

Exhibit No. 600

Issue: Low Income Assistance Programs

Sponsoring Party: Consumers Council of Missouri

MISSOURI PUBLIC SERVICE COMMISSION

Case Nos. ER-2019-0335

DIRECT TESTIMONY

of

JACQUELINE A. HUTCHINSON

December 4, 2019

Consumer Council of MO Exhibit No. 600
Date 3/4/20 Reporter JAB
File No. ER-2019-0335

1 **Q. PLEASE STATE YOUR NAME, OCCUPATION, AND BUSINESS ADDRESS.**

2 My name is Jacqueline A. Hutchinson, and I am Board President of Consumers Council
3 of Missouri, and Vice President of Operations for People's Community Action
4 Corporation in St. Louis MO.

5
6 **Q. WHAT IS YOUR EDUCATIONAL BACKGROUND?**

7 I have a BS degree in Business Administration from Washington University in St. Louis,
8 and a MS degree in Urban Affairs and Policy Analysis, from Southern Illinois University
9 in Edwardsville IL

10
11 **Q. WHAT IS YOUR WORK EXPERIENCE?**

12 My career spans more than thirty years with several Community Action Agencies (CCAs)
13 in the state of Missouri. I have been responsible for implementation of Federal, State and
14 private donation fuel assistance, homeless prevention programs, Low Income Home
15 Energy Assistance Programs (LIHEAP) and Community Services Block Grant (CSBG)
16 programs. I have been actively involved in energy policy issues and advocacy for low-
17 income consumers on a local, state, and national level for more than 30 years. For more
18 than 15 of those years, I was a board member of the National Fuel Funds Network (now
19 The National Energy and Utility Affordability Coalition). I was also a founding member,
20 and Co-Chair of the Committee to Keep Missourians Warm.

21
22 I also have served as board member for Consumers Council of Missouri since 2009, and
23 its Board President since 2012. In that role, I have presented testimony in rate case hearings
24 on behalf of residential customers, particularly low-income household energy customers in
25 the St. Louis area. I have given testimony in almost every rate case impacting the St. Louis
26 area utilities since the early 1980's.

27 **Q. CAN YOU GIVE SOME EXAMPLES OF YOUR EXPERIENCE OF WORKING**
28 **ON LOW-INCOME ENERGY POLICY IN MISSOURI?**

29 The following are examples of my work in the area of low-income energy policy:

Cold Weather Rule and Affordability Plans

I have provided testimony and/or been a part of negotiations in every formal and informal rulemaking proceeding involving revisions to the Commission Cold Weather Rule¹ starting in 1984. I have reviewed Percentage of Income Payment Plans, affordability plans and low-income rates that have been proposed in other states and made recommendations on those plans during rate cases and Cold Weather Rule proceedings in Missouri. I have participated in settlement negotiations with several St. Louis utilities, worked with commission's staff, utilities and advocates to develop viable low income affordability programs.

The Governors Energy Policy Council

I was appointed by the Governor as a member of this council. The initial focus of the Council was to prepare a report to be submitted to the Governor by June 1, 2003, focusing on three key areas: An analysis of Missouri's current and future energy supplies and demand and impact on low-income; An analysis of the impact on Missouri of standard market design rules proposed by the Federal Energy Regulatory Commission; and make recommendations for how Missouri state government may demonstrate leadership in energy efficiency.

Cold Weather Rule and Long-Term Energy Affordability Task Force

I was an appointed by the Public Service Commission to the Cold Weather Rule and Long-Term Energy Affordability Task Force set up in Case No. GW-2004-0452, and worked with this group to establish agreed upon modifications to the Cold Weather Rule in 2004 that provided additional protections to disabled and low-income families and set standards for low-income energy affordability programs.

Q. FOR WHOM ARE YOU PROVIDING TESIMONY IN THIS PROCEEDING?

I am presenting testimony on behalf of Consumers Council of Missouri ("Consumers Council" or "CCM"). Consumers Council of Missouri currently builds on its foundation, laid in 1971, to educate consumers statewide and advocate for their collective interests

¹ Currently found at 4 CSR 240-13-055.

1 through leadership and partnerships on issues such as utility rates, health care access,
2 personal finance.

3

4 **Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY IN THIS CASE?**

5

6 My testimony will provide information on the negative impact that any electric rate
7 increase would have on low-income residents in Ameren Missouri service area, and will
8 demonstrate the need for comprehensive utility affordability programs that address this
9 problem.

10

11 **Q. WHAT ARE THE MOST RECENT POVERTY STATISTICS IN MISSOURI?**

12

13 While Missouri's Overall Poverty Rate has decreased from 14.8% in 2016 to a current rate
14 of 13.3%, the poverty rate in five Missouri Counties served by Ameren Missouri remain
15 higher than 20%. According to the recently released 2018 Missouri Poverty report, those
16 counties are: Pemiscot County 30.9%; New Madrid County 25.0%; St. Louis City 24.3%;
17 Adair County 23.8% and Iron County 22.4%. Additionally, 13.8 % of Missouri elderly
18 live below poverty while, while 10.4% are disabled.

19 Many Missouri families are struggling to afford their monthly expenses, particularly
20 energy costs. Those families cannot afford even a modest increase in their current energy
21 burden. Any increase in residential electric rates will further increase the number of elderly
22 in our state who must choose whether to heat their homes or buy to food or medicine.

23

24 **Q. WHAT IS MEANT BY "ENERGY BURDEN"?**

25

26 Energy Burden is defined as the percentage of total income spent by a family on their utility
27 bills. By comparison, on average, middle-income Missourians spend on average 4% of
28 their income on utilities, while low-income families spend on average 14% of their income
29 on utility cost and the poorest Missourians spend more that 30%.

30

1 The number of households facing unaffordable home energy burdens is staggering in
2 Missouri and even higher in the City of St. Louis. 30% of all Missouri Households fall in
3 the category of housing cost burdened, spending more than 30% of their income on
4 rent/mortgage and utilities. In the dense urban areas of the State, served by Ameren
5 Missouri, the lowest income families, often living in rental property are spending more
6 than 50% of their income on housing costs.

7 According to the most recent five-year American Community Survey, nearly 164,000
8 Missouri households live with income at or below 50% of the Federal Poverty Level and
9 face a home energy burden of 27%. And nearly 209,000 additional Missouri households
10 live with incomes between 50% and 100% of the Federal Poverty Level and face a home
11 energy burden of 15%.

12
13 **Q. WHAT IS THE UTILITY UNAFFORDABILITY CRISIS?**
14

15 In an effort to quantify the gap between "affordable" home energy bills and "actual" home
16 energy bills, a model that estimates the "home energy affordability gap" on a county-by-
17 county basis for the entire country was developed by Roger Colton, of Fisher, Sheehan &
18 Colton. According to the *Home Energy Affordability Gap study*, produced by Roger
19 Colton:

20 "Home energy is a crippling financial burden for low-income Missouri households.
21 Missouri households with incomes of below 50% of the Federal Poverty Level pay
22 27% of their annual income simply for their home energy bills. Home energy
23 unaffordability, however, is not only the experienced by very poor. Bills for
24 households with incomes between 150% and 185% of Poverty take up 7% of income.
25 Missouri households with incomes between 185% and 200% of the Federal Poverty
26 Level have energy bills equal to 6% of income."
27

28 Existing sources of energy assistance do not adequately address the Home Energy
29 Affordability Gap in Missouri. (See the 2018 HEAG report attached to this testimony as
30 Attachment JAH-1).
31

1 LIHEAP is the federal fuel assistance program designed to help pay low-income heating
2 and cooling bills. Current LIHEAP funding is not adequate to meet the needs of low-
3 income Missourians, and it is less than the 2019 allocated amount. The Missouri continuing
4 resolution allocation for 2020 is 74 million, while 2019 funding was 81 million for
5 LIHEAP. (See 2020 LIHEAP Funding Chart attached to this testimony as Attachment
6 JAH-2).

7
8
9 The FY 2020 appropriations for the Weatherization Assistance Program (WAP) is
10 currently set at \$290 million nationally, an increase of \$33 million over the FY 2019 level
11 of \$257 million. Missouri's allocation, approximately 5.5 million, may result in a small
12 increase in homes weatherized in 2019, however it lags far behind the number of low-
13 income homes in need of these measures.

14
15 Many low-income households sacrifice rent payments, medical and dental care, and food
16 in order to make utility payments. In fact, 37% went without medical or dental care, 34%
17 did not fill a prescription or took less than their full dose of prescribed medicine, 19%
18 became sick because the home was too cold and 24% went without food for at least one
19 day in order to pay utility bills. (See Attachment JAH-3, the 2018 Missouri Poverty Report,
20 a biennial publication of the Missourians To End Poverty.)

21
22 **Q.** WHAT IMPACTS HAVE BEEN IDENTIFIED BY THE APPRISE EVALUATIONS
23 WHICH WERE COMMISSIONED TO STUDY THE PREVIOUS "KEEPING
24 CURRENT" AND "KEEPING COOL" PROGRAMS?

1 The impacts below are outlined in the 2018 program evaluation done by Apprise Institute
2 for Study and Evaluation (The complete Apprise study is attached to this testimony as
3 Attachment JAH-4):

4
5 • *Affordability*

6 ○ Payment Obligation: Both the Electric and Alternative Heat participants reduced their
7 payment obligation due to the Keeping Current credits. The small cooling credit did
8 not have a meaningful impact on the electric cost for the cooling participants.

9
10 ○ Energy Burden: Electric Heat participants had their energy burdens decline from 27
11 percent in the year prior to enrollment to 22 percent in the year following enrollment.
12 While this is a significant decline, it still represents an unaffordable energy bill.
13 Alternative Heat participants had a three percentage point decline in their burdens and
14 faced burdens of 19 percent while participating in the program. (This is lower than the
15 23 percent seen in the previous evaluation due to the increased Alternative Heat credit.)

16
17 Both Electric Heat and Alternative Heat participants were more likely to have
18 affordable burdens following participation in the program. While only two percent of
19 the Electric Heat enrollees had an energy burden at or below five percent prior to
20 program participation, 21 percent had an energy burden at this level while receiving
21 Keeping Current credits. While only 12 percent of the Alternative Heat enrollees had
22 an energy burden at or below five percent prior to program participation, 24 percent
23 had an energy burden at this level while receiving Keeping Current credits.

24
25 • *Bill Payment Impacts*

26 ○ Number of Customer Payments: The program resulted in an increase in payment
27 regularity. Electric Heat participants averaged eight payments in the pre-enrollment
28 period and had a net increase of about one payment following enrollment. Alternative
29 Heat participants averaged about eight payments in the pre-enrollment period and had
30 a net increase of about two payments following enrollment.

31

1 o Bill Coverage Rates: Both Electric Heat and Alternative Heat participants were more
2 likely to pay their full bills and less likely to miss payments following program
3 enrollment. Electric Heat participants had a net increase in total coverage rate of seven
4 percentage points and Alternative Heat participants had a net increase of 18 percentage
5 points.

6

7 o Balance: Electric Heat participants' balances declined by an average of \$213 and
8 Alternative Heat participants had a net balance decline of \$182.

9

10 • *Collections Impacts*

11 The Electric Heat participants had a large net reduction in disconnect notices, service terminations,
12 and payment arrangements following the program enrollment. While service terminations
13 declined by about 14 percentage points for the participants, payment arrangements declined
14 by 44 percentage points. The Alternative Heat participants reduced their payment
15 arrangements by 33 percentage points. The cooling participants did not have significant
16 impacts.

17 **WHAT ARE YOUR RECCOMENDATIONS TO ADDRESS THE**
18 **AFFORDABILITY CRISIS BEING EXPERIENCED BY MANY LOW-INCOME**
19 **AMEREN MISSOURI CUSTOMERS?**

20

21 Consumers Council of Missouri makes the following recommendations for revising the
22 current low-income programs, which go by the name of "Keeping Current" AND "Keeping
23 Cool", and which are currently administered by Ameren Missouri:

24

A. Increase the funding level for its Keeping Current Program, so that it
25 approaches the demonstrated level of need for such assistance.

26

B. Increased funding would continue to be structured partially through the utilities'
27 revenue requirement in this rate case, and be allocated fairly among all customer
28 classes based upon a volumetric basis, and ideally supplemented by matching
29 amounts by Ameren Missouri stockholders.

30

C. Develop an automatic enrollment for elderly/disabled LIHEAP electric heating
31 customers in the related Keeping Cool summer cooling assistance program.

32

D. Continue the collaborative process formed in previous rate cases. This
33 collaborative should include any interested parties to this rate case, as well as

33

1 well as non-profit organizations from both service areas who have expertise in
2 implementing low-income energy assistance programs.

3 E. Increase the funding to Keeping Current agencies to allow for increased case
4 management to enhance positive outcomes.

5 F. Increase funding for weatherization targeted to Keeping Current program
6 participants, and coordinated with any low-income weatherization and energy
7 efficiency programs in partnership with Missouri Department of Economic
8 Development and the local program providers.

9
10 **Q. WHAT FUNDING LEVEL WOULD YOU RECOMMEND FOR THE**
11 **AFFORDABILITY PROGRAMS?**

12
13 To address the demonstrated need for low-income energy assistance, I recommend that
14 total funding for the Keeping Current and Keeping Cool programs be set at an annual
15 amount of \$5,000,000.

16 To the extent that this amount is included in the revenue requirement of the electric utility,
17 it should be allocated among the customer classes based upon a usage allocation (a
18 volumetric basis). The energy affordability crisis is a societal problem and the solution
19 should be based upon contributions from all customer classes and by the utilities
20 themselves.

21
22 **Q. WHAT ARE SOME BEST PRACTICES IMPLEMENTED BY ENERGY UTILITY**
23 **COMPANIES IN OTHER STATES TO ADDRESS UNAFFORDABILITY?**

24 *California*

25 Low-income customers of the state's three large investor-owned utilities who are enrolled
26 in the California Alternative Rates for Energy (CARE) program receive a 20% discount on
27 their electric and natural gas bills. For one- and two-person households, the maximum
28 income is \$29,300. The maximum increases with household size, e.g., \$34,400 for a three-
29 person household.

1 The Family Electric Rate Assistance (FERA) program can provide a discount on electricity
2 costs for households with three or more persons with somewhat higher incomes.
3 Households qualify if they receive benefits under various welfare programs, including
4 Temporary Assistance for Needy Families, food stamps, Medicaid, and energy assistance.
5 Alternatively, a household is eligible if its income falls within certain limits, e.g., \$34,401
6 and \$43,000 for a three person household.

7 In California, the electric rate that a household is charged depends on how its consumption
8 compares with a baseline, which varies by region and other factors. Households that
9 participate in FERA are charged Tier 2 rates that normally apply to consumption at 101%
10 to 130 % of baseline for their Tier 3 usage (131% to 200% of baseline). The program does
11 not affect the rates charged for higher levels of consumption. These provisions are funded
12 through a rate surcharge paid by all utility customers.

13 *Ohio*

14 The state's Percentage of Income Payment Plan (PIPP) requires regulated gas and electric
15 companies to accept payments based on a percentage of household income. The Office of
16 Community Services administers the program for electric customers and community action
17 agencies for gas customers. The program is funded by the universal service charges on
18 electric and gas bills.

19 To be eligible for the program, a customer must (1) receive his or her primary or secondary
20 heat source from a utility company regulated by the Public Utilities Commission of Ohio,
21 (2) have a total household income at or below 150% of the federal poverty level, and (3)
22 apply for all energy assistance programs for which he or she is eligible.

23 Customers whose primary heating source is electricity make a monthly payment to their
24 electric company that is 15% of their gross monthly household income in billing periods
25 that include any usage from November 1 through April 15. The rest of the year, these
26 households pay 15% of their gross monthly household income or their current electric bill,
27 whichever is greater. Customers who use electricity to control their gas or oil furnace or

1 have electric space heaters in addition to another heating source make an electric PIPP
2 installment that is 5% of their income in the heating season. During the rest of the year, the
3 household pays 5% of its income or its current electric bill, whichever is greater. (Most
4 households whose income is at or below 50% of the federal poverty level and use electricity
5 as its secondary source of heat, pay only 3% of their income during the heating season).
6 Cleveland Electric Illuminating and Toledo Edison do not offer the 3% provision. Instead,
7 they offer very low-income customers a 7% discount off their electric bills.

8 Customers whose primary heating source is natural gas pay their gas company an
9 installment that is 10% of their gross monthly household income, year-round. Customers
10 who use natural gas as their secondary heating source pay the company 5% of their income
11 year-round.

12 Participating customers must (1) make the required monthly payments, 2) re-verify their
13 gross monthly household income at least once every 12 months, (3) reapply for all available
14 energy assistance programs at least once every 12 months, and (4) apply for weatherization
15 if contacted by a utility or state agency representative. People who apply for the Emergency
16 Heating Assistance Program must also apply for PIPP or another payment plan. Further
17 information about PIPP is available at www.odod.state.oh.us/cdd/ocs/pip.htm.

18 *Pennsylvania*

19 Pennsylvania's Public Utility Commission requires major electric and gas companies to
20 provide Customer Assistance Programs (CAPs) for their low-income customers. Some
21 programs provide flat rate discounts or bill credits, while others provide discounts that are
22 tied to the customer's income. For example, PECO, which serves the Philadelphia area,
23 provides four discounted rates to its low-income electric and gas customers (those with
24 incomes of up to 150% of the federal poverty level). The percentage of discount is based
25 on the customer's gross household income. Other companies have arrearage forgiveness in
26 their programs. For example, Duquesne, which serves the western part of the state, requires
27 customers who participate in CAP to go on a payment plan and make on-time monthly

1 payments. Customers are forgiven 1/36 of their arrearage amount each monthly payment
2 that is on time and complete.

3 *Texas*

4 The LITE-UP program provides an electric rate discount of about 2 cents per kilowatt-hour
5 during the cooling season for low-income families. This reduces the electric bills of
6 participating families by about 15% from July through October, an average savings of \$25
7 to \$30 per month.

8 A customer qualifies for the discount if his or her family income is at or below 125% of
9 federal poverty level guidelines or if the customer gets certain benefits from the Health and
10 Human Services Commission. These benefits include food stamps, Temporary Assistance
11 to Needy Families, Supplemental Security Income, Medicaid, or low-income Medicare.

12 The Public Utility Commission reports that there are 316,000 households who are
13 automatically enrolled in the program. This system is operated by the Low-Income
14 Discount Administrator (LIDA) and uses data provided by the Texas Health and Human
15 Services Commission and retail electric providers to identify eligible customers. In
16 addition, other households that believe they are eligible can apply directly to LIDA. The
17 discount is only for the summer months and will be available again during the summers of
18 2008 and 2009.

19 In addition to the rate discount, participating customers cannot be charged late fees under
20 Public Utility Commission rules. Participants are also eligible to pay security deposits over
21 \$50 in two installments.

22 *Public Power Utilities*

23 Several public power utilities (which generally are not regulated by state public utility
24 commissions) offer discounted rates to low-income customers. For example, the Cowlitz
25 County (Washington) Public Utility District offers a reduced electric rate for qualified
26 seniors aged 65 or older. Households with a gross income below \$13,691 receive a 20%

1 rate discount; those with incomes between \$13,692 and \$20,535 receive a 10% discount.
2 The district also offers the same discounts to low-income households with a disabled
3 household member. The Los Angeles Division of Water and Power offers a discount of up
4 to 15% for electric and water customers with eligibility standards similar to the CARE
5 program described above. Seattle City Light (the municipal electric utility) provides a 50%
6 rate discount for eligible customers. Customers who are 65 or older or who are disabled
7 qualify if their income is below to 70% of the area median (i.e., \$42,600 for a three-person
8 household). Other customers are eligible if their income is below 200% of the federal
9 poverty level. The program is open to homeowners and renters, but not to residents of
10 subsidized housing.

11 **Q. DOES THIS END YOUR TESTIMONY?**

12 Yes.

13

BEFORE THE PUBLIC SERVICE COMMISSION OF THE STATE OF MISSOURI

In the Matter of Union Electric Company d/b/a)
Ameren Missouri's Tariffs to Decrease its) File No. ER-2019-0335
Revenues for Electric Service.)

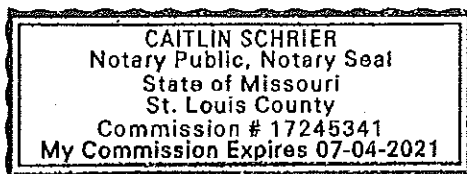
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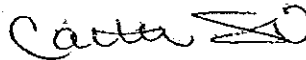
I, the undersigned, being duly sworn, states that my name is Jacqueline A. Hutchinson and that the foregoing Direct Testimony of Jacqueline A. Hutchinson, including attachments, was prepared by me on behalf of the Consumers Council of Missouri. This testimony was prepared in written form for the purpose of its introduction into evidence in the above utility rate cases at the Missouri Public Service Commission.

I hereby swear and affirm that the attached testimony is true and correct to my best knowledge, information, and belief, and I adopt said testimony as if it were given under oath in a formal hearing.


Jacqueline A. Hutchinson

Subscribed before me on this 3rd day of December, 2019:





Attachment JAH - 1

THE HOME ENERGY AFFORDABILITY GAP 2018

(2ND SERIES) PUBLISHED APRIL 2019

Finding #1

Poverty Level	Home Energy Burden	
Below 50%	29%	Home energy is a crippling financial burden for low-income Missouri households. Missouri households with incomes of below 50% of the Federal Poverty Level pay 29% of their annual income simply for their home energy bills.
50 – 100%	16%	
100 – 125%	11%	
125 – 150%	9%	Home energy unaffordability, however, is not only the province of the very poor. Bills for households with incomes between 150% and 185% of Poverty take up 7% of income. Missouri households with incomes between 185% and 200% of the Federal Poverty Level have energy bills equal to 6% of income.
150 – 185%	7%	
185% - 200%	6%	

Finding #2

Poverty Level	Number of Households		
	Last Year	This Year	
Below 50%	161,606	153,574	The number of households facing unaffordable home energy burdens is staggering. According to the most recent five-year American Community Survey, nearly 154,000 Missouri households live with income at or below 50% of the Federal Poverty Level and face a home energy burden of 29%. And nearly 199,000 <i>additional</i> Missouri households live with incomes between 50% and 100% of the Federal Poverty Level and face a home energy burden of 16%. In 2018 the total number of Missouri households below 200% of the Federal Poverty Level stayed relatively constant from the prior year.
50 – 100%	204,207	198,503	
100 – 125%	112,249	113,423	
125 – 150%	114,387	111,331	
150 – 185%	164,242	163,476	
185% - 200%	67,814	69,546	
Total < 200%	824,505	809,853	

Finding #3

Home Energy
Affordability Gap:
2011 (base year) \$665,722,385

The Home Energy Affordability Gap Index (2nd Series) indicates the extent to which the Home Energy Affordability Gap has increased between the base year and the current year. In Missouri, this Index was 117.9 for 2018.

Home Energy
Affordability Gap:
2018 (current year) \$784,774,475

The Home Energy Affordability Gap Index (2nd Series) uses the year 2011 as its base year. The Index for 2011 is set equal to 100. A current year Index of more than 100 thus indicates that the Home Energy Affordability Gap for has increased since 2011. A current year Index of less than 100 indicates that the Home Energy Affordability Gap has decreased since 2011.

Home Energy
Affordability Gap
Index (2011 = 100) 117.9

Finding #4

	Last Year	This Year
Gross LIHEAP Allocation (\$000's)	\$65,349	\$67,450
Number of Households <150% FPL	592,449	576,831
Heating/Cooling Bills "Covered" by LIHEAP	86,670	80,297

Existing sources of energy assistance do not adequately address the Home Energy Affordability Gap in Missouri. LIHEAP is the federal fuel assistance program designed to help pay low-income heating and cooling bills. The gross LIHEAP allocation to Missouri was \$67.5 million in 2018 and the number of average annual low-income heating and cooling bills "covered" by LIHEAP was 80,297.

In comparison, the gross LIHEAP allocation to Missouri in 2017 reached \$65.3 million and covered 86,670 average annual bills.

Finding #5

Primary Heating Fuel	Penetration by Tenure		
	Owner	Renter	
Electricity	29%	49%	The Home Energy Affordability Gap in Missouri is not solely a function of household incomes and fuel prices. It is also affected by the extent to which low-income households use each fuel. All other things equal, the Affordability Gap will be greater in areas where more households use more expensive fuels.
Natural gas	55%	44%	
Fuel Oil	0%	0%	
Propane	11%	5%	In 2018, the primary heating fuel for Missouri homeowners was Natural Gas (55% of homeowners). The primary heating fuel for Missouri renters was Electricity (49% of renters).
All other	5%	2%	
Total	100%	100%	Changes in the prices of home energy fuels over time are presented in Finding #6 below.

