

Teaming Up to Provide Self-Sufficiency Services for Low-Income Customers



DTE Energy®

LIVE UNITED



United Way
for Southeastern Michigan



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- Overview of the Partnership
- Innovative approach to promoting self-sufficiency
- Outcomes and Lessons Learned
- Q & A

**UWSEM 2-1-1
is formed with
the support of
DTE Energy**

**DTE Energy Notices
Trends: Traditional
Assistance is Not
Enough to Help**

2005

2006 - 2012

2014

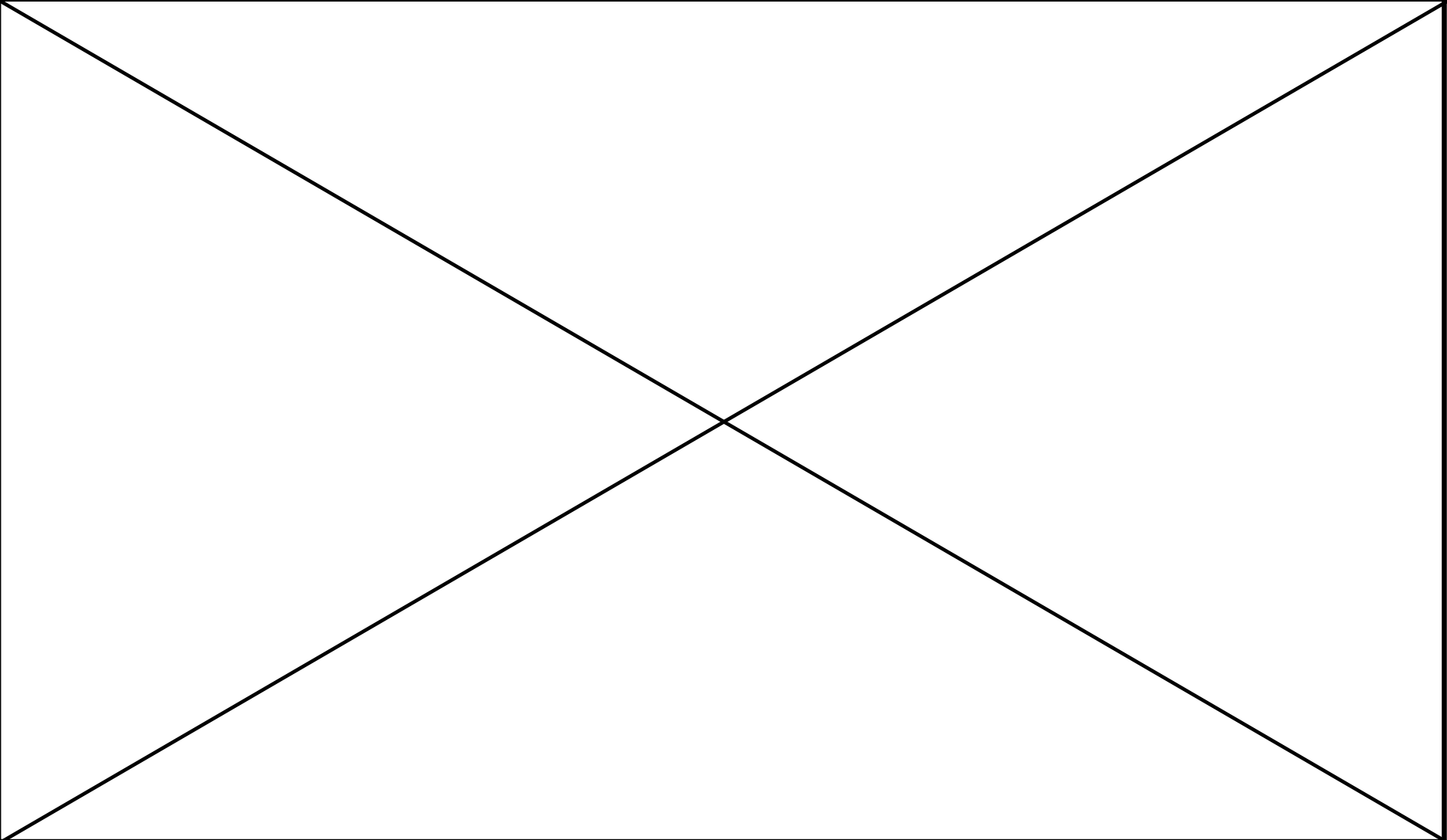
**2-1-1 Notices Trends:
Utility Assistance is
Repeatedly the #1
Need in the Region**

**DTE & United Way for
Southeastern Michigan
partnered for an
innovative solution**

Overview of the DTE Energy/United Way Partnership



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What is LSP?

