Evaluating Low Income Programs: How and Why

Ameren Missouri Keeping Current Program
Evaluation Focus: Defaulted Customer Interviews

Connie Taylor, Ameren Missouri Supervisor, Credit and Collections
Ameren Missouri Keeping Current Program Overview

Keeping Current – *on time monthly payments; increased affordability*

- Customers make an initial payment of 1/12th of total unpaid account balance.
- Customers are placed on Budget Billing
- The customer’s past due amount is eliminated over a 12 month period
- Ameren Missouri will provide a monthly bill credit of $25 to $90 for 24 months.

Keeping Cool – *increased affordability*

- Provides up to 3 credits of $25 during the summer for two summers
- Target audience - Seniors, Disabled, Chronically Ill (per doctor’s letter) or households with children 5 years or younger
Program Impacts Summary

Bill Payment

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

Assistance

- Reduced LIHEAP Receipt

Collections

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

- Analysis of the Keeping Current Customer
- What’s working well
- What’s not working (New Approach)
- How to improve the program?
Defaulted Customer Interviews

In depth Phone Interviews

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

Research Topics

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

Recommendations

- Agency should provide education regarding requirements and benefits
- More than one missed payment and removal notification
- Additional time for bill payments
- Flexibility in bill due date
Post Evaluation Program Changes

- Increased funding - $250K in Funding
- Increased Income Eligibility to 150% of Federal Poverty Level
- Increased Monthly Credit for Alternate Heat by $10
- Monthly Credit Exception
- Established Keeping Current Agency Work Group

In Progress

- Preferred due date
- Increase in agency administrative fees
- Customer Communication and Education Plan
Program Vision

Customers
• Greater affordability/reduce energy burden
• Increased sustainability and stability
• Greater customer satisfaction

Energy Assistance Agencies
• Improve customer satisfaction
• Service more customers in need
• More robust tool to combat poverty

Ameren Missouri
• Improve customer satisfaction
• Reduce uncollectibles and O&M
• Support commitment to our community
Thank you!

Questions?