Finding #6

Fuel	2016 Price	2017 Price	2018 Price	
Natural gas heating (ccf)	\$0.853	\$0.969	\$0.899	In Missouri, natural gas prices fell 7.2% during the 2017/2018 winter heating season. Fuel oil prices rose substantially 27.2% and propane prices rose 6.1%.
Electric heating (kWh)	\$0.097	\$0.105	\$0.103	
Propane heating (gallon)	\$1.466	\$1.914	\$2.030	
Fuel Oil heating (gallon)	\$1.802	\$2.282	\$2.902	Heating season electric prices stayed relatively constant in the same period and cooling season electric prices stayed relatively constant.
Electric cooling (kWh)	\$0.108	\$0.135	\$0.133	

Home Energy Affordability Gap Dashboard -- Missouri 2018 versus 2017

<p style="text-align: center;">AVERAGE DOLLAR AMOUNT BY WHICH ACTUAL HOME ENERGY BILLS EXCEEDED AFFORDABLE HOME ENERGY BILLS FOR HOUSEHOLDS BELOW 200% OF POVERTY LEVEL.</p> <p style="text-align: center;">2017: \$874 per household</p> <p style="text-align: center;">2018: \$969 PER HOUSEHOLD</p>	<p style="text-align: center;">AVERAGE TOTAL HOME ENERGY BURDEN FOR HOUSEHOLDS BELOW 50% OF POVERTY LEVEL.</p> <p style="text-align: center;">2017: 28% of household income</p> <p style="text-align: center;">2018: 29% OF HOUSEHOLD INCOME</p>
<p style="text-align: center;">PERCENT OF INDIVIDUALS BELOW 100% OF POVERTY LEVEL.</p> <p style="text-align: center;">2017: 15% of all individuals</p> <p style="text-align: center;">2018: 15% OF ALL INDIVIDUALS</p>	<p style="text-align: center;">NUMBER OF AVERAGE LOW-INCOME HEATING/COOLING BILLS COVERED BY FEDERAL HOME ENERGY ASSISTANCE.</p> <p style="text-align: center;">2017: 86,670 bills covered</p> <p style="text-align: center;">2018: 80,297 BILLS COVERED</p>
<p>PRIMARY HEATING FUEL (2018):</p> <p>HOMEOWNERS - NATURAL GAS *** TENANTS - ELECTRICITY</p>	

NOTES AND EXPLANATIONS

The 2012 Home Energy Affordability Gap, published in May 2013, introduced the 2nd Series of the annual Affordability Gap analysis. The 2012 Home Energy Affordability Gap going forward cannot be directly compared to the Affordability Gap (1st Series) for 2011 and earlier years. While remaining fundamentally the same, several improvements have been introduced in both data and methodology in the Affordability Gap (2nd Series).

The most fundamental change in the Home Energy Affordability Gap (2nd Series) is the move to a use of the American Community Survey (ACS) (5-year data) as the source of foundational demographic data. The Affordability Gap (1st Series) relied on the 2000 Census as its source of demographic data. The ACS (5-year data) offers several advantages compared to the Decennial Census. While year-to-year changes are smoothed out through use of 5-year averages, the ACS nonetheless is updated on an annual basis. As a result, numerous demographic inputs into the Affordability Gap (2nd Series) will reflect year-to-year changes on a county-by-county basis, including:

- The distribution of heating fuels by tenure;
- The average household size by tenure;
- The number of rooms per housing unit by tenure;
- The distribution of owner/renter status;
- The distribution of household size;
- The distribution of households by ratio of income to Poverty Level;

Data on housing unit size (both heated square feet and cooled square feet) is no longer calculated based on the number of rooms. Instead, Energy Information Administration/Department of Energy (EIA/DOE) data on square feet of heated and cooled living space per household member is used beginning with the Home Energy Affordability Gap (2nd Series). A distinction is now made between heated living space and cooled living space, rather than using total living space.

The change resulting in perhaps the greatest dollar difference in the aggregate and average Affordability Gap for each state is a change in the treatment of income for households with income at or below 50% of the Federal Poverty Level. In recent years, it has become more evident that income for households with income below 50% of Poverty Level is not normally distributed. Rather than using the mid-point of the Poverty range (i.e., 25% of Poverty Level) to determine income for these households, income is set somewhat higher (40% of Poverty). By setting income higher, both the average and aggregate Affordability Gap results not only for that Poverty range, but also for the state as a whole, will be lower. The Affordability Gap results for other Poverty ranges remain unaffected by this change.

Another change affecting both the aggregate and average Affordability Gap is a change in the definition of “low-income.” The Home Energy Affordability Gap (2nd Series) has increased the definition of “low-income” to 200% of the Federal Poverty Level (up from 185% of Poverty). While this change may increase the aggregate Affordability Gap, it is likely to decrease the average Affordability Gap. Since more households are added to the analysis, the aggregate is likely to increase, but since the contribution of each additional household is less than the contributions of households with lower incomes, the overall average will most likely decrease.

Most of the Home Energy Affordability Gap calculation remains the same. All references to “states” include the District of Columbia as a “state.” Low-income home energy bills are calculated in a two-step process: First, low-income energy consumption is calculated for the following end-uses: (1) space heating; (2) space cooling; (3) domestic hot water; and (4) electric appliances (including lighting and refrigeration). All space cooling and appliance consumption is assumed to involve only electricity. Second, usage is multiplied by a price per unit of energy by fuel type and end use by time of year. The

price of electricity, for example, used for space cooling (cooling months), space heating (heating months), and appliances (total year) differs to account for the time of year in which the consumption is incurred.

Each state's Home Energy Affordability Gap is calculated on a county-by-county basis. Once total energy bills are determined for each county, each county is weighted by the percentage of persons at or below 200% of the Federal Poverty Level to the total statewide population at or below 200% of the Federal Poverty Level to derive a statewide result. Bills are calculated by end-use and summed before county weighting.

LIHEAP comparisons use gross allotments from annual baseline LIHEAP appropriations as reported by the federal LIHEAP office. They do not reflect supplemental appropriations or the release of LIHEAP "emergency" funds. The number of average heating/cooling bills covered by each state's LIHEAP allocation is determined by dividing the total base LIHEAP allocation for each state by the average heating/cooling bill in that state, the calculation of which is explained below. No dollars are set aside for administration; nor are Tribal set-asides considered.

State financial resources and utility-specific rate discounts are not considered in the calculation of the Affordability Gap. Rather, such funding should be considered available to fill the Affordability Gap. While the effect in any given state may perhaps seem to be the same, experience shows there to be an insufficiently authoritative source of state-by-state data, comprehensively updated on an annual basis, to be used as an input into the annual Affordability Gap calculation.

Energy bills are a function of the following primary factors:

- Tenure of household (owner/renter)
- Housing unit size (by tenure)
- Heating Degree Days (HDDs) and Cooling Degree Days (CDDs)
- Housing size (by tenure)
- Heating fuel mix (by tenure)
- Energy use intensities (by fuel and end use)

Bills are estimated using the U.S. Department of Energy's "energy intensities" published in the DOE's Residential Energy Consumption Survey (RECS). The energy intensities used for each state are those published for the Census Division in which the state is located. Heating Degree Days (HDDs) and Cooling Degree Days (CDDs) are obtained from the National Weather Service's Climate Prediction Center on a county-by-county basis for the entire country.

End-use consumption by fuel is multiplied by fuel-specific price data to derive annual bills. State price data for each end-use is obtained from the Energy Information Administration's (EIA) fuel-specific price reports (e.g., Natural Gas Monthly, Electric Power Monthly). State-specific data on fuel oil and kerosene is not available for all states. For those states in which these bulk fuels have insufficient penetration for state-specific prices to be published, prices from the Petroleum Administration for Defense Districts (PADD) of which the state is a part are used.

The Home Energy Affordability Gap Index (2nd Series) uses 2011 as its base year. The base year (2011) Index has been set equal to 100. A current year Index of more than 100 thus indicates that the Home Energy Affordability Gap has increased since 2011. A current year Index of less than 100 indicates that the Affordability Gap has decreased since 2011. The Affordability Gap Index was, in other words, re-set in 2011. The Affordability Gap Index (2nd Series) for 2012 and beyond cannot be compared to the Affordability Gap Index (1st Series) for 2011 and before.

The Home Energy Affordability Gap is a function of many variables, annual changes in which are now tracked for nearly all of them. For example, all other things equal: increases in income would result in

decreases in the Affordability Gap; increases in relative penetrations of high-cost fuels would result in an increase in the Gap; increases in amount of heated or cooled square feet of living space would result in an increase in the Gap. Not all variables will result in a change in the Affordability Gap in the same direction. The annual Affordability Gap Index allows the reader to determine the net cumulative impact of these variables, but not the impact of individual variables.

Since the Affordability Gap is calculated assuming normal Heating Degree Days (HDDs) and Cooling Degree Days (CDDs), annual changes in weather do not have an impact on the Affordability Gap or on the Affordability Gap Index.

Price data for the various fuels underlying the calculation of the Home Energy Affordability Gap (2nd Series) was used from the following time periods:

<i>Heating prices</i>	
Natural gas	February 2018
Fuel oil ***	Week of 02/05/2018
Liquefied petroleum gas (LPG) ***	Week of 02/05/2018
Electricity	February 2018
<i>Cooling prices</i>	
	August 2018
<i>Non-heating prices</i>	
Natural gas	May 2018
Fuel oil ***	Week of 10/01/2018
Liquefied petroleum gas (LPG) ***	Week of 10/01/2018
Electricity	May 2018

***Monthly bulk fuel prices are no longer published. Weekly bulk fuel prices are published during the heating months (October through March). The prices used are taken from the weeks most reflective of the end-uses to which they are to be applied. Prices from the middle of February best reflect heating season prices. Bulk fuel prices from October best reflect non-heating season prices.

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	Less than 50% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$1,868	1,457	\$2,722,320	31.9%
Andrew County	\$2,094	311	\$651,367	34.1%
Atchison County	\$1,723	105	\$180,947	31.5%
Audrain County	\$1,860	792	\$1,472,832	30.9%
Barry County	\$1,992	1,055	\$2,101,395	31.7%
Barton County	\$1,813	305	\$552,836	31.0%
Bates County	\$1,903	240	\$456,760	32.2%
Benton County	\$1,965	674	\$1,324,137	33.4%
Bollinger County	\$2,014	433	\$871,909	32.8%
Boone County	\$1,659	7,112	\$11,797,566	28.8%
Buchanan County	\$1,743	2,518	\$4,388,016	29.1%
Butler County	\$1,818	1,341	\$2,437,682	30.2%
Caldwell County	\$2,248	251	\$564,267	37.2%
Callaway County	\$2,005	1,063	\$2,131,442	32.7%
Camden County	\$2,013	962	\$1,936,042	31.8%
Cape Girardeau County	\$1,701	2,490	\$4,234,275	28.7%
Carroll County	\$1,961	263	\$515,695	32.8%
Carter County	\$2,056	108	\$222,077	33.1%
Cass County	\$1,925	1,360	\$2,618,090	31.2%
Cedar County	\$1,838	600	\$1,103,055	31.7%
Chariton County	\$2,129	134	\$285,325	34.0%
Christian County	\$1,919	1,353	\$2,595,975	30.7%
Clark County	\$2,089	149	\$311,310	35.3%
Clay County	\$1,751	3,157	\$5,528,793	29.0%
Clinton County	\$1,940	518	\$1,004,766	32.3%
Cole County	\$1,802	2,018	\$3,636,041	30.6%
Cooper County	\$1,897	258	\$489,298	31.5%
Crawford County	\$2,121	622	\$1,319,310	34.0%
Dade County	\$1,916	248	\$475,250	32.4%
Dallas County	\$2,193	353	\$774,174	34.5%
Daviess County	\$2,282	117	\$267,025	35.7%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation -- Less than 50% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$2,051	101	\$207,103	34.6%
Dent County	\$1,952	606	\$1,182,694	32.1%
Douglas County	\$2,183	305	\$665,817	34.9%
Dunklin County	\$1,608	1,291	\$2,075,891	28.3%
Franklin County	\$1,948	1,847	\$3,598,241	32.2%
Gasconade County	\$2,056	204	\$419,486	34.5%
Gentry County	\$2,013	150	\$302,000	33.5%
Greene County	\$1,547	9,877	\$15,275,781	27.8%
Grundy County	\$2,011	409	\$822,565	33.4%
Harrison County	\$2,117	247	\$522,780	35.4%
Henry County	\$1,838	710	\$1,305,281	31.8%
Hickory County	\$2,030	219	\$444,566	34.4%
Holt County	\$1,788	94	\$168,101	32.6%
Howard County	\$1,924	209	\$402,034	31.6%
Howell County	\$1,933	1,677	\$3,241,668	32.3%
Iron County	\$1,891	305	\$576,770	31.7%
Jackson County	\$1,564	20,503	\$32,064,923	27.4%
Jasper County	\$1,709	3,021	\$5,162,751	28.8%
Jefferson County	\$1,993	3,983	\$7,938,991	32.0%
Johnson County	\$1,852	1,329	\$2,460,664	31.0%
Knox County	\$2,183	87	\$189,957	35.8%
Laclede County	\$1,953	862	\$1,683,862	32.0%
Lafayette County	\$1,896	777	\$1,473,401	31.9%
Lawrence County	\$1,897	861	\$1,633,183	31.1%
Lewis County	\$2,055	259	\$532,214	33.8%
Lincoln County	\$2,166	1,279	\$2,770,322	32.7%
Linn County	\$1,940	247	\$479,261	32.5%
Livingston County	\$1,879	537	\$1,009,085	32.1%
McDonald County	\$2,014	635	\$1,278,598	31.4%
Macon County	\$2,107	276	\$581,525	34.3%
Madison County	\$1,865	267	\$498,060	31.2%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation -- Less than 50% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$2,097	367	\$769,676	34.7%
Marion County	\$1,774	963	\$1,708,083	30.4%
Mercer County	\$2,223	118	\$262,339	35.2%
Miller County	\$2,016	557	\$1,122,865	32.5%
Mississippi County	\$1,677	629	\$1,054,934	29.2%
Moniteau County	\$2,002	188	\$376,312	31.6%
Monroe County	\$1,844	163	\$300,603	31.6%
Montgomery County	\$1,895	392	\$742,904	32.6%
Morgan County	\$1,969	804	\$1,582,787	32.2%
New Madrid County	\$1,712	752	\$1,287,580	29.4%
Newton County	\$1,879	1,040	\$1,953,774	30.8%
Nodaway County	\$1,859	903	\$1,678,364	32.2%
Oregon County	\$2,100	603	\$1,266,352	34.7%
Osage County	\$2,396	175	\$419,378	37.4%
Ozark County	\$1,993	387	\$771,380	34.3%
Pemiscot County	\$1,607	690	\$1,108,643	27.6%
Perry County	\$1,935	248	\$479,998	32.0%
Pettis County	\$1,862	1,061	\$1,975,656	30.5%
Phelps County	\$1,845	1,807	\$3,334,229	31.3%
Pike County	\$1,947	435	\$846,749	32.8%
Platte County	\$1,740	1,058	\$1,840,479	29.2%
Polk County	\$2,030	701	\$1,423,325	32.9%
Pulaski County	\$1,933	832	\$1,608,082	30.1%
Putnam County	\$2,108	132	\$278,264	34.7%
Ralls County	\$2,217	243	\$538,670	35.6%
Randolph County	\$1,986	397	\$788,397	31.4%
Ray County	\$2,121	451	\$956,347	33.8%
Reynolds County	\$2,091	111	\$232,107	35.2%
Ripley County	\$1,950	374	\$729,432	31.9%
St. Charles County	\$1,818	4,054	\$7,369,696	29.6%
St. Clair County	\$1,921	331	\$635,792	33.7%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	Less than 50% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$2,048	372	\$761,767	33.8%
St. Francois County	\$1,799	1,478	\$2,658,881	30.7%
St. Louis County	\$1,597	17,144	\$27,376,835	27.7%
Saline County	\$1,810	484	\$875,933	30.5%
Schuyler County	\$2,205	124	\$273,428	34.7%
Scotland County	\$2,233	109	\$243,347	35.6%
Scott County	\$1,772	1,516	\$2,685,909	29.7%
Shannon County	\$2,162	417	\$901,561	34.5%
Shelby County	\$2,049	143	\$293,055	34.3%
Stoddard County	\$1,800	717	\$1,290,677	30.3%
Stone County	\$1,979	575	\$1,137,777	33.1%
Sullivan County	\$2,224	109	\$242,444	34.4%
Taney County	\$1,795	1,549	\$2,780,873	30.9%
Texas County	\$2,166	994	\$2,152,803	34.3%
Vernon County	\$1,884	500	\$942,035	31.7%
Warren County	\$2,192	899	\$1,970,571	33.8%
Washington County	\$2,116	621	\$1,314,340	33.5%
Wayne County	\$1,951	501	\$977,648	32.8%
Webster County	\$2,120	993	\$2,105,144	32.9%
Worth County	\$2,021	48	\$96,998	34.8%
Wright County	\$1,944	650	\$1,263,746	32.6%
St. Louis city	\$1,354	17,124	\$23,181,583	25.6%
Total Missouri	\$1,725	153,574	\$264,908,100	29.43%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	50% - 99% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$1,490	1,061	\$1,581,020	17.0%
Andrew County	\$1,703	302	\$514,429	18.2%
Atchison County	\$1,369	197	\$269,608	16.8%
Audrain County	\$1,468	782	\$1,147,748	16.5%
Barry County	\$1,584	1,610	\$2,551,035	16.9%
Barton County	\$1,432	725	\$1,037,865	16.5%
Bates County	\$1,521	717	\$1,090,714	17.2%
Benton County	\$1,588	803	\$1,275,236	17.8%
Bollinger County	\$1,620	531	\$860,170	17.5%
Boone County	\$1,277	5,796	\$7,400,781	15.4%
Buchanan County	\$1,346	3,224	\$4,340,136	15.5%
Butler County	\$1,424	2,226	\$3,169,974	16.1%
Caldwell County	\$1,870	241	\$450,612	19.8%
Callaway County	\$1,610	910	\$1,465,528	17.4%
Camden County	\$1,602	1,899	\$3,043,046	16.9%
Cape Girardeau County	\$1,308	2,768	\$3,619,652	15.3%
Carroll County	\$1,576	402	\$633,612	17.5%
Carter County	\$1,658	241	\$399,576	17.7%
Cass County	\$1,524	2,277	\$3,470,300	16.6%
Cedar County	\$1,463	721	\$1,054,699	16.9%
Chariton County	\$1,730	266	\$460,208	18.1%
Christian County	\$1,511	1,851	\$2,797,474	16.4%
Clark County	\$1,715	292	\$500,675	18.8%
Clay County	\$1,351	4,802	\$6,488,408	15.5%
Clinton County	\$1,553	376	\$584,010	17.3%
Cole County	\$1,417	1,697	\$2,404,877	16.3%
Cooper County	\$1,505	457	\$688,005	16.8%
Crawford County	\$1,723	1,240	\$2,136,272	18.1%
Dade County	\$1,535	460	\$706,232	17.3%
Dallas County	\$1,789	614	\$1,098,696	18.4%
Daviess County	\$1,879	288	\$541,283	19.1%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	50% - 99% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$1,674	384	\$642,824	18.4%
Dent County	\$1,559	655	\$1,021,018	17.1%
Douglas County	\$1,787	757	\$1,352,412	18.6%
Dunklin County	\$1,229	2,095	\$2,574,220	15.1%
Franklin County	\$1,557	2,449	\$3,813,422	17.2%
Gasconade County	\$1,678	527	\$884,298	18.4%
Gentry County	\$1,630	338	\$550,794	17.9%
Greene County	\$1,174	12,194	\$14,312,407	14.8%
Grundy County	\$1,626	417	\$678,247	17.8%
Harrison County	\$1,738	400	\$695,279	18.9%
Henry County	\$1,464	1,240	\$1,815,030	16.9%
Hickory County	\$1,654	701	\$1,159,723	18.3%
Holt County	\$1,435	159	\$228,227	17.4%
Howard County	\$1,530	404	\$618,065	16.9%
Howell County	\$1,547	2,022	\$3,128,922	17.2%
Iron County	\$1,505	548	\$824,999	16.9%
Jackson County	\$1,180	24,136	\$28,484,132	14.6%
Jasper County	\$1,316	4,949	\$6,513,478	15.4%
Jefferson County	\$1,590	5,172	\$8,225,576	17.1%
Johnson County	\$1,462	1,878	\$2,746,218	16.5%
Knox County	\$1,799	237	\$426,302	19.1%
Laclede County	\$1,559	1,578	\$2,459,767	17.1%
Lafayette County	\$1,513	910	\$1,376,382	17.0%
Lawrence County	\$1,500	1,634	\$2,451,622	16.6%
Lewis County	\$1,667	315	\$524,974	18.0%
Lincoln County	\$1,740	1,185	\$2,061,432	17.4%
Linn County	\$1,557	579	\$901,251	17.4%
Livingston County	\$1,502	513	\$770,374	17.1%
McDonald County	\$1,598	906	\$1,447,812	16.8%
Macon County	\$1,716	749	\$1,285,249	18.3%
Madison County	\$1,477	640	\$945,340	16.7%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	50% - 99% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$1,713	324	\$555,157	18.5%
Marion County	\$1,392	1,126	\$1,567,124	16.2%
Mercer County	\$1,824	127	\$231,651	18.8%
Miller County	\$1,617	1,011	\$1,634,515	17.3%
Mississippi County	\$1,298	993	\$1,288,848	15.6%
Moniteau County	\$1,592	451	\$717,805	16.9%
Monroe County	\$1,466	307	\$450,022	16.8%
Montgomery County	\$1,520	386	\$586,903	17.4%
Morgan County	\$1,574	1,169	\$1,839,997	17.2%
New Madrid County	\$1,328	1,000	\$1,328,445	15.7%
Newton County	\$1,480	1,824	\$2,700,161	16.4%
Nodaway County	\$1,486	1,027	\$1,525,894	17.2%
Oregon County	\$1,715	493	\$845,701	18.5%
Osage County	\$1,995	175	\$349,204	19.9%
Ozark County	\$1,624	741	\$1,203,372	18.3%
Pemiscot County	\$1,217	1,261	\$1,534,152	14.7%
Perry County	\$1,544	364	\$562,182	17.1%
Pettis County	\$1,464	1,701	\$2,489,910	16.3%
Phelps County	\$1,462	1,737	\$2,540,047	16.7%
Pike County	\$1,565	584	\$913,727	17.5%
Platte County	\$1,347	1,694	\$2,281,393	15.6%
Polk County	\$1,635	989	\$1,616,882	17.6%
Pulaski County	\$1,512	1,135	\$1,715,930	16.1%
Putnam County	\$1,722	199	\$342,774	18.5%
Ralls County	\$1,823	287	\$523,203	19.0%
Randolph County	\$1,575	985	\$1,551,284	16.7%
Ray County	\$1,720	905	\$1,556,973	18.0%
Reynolds County	\$1,715	345	\$591,520	18.8%
Ripley County	\$1,555	876	\$1,362,003	17.0%
St. Charles County	\$1,413	4,007	\$5,662,911	15.8%
St. Clair County	\$1,556	582	\$905,656	17.9%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation -- 50% - 99% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$1,661	825	\$1,370,553	18.0%
St. Francois County	\$1,417	2,330	\$3,301,666	16.4%
St. Louis County	\$1,211	22,189	\$26,877,509	14.8%
Saline County	\$1,421	1,038	\$1,475,496	16.3%
Schuyler County	\$1,801	180	\$324,241	18.5%
Scotland County	\$1,836	200	\$367,216	19.0%
Scott County	\$1,380	1,530	\$2,111,064	15.9%
Shannon County	\$1,764	546	\$963,002	18.4%
Shelby County	\$1,669	234	\$390,593	18.3%
Stoddard County	\$1,411	1,244	\$1,755,161	16.2%
Stone County	\$1,596	1,085	\$1,731,537	17.7%
Sullivan County	\$1,812	253	\$458,529	18.3%
Taney County	\$1,416	2,246	\$3,180,434	16.5%
Texas County	\$1,764	1,335	\$2,354,795	18.3%
Vernon County	\$1,498	737	\$1,104,390	16.9%
Warren County	\$1,777	643	\$1,142,837	18.0%
Washington County	\$1,713	1,178	\$2,017,641	17.9%
Wayne County	\$1,569	771	\$1,209,343	17.5%
Webster County	\$1,706	1,441	\$2,458,755	17.5%
Worth County	\$1,652	85	\$140,458	18.6%
Wright County	\$1,560	1,206	\$1,881,917	17.4%
St. Louis city	\$992	17,955	\$17,807,024	13.7%
Total Missouri	\$1,361	198,503	\$270,101,185	15.83%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