- Dignified Model: customer contributes; not a “handout”
- Affordable monthly payment based on income
- Arrearage forgiveness
- United Way for Southeastern Michigan provides the intake and a pathway to self-sufficiency



*** LSP payment plan amounts are 4% - 6% of income (less than the 6% affordable energy burden line)*

The Low Income Self-Sufficiency Program (LSP)



DTE



UWSEM



Leverages the strengths of Community Partnerships



Energy Optimization

- ✓ Home energy consultations
- ✓ Energy Efficiency Assistance (EEA):
furnace tune-ups or some cases furnace
replacements
- ✓ 15,000 LSP customers touched by EO
over last three years



United Way for Southeastern Michigan LSP Care Coordination and Self-Sufficiency




a household's ability to pay for basic needs such as food, medicine, transportation and housing as well as utilities, through acquiring and managing earned income.

A **holistic** self-sufficiency approach with the following goals:

1. Move families from crisis to stability
2. Move families from stability to independence



- Person-centered
- Customized Care 
- Care-Help-Hope Motivational Mantra

Vulnerable:

36% of our LSP customers report having some sort of chronic condition/disability that impacts daily living (and ability to work)

- Often retired and/or disabled
- On a fixed income
- Not able/interested in rejoining the workforce
- **Goal: Maintenance of utilities and basic needs**

Coordination Plan:

- ✓ Assessment
- ✓ Resources for **Basic Needs Stability**
- ✓ Education
- ✓ Case Coordination
- ✓ Follow-up/Advocacy

Crisis:

50% of our customers state they lack income to support meeting all basic needs

- Experiencing a threat to health or safety
- Needs to resolve crisis before planning for long-term solutions
- **Goal: Household stability and eventual self-sufficiency**



Coordination Plan:

- ✓ Resources for **Stabilizing Household**
- ✓ Education
- ✓ Case Coordination
- ✓ Follow-up/Advocacy

Self-Sufficiency:

Most customers (84%) indicate they are taking steps to improve their financial situation since enrolling in LSP; the most prevalent short- and long-term goals include:

