of the Keeping Current Program.*

The previous evaluation found that most managers and caseworkers reported that they were comfortable with the amount of training provided by Ameren, and there appeared to be an improvement in program understanding between the 2011 and 2012 interviews. However, the later interviews still indicated that caseworkers needed more training. This evaluation found that agency caseworkers and managers still needed additional training in the same areas described below.

- Program benefits – There was confusion about how the arrearage reduction and monthly bill credit work.
- Targeting specific groups – Caseworkers did not report that they focused on the elderly and disabled clients.
- Requirements that individuals apply for LIHEAP and Weatherization services – This did not appear to be a focus of agency staff.
- Providing clients with energy conservation education – This topic was not covered during intake.

2. *Agency Activity – Provide additional follow-up with local agencies to determine what additional support is needed to enroll customers.*

The previous evaluation found that almost one third of the enrollments were completed by one agency, the Human Development Corporation of Metro St. Louis, and that almost all of the other agencies enrolled fewer than 100 customers and had fewer than 50 active participants as of August 2012. The current evaluation found that nearly one half of all Keeping Current Program participants were enrolled by the People’s Community Action Agency and that only five of the 16 agencies enrolled more than 100 customers in the three Keeping Current Programs.

3. *LIHEAP and WAP Enrollment – Provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP.*

The previous evaluation found that there was not enough emphasis on this program requirement. The current evaluation found that this continues to be the case, and that participants are now significantly less likely to receive both LIHEAP and other energy assistance following program enrollment. Customers need this assistance to achieve affordable energy bills and agencies should be assisting participants to enroll in other energy assistance and in weatherization.

### **C. Impacts**

The Keeping Current Program had positive impacts for customers who maintained service for a year after enrollment. The impacts were generally greater than in the previous evaluation due to the higher program benefits.

1. *Bill Payment – The program has positive impacts on payment regularity and reduced collections.*

The survey found that the Keeping Current Program had positive impacts on customers' ability to pay their Ameren bill, meet their other needs, and use their air conditioning. The impact analysis found that customers improved their payment regularity, covered a greater percentage of their bills, and experienced fewer collections actions and service terminations. The program has a positive impact on participants, and the impact is improved since the previous evaluation.

2. *Air Conditioning Usage – The program helps Keeping Cooling participants to afford air conditioning.*

Per the intent of the Keeping Cooling Program to allow customers to use air conditioning when needed and improve health and safety, six percent of Keeping Cooling participants reported that they used their air conditioner more often and 13 percent reported that they kept their home cooler while they participated in the program. The impact analysis did find an increase in participants' bills following enrollment in the program.

3. *Bill Credits – Participants received more credits and higher bill credits than in Phase I of the pilot.*

Keeping Current participants are required to make on-time monthly payments equal to the amount due minus the Keeping Current credit to receive their monthly credit. The percent of participants who received program credits declined over the year following program enrollment. While 74 percent of the participants in the analysis group received the Keeping Current credit in the first month after enrollment, the percent declined each month, until only 29 percent received a credit in the twelfth month following enrollment. However, the percentage that received credits was higher than in the previous evaluation.

4. *Arrearage Reduction – Participants were more likely to receive arrearage reduction and received greater amounts of arrearage forgiveness than in the previous evaluation.*

While 69 percent of the participants in the analysis group received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only one percent received the reduction in the twelfth month. Participants who had the arrearages at enrollment received a mean of \$356 in arrearage reduction in the year following enrollment. These participants were more likely to receive forgiveness and received greater average forgiveness than in the previous evaluation, where forgiveness averaged \$221.

5. *Affordability – The program has improved impacts on affordability due to the increased benefits.*

Electric heat participants had their energy burdens decline from 28 percent in the year prior to enrollment to 22 percent in the year following enrollment. While this is a

significant decline, it still represents an unaffordable energy bill. Alternative Heat participants had their mean energy burden decline from 27 percent to 25 percent.

6. *Energy Assistance – Participants are less likely to receive LIHEAP and other energy assistance. Agency caseworkers should be encouraged to provide more assistance to participants with program applications.*

Electric Heat and Alternative Heat participants were less likely to receive LIHEAP and other energy assistance in the post-enrollment period. While 64 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 34 percent received it in the post period, a 56 percentage point net reduction because of the increase seen in the nonparticipant group. Alternative Heat participants had a similar reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment. This decline was not seen in the previous evaluation.

7. *Collections Impacts – The program has impacted greater reductions in collections actions than in the previous evaluation.*

Both the Electric Heat and Alternative Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by 17 percent points for Electric Heat participants, they declined by seven percentage points for Alternative Heat participants.