Shortfall Calculation --

100% - 124% of Federal Poverty Level

County_Only	100% - 124% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$1,085	501	\$543,475	11.4%
Andrew County	\$1,284	342	\$439,285	12.1%
Atchison County	\$988	133	\$131,470	11.2%
Audrain County	\$1,048	386	\$404,446	11.0%
Barry County	\$1,148	841	\$965,508	11.3%
Barton County	\$1,023	195	\$199,540	11.0%
Bates County	\$1,112	424	\$471,483	11.4%
Benton County	\$1,185	635	\$752,280	11.9%
Bollinger County	\$1,198	270	\$323,471	11.7%
Boone County	\$868	2,713	\$2,353,927	10.2%
Buchanan County	\$921	1,567	\$1,443,856	10.3%
Butler County	\$1,002	1,268	\$1,270,791	10.8%
Caldwell County	\$1,464	296	\$433,467	13.2%
Callaway County	\$1,188	552	\$655,573	11.6%
Camden County	\$1,163	615	\$715,297	11.3%
Cape Girardeau County	\$887	1,117	\$990,538	10.2%
Carroll County	\$1,164	218	\$253,753	11.6%
Carter County	\$1,231	145	\$178,533	11.8%
Cass County	\$1,094	1,150	\$1,258,588	11.1%
Cedar County	\$1,060	472	\$500,509	11.3%
Chariton County	\$1,302	182	\$237,038	12.1%
Christian County	\$1,075	1,479	\$1,589,755	10.9%
Clark County	\$1,313	175	\$229,808	12.5%
Clay County	\$923	3,079	\$2,840,435	10.3%
Clinton County	\$1,139	366	\$416,921	11.5%
Cole County	\$1,005	1,376	\$1,382,864	10.9%
Cooper County	\$1,087	452	\$491,113	11.2%
Crawford County	\$1,296	839	\$1,087,406	12.1%
Dade County	\$1,127	203	\$228,787	11.5%
Dallas County	\$1,357	416	\$564,449	12.3%
Daviess County	\$1,448	223	\$322,875	12.7%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	100% - 124% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$1,271	204	\$259,207	12.3%
Dent County	\$1,138	510	\$580,335	11.4%
Douglas County	\$1,362	432	\$588,280	12.4%
Dunklin County	\$822	1,068	\$878,356	10.0%
Franklin County	\$1,138	1,487	\$1,692,480	11.4%
Gasconade County	\$1,273	231	\$293,981	12.3%
Gentry County	\$1,218	73	\$88,943	11.9%
Greene County	\$774	6,606	\$5,114,467	9.9%
Grundy County	\$1,214	167	\$202,796	11.9%
Harrison County	\$1,333	361	\$481,161	12.6%
Henry County	\$1,062	420	\$446,158	11.3%
Hickory County	\$1,252	210	\$262,911	12.2%
Holt County	\$1,057	165	\$174,448	11.6%
Howard County	\$1,108	219	\$242,652	11.3%
Howell County	\$1,134	973	\$1,103,694	11.5%
Iron County	\$1,092	228	\$249,057	11.3%
Jackson County	\$769	13,987	\$10,755,686	9.7%
Jasper County	\$895	2,863	\$2,563,032	10.3%
Jefferson County	\$1,159	2,959	\$3,428,946	11.4%
Johnson County	\$1,045	773	\$808,020	11.0%
Knox County	\$1,387	85	\$117,861	12.7%
Laclede County	\$1,136	1,063	\$1,207,514	11.4%
Lafayette County	\$1,101	471	\$518,728	11.4%
Lawrence County	\$1,076	651	\$700,215	11.1%
Lewis County	\$1,251	155	\$193,835	12.0%
Lincoln County	\$1,283	925	\$1,186,541	11.6%
Linn County	\$1,145	256	\$293,220	11.6%
Livingston County	\$1,097	301	\$330,297	11.4%
McDonald County	\$1,153	691	\$796,607	11.2%
Macon County	\$1,297	302	\$391,695	12.2%
Madison County	\$1,061	440	\$466,866	11.1%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation --			
	100% - 124% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$1,302	151	\$196,643	12.3%
Marion County	\$983	791	\$777,183	10.8%
Mercer County	\$1,396	117	\$163,370	12.5%
Miller County	\$1,189	594	\$706,286	11.6%
Mississippi County	\$892	463	\$412,820	10.4%
Moniteau County	\$1,152	146	\$168,225	11.2%
Monroe County	\$1,061	137	\$145,292	11.2%
Montgomery County	\$1,119	387	\$433,061	11.6%
Morgan County	\$1,151	469	\$539,891	11.4%
New Madrid County	\$917	698	\$640,255	10.5%
Newton County	\$1,054	1,362	\$1,435,038	10.9%
Nodaway County	\$1,086	397	\$431,248	11.4%
Oregon County	\$1,303	302	\$393,588	12.3%
Osage County	\$1,566	275	\$430,597	13.3%
Ozark County	\$1,228	314	\$385,705	12.2%
Pemiscot County	\$799	669	\$534,289	9.8%
Perry County	\$1,126	570	\$641,538	11.4%
Pettis County	\$1,037	1,206	\$1,250,702	10.9%
Phelps County	\$1,052	1,034	\$1,087,888	11.1%
Pike County	\$1,155	449	\$518,762	11.6%
Platte County	\$926	908	\$840,676	10.4%
Polk County	\$1,211	1,153	\$1,396,347	11.7%
Pulaski County	\$1,061	826	\$876,226	10.7%
Putnam County	\$1,309	137	\$179,383	12.3%
Ralls County	\$1,401	147	\$205,968	12.6%
Randolph County	\$1,135	486	\$551,403	11.2%
Ray County	\$1,292	274	\$353,937	12.0%
Reynolds County	\$1,311	152	\$199,295	12.5%
Ripley County	\$1,131	398	\$450,133	11.3%
St. Charles County	\$980	2,728	\$2,672,688	10.5%
St. Clair County	\$1,165	283	\$329,794	12.0%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation -- 100% - 124% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$1,247	267	\$332,999	12.0%
St. Francois County	\$1,008	1,833	\$1,847,286	10.9%
St. Louis County	\$798	12,877	\$10,278,174	9.9%
Saline County	\$1,005	464	\$466,527	10.8%
Schuyler County	\$1,369	138	\$188,892	12.3%
Scotland County	\$1,411	134	\$189,114	12.6%
Scott County	\$960	859	\$824,518	10.6%
Shannon County	\$1,337	183	\$244,673	12.3%
Shelby County	\$1,262	179	\$225,883	12.2%
Stoddard County	\$994	527	\$523,783	10.8%
Stone County	\$1,186	871	\$1,032,732	11.8%
Sullivan County	\$1,371	104	\$142,590	12.2%
Taney County	\$1,010	1,732	\$1,748,852	11.0%
Texas County	\$1,333	641	\$854,631	12.2%
Vernon County	\$1,085	585	\$634,945	11.3%
Warren County	\$1,333	509	\$678,563	12.0%
Washington County	\$1,280	644	\$824,455	11.9%
Wayne County	\$1,158	371	\$429,743	11.6%
Webster County	\$1,263	834	\$1,053,370	11.7%
Worth County	\$1,258	22	\$27,672	12.4%
Wright County	\$1,149	748	\$859,668	11.6%
St. Louis city	\$604	8,972	\$5,418,303	9.1%
Total Missouri	\$955	113,423	\$108,270,833	10.59%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	125% - 149% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$815	419	\$341,298	9.3%
Andrew County	\$1,005	371	\$372,914	9.9%
Atchison County	\$735	115	\$84,539	9.2%
Audrain County	\$768	611	\$469,149	9.0%
Barry County	\$857	770	\$659,955	9.2%
Barton County	\$751	290	\$217,821	9.0%
Bates County	\$839	379	\$318,045	9.4%
Benton County	\$916	459	\$420,334	9.7%
Bollinger County	\$917	307	\$281,456	9.6%
Boone County	\$595	2,876	\$1,710,724	8.4%
Buchanan County	\$638	1,488	\$949,680	8.5%
Butler County	\$721	1,196	\$862,265	8.8%
Caldwell County	\$1,194	236	\$281,828	10.8%
Callaway County	\$906	502	\$454,682	9.5%
Camden County	\$870	885	\$770,106	9.2%
Cape Girardeau County	\$606	1,349	\$817,747	8.4%
Carroll County	\$889	198	\$176,069	9.5%
Carter County	\$947	219	\$207,345	9.6%
Cass County	\$808	1,492	\$1,205,531	9.1%
Cedar County	\$792	398	\$315,263	9.2%
Chariton County	\$1,017	224	\$227,869	9.9%
Christian County	\$784	1,660	\$1,301,309	8.9%
Clark County	\$1,046	178	\$186,108	10.3%
Clay County	\$637	2,805	\$1,786,052	8.4%
Clinton County	\$863	318	\$274,456	9.4%
Cole County	\$730	1,236	\$902,558	8.9%
Cooper County	\$807	290	\$234,097	9.2%
Crawford County	\$1,012	681	\$688,893	9.9%
Dade County	\$855	181	\$154,729	9.4%
Dallas County	\$1,068	522	\$557,745	10.0%
Daviess County	\$1,160	205	\$237,830	10.4%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	125% - 149% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$1,002	276	\$276,467	10.1%
Dent County	\$857	350	\$300,061	9.3%
Douglas County	\$1,079	471	\$508,008	10.2%
Dunklin County	\$552	940	\$518,461	8.2%
Franklin County	\$859	1,943	\$1,668,812	9.4%
Gasconade County	\$1,002	306	\$306,739	10.0%
Gentry County	\$944	160	\$151,084	9.8%
Greene County	\$508	6,362	\$3,231,103	8.1%
Grundy County	\$940	217	\$203,889	9.7%
Harrison County	\$1,063	160	\$170,020	10.3%
Henry County	\$795	478	\$379,840	9.2%
Hickory County	\$984	274	\$269,527	10.0%
Holt County	\$805	133	\$107,089	9.5%
Howard County	\$827	256	\$211,649	9.2%
Howell County	\$859	1,199	\$1,029,832	9.4%
Iron County	\$817	220	\$179,727	9.2%
Jackson County	\$495	12,645	\$6,257,521	8.0%
Jasper County	\$615	2,287	\$1,405,659	8.4%
Jefferson County	\$871	3,339	\$2,908,587	9.3%
Johnson County	\$767	923	\$708,218	9.0%
Knox County	\$1,112	66	\$73,381	10.4%
Laclede County	\$854	1,025	\$875,409	9.3%
Lafayette County	\$827	713	\$589,806	9.3%
Lawrence County	\$792	1,328	\$1,052,322	9.1%
Lewis County	\$973	264	\$256,923	9.8%
Lincoln County	\$978	736	\$719,937	9.5%
Linn County	\$871	255	\$222,175	9.5%
Livingston County	\$828	228	\$188,728	9.3%
McDonald County	\$856	792	\$677,981	9.1%
Macon County	\$1,018	367	\$373,497	10.0%
Madison County	\$784	289	\$226,490	9.1%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	125% - 149% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$1,028	193	\$198,434	10.1%
Marion County	\$710	495	\$351,308	8.8%
Mercer County	\$1,111	58	\$64,449	10.3%
Miller County	\$904	521	\$470,932	9.5%
Mississippi County	\$621	305	\$189,327	8.5%
Moniteau County	\$859	276	\$237,171	9.2%
Monroe County	\$790	262	\$207,059	9.2%
Montgomery County	\$851	375	\$319,269	9.5%
Morgan County	\$869	491	\$426,808	9.4%
New Madrid County	\$643	420	\$270,125	8.6%
Newton County	\$769	1,362	\$1,047,571	8.9%
Nodaway County	\$820	497	\$407,504	9.4%
Oregon County	\$1,029	202	\$207,758	10.1%
Osage County	\$1,279	208	\$266,111	10.9%
Ozark County	\$965	240	\$231,507	10.0%
Pemiscot County	\$520	362	\$188,235	8.0%
Perry County	\$846	468	\$396,024	9.3%
Pettis County	\$753	966	\$726,994	8.9%
Phelps County	\$779	805	\$626,812	9.1%
Pike County	\$883	416	\$367,141	9.5%
Platte County	\$645	899	\$580,088	8.5%
Polk County	\$929	707	\$656,460	9.6%
Pulaski County	\$760	800	\$608,098	8.8%
Putnam County	\$1,034	193	\$199,553	10.1%
Ralls County	\$1,120	208	\$232,939	10.3%
Randolph County	\$841	507	\$426,396	9.1%
Ray County	\$1,006	271	\$272,616	9.8%
Reynolds County	\$1,042	212	\$220,951	10.2%
Ripley County	\$848	436	\$369,923	9.3%
St. Charles County	\$691	3,079	\$2,126,679	8.6%
St. Clair County	\$905	217	\$196,350	9.8%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation --			
	125% - 149% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$971	308	\$299,107	9.8%
St. Francois County	\$735	1,124	\$826,111	8.9%
St. Louis County	\$523	13,766	\$7,196,435	8.1%
Saline County	\$728	744	\$541,699	8.9%
Schuyler County	\$1,080	80	\$86,433	10.1%
Scotland County	\$1,128	159	\$179,370	10.3%
Scott County	\$680	907	\$616,679	8.6%
Shannon County	\$1,053	198	\$208,401	10.0%
Shelby County	\$990	91	\$90,126	10.0%
Stoddard County	\$716	773	\$553,384	8.8%
Stone County	\$912	863	\$787,243	9.6%
Sullivan County	\$1,077	189	\$203,526	10.0%
Taney County	\$739	1,373	\$1,014,446	9.0%
Texas County	\$1,046	562	\$587,965	10.0%
Vernon County	\$810	625	\$506,227	9.2%
Warren County	\$1,037	480	\$497,751	9.8%
Washington County	\$992	599	\$594,111	9.8%
Wayne County	\$885	550	\$486,678	9.5%
Webster County	\$968	1,053	\$1,018,813	9.6%
Worth County	\$995	88	\$87,533	10.1%
Wright County	\$875	688	\$602,118	9.5%
St. Louis city	\$345	7,798	\$2,693,028	7.5%
Total Missouri	\$685	111,331	\$76,285,115	8.69%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	150% - 184% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$490	739	\$362,316	7.6%
Andrew County	\$670	453	\$303,509	8.1%
Atchison County	\$431	220	\$94,834	7.5%
Audrain County	\$432	845	\$364,956	7.4%
Barry County	\$508	1,265	\$642,528	7.6%
Barton County	\$425	400	\$169,801	7.4%
Bates County	\$512	549	\$280,970	7.7%
Benton County	\$593	931	\$552,122	8.0%
Bollinger County	\$579	312	\$180,743	7.8%
Boone County	\$267	3,843	\$1,027,785	6.9%
Buchanan County	\$298	2,425	\$723,621	6.9%
Butler County	\$383	1,293	\$495,819	7.2%
Caldwell County	\$870	210	\$182,682	8.9%
Callaway County	\$567	1,011	\$573,712	7.8%
Camden County	\$519	943	\$489,122	7.6%
Cape Girardeau County	\$269	1,914	\$515,771	6.9%
Carroll County	\$560	207	\$115,821	7.8%
Carter County	\$605	190	\$115,026	7.9%
Cass County	\$464	2,364	\$1,097,565	7.5%
Cedar County	\$470	476	\$223,804	7.6%
Chariton County	\$675	248	\$167,429	8.1%
Christian County	\$435	2,153	\$936,048	7.3%
Clark County	\$724	172	\$124,595	8.4%
Clay County	\$294	4,814	\$1,414,366	6.9%
Clinton County	\$532	607	\$322,801	7.7%
Cole County	\$401	1,595	\$638,810	7.3%
Cooper County	\$472	567	\$267,665	7.5%
Crawford County	\$670	695	\$465,795	8.1%
Dade County	\$528	226	\$119,385	7.7%
Dallas County	\$722	846	\$611,176	8.2%
Daviess County	\$815	251	\$204,534	8.5%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation -- 150% - 184% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$679	307	\$208,444	8.3%
Dent County	\$521	430	\$223,859	7.7%
Douglas County	\$739	608	\$449,158	8.3%
Dunklin County	\$227	1,076	\$243,718	6.7%
Franklin County	\$524	2,998	\$1,570,125	7.7%
Gasconade County	\$678	444	\$301,095	8.2%
Gentry County	\$615	265	\$163,065	8.0%
Greene County	\$188	9,201	\$1,732,248	6.6%
Grundy County	\$610	379	\$231,139	8.0%
Harrison County	\$738	371	\$273,929	8.4%
Henry County	\$473	721	\$341,380	7.6%
Hickory County	\$662	344	\$227,636	8.2%
Holt County	\$503	182	\$91,487	7.8%
Howard County	\$489	281	\$137,482	7.6%
Howell County	\$528	1,313	\$693,808	7.7%
Iron County	\$486	387	\$188,256	7.6%
Jackson County	\$166	19,646	\$3,259,706	6.5%
Jasper County	\$278	3,508	\$974,925	6.9%
Jefferson County	\$526	5,004	\$2,631,236	7.6%
Johnson County	\$434	1,996	\$865,655	7.4%
Knox County	\$782	133	\$104,022	8.5%
Laclede County	\$516	1,117	\$576,134	7.6%
Lafayette County	\$498	950	\$473,364	7.6%
Lawrence County	\$453	1,304	\$590,171	7.4%
Lewis County	\$640	292	\$186,987	8.1%
Lincoln County	\$613	1,338	\$819,778	7.8%
Linn County	\$542	454	\$246,220	7.8%
Livingston County	\$504	497	\$250,616	7.7%
McDonald County	\$500	927	\$463,390	7.5%
Macon County	\$683	559	\$381,542	8.2%
Madison County	\$451	558	\$251,589	7.5%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	150% - 184% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$699	365	\$255,215	8.3%
Marion County	\$382	1,009	\$385,769	7.3%
Mercer County	\$769	140	\$107,665	8.4%
Miller County	\$562	645	\$362,324	7.8%
Mississippi County	\$296	364	\$107,632	7.0%
Moniteau County	\$508	504	\$255,945	7.6%
Monroe County	\$466	322	\$150,061	7.5%
Montgomery County	\$530	384	\$203,605	7.8%
Morgan County	\$531	918	\$487,450	7.7%
New Madrid County	\$314	552	\$173,447	7.0%
Newton County	\$428	2,176	\$930,808	7.3%
Nodaway County	\$500	800	\$400,256	7.7%
Oregon County	\$699	493	\$344,504	8.3%
Osage County	\$936	375	\$350,874	8.9%
Ozark County	\$648	326	\$211,286	8.2%
Pemiscot County	\$186	614	\$113,960	6.6%
Perry County	\$511	638	\$326,047	7.6%
Pettis County	\$411	1,484	\$610,223	7.3%
Phelps County	\$450	1,465	\$659,963	7.5%
Pike County	\$555	533	\$295,904	7.8%
Platte County	\$309	1,969	\$607,523	7.0%
Polk County	\$589	978	\$576,499	7.9%
Pulaski County	\$399	1,194	\$476,767	7.2%
Putnam County	\$703	128	\$90,043	8.3%
Ralls County	\$782	280	\$219,073	8.5%
Randolph County	\$489	631	\$308,402	7.5%
Ray County	\$663	498	\$330,187	8.1%
Reynolds County	\$720	252	\$181,314	8.4%
Ripley County	\$509	461	\$234,833	7.6%
St. Charles County	\$344	5,337	\$1,835,290	7.1%
St. Clair County	\$592	337	\$199,582	8.0%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation -- 150% - 184% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$640	394	\$252,103	8.1%
St. Francois County	\$408	2,328	\$948,869	7.3%
St. Louis County	\$192	21,698	\$4,171,970	6.6%
Saline County	\$395	609	\$240,715	7.3%
Schuyler County	\$734	92	\$67,561	8.3%
Scotland County	\$788	208	\$163,963	8.5%
Scott County	\$344	1,337	\$459,892	7.1%
Shannon County	\$711	219	\$155,742	8.2%
Shelby County	\$665	274	\$182,090	8.2%
Stoddard County	\$382	1,197	\$457,597	7.2%
Stone County	\$584	828	\$483,598	7.9%
Sullivan County	\$724	236	\$170,820	8.2%
Taney County	\$414	2,368	\$979,884	7.4%
Texas County	\$702	911	\$639,258	8.2%
Vernon County	\$479	773	\$370,629	7.6%
Warren County	\$682	749	\$510,522	8.1%
Washington County	\$646	920	\$594,128	8.0%
Wayne County	\$557	409	\$227,693	7.8%
Webster County	\$613	954	\$584,739	7.9%
Worth County	\$679	93	\$63,145	8.3%
Wright County	\$546	809	\$441,902	7.8%
St. Louis city	\$35	9,544	\$334,724	6.1%
Total Missouri	\$350	163,476	\$57,231,267	7.12%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation --			
	185% - 199% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Adair County	\$220	235	\$51,712	6.6%
Andrew County	\$391	182	\$71,107	7.1%
Atchison County	\$178	106	\$18,834	6.5%
Audrain County	\$152	247	\$37,532	6.4%
Barry County	\$217	522	\$113,255	6.6%
Barton County	\$152	147	\$22,392	6.4%
Bates County	\$239	219	\$52,333	6.7%
Benton County	\$324	285	\$92,371	6.9%
Bollinger County	\$298	217	\$64,679	6.8%
Boone County	-	1,571	-	6.0%
Buchanan County	\$15	955	\$14,528	6.0%
Butler County	\$102	598	\$61,128	6.3%
Caldwell County	\$600	57	\$34,182	7.7%
Callaway County	\$286	395	\$112,803	6.8%
Camden County	\$226	480	\$108,374	6.6%
Cape Girardeau County	-	873	-	6.0%
Carroll County	\$285	143	\$40,720	6.8%
Carter County	\$321	77	\$24,710	6.9%
Cass County	\$178	843	\$149,932	6.5%
Cedar County	\$202	423	\$85,401	6.6%
Chariton County	\$390	68	\$26,519	7.1%
Christian County	\$144	976	\$140,349	6.4%
Clark County	\$457	120	\$54,810	7.3%
Clay County	\$8	2,488	\$19,960	6.0%
Clinton County	\$256	126	\$32,223	6.7%
Cole County	\$126	858	\$107,888	6.4%
Cooper County	\$193	157	\$30,265	6.5%
Crawford County	\$386	242	\$93,345	7.1%
Dade County	\$256	124	\$31,754	6.7%
Dallas County	\$434	329	\$142,805	7.2%
Daviess County	\$527	169	\$89,089	7.4%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation --			
	185% - 199% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
DeKalb County	\$410	55	\$22,552	7.2%
Dent County	\$240	212	\$50,881	6.7%
Douglas County	\$456	284	\$129,379	7.3%
Dunklin County	-	443	-	5.9%
Franklin County	\$244	1,472	\$359,793	6.7%
Gasconade County	\$408	242	\$98,715	7.2%
Gentry County	\$341	107	\$36,511	7.0%
Greene County	-	4,098	-	5.8%
Grundy County	\$335	88	\$29,489	7.0%
Harrison County	\$468	125	\$58,516	7.3%
Henry County	\$206	205	\$42,198	6.6%
Hickory County	\$393	109	\$42,886	7.1%
Holt County	\$251	57	\$14,284	6.8%
Howard County	\$208	109	\$22,674	6.6%
Howell County	\$253	728	\$184,186	6.7%
Iron County	\$211	292	\$61,623	6.6%
Jackson County	-	7,626	-	5.7%
Jasper County	-	1,592	-	6.0%
Jefferson County	\$238	2,092	\$498,110	6.6%
Johnson County	\$156	570	\$88,744	6.4%
Knox County	\$507	77	\$39,066	7.4%
Laclede County	\$234	422	\$98,704	6.6%
Lafayette County	\$224	521	\$116,788	6.6%
Lawrence County	\$169	621	\$105,196	6.5%
Lewis County	\$363	26	\$9,438	7.0%
Lincoln County	\$308	740	\$228,006	6.8%
Linn County	\$268	207	\$55,521	6.8%
Livingston County	\$235	239	\$56,088	6.7%
McDonald County	\$203	306	\$62,144	6.5%
Macon County	\$403	226	\$91,133	7.1%
Madison County	\$174	174	\$30,192	6.5%

Missouri 2018
 Home Energy Affordability Gap
 (Published April 2019)