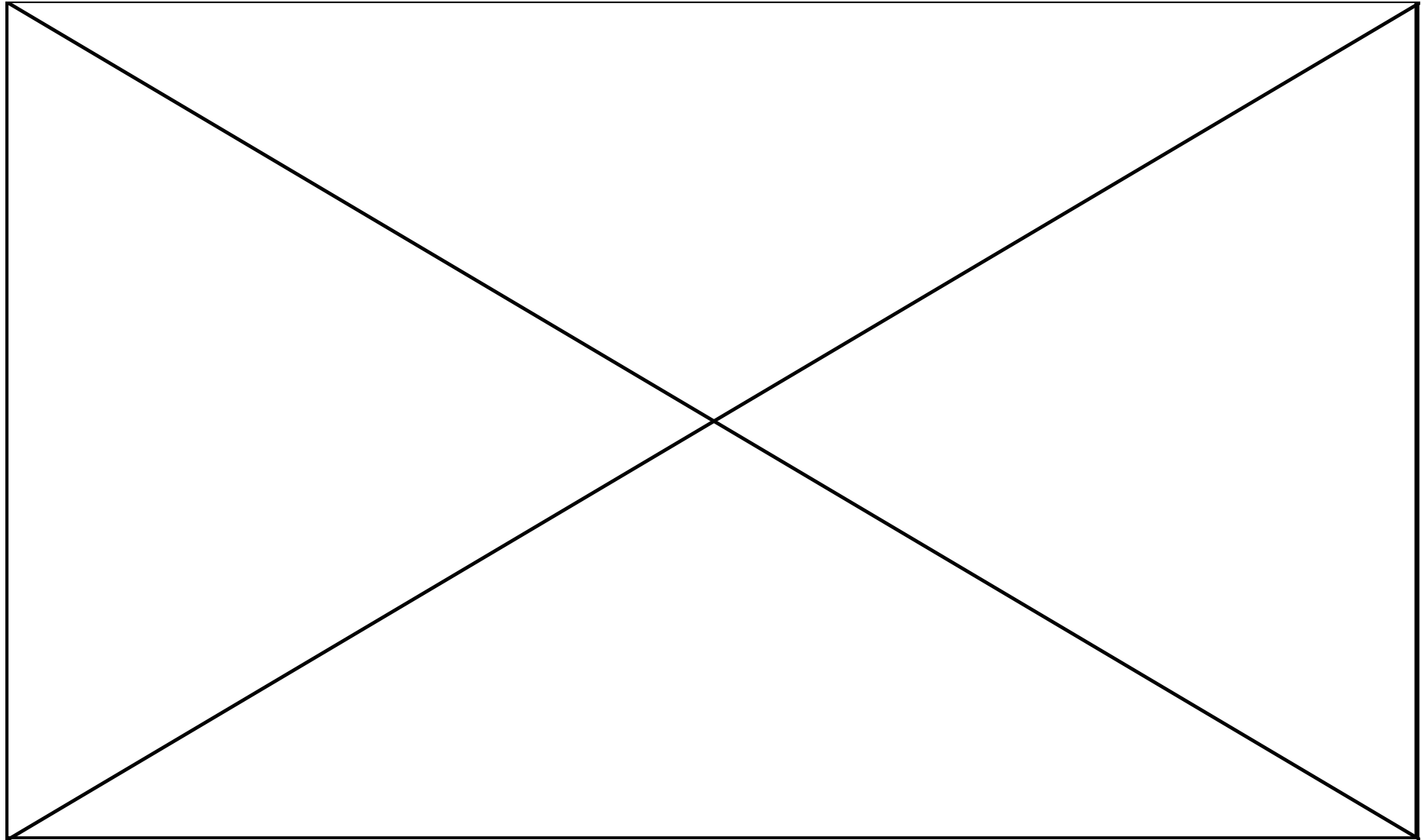
Additional schooling, Getting a better job/increasing income, Home Ownership, Entrepreneurship

- Has income
- Not experiencing any crises
- Ready to grow income
- **Goal: Self-sufficiency**

Coordination Plan:

- ✓ Budget Coaching
- ✓ Education
- ✓ Case Coordination
- ✓ Follow-up/Advocacy

Level of Care

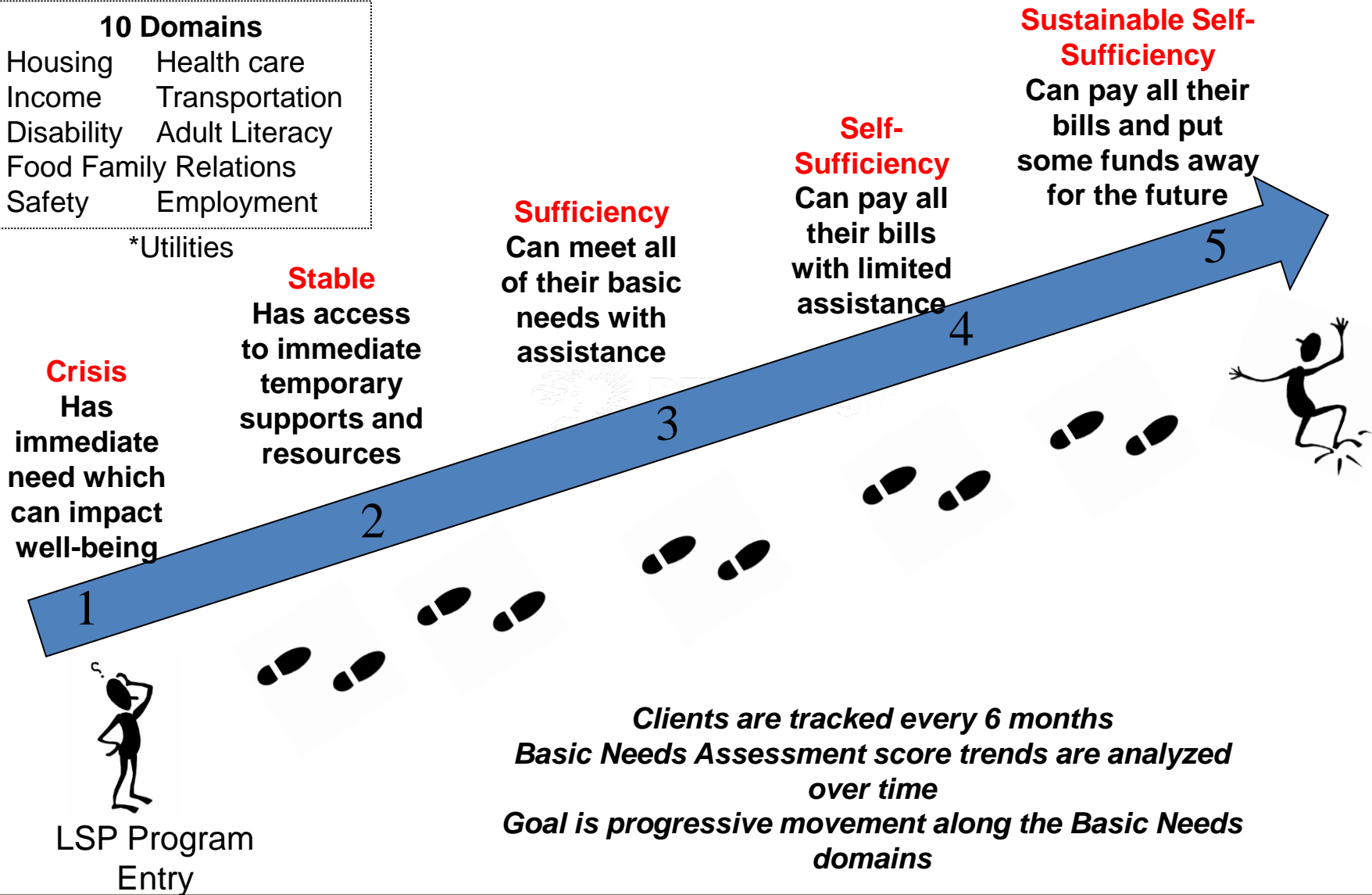


MEASURING SUCCESS

10 Domains

- Housing
- Income
- Disability
- Food
- Safety
- Health care
- Transportation
- Adult Literacy
- Family Relations
- Employment

*Utilities



The LSP program has demonstrated success in providing assistance to low income customers



Metrics	2014-15 LSP Results	Other Programs*
Service disconnection rate (%)	2%	55%
Plan success rate (%)	90%	8%
Customer Satisfaction	96%	70%
Customers' usage within limit (%)	97%	50%
Basic Needs Assessment Score	+13.7%	Unknown



* Includes other forms of energy assistance (one-time crisis payments) and mandated shut-off protection plans

Weighted Year 1 Basic Needs Assessment Scores



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Pilot Metric Goal Status	Crisis Stabilize Met		Vulnerable Maintain Met		Self-Sufficiency Long-term Growth In Progress	
	Initial	Follow Up	Initial	Follow Up	Initial	Follow Up
Income	2	2.4	2.5	2.8	2.4	2.5
Employment	1.3	1.3	1.2	1.1	1.7	1.7
Housing Status	2.9	3.8	3.8	3.8	4.1	4.1
Food Availability	2	2.1	2.4	2.4	2.5	2.5
Safety	4.1	4.2	4.4	4.3	4.7	4.6
Disability and Life Skills	2.2	2.6	2.7	2.3	3.4	3.6
Family Relations	2.5	2.8	3.3	3.5	3.4	3.2
Transportation	2.3	2.8	3.3	3.5	3.4	3.3
Health Care	3.8	4.2	4.6	4.8	4.1	4.3
Adult Literacy	2.8	3	3.5	3.3	3.9	3.7
Overall Scores	2.5	2.9	3.1	3.2	3.3	3.3

Growth
No Change
Decline

THE REAL NEED: JOBS, JOB TRAINING, SOFT SKILLS TRAINING!