County_Only	Shortfall Calculation --			
	185% - 199% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Maries County	\$425	141	\$59,939	7.2%
Marion County	\$110	284	\$31,100	6.3%
Mercer County	\$484	58	\$28,066	7.3%
Miller County	\$277	319	\$88,239	6.8%
Mississippi County	\$25	124	\$3,077	6.1%
Moniteau County	\$215	237	\$50,936	6.6%
Monroe County	\$196	67	\$13,119	6.6%
Montgomery County	\$263	115	\$30,197	6.8%
Morgan County	\$249	292	\$72,737	6.7%
New Madrid County	\$40	235	\$9,423	6.1%
Newton County	\$143	966	\$138,405	6.4%
Nodaway County	\$234	204	\$47,732	6.7%
Oregon County	\$424	176	\$74,629	7.2%
Osage County	\$649	169	\$109,721	7.8%
Ozark County	\$384	113	\$43,434	7.1%
Pemiscot County	-	135	-	5.7%
Perry County	\$232	163	\$37,774	6.6%
Pettis County	\$127	818	\$103,655	6.3%
Phelps County	\$177	590	\$104,441	6.5%
Pike County	\$282	272	\$76,798	6.8%
Platte County	\$28	711	\$19,871	6.1%
Polk County	\$307	471	\$144,563	6.8%
Pulaski County	\$99	777	\$76,626	6.3%
Putnam County	\$428	40	\$17,122	7.2%
Ralls County	\$501	124	\$62,144	7.4%
Randolph County	\$195	306	\$59,730	6.5%
Ray County	\$377	257	\$96,952	7.0%
Reynolds County	\$451	59	\$26,584	7.3%
Ripley County	\$227	244	\$55,354	6.6%
St. Charles County	\$55	2,718	\$149,111	6.1%
St. Clair County	\$332	100	\$33,172	7.0%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Shortfall Calculation --			
	185% - 199% of Federal Poverty Level			
	Individual HH Shortfall	Number of Households	Aggregate Shortfall	Home Energy Burden
Ste. Genevieve County	\$364	188	\$68,393	7.0%
St. Francois County	\$135	1,150	\$154,985	6.4%
St. Louis County	-	9,518	-	5.8%
Saline County	\$118	256	\$30,184	6.3%
Schuyler County	\$446	91	\$40,585	7.2%
Scotland County	\$505	32	\$16,163	7.4%
Scott County	\$64	509	\$32,589	6.2%
Shannon County	\$427	113	\$48,213	7.2%
Shelby County	\$393	80	\$31,443	7.1%
Stoddard County	\$104	623	\$64,968	6.3%
Stone County	\$311	549	\$170,512	6.9%
Sullivan County	\$430	79	\$33,939	7.1%
Taney County	\$143	632	\$90,329	6.4%
Texas County	\$415	267	\$110,707	7.1%
Vernon County	\$204	348	\$71,012	6.6%
Warren County	\$385	487	\$187,717	7.0%
Washington County	\$357	371	\$132,603	7.0%
Wayne County	\$283	172	\$48,717	6.8%
Webster County	\$317	444	\$140,940	6.8%
Worth County	\$416	18	\$7,486	7.2%
Wright County	\$272	272	\$74,016	6.8%
St. Louis city	-	3,765	-	5.3%
Total Missouri	\$115	69,546	\$7,977,975	6.20%

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Total Shortfall	
	< 200% of FPL	
	Number of Households	Aggregate Shortfall
Adair County	4,412	\$5,602,141
Andrew County	1,961	\$2,352,611
Atchison County	876	\$780,232
Audrain County	3,663	\$3,896,663
Barry County	6,063	\$7,033,676
Barton County	2,062	\$2,200,255
Bates County	2,528	\$2,670,305
Benton County	3,787	\$4,416,480
Bollinger County	2,070	\$2,582,428
Boone County	23,911	\$24,290,783
Buchanan County	12,177	\$11,859,836
Butler County	7,922	\$8,297,658
Caldwell County	1,291	\$1,947,038
Callaway County	4,433	\$5,393,740
Camden County	5,784	\$7,061,986
Cape Girardeau County	10,511	\$10,177,983
Carroll County	1,431	\$1,735,671
Carter County	980	\$1,147,267
Cass County	9,486	\$9,800,005
Cedar County	3,090	\$3,282,730
Chariton County	1,122	\$1,404,388
Christian County	9,472	\$9,360,912
Clark County	1,086	\$1,407,307
Clay County	21,145	\$18,078,013
Clinton County	2,311	\$2,635,177
Cole County	8,780	\$9,073,038
Cooper County	2,181	\$2,200,443
Crawford County	4,319	\$5,791,021
Dade County	1,442	\$1,716,137
Dallas County	3,080	\$3,749,044
Daviess County	1,253	\$1,662,636

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Total Shortfall	
	< 200% of FPL	
	Number of Households	Aggregate Shortfall
DeKalb County	1,327	\$1,616,597
Dent County	2,763	\$3,358,848
Douglas County	2,857	\$3,693,054
Dunklin County	6,913	\$6,290,646
Franklin County	12,196	\$12,702,873
Gasconade County	1,954	\$2,304,314
Gentry County	1,093	\$1,292,396
Greene County	48,338	\$39,666,005
Grundy County	1,677	\$2,168,124
Harrison County	1,664	\$2,201,685
Henry County	3,774	\$4,329,886
Hickory County	1,857	\$2,407,249
Holt County	790	\$783,635
Howard County	1,478	\$1,634,556
Howell County	7,912	\$9,382,110
Iron County	1,980	\$2,080,432
Jackson County	98,543	\$80,821,969
Jasper County	18,220	\$16,619,845
Jefferson County	22,549	\$25,631,446
Johnson County	7,469	\$7,677,518
Knox County	685	\$950,589
Laclede County	6,067	\$6,901,389
Lafayette County	4,342	\$4,548,469
Lawrence County	6,399	\$6,532,708
Lewis County	1,311	\$1,704,372
Lincoln County	6,203	\$7,786,016
Linn County	1,998	\$2,197,648
Livingston County	2,315	\$2,605,187
McDonald County	4,257	\$4,726,531
Macon County	2,479	\$3,104,641
Madison County	2,368	\$2,418,536

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Total Shortfall < 200% of FPL	
	Number of Households	Aggregate Shortfall
Maries County	1,541	\$2,035,064
Marion County	4,668	\$4,820,568
Mercer County	618	\$857,540
Miller County	3,647	\$4,385,161
Mississippi County	2,878	\$3,056,639
Moniteau County	1,802	\$1,806,394
Monroe County	1,258	\$1,266,156
Montgomery County	2,039	\$2,315,938
Morgan County	4,143	\$4,949,670
New Madrid County	3,657	\$3,709,276
Newton County	8,730	\$8,205,758
Nodaway County	3,828	\$4,490,998
Oregon County	2,269	\$3,132,532
Osage County	1,377	\$1,925,885
Ozark County	2,121	\$2,846,684
Pemiscot County	3,731	\$3,479,279
Perry County	2,451	\$2,443,563
Pettis County	7,236	\$7,157,140
Phelps County	7,438	\$8,353,380
Pike County	2,689	\$3,019,082
Platte County	7,239	\$6,170,029
Polk County	4,999	\$5,814,076
Pulaski County	5,564	\$5,361,730
Putnam County	829	\$1,107,138
Ralls County	1,289	\$1,781,998
Randolph County	3,312	\$3,685,612
Ray County	2,656	\$3,567,013
Reynolds County	1,131	\$1,451,771
Ripley County	2,789	\$3,201,679
St. Charles County	21,923	\$19,816,375
St. Clair County	1,850	\$2,300,346

Missouri 2018
Home Energy Affordability Gap
(Published April 2019)

County_Only	Total Shortfall	
	< 200% of FPL	
	Number of Households	Aggregate Shortfall
Ste. Genevieve County	2,354	\$3,084,922
St. Francois County	10,243	\$9,737,799
St. Louis County	97,192	\$75,900,923
Saline County	3,595	\$3,630,555
Schuyler County	705	\$981,140
Scotland County	842	\$1,159,174
Scott County	6,658	\$6,730,650
Shannon County	1,676	\$2,521,592
Shelby County	1,001	\$1,213,191
Stoddard County	5,081	\$4,645,570
Stone County	4,771	\$5,343,399
Sullivan County	970	\$1,251,848
Taney County	9,900	\$9,794,818
Texas County	4,710	\$6,700,158
Vernon County	3,568	\$3,629,238
Warren County	3,767	\$4,987,962
Washington County	4,333	\$5,477,277
Wayne County	2,774	\$3,379,823
Webster County	5,719	\$7,361,760
Worth County	354	\$423,292
Wright County	4,373	\$5,123,368
St. Louis city	65,158	\$49,434,661
Total Missouri	809,853	\$784,774,475
		\$969

Attachment JAH - 2

Attachment 1

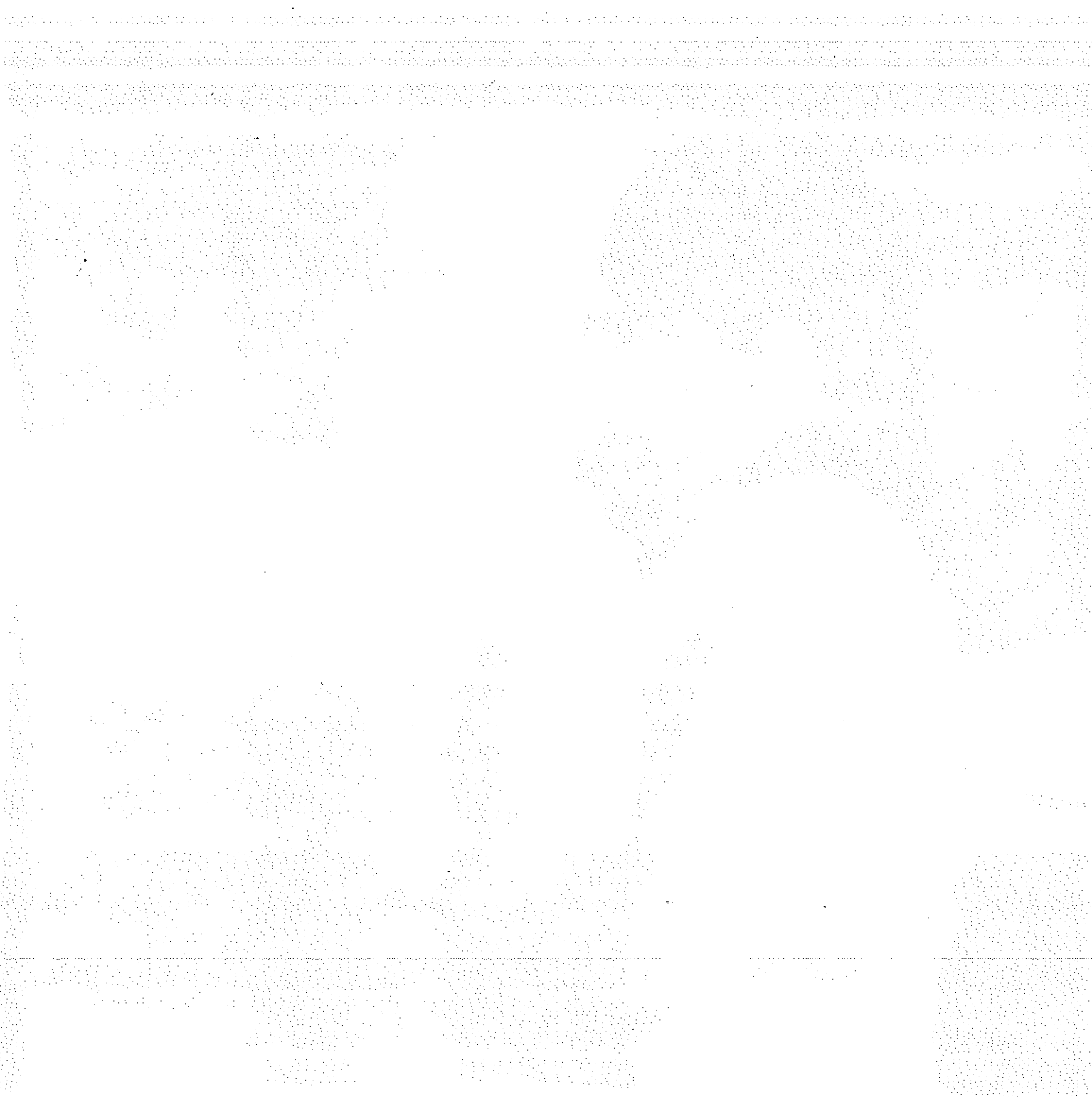
FY 2020 Funding Release of LIHEAP Block Grant Funds to States and Territories under the *Continuing Appropriations Act, 2020, and Health Extenders Act of 2019* (Public Law 116-59)

STATE/ TERRITORY	NOVEMBER 1, 2019 RELEASE	TRIBAL SET-ASIDES	TOTAL NOVEMBER 1, 2019 RELEASE (INCLUDING TRIBAL AWARDS)
Alabama	\$53,554,434	\$320,829	\$53,875,263
Alaska	\$10,052,653	\$7,081,084	\$17,133,737
Arizona	\$24,869,548	\$1,185,170	\$26,054,718
Arkansas	\$29,547,909		\$29,547,909
California	\$182,358,682	\$721,914	\$183,080,596
Colorado	\$55,209,820		\$55,209,820
Connecticut	\$62,342,086		\$62,342,086
Delaware	\$11,894,752		\$11,894,752
District of Columbia	\$10,171,927		\$10,171,927
Florida	\$85,233,383	\$13,371	\$85,246,754
Georgia	\$67,400,631		\$67,400,631
Hawaii	\$4,389,318		\$4,389,318
Idaho	\$18,634,063	\$950,332	\$19,584,395
Illinois	\$154,557,369		\$154,557,369
Indiana	\$69,973,237	\$5,998	\$69,979,235
Iowa	\$49,595,222		\$49,595,222
Kansas	\$33,998,479	\$40,500	\$34,038,979
Kentucky	\$50,350,560		\$50,350,560
Louisiana	\$49,835,082		\$49,835,082
Maine	\$34,853,633	\$1,322,228	\$36,175,861
Maryland	\$71,109,479		\$71,109,479
Massachusetts	\$114,111,199	\$171,424	\$114,282,623
Michigan	\$145,765,840	\$972,835	\$146,738,675
Minnesota	\$105,716,913		\$105,716,913
Mississippi	\$32,768,029	\$66,954	\$32,834,983
Missouri	\$74,048,289		\$74,048,289

STATE/ TERRITORY	NOVEMBER 1, 2019 RELEASE	TRIBAL SET-ASIDES	TOTAL NOVEMBER 1, 2019 RELEASE (INCLUDING TRIBAL AWARDS)
Montana	\$18,955,739	\$4,015,513	\$22,971,252
Nebraska	\$28,752,239	\$16,200	\$28,768,439
Nevada	\$12,237,126		\$12,237,126
New Hampshire	\$24,798,928		\$24,798,928
New Jersey	\$108,091,318		\$108,091,318
New Mexico	\$19,417,197	\$1,026,711	\$20,443,908
New York	\$338,399,291	\$183,663	\$338,582,954
North Carolina	\$91,845,543	\$1,767,360	\$93,612,903
North Dakota	\$18,964,833	\$5,988,895	\$24,953,728
Ohio	\$139,146,565		\$139,146,565
Oklahoma	\$39,283,648	\$5,362,959	\$44,646,607
Oregon	\$34,207,330	\$601,115	\$34,808,445
Pennsylvania	\$181,868,996		\$181,868,996
Rhode Island	\$21,529,376	\$36,841	\$21,566,217
South Carolina	\$42,787,940		\$42,787,940
South Dakota	\$17,103,150	\$3,163,647	\$20,266,797
Tennessee	\$64,702,494		\$64,702,494
Texas	\$141,822,157		\$141,822,157
Utah	\$23,005,864	\$325,828	\$23,331,692
Vermont	\$18,587,679		\$18,587,679
Virginia	\$84,944,076		\$84,944,076
Washington	\$58,866,142	\$2,220,285	\$61,086,427
West Virginia	\$28,267,741		\$28,267,741
Wisconsin	\$95,160,402		\$95,160,402
Wyoming	\$8,887,967	\$453,529	\$9,341,496
Total to States	\$3,263,976,278	\$38,015,185	\$3,301,991,463
Total to All Tribes	\$38,015,185		
Territories			
American Samoa	\$274,489		\$274,489
Guam	\$601,809		\$601,809
Northern Mariana Islands	\$209,024		\$209,024

STATE/ TERRITORY	NOVEMBER 1, 2019 RELEASE	TRIBAL SET-ASIDES	TOTAL NOVEMBER 1, 2019 RELEASE (INCLUDING TRIBAL AWARDS)
Puerto Rico	\$14,938,522		\$14,938,522
Virgin Islands	\$569,077		\$569,077
Total to Territories	\$16,592,921		\$16,592,921
GRAND TOTAL:	\$3,318,584,384	\$38,015,185	\$3,318,584,384

Attachment JAH - 3



2018 MISSOURI POVERTY REPORT

A BIENNIAL PUBLICATION FROM MISSOURIWORKS TO END POVERTY



51% of Missouri's population is female.

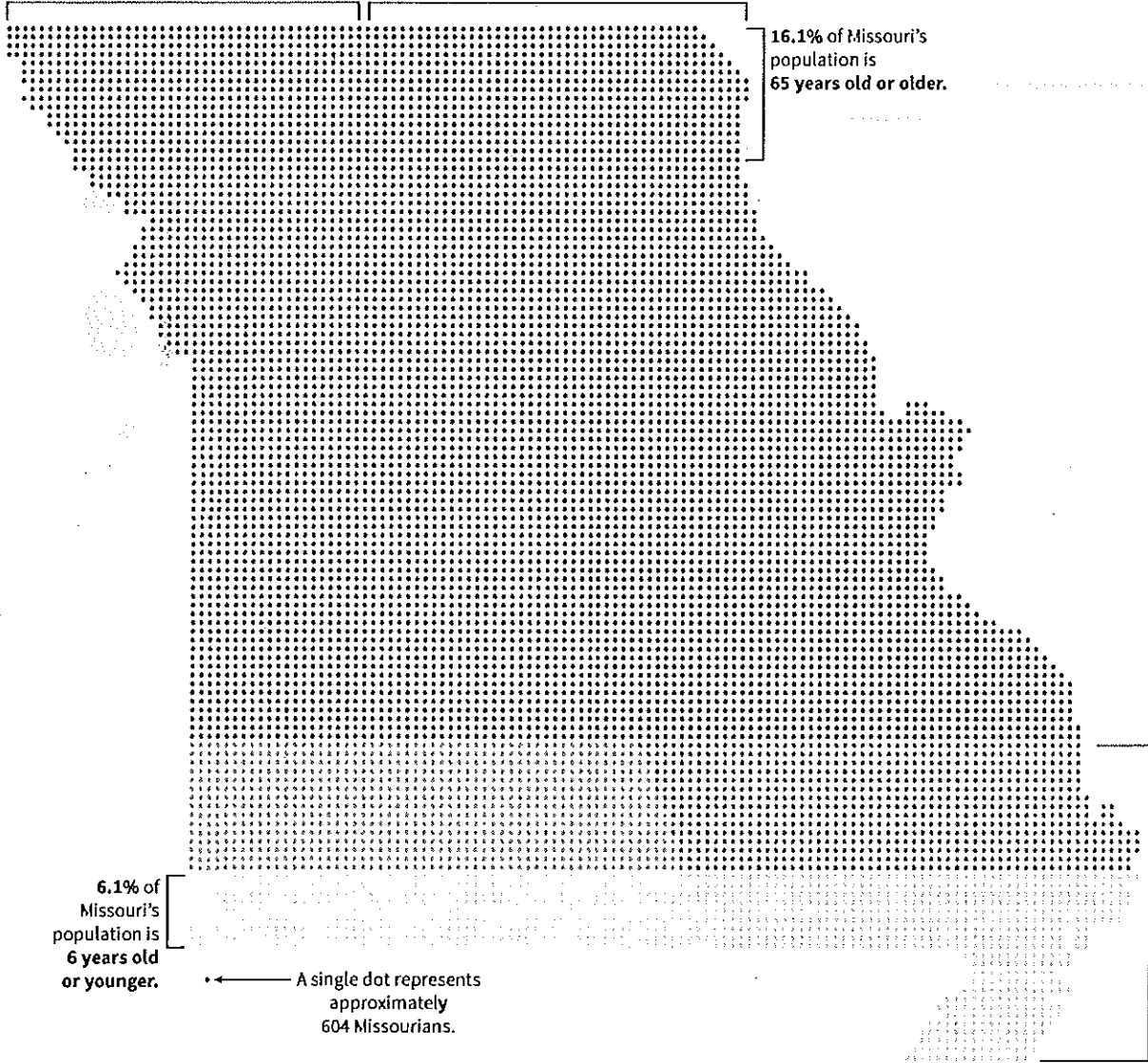
49% of Missouri's population is male.

16.1% of Missouri's population is 65 years old or older.

6.1% of Missouri's population is 6 years old or younger.

22.8% of Missouri's population is 18 years old or younger.

• ← A single dot represents approximately 604 Missourians.



MISSOURI POVERTY

The State of the State

Poverty. It's a problem. A health care problem. A living wage problem. A food insecurity problem. An affordable housing problem. It's complex. Complicated. And it is anything but linear. 12.7% of Americans currently live at or below the federal poverty level. In Missouri the poverty rate is even higher at 14%. For a statewide population of 5,911,099, that's 826,358 Missourians.

THE 2018 MISSOURI POVERTY REPORT, from Missourians to End Poverty, is created to provide a comprehensive snapshot of poverty in Missouri. It is the hope of the coalition that the facts and information surrounding poverty presented here give a better understanding of the realities of this important social issue. All Missourians deserve the opportunity to thrive and to live with dignity. For this to be a reality, for real change to take place, the issues need to be clearly defined and understood by you—the change makers, the difference makers.

Missourians to End Poverty has identified five key factors that impact poverty—economic and family security, education, food and nutrition, health, and housing and energy. These factors, or elements of poverty, guide the advocacy work of the coalition. When there is struggle in one of these areas, the other areas in a person's life suffer. Together these elements highlight poverty's interconnected nature and the need for multi-dimensional solutions.

Missouri is a state rich in natural beauty. Opportunities for education and employment, security and health, individual success, and dignity should be just as abundant. However, the statewide poverty rate is 14% overall, and

19.2% for children. In real numbers, poverty in Missouri impacts more than 826,358 individuals. 260,867 Missouri children live in poverty. While many children are born into situations of poverty, children have little to no control over their situation. To address poverty, we need to help children. Children are part of families, and to help children we need to help families.

Factors pushing people into poverty include affordable housing shortages, food insecurity, low-wage jobs, and increasing health care costs, among other things. Factors keeping people out of poverty include a strong support system, social and welfare programs, organized community efforts, employment, and tax reform. All of these help individuals, families, and children work toward thriving lives.

Perhaps you don't see poverty around you. But it's there. Your children's classmates, your friends, neighbors, people in your community, and your fellow Missourians are faced with situations of poverty for different reasons at different times. You can help. When your child's classmates do well, yours do, too. When your neighbors do well, you do, too. When your community does well, so do you. We are Missourians to End Poverty. *We'll show you.* ■

Missouri's state motto is "Salus Populi Suprema Lex Esto", which means "Let the welfare of the people be the supreme law." Let it be so.

5 Elements of Poverty

Throughout this report, you'll see these symbols. Each symbol represents one of the five elements of poverty.



Economic and Family Security



Education



Food and Nutrition



Health



Housing and Energy

The information in this report is organized by these five elements. Just as these areas are inexplicably interconnected in real life, so is the information within this report. We have shown a glimpse of this interwoven aspect by illustrating the connection between elements of poverty where possible. So much of the interrelated nature of these elements of poverty is unseen, yet we hope to illuminate the reality of the many Missourians experiencing situations of poverty.

\$ Poverty: An Overview

Poverty. How is it defined? What does it look like across the United States? What does it look like in Missouri? Is Missouri any better or worse than other states? The information here, primarily provided by the US Census Bureau's 2017 release of poverty data, aims to address these questions. The level of poverty across Missouri, and our nation, has changed over time. Here is what poverty looks like according to available data.

Measuring Poverty

Official Poverty Measure

The current official poverty measure was developed in 1963 and is based on the cost of the minimum food diet for various family sizes in today's prices multiplied by 3. This official poverty calculation does not take into account the value of federal benefits, such as those provided by the Supplemental Nutrition Assistance Program (SNAP), and housing and energy assistance. Neither does it account for typical household expenses such as work expenses or child care.

Supplemental Poverty Measure

The Supplemental Poverty Measure considers family resources, such as income, along with benefits including SNAP, subsidized housing, and the Low-income Home Energy Assistance Program (LIHEAP). 2016 US Census poverty data released in 2017 does not show a statistically significant difference between poverty rate and supplemental poverty rate for Missouri.