- Most of our customers have access to a support system, transportation, and possess some type of education.
- 69% of our customers are employed less than full-time

Workforce Solutions

- UW/DTE partnership to recruit candidates for DTE career positions
- Leveraging UW's current donor base to explore expansion of corporate giving opportunities to include job and career pathways for LSP customers



LSP Customer receiving resume coaching from a DTE hiring manager at one of United Way's Job Informational Sessions



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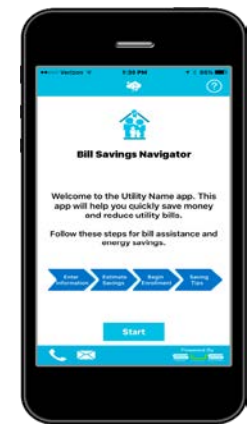


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How Else Can We Reach Low-Income Audiences & Empower Self-Service?

Smart Utility Systems (SUS) is the **#1 fastest growing SaaS cloud-based platform** addressing **Energy Sustainability & Water Conservation** challenges by focused on delivering **Smart Customer Engagement, Smart Mobile Workforce, and Smart Analytics** to the Energy and Utility industry.



Innovators leading accessible technology to all, recognized by:





40 million low to mid-income households in the U.S.

\$70 billion spent annually among this group on utilities

14% of total income

vs.

6% average household vs. 3% high-income household



“Our philanthropic goal is to make this information accessible to all, which is why we’ve built the SCM app not only to be ADA-compliant and cost-effective, but also with versions like Bill Savings Navigator for income-qualified citizens,” Deepak Garg, SUS CEO/Chairman.



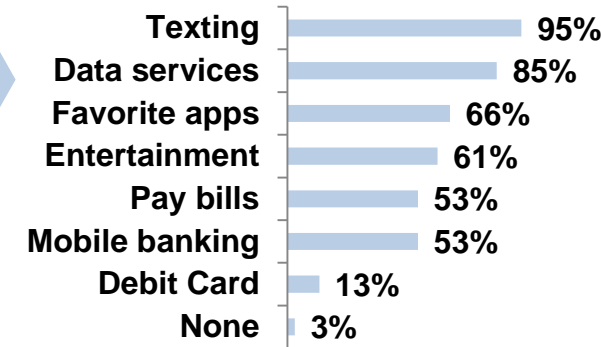
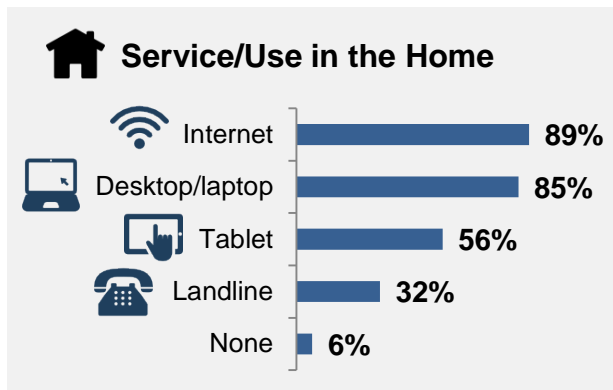
By 2016 World Population Vs. Mobile Devices



Half of the adult cellphone owners in the US have apps on their phones

- Pew Research Centres Internet and American Life Project

- Majority of customers have Internet in home
- Apple & Samsung were most common mobile phones



Favorite Phone Apps

Banking apps and Facebook were mentioned most frequently as a favorite app.


Study completed by DEFG, 2016.
Contact: www.defgllc.com

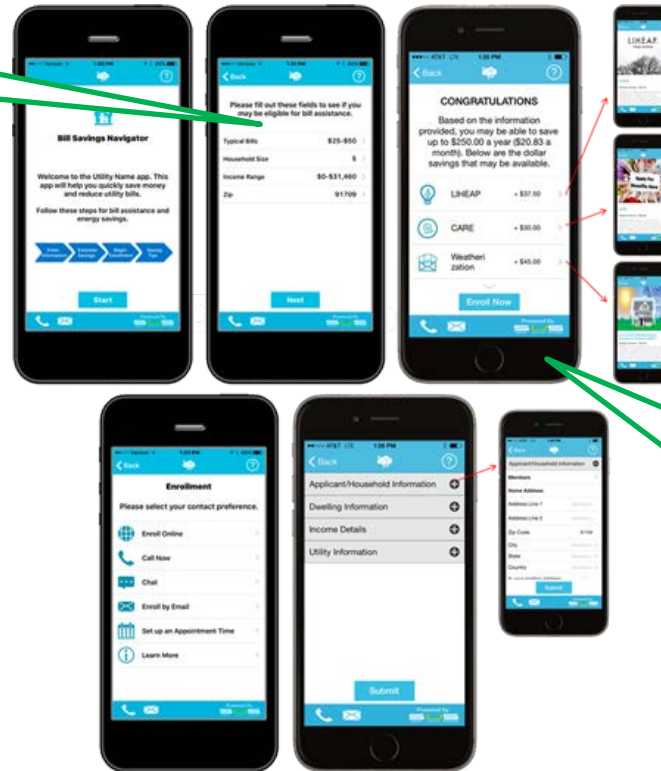
Mobile App “Likes”

“I like how it uses your information to search for qualifying programs.”

“Convenient; on a device that I commonly use.”

“Easy to understand and navigate.”

 “It seems like it would be easy to navigate.” – Frank



“I like that it is easy to use and I can control what info I put in and what programs I can use. I also like that you give me the links for different programs that I can qualify for.”

Study completed by DEFG, 2016.
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Mobile App Reluctance



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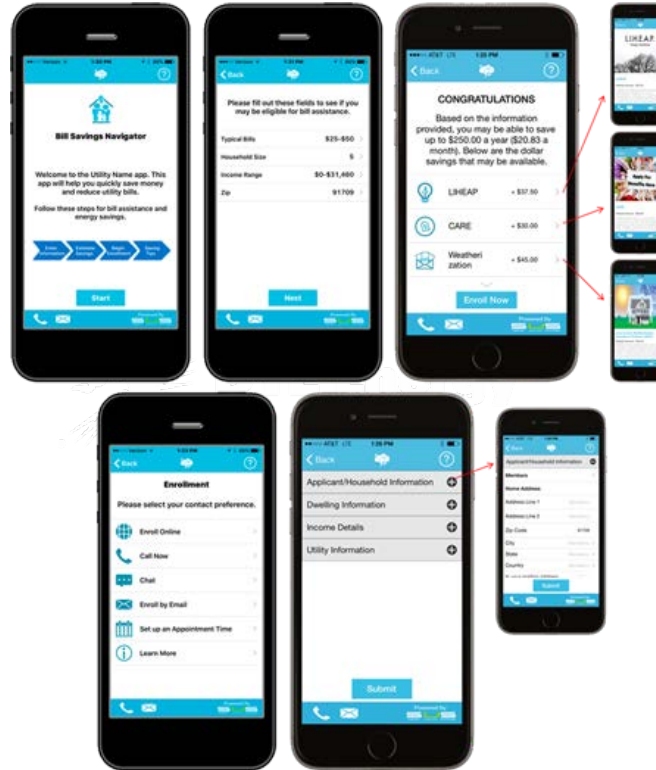


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SUS
SMART UTILITY SYSTEMS



Those in the first Focus Group unanimously agreed that they **would feel comfortable providing the information shown in the screenshot**, but would **not feel comfortable providing a social security number**, if this was ever needed.



“I think maybe **rent cost should be taken into consideration** when asking about household income as well because rent and electric are my two biggest expenses but both are necessary.”

“I think it should be customized. You should be able to customize it to fit you, what you need as far as I know that I wouldn't do weatherization because I don't own a home.” – Jakara