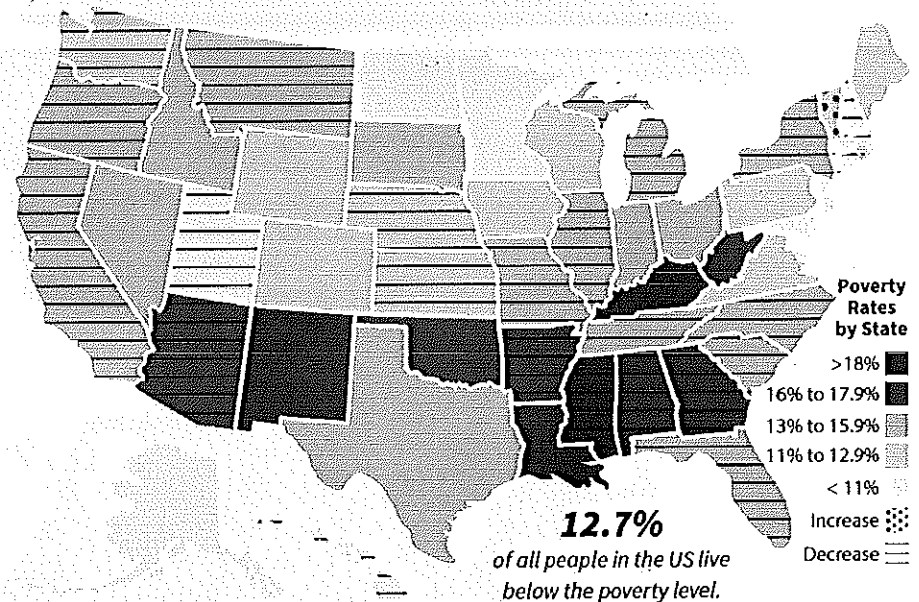
2018 Poverty Guidelines

The Poverty Guidelines are determined by the Department of Health and Human Services and updated annually. The amounts are based on number of persons in a family per household. For families or households with more than 8 persons, \$4,320 is added for each additional person. For 2018, poverty guidelines for the 48 contiguous states and Washington DC are:

PERSONS/ HOUSEHOLD	GROSS INCOME
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740
7	\$38,060
8	\$42,380

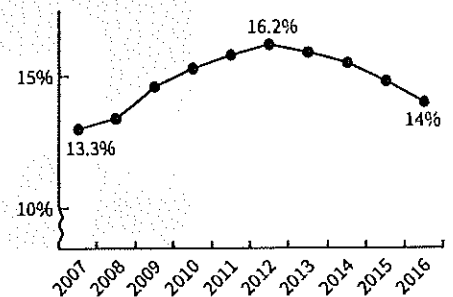
Poverty Across the United States

This 2017 US Census Bureau poverty data shows poverty rates for the United States in 2016. States with the lined pattern indicate a statistically significant decrease in poverty rate from last US Census reporting. Vermont, labeled with the dot pattern, is the only state with a statistically significant increase in poverty rate. States without a pattern had no statistically significant change in poverty rate. *US Census Bureau*



10 Year Snapshot: Missouri

Missouri's poverty rate steadily increased from 13.3% in 2007 to 16.2% in 2012. Since 2012, the poverty rate has declined to 14%. The US Census Bureau deems the 2016 rate as a statistically significant decrease. *US Census Bureau Small Area Income and Poverty Estimates*



10 Missouri Counties with Highest Poverty Rate

MISSOURI COUNTY	POVERTY RATE	MEDIAN INCOME	EDUCATIONAL ATTAINMENT*	NO HEALTH INSURANCE**
1. Pemiscot County	30.9%	\$31,671	74.8%	13.0%
2. Texas County	29.9%	\$35,730	82.1%	15.8%
3. Mississippi County	28.4%	\$29,214	72.8%	15.1%
4. Ripley County	27.7%	\$34,145	78.2%	16.1%
5. Dunklin County	27.2%	\$31,220	73.9%	15.1%
6. Shannon County	26.4%	\$32,284	81.7%	16.6%
7. Wayne County	26.0%	\$33,954	75.3%	15.9%
8. Ozark County	25.3%	\$31,087	83.8%	17.8%
9. New Madrid County	25.0%	\$31,615	75.9%	13.6%
10. Oregon County	24.9%	\$30,442	83.6%	15.3%

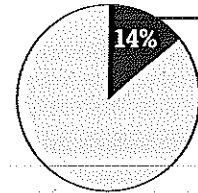
*Percent of population with high school graduation or higher **Percent of population without health insurance under age 65

Missouri Poverty Rate: County by County

Missouri's 2016 statewide poverty rate is 14%, a .8% change from 2015. Below are the poverty rates by Missouri county. 23 counties have a poverty rate above 20%. Seven counties have a poverty rate below 10%. *US Census Bureau Small Area Income and Poverty Estimates*

Missouri's population is

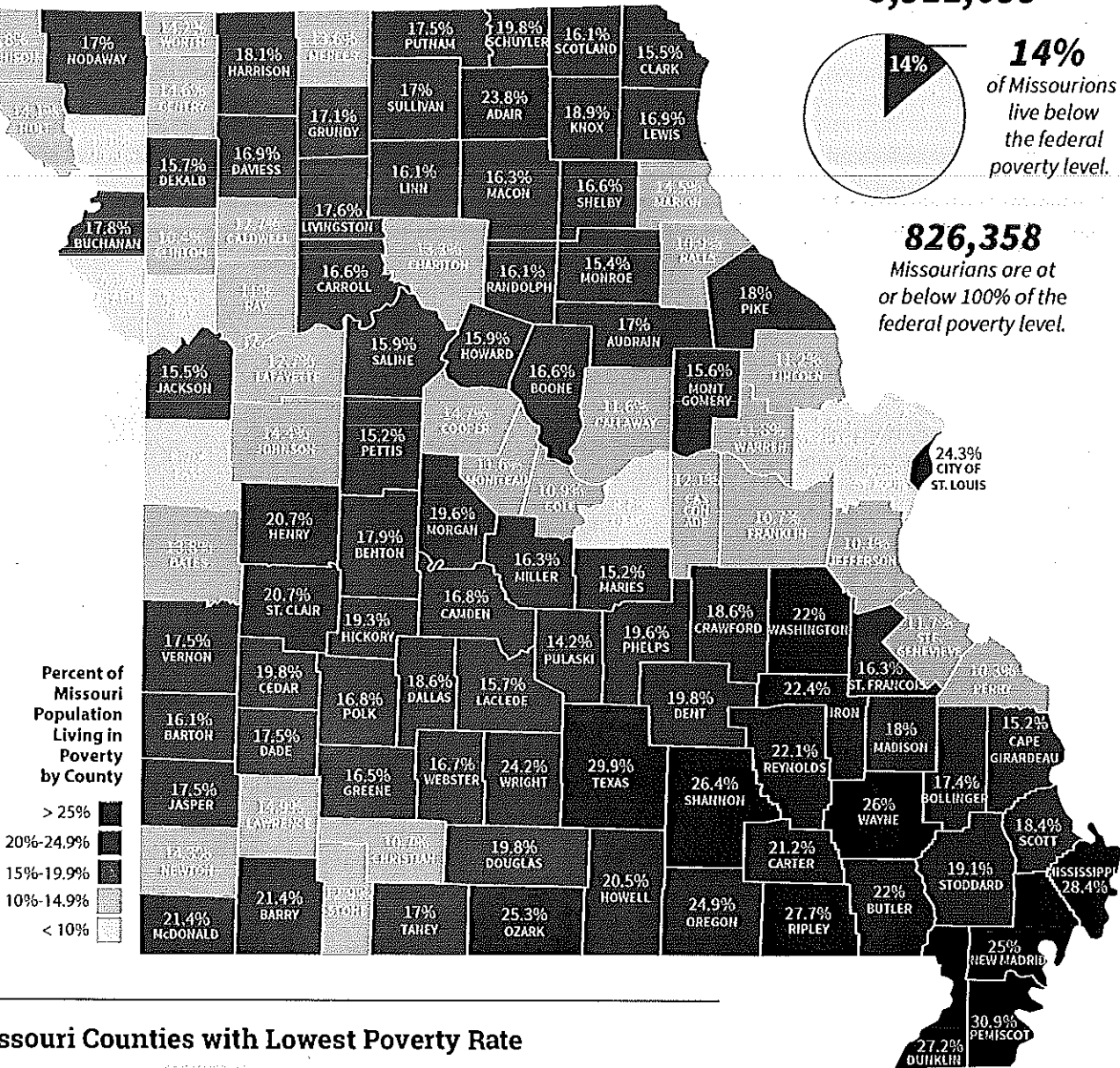
5,911,099



14%
of Missourians live below the federal poverty level.

826,358

Missourians are at or below 100% of the federal poverty level.



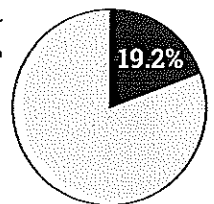
10 Missouri Counties with Lowest Poverty Rate

MISSOURI COUNTY	POVERTY RATE	MEDIAN INCOME	EDUCATIONAL ATTAINMENT*	NO HEALTH INSURANCE**
1. St. Charles County	5.2%	\$75,603	94.3%	7.0%
2. Platte County	6.1%	\$70,879	95.3%	7.9%
3. Clay County	8.4%	\$63,702	92.7%	9.3%
4. Osage County	8.6%	\$54,119	90.3%	10.5%
5. Cass County	8.7%	\$63,613	92.5%	9.2%
6. St. Louis County	9.2%	\$61,103	93.0%	8.2%
7. Andrew County	9.7%	\$54,804	90.6%	10.0%
8. Jefferson County	10.1%	\$58,232	87.5%	10.8%
9. Perry County	10.3%	\$53,014	87.5%	10.4%
10. Clinton County	10.4%	\$57,486	92.5%	10.3%

*Percent of population with high school graduation or higher **Percent of population without health insurance under age 65

Missouri's child poverty rate is higher than the overall state poverty rate of 14%.

19.2%
of Missouri children live in poverty.



260,867

Missouri children live in poverty.



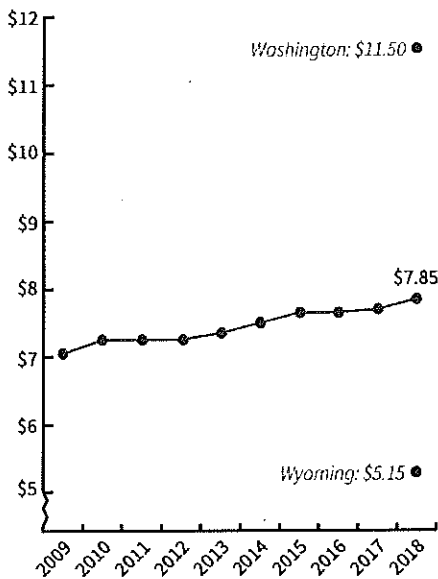
Economic and Family Security

Economic and family security is foundational for the well-being of an individual or family. A variety of factors impact economic and family security. Many of these issues are related to the local economy, availability of employment, minimum wage regulations, and taxes. Here is a snapshot of the factors surrounding economic and family security for Missourians.

Minimum Wage in Missouri



As of January 1, 2018, the minimum wage in Missouri is \$7.85. Over the past 10 years, the minimum wage increased by 80 cents, from \$7.05 in 2009. Washington has the highest minimum wage in the US at \$11.50, and several states have enacted gradual minimum wage increases to take effect over the next several years. Wyoming has the lowest minimum wage at \$5.15 an hour. Six states do not have a state-mandated minimum wage. *Bureau of Labor Statistics*



What Is a Living Wage in Missouri?

In many American communities, families working low-wage jobs make insufficient income to live at a minimum standard of living given the local cost of living. MIT developed a living wage calculator to estimate the cost of living in communities across the US. The Missouri statewide living wage average shown below is the hourly rate that an individual must earn to support his or her family, if they are the sole provider working full-time. *Dr. Amy K. Glasmeier; Massachusetts Institute of Technology*

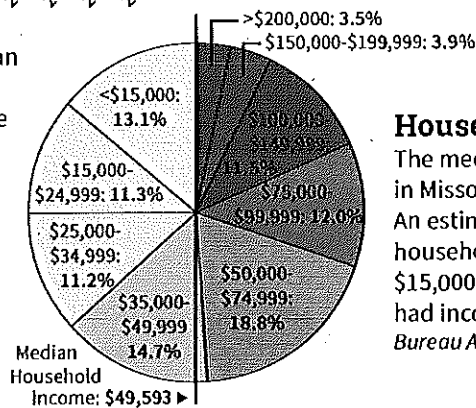
\$	1 Adult	1 Adult	1 Adult	1 Adult	1 Adult
1 Adult Working Full Time	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	
	\$10.76	\$23.45	\$26.96	\$33.97	
\$	2 Adults	2 Adults	2 Adults	2 Adults	2 Adults
1 Working Full Time	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children	
	\$18.36	\$21.92	\$25.39	\$27.98	
\$\$	2 Adults	2 Adults	2 Adults	2 Adults	2 Adults
Both Working Full Time	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children	
	\$9.18	\$12.62	\$15.09	\$17.30	
\$\$	2 Adults	2 Adults*			
1 Full Time 1 Part Time	2 Adults	2 Adults* 1 Child			
	\$16.50				

*The MIT living wage calculator does not extrapolate all family scenarios for part-time households. Only one is used for illustration purposes.

Studies show that most children raised in low-income families will likely have very low incomes as adults, while children raised in high-income families can anticipate very high incomes as adults. **43%** of children born to the poorest families remain poor into adulthood. *Pew Charitable Trusts*

Before taxes, a Missourian working full time for 40 hours a week at the state minimum wage earns:

\$7.85 hourly
\$314 weekly
\$16,328 annually



Household Income

The median income of households in Missouri was \$49,593 in 2016. An estimated 13.1% of Missouri households had income below \$15,000 a year and more than 7% had income over \$150,000. *US Census Bureau American Community Survey*

The median income for men in Missouri is **\$10,830** higher than for women. That's a 51% increase from the median income for women.

\$31,918
Median Income for Men

\$21,088
Median Income for Women
US Census Bureau American Community Survey

Missouri vs. US National Unemployment Rates

Since 2011, the Missouri unemployment rate has been lower than the US average. The state's average unemployment rate for 2017 was 3.8% with a high of 4.2% in January and a low of 3.4% in November. Overall, Missouri has seen a steady decline in the unemployment rate since it peaked in 2010 following an uptick after the 2008 economic crash. At the end of 2017, Missouri ranked 16th in unemployment. Hawaii's 2% unemployment rate ranked 1st, and Alaska's 7.3% ranked 51st. *Bureau of Labor Statistics*



Earned Income Tax Credit

Earned Income Tax Credit, or EITC, is a tax benefit designed to help low-to-moderate income, working people. Workers must file tax returns to receive the credit. The federal government, 26 states, and Washington DC have credits. Missouri does not have an EITC. More than 27 million Americans received almost \$67 billion in federal, refundable credits in the year 2015. An estimated 20% of eligible workers do not claim the EITC.

EITC refunds are a fiscal stimulus to the state, work incentive to the recipient, child care assistance where applicable, and a financial asset and savings tool. It can boost financial assets for families, helping them avoid future financial setback, all while putting new money into the economy. 519,000 Missourians filed for the federal EITC for tax year 2015. The average EITC was \$2,377. That's \$1.2 billion boosting Missouri's economy and helping Missouri families. *National Conference of State Legislators*

US Census Bureau annual poverty data show federal refundable tax credits as the second most important anti-poverty program after Social Security.

For Tax Year 2015

519,000
Missourians
claimed the
federal EITC.

\$2,377
was the average
federal EITC for a
total of

**\$1.2
billion**
in Earned Income
Tax Credits
helping Missouri
families.

Asset Poverty

Asset poverty expands the notion of poverty to include how much of a financial cushion a household has to weather a financial crisis such as a job loss, medical emergency or the need to fix a car. **It can be defined as a household's inability to access wealth resources that are sufficient to provide for basic needs for a period of three months.** Experts have agreed that three months of living expenses at the poverty level is a conservative cushion for a family that loses its income. Estimation of asset poverty is based on household net worth—durable assets, such as a home or business, that would need to be liquidated in order to help cover day-to-day expenses. Even with this conservative definition, asset poverty exceeds income poverty in all states except for South Carolina. *Prosperity Now*

If we believe that low-income families should have the chance to build a pathway out of poverty, then we have to care about asset poverty. If we understand that poverty is a cycle that often traps families from generation to generation, then we have to care about asset poverty.

—Compass Working Capital

Missouri Poverty Rate: 14.0%
Asset Poverty in Missouri: 27.4%
Liquid Asset Poverty: 40.1%

College Debt

Class of 2016 Missouri graduates have an average debt of \$27,532, ranking the state 29th for amount of debt per graduate. 57% of Missouri college graduates have debt, ranking the state 30th nationwide for percent of students with debt. As cost of higher education increases, debt will continue to increase. Read more about education on page 8. *The Institute of College Access and Success*



Unbanked and Underbanked

8.5% of Missouri's households are unbanked, or not served by a bank or similar financial institution. 22.3% of Missouri's households are underbanked; these households had a checking or savings account yet obtained financial products and services outside of the banking system. This is higher than the US average of 7% unbanked and 19.9% underbanked. *Federal Deposit Insurance Corporation*





Education

Education is a key strategy for poverty reduction, but significant barriers exist for low-income students. Studies show that educational attainment increases employment rates and earnings, which impact economic and family security long-term. Education for children is also critical as it provides opportunity for development and growth, and points to long-term success, including breaking generational cycles of poverty.

School Reading Levels

According to the National Center for Education Statistics, average reading scores for both 4th and 8th grade students differ based on National School Lunch Program eligibility. The score disparity between NSLP eligible and non-eligible students is consistently about 20 points. *National Center for Education Statistics*

GRADE	YEAR	NSLP Eligible	Not Eligible
4th Grade	2015	211	236
4th Grade	2013	211	236
4th Grade	2011	207	234
8th Grade	2015	255	278
8th Grade	2013	256	277
8th Grade	2011	255	276

*Each year measures a new class of students.

2011 4th graders are 2015 8th graders. Disparity in score persists as students age.

A HEAD START MAKES ALL THE DIFFERENCE
Consistent evidence has been found that the positive effects of Head Start during its earliest years transferred across generations in the form of improved long-term outcomes for the second generation. Read more on page 19.

High School Graduation Rate

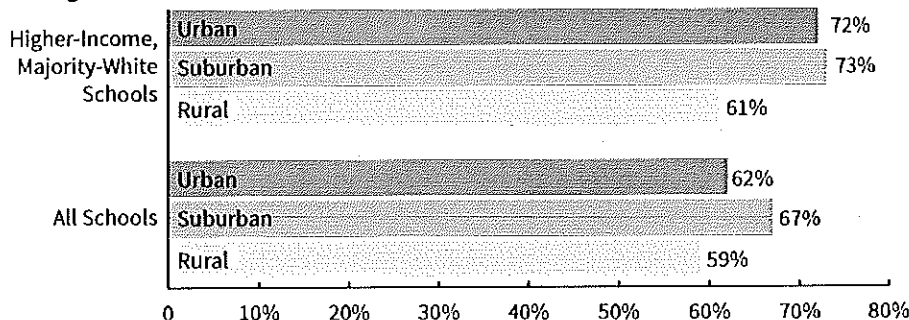
The National Center for Education Statistics lists Missouri 10th at 87.8% for graduation rate based on nationwide data for 2014-2015, the most recent available. The Missouri Department of Elementary and Secondary Education shows 79 school districts, or 18% of the 438 districts reporting, had a high school graduation rate of 100% in 2017. Of the 438 school districts reporting high school graduation rates, the following five districts had the lowest graduation rates in 2017:

- DeLaSalle Charter School.....43.18%
 - Division of Youth Service.....45.89%
 - St. Louis City.....52.16%
 - Special School District St. Louis Co.58.82%
 - Kansas City 33.....72.19%
- Missouri Department of Elementary and Secondary Education

Likelihood of Immediate College Attendance

Regardless of racial or socioeconomic demographics of their high school, graduates from high schools in the suburbs are most likely to immediately enroll in college. Rural students are less likely to attend college the fall semester after high school graduation than urban or suburban counterparts. This data reflects 2015 numbers, the most recent available. *National Student Clearinghouse*

College Enrollment Rates the Fall Semester Following High School Graduation



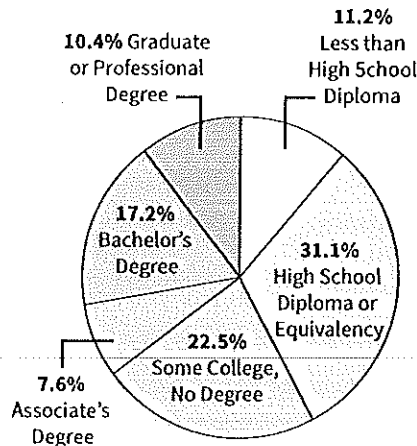
National High School Graduation Rates

Among the 50 states and Washington DC, Missouri ranks 10th. *National Center for Education Statistics 2014-2015 School Year*

- Iowa.....90.8%
- New Jersey.....89.7%
- Alabama.....89.3%
- Texas.....89.0%
- Nebraska.....88.9%
- Wisconsin.....88.4%
- New Hampshire.....88.1%
- Kentucky.....88.0%
- Tennessee.....87.9%
- Missouri.....87.8%
- Vermont.....87.7%
- Maine.....87.5%
- Massachusetts.....87.3%
- Connecticut.....87.2%
- Indiana.....87.1%
- Maryland.....87.0%
- North Dakota.....86.6%
- West Virginia.....86.5%
- Montana.....86.0%
- Virginia.....85.7%
- Kansas.....85.7%
- North Carolina.....85.6%
- Illinois.....85.6%
- Delaware.....85.6%
- Arkansas.....84.9%
- Utah.....84.8%
- Pennsylvania.....84.8%
- South Dakota.....83.9%
- Rhode Island.....83.2%
- Oklahoma.....82.5%
- California.....82.0%
- Minnesota.....81.9%
- Hawaii.....81.6%
- Ohio.....80.7%
- South Carolina.....80.3%
- Michigan.....79.8%
- Wyoming.....79.3%
- New York.....79.2%
- Idaho.....78.9%
- Georgia.....78.8%
- Washington.....78.2%
- Florida.....77.9%
- Louisiana.....77.5%
- Arizona.....77.4%
- Colorado.....77.3%
- Alaska.....75.6%
- Mississippi.....75.4%
- Oregon.....73.8%
- Nevada.....71.3%
- New Mexico.....68.6%
- Washington DC.....68.5%

Educational Attainment

In 2016, 11.2% of Missourians had educational attainment less than a high school diploma, and 31.1% had a high school diploma. With each level of education completed and more skills developed, the more access a person has to higher paying occupations. The percentage of Missourians with less than a bachelor's degree was 72.4%. *US Census Bureau*



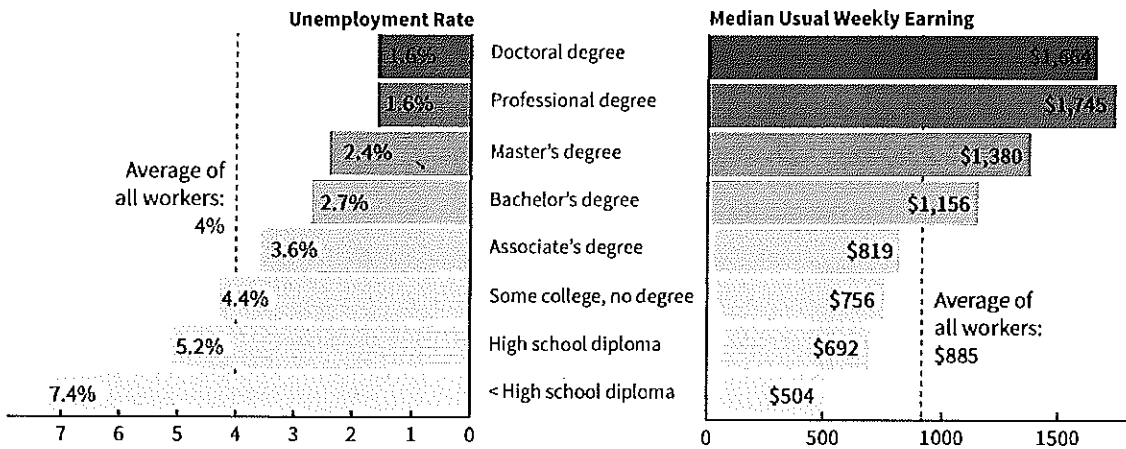
27.6%
Missouri College Graduation Rate
US Census Bureau American Community Survey

In 2016, the employment rate was higher for people with higher levels of educational attainment.

A college education has become increasingly important in the US. By 2020, analysts predict that 45% of all jobs in the US economy will require a college degree. Yet, at current completion rates, the US will face a shortfall of 5 million college educated workers by 2020. For many of those who wish to pursue a college degree, increasing costs and inadequate financial aid present significant barriers—especially for the poorest Americans. Since 1980, the cost of college attendance has risen by 70% at community colleges, 160% at 4-year public universities, and 170% at 4-year private universities, when adjusted for inflation. Meanwhile, national median household income has not kept pace. Despite these trends, the benefits of a college degree still far outweigh the costs, with college graduates earning, on average, \$800,000 more than high school graduates by retirement age.
Sara Goldrick-Rab, Ph.D., Talk Poverty

Unemployment and Earnings by Educational Attainment

Without adequate education, people are often relegated to unskilled service jobs that fail to provide economic security. In these charts, data reflects persons age 25 and older, and earnings are for full-time, salaried workers. These education categories reflect only the highest level of educational attainment. They do not take into account completion of training programs such as apprenticeships and other on-the-job training. *US Bureau of Labor Statistics*



College Affordability

As the price of college has risen, need-based federal Pell Grant college education funding to low- and middle-income Americans has covered a shrinking share of college costs. In 1980, the average Pell Grant covered three-fourths of the cost of attendance at a public 4-year college. Today, the proportion has dropped to one-third. Tuition increases disproportionately affect low-income students. Between 2007 and 2011, students from the poorest 25% of families, making less than \$31,000 per year, saw their net tuition price as a percentage of annual income increase from 29% to 40%, compared to an increase from 16% to 18% for families making between \$69,000 and \$111,000. *Institute for Research on Poverty*

Education and Housing

In 2016-2017, 32,739 unaccompanied homeless youth completed the Free Application for Federal Student Aid (FAFSA) nationally. In Missouri, 1,227 FAFSA applicants were unaccompanied homeless youth. The FAFSA does not gather homeless information to determine population of homeless students attending colleges, but rather, homeless questions are used to determine an applicant's dependency status for Federal Student Aid. *National Center for Homeless Education; FAFSA*

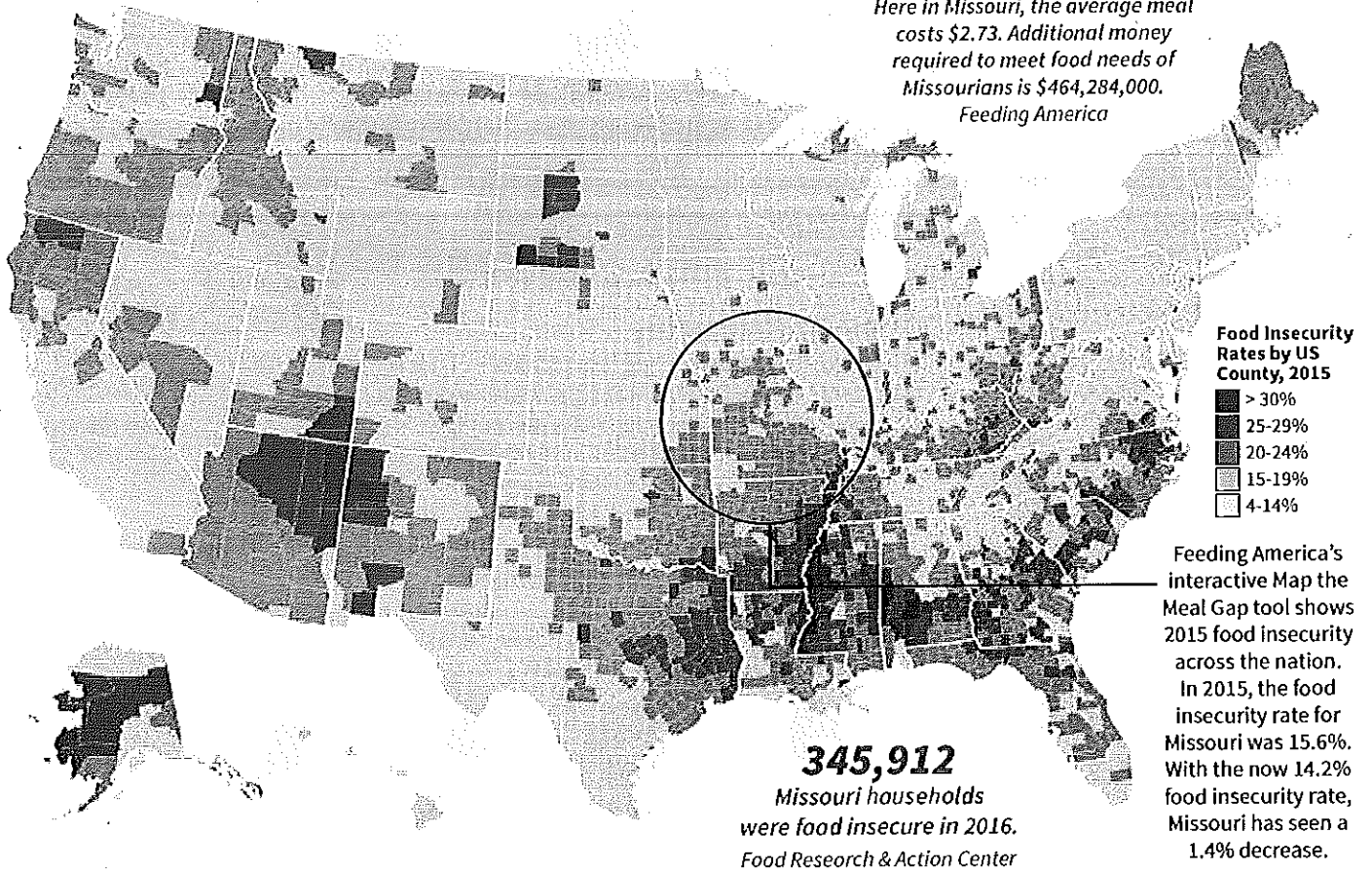
"[Homelessness and food insecurity] is a largely invisible problem. Stereotypes of Ramen-noodle diets and couch surfing partiers prevent us from seeing it. They trick us into thinking that food insecurity is a rite of passage, that hunger and even homelessness among our students is normal. But it is time to admit that we have a serious problem in higher education."
—Sara Goldrick-Rab, Ph.D.



Food and Nutrition

Food is one of life's most basic necessities. Without nutritious food, risk of disease and health issues increase, while mental focus at work for adults and at school for children decreases. Yet this basic necessity is a struggle for many Missourians. Barriers to nutritious foods may include a household's low income, the affordability of food, or even access to nutritious food. Whatever the barrier, or barriers, might be for an individual or family, the numbers show that Missourians experience food insecurity at rates higher than the national average.

Here in Missouri, the average meal costs \$2.73. Additional money required to meet food needs of Missourians is \$464,284,000.
Feeding America



Food Insecurity:
The state of being without reliable access to a sufficient quantity of affordable, nutritious food.

13.0%
National food insecurity rate

14.2%
Missouri's food insecurity rate
USDA Economic Research Service

Food Insecurity by Household Characteristics

Prevalence of food insecurity varied among household types nationally. Food insecurity rates for each group were higher than the 13.0% national average. USDA Economic Research Service

All households with children	16.5%
Households with children under age 6	16.6%
Households with children headed by a single woman	31.6%
Households with children headed by a single man	21.7%
Women living alone.....	13.9%
Men living alone	14.3%
Black, non-Hispanic households.....	22.5%
Hispanic households.....	18.5%
Low-income households with incomes below 185% of the poverty threshold	31.6%

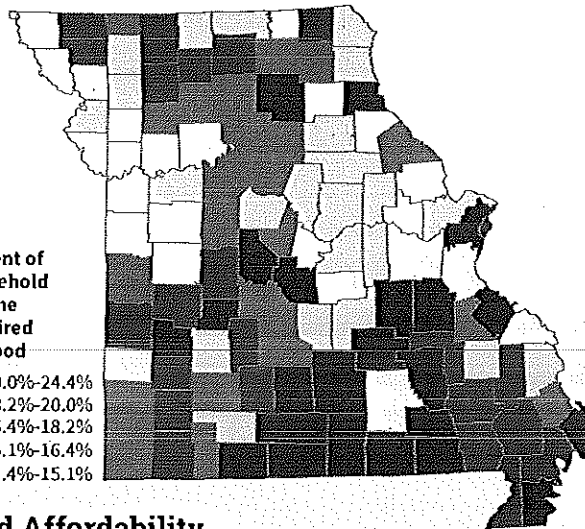
* The federal poverty line was \$24,339 for a family of four in 2016.

"The costs of food insecurity are economic, social, physical and psychological. For example, the economic costs of food insecurity among adults include income loss, work absenteeism, higher demand for public benefits and social services and increased health care expenditures. Food insecurity and poverty are clearly connected—poverty is the best single predictor of food insecurity, and hunger strongly correlates with lower educational achievement, unemployment and impaired work performance. Recent studies of children show food insecurity and hunger are significant predictors of chronic illness, low birth weight, lower school performance and developmental problems."
— Missouri Hunger Atlas, University of Missouri

Food Insecurity

Missouri ranks 19th for food insecurity among the 50 states and Washington DC. Mississippi has the highest food insecurity rate of 18.7% and Hawaii has the lowest food insecurity rate of 8.7%. The food insecurity national average is 13%. *USDA Economic Research Service*

HIGHER THAN NATIONAL AVERAGE	
1.	Mississippi..... 18.7%
2.	Louisiana..... 18.3%
3.	Alabama..... 18.1%
4.	New Mexico..... 17.6%
5.	Arkansas..... 17.5%
6.	Kentucky..... 17.3%
7.	Maine..... 16.4%
8.	Indiana..... 15.2%
9.	Oklahoma..... 15.2%
10.	North Carolina..... 15.1%
11.	West Virginia..... 14.9%
12.	Ohio..... 14.8%
13.	Nebraska..... 14.7%
14.	Arizona..... 14.6%
15.	Oregon..... 14.6%
16.	Kansas..... 14.5%
17.	Texas..... 14.3%
18.	Michigan..... 14.3%
19.	Missouri..... 14.2%
20.	Georgia..... 14.0%
21.	Tennessee..... 13.4%
22.	South Carolina..... 13.0%
US..... 13.0%	
LOWER THAN NATIONAL AVERAGE	
23.	Montana..... 12.9%
24.	Rhode Island..... 12.8%
25.	Wyoming..... 12.7%
26.	Alaska..... 12.7%
27.	Pennsylvania..... 12.5%
28.	New York..... 12.5%
29.	Connecticut..... 12.3%
30.	Nevada..... 12.1%
31.	Idaho..... 12.1%
32.	Florida..... 12.0%
33.	California..... 11.8%
34.	Washington..... 11.6%
35.	Utah..... 11.5%
36.	Washington DC..... 11.4%
37.	New Jersey..... 11.1%
38.	Illinois..... 11.1%
39.	Delaware..... 10.8%
40.	Wisconsin..... 10.7%
41.	Iowa..... 10.7%
42.	South Dakota..... 10.6%
43.	Massachusetts..... 10.3%
44.	Colorado..... 10.3%
45.	Vermont..... 10.1%
46.	Maryland..... 10.1%
47.	Virginia..... 9.9%
48.	Minnesota..... 9.7%
49.	New Hampshire..... 9.6%
50.	North Dakota..... 8.8%
51.	Hawaii..... 8.7%



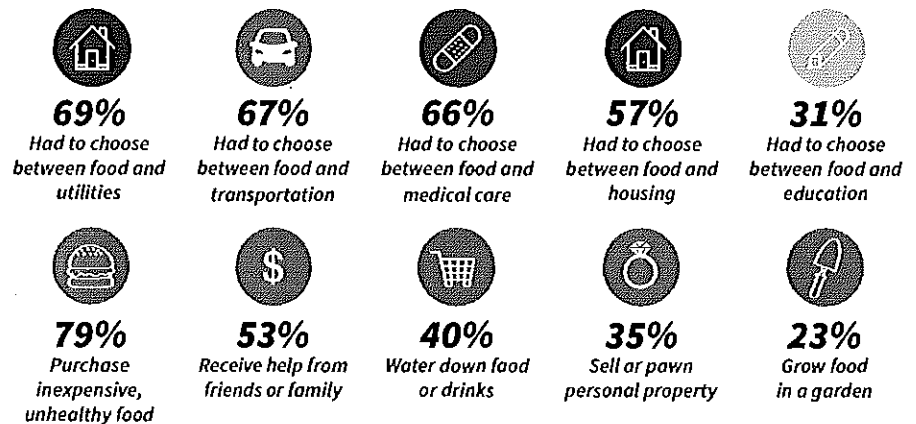
Food Affordability

Experts suggest spending less than 15% of household income on food when creating a household budget. Only 22 of Missouri's counties spend this percentage of household income on food. Households in the remaining 93 counties and City of St. Louis spend an average of more than 15% of household income on food. *Missouri Hunger Atlas 2016*

On an annual basis, **1,190,600** unique individuals in Missouri are served by Feeding America partner food banks. That's nearly 20% of Missouri's population. *Feeding Missouri*

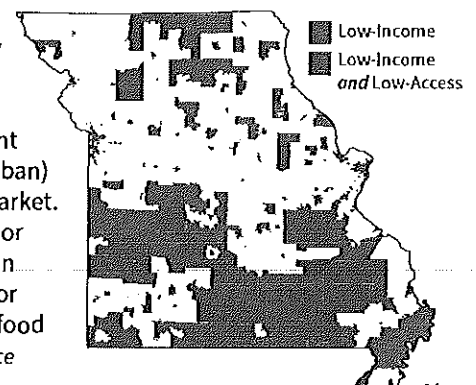
Food Insecurity Compromises

Feeding America's Hunger in America study identified compromises and coping strategies of food insecure Americans. These are some choices food insecure people make in order to eat. *Feeding America*



Access: Food Deserts

Areas in which nutritious food is not readily accessible are considered food deserts. The Food Access Atlas from USDA shows low-income census tracts where a significant number of residents is more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket. Tracts with a poverty rate of 20% or higher, or tracts with a median family income less than 80% of median family income for the state or metropolitan area are shown in relation to food deserts in gray. *USDA Economic Research Service*





Health

Most Missourians have access to health care with employer-provided insurance, but in our system of employer-provided insurance, those at the lowest levels of income are rarely provided coverage by their employer. This creates a system in which low-income families often pay out of pocket for health care while higher income individuals receive employer subsidies. This impedes low-income individuals' access to primary and preventative care, increasing health care costs for all Missourians.

11.7%

of Americans do not have health insurance coverage.

US Census Bureau

Health Insurance Coverage

In 2016, only 8.9% of Missourians did not have health insurance coverage. Of the 91.1% of the population with coverage, 70% had private coverage while 30% had public coverage.

US Census Bureau

Historical Trends

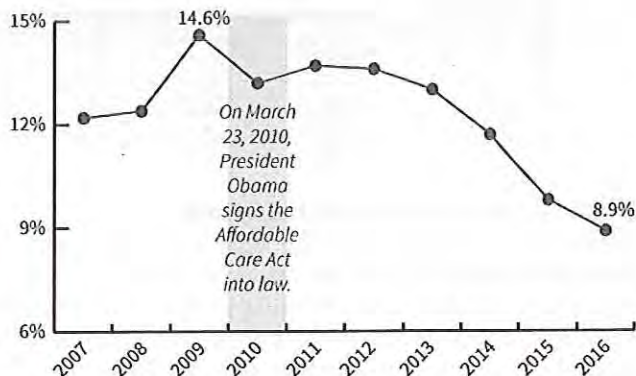
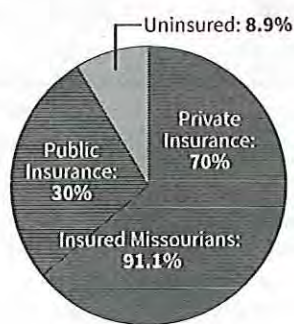
After reaching a high of 14.6% in 2009, the percent of Missourians without health insurance decreased to 8.9% in 2016, which was 532,000 Missourians. In 2009, 871,000 Missourians did not have health insurance. US Census Bureau

Many health insurance consumers face limited options, high costs, and incomplete coverage.

8.9%

of Missourians do not have health insurance coverage.

US Census Bureau



Adolescent Pregnancy

The adolescent pregnancy rate in Missouri was 25 per 1,000 women aged 15-19 in 2015, down from 43 per 1,000 in 2013. The national rate was 22.3 per 1,000. Services are needed to support pregnant or parenting young people, regardless of the unintended nature of the pregnancy. Guttmacher Institute



Unintended Pregnancy

In 2011, the most recent year for which national-level data are available, 45% of all pregnancies in the United States were unintended, including three out of four pregnancies to women younger than 20. There were 45 unintended pregnancies per every 1,000 women aged 15-44, a rate significantly higher than that in many other developed countries. Economically disadvantaged women are disproportionately affected by unintended pregnancy. In 2011, the unintended pregnancy rate among women with a family income lower than the federal poverty level, at 112 per 1,000, was more than five times the rate among women with an income greater than 200% of the poverty level.

Guttmacher Institute



Pregnancy Outcomes

In 2010, 64% of unintended pregnancies in Missouri resulted in births and 21% in abortions; the remainder resulted in miscarriages.

Guttmacher Institute

Poverty and Life Expectancy

A 2016 MIT study shows the richest 1% of US men live 14.6 years longer on average than the poorest 1% of US men. Among women in those same percentiles, the difference is 10.1 years. Additionally, life expectancy increased by 2.34 years for men and 2.91 years for women who were among the top 5% of income earners in

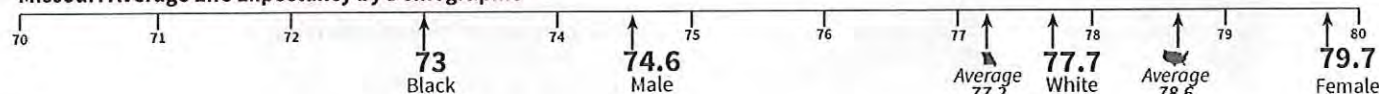
America throughout the past 15 years. The life expectancy for men and women in the bottom 5% of the income tables, however, increased only .32 and .04 years. In Missouri, the average life expectancy is 77.2 years; however, average life expectancy varies based on demographic.

Missouri has seen white mortality rates increase since 2000 with "deaths

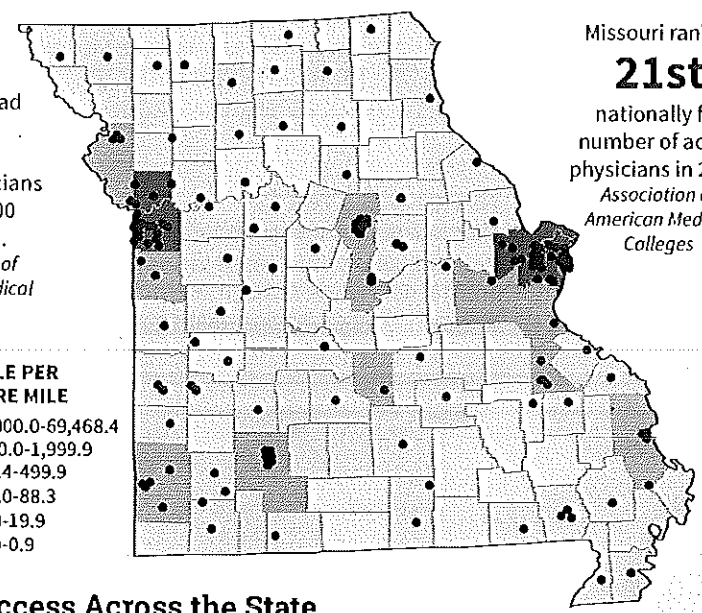
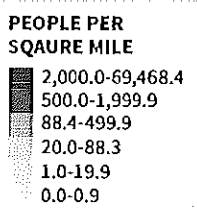
of despair"—drug overdoses, alcohol poisoning and suicides—as the leading cause. The greatest increase is found among drug overdoses. There were 420 deaths from drug overdose in 1995-1999, compared to 3,040 deaths from drug overdose in 2010-2014.

MIT; Missouri Department of Health and Senior Services; Missouri Foundation for Health; National Center for Health Statistics

Missouri Average Life Expectancy by Demographic



In 2016 Missouri had **267** active physicians per 100,000 residents. Association of American Medical Colleges



Missouri ranked **21st** nationally for number of active physicians in 2016. Association of American Medical Colleges

Health and...

Economic and Family Security As family income increases, the number of families reporting poor health decreases. *Institute for Research on Poverty*

Education Adolescent depression can adversely affect school performance and can increase the severity of other health conditions such as obesity and asthma. *Forum on Child and Family Statistics*

Food Insecurity Food insecure families are at higher risk for chronic diseases, diabetes, hypertension and weight gain. These physical and mental health effects are especially detrimental due to the lack of access to proper medical care. *Missouri Hunger Atlas*

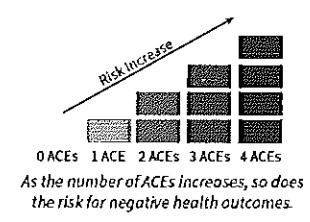
Housing and Energy An estimated 26% of homeless adults staying in shelters live with serious mental illness and an estimated 46% live with severe mental illness and/or substance use disorders. *National Alliance on Mental Illness*

Medical Access Across the State

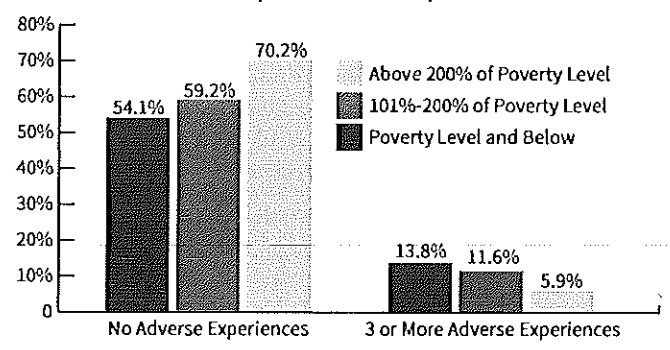
In 2017, there were 145 hospitals in Missouri. Although they were widely dispersed, they were not distributed evenly throughout Missouri. Of the 114 counties and City of St. Louis, 42 did not have a hospital. Of the 73 counties with hospitals, the larger metropolitan counties had multiple facilities, leaving rural areas with little access to hospitals. *Missouri Hospital Association; US Census Bureau*

Adverse Childhood Experiences

Adverse Childhood Experiences, or ACEs, are stressful or traumatic events, including abuse and neglect. They may also include household dysfunction such as witnessing domestic violence or growing up with family members who have substance use disorders. ACEs are strongly related to the development and prevalence of a wide range of health problems throughout a person's lifespan, including those associated with substance misuse. Excluding persistent economic hardship as an ACE, poor children are more than twice as likely as their more affluent peers to have had three or more other ACEs. Nearly 14% of children living at or below the poverty level experienced three or more ACEs, while only 6% of children living at more than twice the poverty rate had three or more ACEs. *Robert Wood Johnson Foundation; Child Trends Data Bank*



Percentage of Children with ACEs by Poverty
Excludes economic hardship as an adverse experience.



What is Considered an Adverse Childhood Experience?

ACEs fall under 3 categories—abuse, neglect, and household dysfunction—and include the following:

- Economic hardship
- Divorce or separation of a parent
- Death of a parent
- Physical abuse or neglect
- Sexual abuse
- Emotional abuse or neglect
- Witnessing domestic violence
- Mother treated violently
- Intimate partner violence
- Witnessing neighborhood violence
- Substance misuse within household
- Living with someone who was mentally ill or suicidal
- Being treated or judged unfairly due to race/ethnicity
- Incarcerated household member

Possible risk outcomes of Adverse Childhood Experiences include:

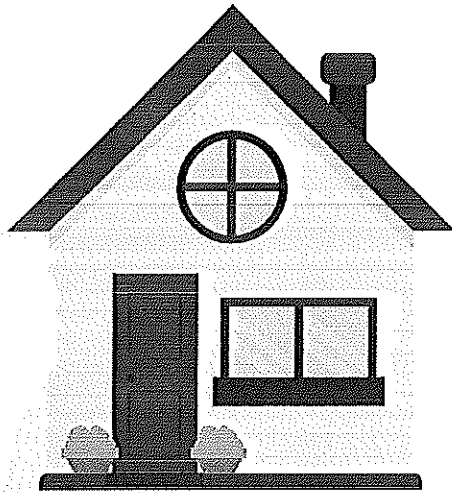
BEHAVIOR
Lack of physical activity, smoking, alcoholism, drug use, and missed work

PHYSICAL AND MENTAL HEALTH
Severe obesity, diabetes, depression, suicide attempts, STIs, heart disease, cancer, stroke, COPD, and broken bones



Housing and Energy

What happens when your housing is unaffordable or affordable housing does not exist? When you constantly face the impossible choice between rent and other life necessities? When you're one paycheck or emergency away from eviction? In the worst case, you could be homeless. In many other cases, you will likely have to settle for substandard housing, including a home that is energy-inefficient.