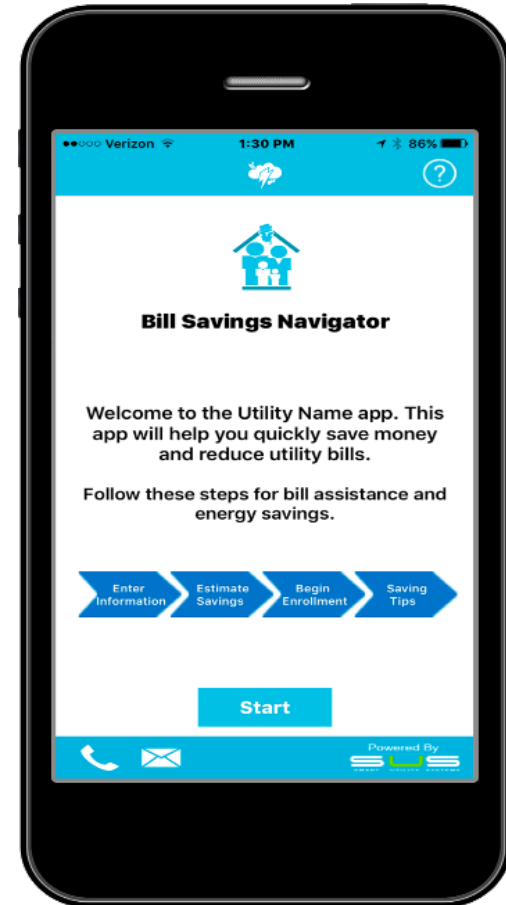
7%

Would **not** be willing to enter the information requested by the app because of security concerns or because they do not own a smartphone

Study completed by DEFG, 2016.
Contact: www.defgllc.com

Customer-Centric Dev:

- Minimal clicks increase program participation by 20-30%
- App retention improves with consistent messaging
- Paper application may not reach relevant audience

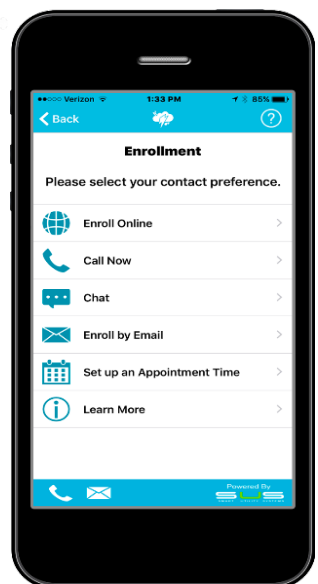
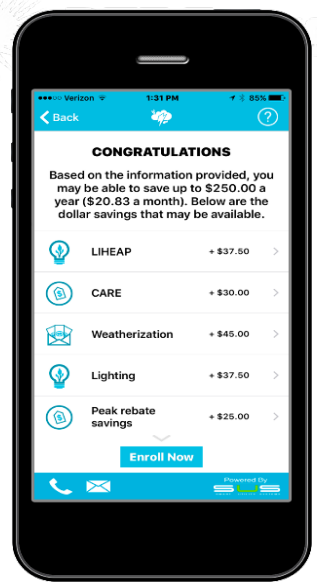
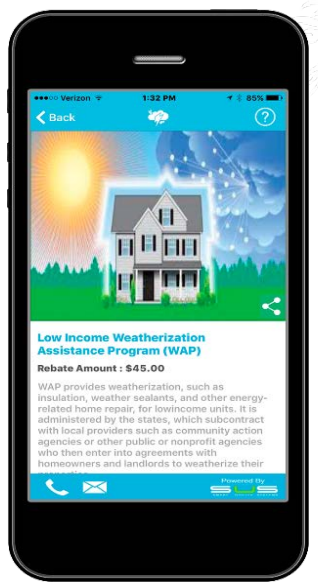
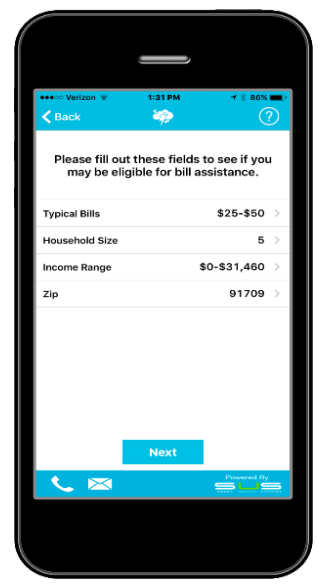


Income-qualified utility bill usage and payment platform

- Lower the cost of billing accounts receivable processes
- Increase collection revenue with this income-qualified
- Cloud-based configuration key to cost/benefit analysis



Provide users bill budgeting and management



Simplify efficiency program participation



Reduce collection workflow costs



Continue the Quest for Innovative Solutions to Address Global Challenges:

- Global Sustainability
- #1 Energy & Water SaaS Cloud Customer Engagement Platform
- Partner with more like-minded associations
- Continue bringing attention to this audience segment



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Q & A