Cost of Rent vs. Ownership

According to the US Census Bureau data released in 2017, the median monthly housing costs in Missouri in 2016 for mortgaged owners was \$1,210, \$407 for non-mortgaged owners, and \$759 for renters. An estimated 25% of owners had mortgages, while 12% of owners did not have mortgages. 47% of renters in Missouri spent 30% or more of household income on housing. *US Census Bureau*

\$896

Highest average rent for a 2-bedroom apartment in Missouri



\$641

Lowest average rent for a 2-bedroom apartment in Missouri
Department of Housing and Urban Development

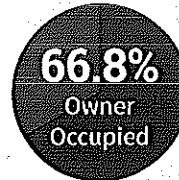
Housing and Family Living Arrangements in Missouri

2,760,084

Housing Units
US Census Bureau

2,372,362

Households
US Census Bureau



2.48
Persons per Household
US Census Bureau

\$141,200

Median Value of Owner-Occupied Housing Units
US Census Bureau



.83%

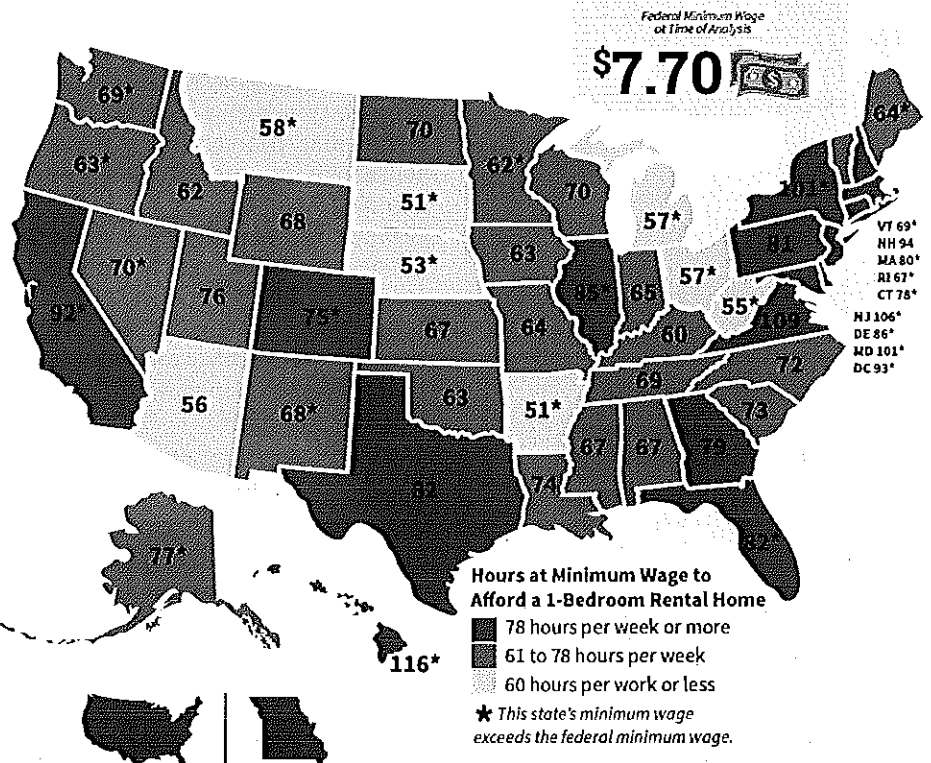
Foreclosure Rate
US Census Bureau

6,194

Homeless People
United States Interagency Council on Homelessness

Missouri Fair Market Rent and Housing Wage

The Out of Reach report, published by the National Low Income Housing Coalition, outlines the hourly wage one must make in each state to afford a 1- or 2-bedroom rental home. In 2017, the average fair market rent for 1-bedroom housing in Missouri was \$638 per month. To afford this housing, a person needs to make \$12.27 per hour, or \$25,528 per year. Fair market rent for 2-bedroom housing was \$815 per month. To afford this housing, a person needs to make \$15.67 per hour, or \$32,588 annually. These housing costs are more than one can afford on the minimum wage in Missouri. In fact, in no state can a minimum wage worker afford a 1-bedroom rental home at fair market rent, working a standard 40-hour work week, without more than 30% of his or her income going toward housing. *National Law Income Housing Coalition*



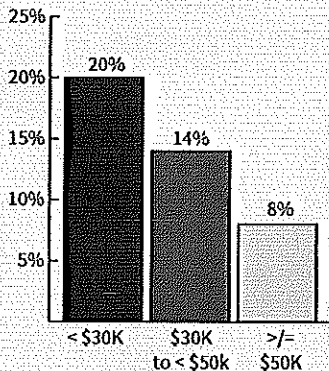
Nationwide, the 1-bedroom housing wage is \$17.14 per hour.
The 2-bedroom housing wage is \$21.21 per hour.

In Missouri, the 1-bedroom housing wage is \$12.27 per hour.
The 2-bedroom housing wage is \$15.67 per hour.

Energy Expense Impact on Missouri Families

High household energy expenditures and below-average family incomes strain the budget of Missouri's lower- and middle-income families. Missouri's 1.2 million households with pre-tax annual incomes below \$50,000 represent 52% of Missouri's families. These families spend an estimated average of 17% of their after-tax income on residential and transportation energy. Energy expenses for 732,000 Missouri households earning less than \$30,000 before taxes are 22% of their after-tax family incomes (before accounting for any energy assistance programs). Minorities and senior citizens are among the most vulnerable to energy price increases due to their relatively low household incomes. *American Coalition for Clean Coal Electricity*

Missouri Household Energy Expenditures as Percentage of After-Tax Income



“High consumer household energy expenditures—together with negative real income growth among lower- and middle-income households—underscore the need to maintain affordable energy prices, especially for low-income and middle-income Missouri families.”

—“Energy Expense Impacts on Missouri Families”
American Coalition for Clean Coal Electricity

Homelessness in Missouri

A point-in-time count is an unduplicated count on a single night each January of the people in a community who are experiencing homelessness, including both sheltered and unsheltered populations. The Missouri point-in-time count for 2017 was 1,243 people. It shows the following factors for homeless individuals in Missouri:

Homeless Individuals	1,243
Households.....	862
Unsheltered Individuals.....	291
Sheltered Individuals	952
Chronic Homelessness	237
Sheltered Individuals	197 (80%)
Unsheltered Individuals	48 (20%)
Other Characteristics	
Domestic Violence.....	24%
HIV/AIDS	<1%
Mental Illness.....	16%
Substance Abuse/Disorder	21%

Missouri Housing Development Commission

Youth Homelessness

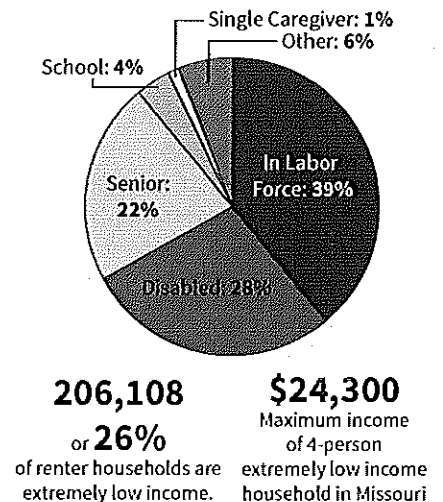
On any given night in the US, more than 61,000 families with children, 3,800 unaccompanied children under 18, and 31,900 unaccompanied youth (18–24) sleep in a homeless shelter or are unsheltered. More than half a million families stay in homeless shelters and 1.3 million schoolchildren experience some form of homelessness. Furthermore, as many as 1.7 million children—most between 15 and 17—are told to leave or stay away from home for at least a night. *US Census Bureau*



Extremely Low Income Renters and Housing

There is a shortage of affordable rental homes available to extremely low income households (ELI). ELI households have income at or below the poverty guideline or 30% of the area median income. Many of these households are severely cost burdened, spending more than 30% of their income on housing costs and utilities. Nationwide, 86.9% of ELI households are cost burdened and 71.2% are severely cost burdened. In Missouri, 87% are cost burdened and 69% are severely cost burdened. *National Low Income Housing Coalition*

Extremely Low Income Renter Households in Missouri



Worst Case Needs Housing: National Trends

Worst case needs households do not receive government housing assistance and pay more than half of their income for rent, live in severely inadequate conditions, or both. High rents in proportion to renter incomes remain dominant among households with worst case needs, leaving these renters with substantial, unmet need for affordable housing. These households increased in 2015 to 8.30 million households, up from 7.72 million in 2013 and approaching the record high of 8.48 million in 2011. The reduction in worst case needs in 2013 was not sustained, showing that severe housing problems are on the rise. Since the beginning of the Great Recession in 2007, severe housing problems have grown 41%. Contributing most to the increase in worst case needs between 2013 and 2015 was a major shift from homeownership to renting. *US Department of Housing and Urban Development*



What Is To Be Done? We'll Show You.

The five elements of poverty stand alone, yet they are also interconnected. When one aspect of a person's life—economic and family security, education, food and nutrition, health, or housing and energy—is compromised, the whole person suffers. Here are examples of positive and effective ways Missourians are uplifted in these five areas.



Safety Net Programs and Missourians

Safety net programs lift Missourians out of poverty. Each program addresses an element of poverty and influences an individual's ability to make strides in other areas of life, working toward self-sufficiency and increased overall well-being. For example, pregnant women who participate in the WIC program have fewer low birth weight babies, experience fewer infant deaths, see the doctor earlier in pregnancy and eat healthier. Through nutrition, the program's goal is to improve the health of women, infants and children.

22,600

Families receiving child care subsidies
Center for Law and Social Policy

78,214

Households receiving federal rental assistance
Center on Budget and Policy Priorities

20,789

Participants in all Head Start programs
Center for Law and Social Policy

416,000

Children receiving Supplemental Nutrition Assistance Program (SNAP) benefits
Children's Defense Fund

38,473

Adults and children receiving Temporary Assistance for Needy Families (TANF)
US Department of Health and Human Services

148,453

Households receiving Low Income Home Energy Assistance Program (LIHEAP) assistance
US Department of Health and Human Services

624,308

Children enrolled in Medicaid and Children's Health Insurance Program (CHIP)
The Henry J. Kaiser Family Foundation

127,551

Women and children receiving Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program benefits
Food Research & Action Center

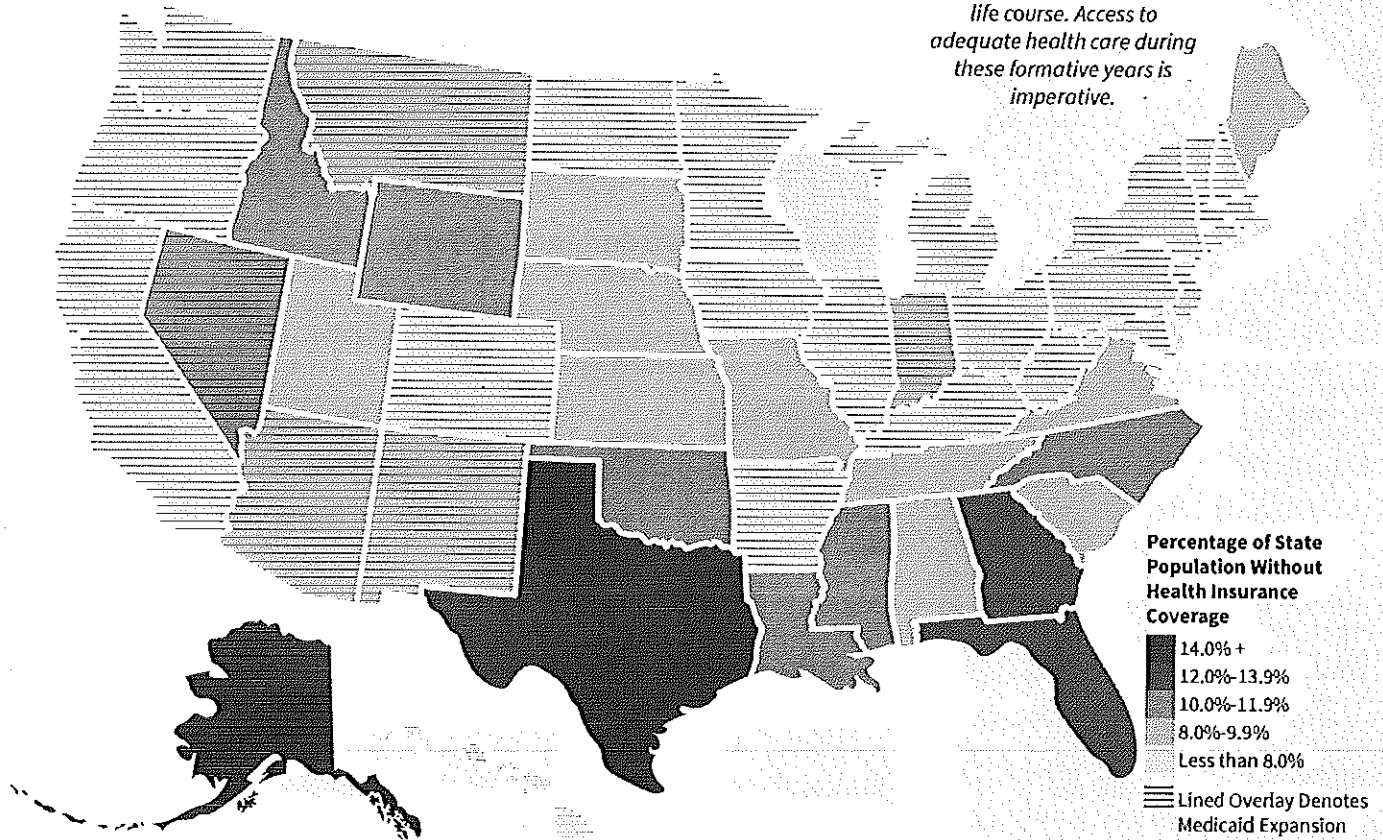
519,000

Recipients of Federal Earned Income Tax Credit (EITC)
National Conference of State Legislators

Medicaid Expansion and Health Insurance Coverage

Of the 50 states and Washington DC, 33 have expanded Medicaid. As of 2018, Missouri is one of 18 states without Medicaid expansion. Of the states with expanded Medicaid, 22 states have uninsured rates of less than 8% of the population. Only one state without expanded Medicaid, Wisconsin, has an uninsured rate less than 8%.

Birth to age 5 is critical for development; just a few years of poverty may negatively affect a child's life course. Access to adequate health care during these formative years is imperative.

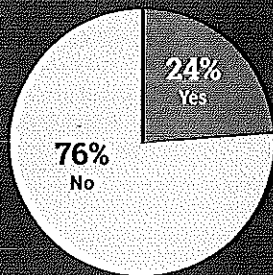


Missouri Voters and the Safety Net

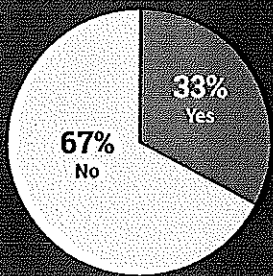
In a recent study conducted by Missouri Foundation for Health, 49% of voters responded they are currently receiving help from the safety net, have in the past or have a family member who has.

"We've either been there or had family that was there."

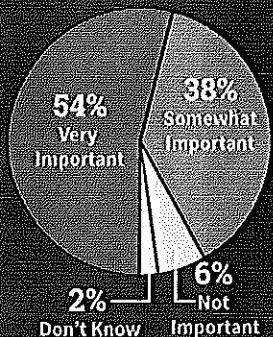
Are you or a family member currently getting help from a safety net program?



If NO, have you or a family member ever gotten help from a safety net program?



Do you think these safety net programs are very important, somewhat important, not too important, or not at all important?



Missouri Foundation for Health

Energy Assistance for Missourians

Many programs help Missourians with energy affordability in emergency, short-term, and long-term situations. Each serves a purpose in the unique circumstance of any given family.

UTILICARE, when funded, provides utility customers with state funds to help avoid disconnection for non-payment during periods of extreme cold and heat.

LIHEAP is the Low-Income Home Energy Assistance Program, which helps low-income families pay their heating bills. LIHEAP offers assistance in the form of a cash grant, sent directly to the utility company, or a crisis grant for households in immediate danger of being without heat.

WEATHERIZATION is the practice of protecting a home and its inhabitants from the adverse effects and wear-and-tear of weather and elements. This long-term approach to assistance includes weatherstripping and caulking, but it's so much more than that. Weatherization is about modifying a building to reduce energy consumption, increase energy efficiency, and make homes safer for families.

Weatherization: Direct and Indirect Benefits

While the Weatherization Assistance Program (WAP) is primarily an energy efficiency program, there are many indirect benefits to families whose homes are weatherized through the program. Individuals and families experience fewer late payments as they establish economic security from lower utility bills. Children miss less school and are ready to learn when homes are safe from adverse effects of weather. Indirect benefits of WAP are to the right. *US Department of Energy*

Families have homes that are more livable, resulting in fewer missed days of work and decreased out-of-pocket medical expenses by an average of **\$514**

The total health and household-related benefits for each home weatherized are **\$14,148**

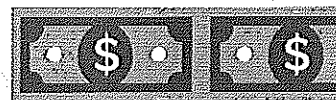
Families see an average annual energy cost savings of **\$283**

Weatherization and the Economy

For every \$1 invested in weatherization, \$1.72 is generated in energy benefits, plus \$2.78 in non-energy benefits, thus spurring economic growth and reducing environmental impact. *US Department of Energy*



\$1 Invested in Weatherization



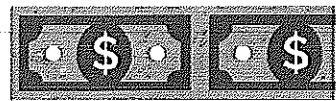
\$1.72 Generated in Energy Benefits

SNAP Benefits and the Economy

SNAP benefits generate economic activity. In a weak economy, \$1 in SNAP benefits generates \$1.70 in economic activity. *Center on Budget and Policy Priorities*



\$1 SNAP Benefits



\$1.70 in Economic Activity



DID YOU KNOW? Not only do families benefit from home weatherization, but communities benefit, too! The Weatherization Assistance Program supports 8,500 jobs across America, growing local employment. This provides additional family and economic security for families in local communities. *US Department of Energy*



What Is To Be Done? We'll Show You.

School Meal Programs: Before, During, and After School

Breakfast and Lunch

The School Breakfast Program provides funding that makes it possible for schools to offer a nutritious breakfast to students each day. The School Breakfast Program (SBP) and the National School Lunch Program (NSLP) share the same goal: to protect the health and well-being of the nation's children by providing nutritious school meals every day. NSLP provides funding that makes it possible for schools to offer a nutritious school lunch. Schools receive federal funds for each breakfast and lunch served, provided that the meal meets established nutrition standards. Missouri residents who are the parent or primary caregiver for a child or children who attend public schools qualify if household income does not exceed specific limits per household size listed:

2,488
Missouri schools participate in NSLP.

228,397
Missouri students receive free and reduced-price breakfast on average daily through the School Breakfast Program.

385,156
Missouri free and reduced-price lunch students participate in NSLP on average daily.

+44.9%
Percent change in Missouri free and reduced lunch participation in last 10 years. Food Research & Action Center, School Year 2015-2016

NATIONAL SCHOOL LUNCH PROGRAM ELIGIBILITY	Persons/Household	Gross Income
Families with school age children with household incomes (before taxes) below these income guidelines qualify for free or reduced school breakfast and lunch.	↑ 1	\$21,978
	ii 2	\$29,637
	iii 3	\$37,296
	iiii 4	\$44,955
	1 5	\$52,614
	1 6	\$60,273
	1 7	\$67,950
	1 8	\$75,646

Missouri Department of Elementary and Secondary Education

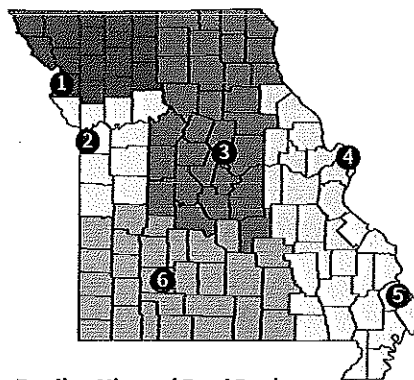
After School Meals

The Food Bank for Central and Northeast Missouri says 1 in 5 children in its service area faces hunger on a regular basis with more than half qualifying for free or reduced-price meals at school. Studies show children who face food insecurity at school, are more likely to suffer from anxiousness and irritability, and tend to repeat a grade at school more often than peers who are not food insecure. Many food banks facilitate Buddy Pack programs. Buddy Packs are bags of kid-friendly food sent home on Fridays and before school breaks to children who rely on subsidized school meals. Across central and northeast Missouri, teachers report improved grades, behavior and social skills when children receive Buddy Pack nutrition compared to food insecure peers who do not receive Buddy Packs. *Feeding Missouri*

BUDDY PACKS are bags of kid-friendly nutrition sent home on Fridays and before school breaks to children who rely on subsidized school meals. Each bag contains two ready-to-eat entrees, fruit cups, a nutritional bar, cereal and shelf-stable milk with peanut butter. Just \$15 a month provides a Buddy Pack to a child in your community for an entire school year.

Food Banks

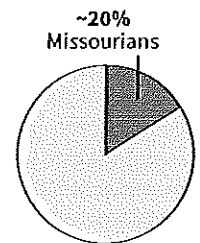
Feeding Missouri is a coalition of the six Missouri food banks working to provide hunger relief in the state. These food banks serve the pantries and food programs in the regions illustrated below, which cover all 114 Missouri counties and the City of St. Louis. Collectively, the six Feeding Missouri food banks feed more than 1 million Missourians and distribute more than 123,000,000 pounds of food annually. *Feeding Missouri*



Feeding Missouri Food Banks

1. Second Harvest Community Food Bank
2. Harvesters Community Food Network
3. The Food Bank for Central and Northeast Missouri
4. St. Louis Area Foodbank
5. Southeast Missouri Food Bank
6. Ozark Food Harvest

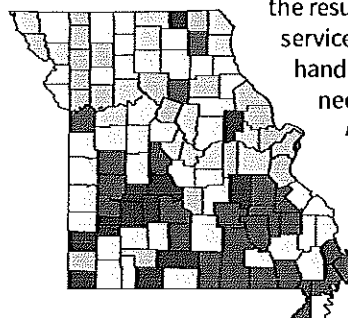
Feeding Missouri food banks distribute more than **123,000,000** pounds of food each year and feed more than **1 million** Missourians.



That's nearly **20% of Missourians** receiving assistance from food banks.

Addressing Hunger

The Missouri Hunger Atlas looks at need versus performance—how communities are addressing the issue of hunger. Twenty-four counties and the City of St. Louis have both high need/high performance. Twelve counties were labeled high need/low performance. It is unclear whether public and private agencies are having difficulty targeting resources to these high need/low performing counties, but trends reveal that recent economic conditions have taken their toll on Missouri counties. Fourteen counties qualify as low need/high performance. In these low need/high performance areas, the results of this report suggest that service providers are adequately handling food insecurity and hunger needs in their regions. *Missouri Hunger Atlas*



- High Need/High Performance
- Low Need/High Performance
- Average Need/Average Performance
- Low Need/Low Performance
- High Need/Low Performance

Head Start's Lasting Impact

Recent research shows the intergenerational effects of Head Start as an anti-poverty program. Consistent evidence has been found that the positive effects of Head Start during its earliest years transferred across generations in the form of improved long-term outcomes for the second generation. Because of the large scale of Head Start, researchers say the program likely provided benefits beyond the direct effect on participants. Availability of Head Start appears to have been successful at breaking the cycle of poor outcomes for disadvantaged families, closing most of the gap in outcomes between individuals with more and less advantaged grandmothers.

BY THE NUMBERS:

Head Start Long-Term Outcomes

Researchers said it's too soon to conclude whether the second generation is no longer living in poverty and earning a good income. In the data examined, many of these young adults are in their twenties, still figuring out their future vocations. However, the difference in education and other outcomes associated with poverty is striking. Teen parenting declined, criminal activity plummeted, and educational attainment increased.

Only **13.4%** of the Head Start-associated second generation became teen parents themselves, compared with **22%** of the non-Head Start offspring.

Roughly **30%** of the second generation from non-Head Start communities had been arrested, convicted or were on probation, compared with **14.4%** from the Head Start communities.

These results imply that cost-benefit analyses of Head Start and similar early childhood interventions underestimate the benefits of such programs by ignoring the transmission of positive effects across generations. The researchers say these findings have important policy implications for optimal investment in Head Start and similar programs. Each disadvantaged child that society helps now will lead to fewer who require assistance in the future. *Andrew Barr and Chloe Gibbs "Breaking the Cycle"*

For children born to mothers without a high school diploma who lived in a Head Start community in the 1960s,

90%

of their offspring graduated from high school and

69% went on to attend at least some college.

For children born to mothers without a high school diploma who didn't live in a community that offered Head Start in the 1960s,

77%

of their offspring graduated from high school and

52% went on to attend at least some college.

That's a 13% difference in high school graduation and a 17% difference in the college-going rate.

Here's another way to look at it...

Meet An Average Missouri Family

Stacy and Rob both work.

Stacy works part time 30 hours a week and Rob works full time at 40 hours per week. They have employer-subsidized insurance with monthly premiums, but both adults only earn a minimum wage: \$7.85 per hour.

Stacy and Rob have two kids. Carson is in 4th grade at the local public school, and Amy is 3 and enrolled in pre-school. Based on average costs, let's see how our working family does.

Our family's gross income is **\$28,574** per year. The 2018 federal poverty guideline for a family of 4 is \$25,100. Technically, our family is not "in poverty" according to these guidelines.

Fair market rent for a 2-bedroom unit in Missouri averages \$815. The annual housing cost for our family is \$9,780.

According to the USDA, the low-cost food plan for a family of four averages \$843 per month. Over the year, the total cost of food for our family is \$10,116.

The cost of preschool varies widely. In a rural county it might cost \$13 per day, while in urban areas it can cost more than \$17 per day. Amy's preschool averages \$15 per day, costing the family \$3,900 per year, but enabling Stacy and Rob to work.

Rob has employer-sponsored family health care. The monthly premiums are \$476 per month for an annual total of \$5,712.

Energy costs for families earning under \$30,000 per year average 26%. Our family's energy burden per year is 22%, which totals \$6,286 per year.

Having accounted for housing, food, childcare, health care, and energy, our family, which is above the federal poverty line, has to spend **\$7,220 more than their income allows**. This is without taking into account expenses such as transportation to work, school supplies, clothing, hygiene, retirement or any emergencies. 14% of Missouri's population, that is 826,358 Missourians, live below the federal poverty line. Countless other families live in similar situations as Stacy and Rob.



\$28,574

-\$9,780

\$18,794

-\$10,116

\$8,678

-\$3,900

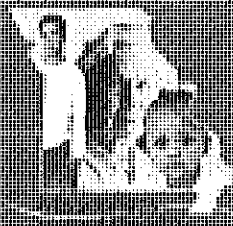
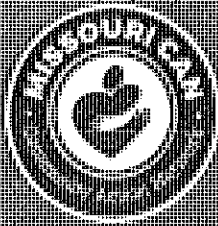
\$4,778

-\$5,712

-\$934

-\$6,286

\$7,220



It is a coalition composed of
 state, community and national leaders
 in the fight to end poverty in America.

Missouri Care and Poverty is a coalition of individuals, associations, businesses, faith-based organizations, non-profit health care providers, government agencies that have come together to end poverty in America. We believe that poverty is a shared responsibility. Individuals, businesses, health care providers, and government all have a role to play in reaching their full potential, and are embraced as participants in the fight against poverty in our communities. We work toward it all day every day.

We are Missourians to End Poverty.

ORGANIZATIONS AND GOVERNMENT AGENCIES

Missouri Department of Community and Economic Development

College Charles & Co. LLC

Central Missouri Community Action

Central Missouri Community Services

Equipe, Missouri

Missouri Budget Project

Missouri College of Business

Missouri Community Action Network

Missouri Department of Community and Economic Development

Missouri Department of Social Services

Missouri Family Health Council

Missouri National Education Association

Missouri Public Service Commission

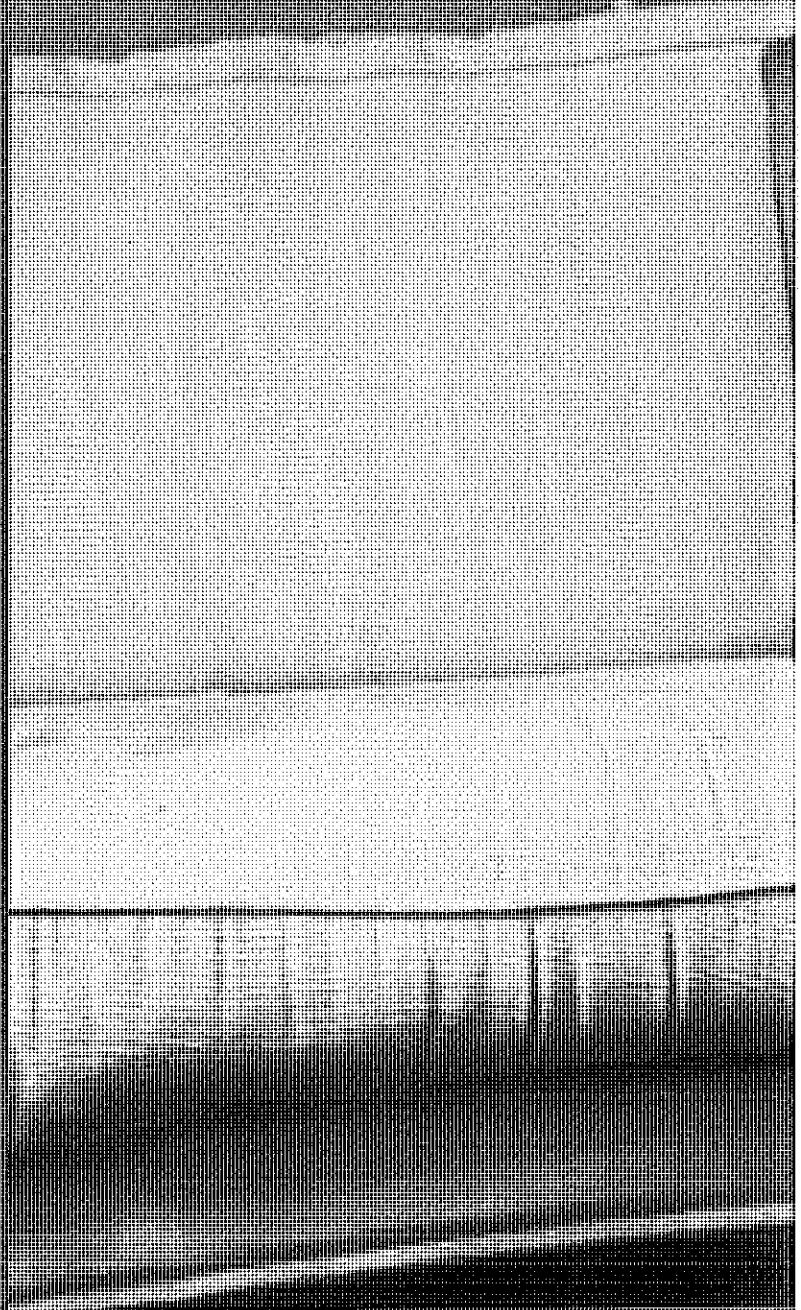
Seneca Foundation

MEMBERS

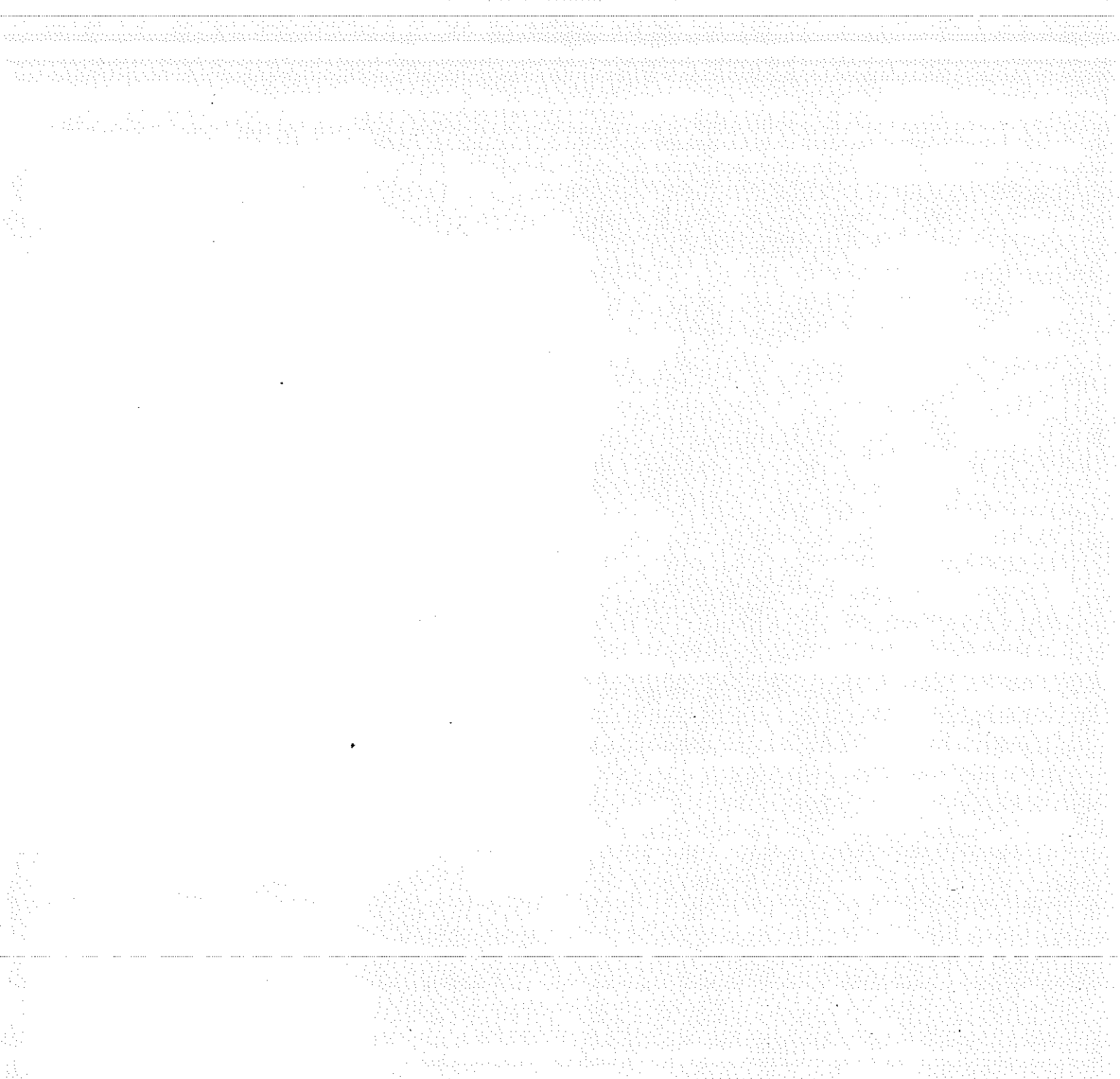
Rep. Dr. John M. Emery, Governor of Central Missouri, LLC

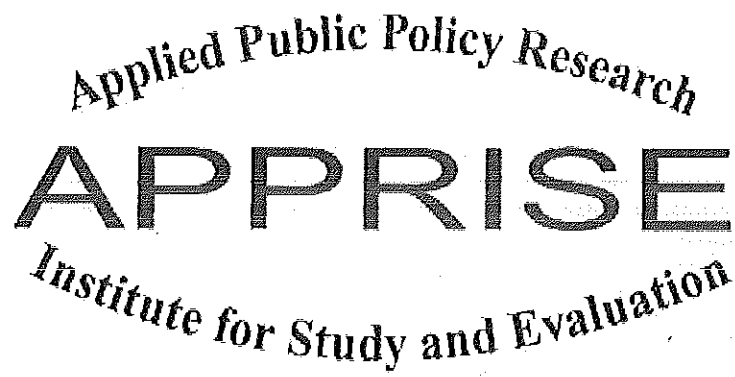
Rep. Dr. Douglas W. Farmer, Missouri State Senator

Miss. M. Dwyer, Governor, State for the Next Century Fund



Attachment JAH - 4





**Ameren Keeping Current Program
Final Evaluation Report**

November 2019

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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 has continued with some refinements to the design based on periodic evaluation findings. This report presents the results from the fourth evaluation of Keeping Current and assesses experiences with the program from 2017 through 2019.

The Keeping Current energy assistance program has two components, the Keeping Current year-round component and the Keeping Cooling summer assistance component. The Keeping Current year-round component 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.

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 and staff 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.
- **Current Participant Interviews** – We conducted telephone interviews with a sample of 30 year-round program participants who were participating in the program to assess customers' understanding of the program, its impact on bills and energy use, participation in LIHEAP, and the participants' views on the program.
- **Successful Participant Interviews** – We conducted in-depth telephone interviews with a sample of 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program to understand why the program worked for them.
- **Impact Analysis** – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.
- **Agency Feedback** – We presented the results of the evaluation to agency representatives and obtained their feedback and recommendations for the Keeping Current program.

Keeping Current Statistics

This section provides a summary of the program database analysis of clients enrolled from January 2017 through December 2018.

- **Enrollment:** There was a total of 3,889 enrollments and 3,386 unique customers enrolled during this period.
- **Status:** At the time of the data download in February 2019, 925 of the 1,721 Electric Heat enrollments were still active and 198 of the 455 Alternative Heat enrollments were still active.
- **Poverty Level:** About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.
- **Vulnerable Households:** About 65 percent of year-round participants and all Keeping Cooling participants had at least one vulnerable member in the household. Eighty-two percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 percent were retired.
- **Keeping Current Monthly Credits:** The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.
- **Arrearages:** At the time of enrollment, active participants in the year-round programs had an average outstanding account balance of about \$750. The average monthly arrearage credit was \$73 for active participants in the Electric Heat Program and \$62 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 responsibility was \$90 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.
- **Full Bill:** The full annual (non-discounted) bills for Electric Heat participants averaged \$1,932 and the full annual bills for Alternative Heat participants averaged \$1,656.

- **Energy Burden:** The energy burden is the percent of income that is spent on energy. The mean energy burden for active Electric Heat participants would be 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden for active Alternative Heat customers would be 24 percent without the credit and was 20 percent with the credit.
- **Agency Enrollment:** More than 75 percent of all Keeping Current and Keeping Cooling Program participants were enrolled by People's Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

Participant Interviews

APPRISE conducted telephone interviews with 30 Keeping Current participants. Key findings from these interviews were as follows.

- **Demographics:** Only eight of the 30 respondents reported that they own their homes. Respondents were more likely to receive public assistance than employment or retirement income. Nine of the 30 respondents had been unemployed in the past year.
- **Participation and Benefits**
 - **Information Source:** Most respondents learned about the program from a local agency. Other information sources were Ameren or a friend or relative.
 - **Enrollment Difficulty:** Twenty-six of the 30 respondents stated that it was not difficult to enroll in Keeping Current.
 - **Payment at Enrollment:** Seventeen of the 30 respondents stated that it was very or somewhat difficult to make the payment toward their outstanding balance at the time of Keeping Current enrollment.
 - **Benefits:** While 29 of the 30 respondents agreed that bill credits and even monthly payments were benefits of the Keeping Current Program, 27 of the 30 respondents agreed that arrearage forgiveness was a benefit.
 - **Other Services:** Eleven of the 30 respondents stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current.
- **Impact on Bills and Usage**
 - **Ameren Bill Payment Difficulty:** While all 30 respondents said it was somewhat or very difficult to pay the Ameren bills prior to enrolling in the Keeping Current Program, only four respondents said that it was somewhat difficult and no respondents said it was very difficult to pay their Ameren bills while participating in Keeping Current.

- Other Bill Payment Difficulty: While 16 respondents stated that it was very difficult to pay their other bills prior to Keeping Current enrollment, only two stated that it was very difficult following enrollment in Keeping Current.
- Air Conditioning Usage: While 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program because they were concerned about affording the electric bill, only six said they did so after enrollment.
- LIHEAP and WAP Participation: While 16 of the 30 participants stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were eligible, two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application. It appears that Keeping Current participants need additional information about LIHEAP.
- Program Importance and Satisfaction: All of the respondents stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 respondents stated that they felt they needed additional assistance. All but one respondent was very or somewhat satisfied with the local agency and all but one respondent was very or somewhat satisfied with the Keeping Current Program.

Successful Participant Interviews

APPRISE conducted in-depth telephone interviews with 20 successful Keeping Current participants to understand why the program worked for these households. Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

This section provides a summary of findings from those interviews.

Program Success

Findings related to program success are summarized below.

- Participants were asked how successful they thought they had been in the Keeping Current Program. While 18 participants indicated they had been very successful, two said that they had been somewhat successful in Keeping Current. Those who considered themselves to be very successful provided the following reasons they categorized themselves in that manner.
 - All 18 participants stated that they had been able pay their bills and had never been late or missed a payment.

- Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
- Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but they had started to miss payments and were eventually removed from the program.

- The participants stated that the program worked for them for the following reasons.
 - 17 of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
 - 12 stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

Program Understanding

Findings related to program understanding are summarized below.

- When asked what benefits they received from Keeping Current, participants provided the following responses.
 - 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
 - 15 participants reported that they received the benefit of having even and predictable monthly payments.
 - Six participants noted the arrearage forgiveness benefits.
- 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support.
- Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically.

Keeping Current and Additional Assistance

Findings related to program assistance are summarized below.

- Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. While ten participants indicated that the agency provided or referred them to other assistance, the other ten participants indicated that the agency did not.
- All 20 participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current, but none said it was very difficult after joining the program.

- Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program.
- When asked if they thought they would be applying for LIHEAP assistance this fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

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 credit. The percent of participants who received program credits declined over the year following program enrollment. While 99 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 59 percent received a credit in the twelfth month following enrollment. These results are improved over the previous evaluation.
 - **Benefit Amount:** Total bill credits averaged \$642 for the Electric Heat participants, \$285 for the Alternative Heat participants, and \$75 for the Cooling participants. Alternative Heating customers received much higher benefits than what was seen in the last evaluation due to an increase in the monthly amount of these credits as of April 2017.
 - **Arrearage Reduction:** While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 in arrearage reduction in the year following enrollment.
- *Affordability*
 - **Payment Obligation:** Both the Electric and Alternative Heat participants reduced their payment obligation due to the Keeping Current credits. The small cooling credit did not have a meaningful impact on the electric cost for the cooling participants.

- Energy Burden: Electric Heat participants had their energy burdens decline from 27 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 a three percentage point decline in their burdens and faced burdens of 19 percent while participating in the program. (This is lower than the 23 percent seen in the previous evaluation due to the increased Alternative Heat credit.)

Both Electric Heat and Alternative Heat participants were more likely to have affordable burdens following participation in the program. While only two percent of the Electric Heat enrollees had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. While only 12 percent of the Alternative Heat enrollees had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

- *Bill Payment Impacts*

- Number of Customer Payments: The program resulted in an increase in payment regularity. Electric Heat participants averaged eight payments in the pre-enrollment period and had a net increase of about one payment following enrollment. Alternative Heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.
- Bill Coverage Rates: 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 seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.
- Balance: Electric Heat participants' balances declined by an average of \$213 and Alternative Heat participants had a net balance decline of \$182.

- *LIHEAP Assistance*

- LIHEAP Grant: Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre-enrollment period, 47 percent received it in the post period. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

- *Collections Impacts*

- The Electric Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by about 14 percentage points for the participants, payment arrangements declined by 44 percentage points. The Alternative Heat participants reduced their payment arrangements by 33 percentage points. The cooling participants did not have significant impacts.

Recommendations

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

Program Design

1. *Vulnerable Households – The Keeping Current and Keeping Cooling Programs do a good job of serving vulnerable households.*
2. *Payment Troubled Households – The Keeping Current year-round programs serve customers who have had significant problems meeting the Ameren bill payment responsibilities.*
3. *Alternative Heating Credits – The previous evaluation found that the credits for Alternative Heat customers were significantly lower than for those with Electric Heat and their payment responsibilities were higher. Keeping Current increased the Alternative Heat credits in April 2017 but their monthly payment responsibility is still higher than for the Electric Heat participants. As in the previous evaluation, we recommend that agencies refer these customers for weatherization, which should determine if these customers are using excessive electric space heating due to malfunctioning primary heating equipment. Additionally, Ameren should again consider higher monthly credits for these customers, given that they have another energy bill for heating.*
4. *Keeping Current Benefit Description at Enrollment – Ameren should work with the agencies to develop a system to enable agencies to provide enrollees with information on their projected monthly credit and monthly payment responsibility at the time of enrollment.*
5. *Flexibility in Due Date – Ameren has developed a manual process to allow customers to select a bill due date that works with their paycheck or benefit check schedule. They are currently working on an automated system to allow customers to choose the bill due date.*

Implementation

1. *Agency Activity – Ameren should provide additional follow-up with local agencies to determine what additional support is needed to enroll customers. Agencies who continue to be inactive participants should be removed from the program. This would enable Ameren to provide more support to the active agencies.*
2. *Participant Outreach – Agencies should provide periodic outreach to participants to remind them of the benefits of continuing to pay their monthly Ameren bill and to see if other assistance is needed.*
3. *Agency Alert – Agencies currently receive an alert when the customer misses the second Keeping Current payment. The agencies should receive this alert when the customer misses the first Keeping Current payment so that the agency can contact customers and help them get back on track with their Keeping Current payment before they are removed from the program.*
4. *LIHEAP and WAP Enrollment – Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP. Ameren and/or the agencies should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance. Ameren should consider providing an additional bill credit to customers who receive WAP services as an additional incentive to move forward with WAP.*
5. *Other Agency Assistance – Ameren should encourage agencies to provide referrals and additional assistance to customers when they enroll in Keeping Current, and to follow up with customers after enrollment to remind them about the other assistance that is available.*

Impacts

The Keeping Current Program had positive impacts for customers who maintained service for a year after enrollment.

1. *Affordability – The program has improved affordability, but participants still face high energy burdens.*
2. *Bill Payment – The program had positive impacts on payment regularity and bill coverage rates for the year-round participants.*
3. *Energy Assistance – Participants were less likely to receive LIHEAP than they were prior to Keeping Current participation. Agency caseworkers should be encouraged to provide more assistance to participants with program applications.*
4. *Collections Impacts – The program has resulted in reduced collections actions and service terminations.*

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 has continued with some refinements to the design based on periodic evaluation findings. This report is the fourth evaluation of Keeping Current and summarizes the most current research that assesses experiences with the program from 2017 through 2019.

A. *Keeping Current Program*

The Keeping Current energy assistance program has two components, The Keeping Current year-round component and the Keeping Cooling summer assistance component. The Keeping Current year-round component 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 and staff 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.
- Current Participant Interviews – We conducted telephone interviews with a sample of 30 year-round program participants who were participating in the program to understand customers' understanding of the program, its impact on bills and energy use, participation in LIHEAP and WAP, and the participants' views on the program.
- Successful Participant Interviews – We conducted in-depth telephone interviews with a sample of 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program to understand why the program worked for them.
- Impact Analysis – We conducted an analysis of the impacts of the program on affordability, bill payment, energy assistance, and collections actions.

- Agency Feedback – We presented the results of the evaluation to agency representatives and obtained their feedback and recommendations for the Keeping Current program.

C. Organization of the Report

Five 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 – Current Participant Interviews: This section presents findings from the interviews with Keeping Current participants.
- Section V – Successful Participant Interviews: This section presents findings from in-depth interviews with current or recent Keeping Current participants who were successful in the program or successfully completed the program.
- 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.

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. Program funding has been reauthorized and the program has continued with some refinements to the design based on periodic evaluation findings.

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

B. Resources and Agency Compensation

Local agencies are responsible for program intake, ensuring that the customers apply for LIHEAP and weatherization, and reviewing the online database to determine if customers fulfill their payment responsibilities. Agencies receive \$25 for each Keeping Current enrollment and \$10 for each Keeping Cooling enrollment.

Ameren staff process the applications received from the energy assistance agencies. They verify the customers' balances, confirm that the customer satisfied the down payment requirement, and make sure that there are no other issues. The most common issue is that the customer has financial misgivings on the account, such as outstanding bad checks that have been returned, or a diversion on the account. That amount has to be covered before the

application can be approved. Once the customer is confirmed to have no issues, the customer is enrolled in Keeping Current.

Ameren staff reported that the agencies are very helpful, and they reach out when they have questions or concerns. They are working diligently to get the customer the service that is needed. However, there is a concern that there are not enough participating agencies. While some of the current agencies are very active, others rarely submit an application.

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As there is no arrearage requirement to enroll in the program, it should be used more proactively even if the customer's balance is not so high. Customers would benefit from the monthly credit and it should be used more.

The program was not initially promoted very heavily. The agencies view Keeping Current as a very special option, only for extreme circumstances. Ameren has been reminding agencies that the program does not require high arrearages, especially for elderly customers who could benefit from two years on the program. However, there has been high turnover at the agencies, so ongoing education is very important. There are situations where Ameren recommends a customer for the program and then hears back that the individual at the agency who previously worked on the program has left, and they don't know how to do the enrollment. The program enrollments are usually the responsibility of only one person at the agency, and it is not commonly used.

When Ameren meets with the agencies, they see an uptick in the applications, but then it levels off. Volunteers and some staff may only be there for a season. Ameren is considering direct outreach to customers to heighten awareness about the program.

Ameren does not have a set timeframe for meeting with the agencies. The agencies can reach out when they have concerns or are interested in training. Ameren typically reaches out one to two times per year to let the agency know that training is available.

C. Eligibility

Customers on the Residential Service Rate who have income less than or equal to 150 percent of the Federal Poverty Level (FPL) are eligible for the Keeping Current component. This was revised from the previous eligibility limit of 125 percent of the FPL in April 2017.

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 FPL, or
- Income less than or equal to 150 percent of the FPL 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. This was changed from 135 percent of the FPL in April 2017.

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. Another change made in April 2017 was that participants with a missed, late, or partial payment are allowed to receive the monthly bill credit and still be considered current on the program. This is a one-time exception.

A Keeping Current agency may request a one-time re-enrollment for a defaulted customer who experienced a short-term, unanticipated financial hardship.

As recommended in the last evaluation, Ameren now allows participants to choose their billing cycle/preferred payment due date, rather than one set by Ameren. This is currently a manual process, but they are working to automate the process.

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 \$35 or \$40, depending on the customer's poverty level. The Alternative Electric Heat benefits were increased in April 2017. The Electric Heating benefits were increased in Phase II, but remained the same since that time.

The program includes a 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			Alternative Heating		
	Pilot	Revised Phase II	Continues April 2017	Pilot	Revised Phase II	Revised April 2017
≤25%	\$55	\$90	\$90	\$20	\$30	\$40
26% - 50%	\$40	\$90	\$90	\$15	\$30	\$40
51% - 75%	\$25	\$60	\$60	\$10	\$25	\$35
75% - 100%	\$10	\$60	\$60	\$5	\$25	\$35
101% - 125%	--	\$60	\$60	--	\$25	\$35
126% - 150%	--	--	\$60	--	--	\$35

Keeping Cooling 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 January 1, 2017 through December 31, 2018. 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. Most of the analyses included only one observation per customer even if they enrolled in the program more than once. When customers had enrolled more than once during the analysis period, the most current enrollment was included in the analysis.

Table III-1 displays the number of customers enrolled from January 2017 through December 2018. The table shows that there was a total of 3,889 enrollments and 3,386 unique customers were enrolled during this period.

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

	Program Enrollments 1/1/17 – 12/31/18			
	Electric Heat	Alternative Heat	Cooling	Total
Total	2,090	534	1,265	3,889
Unduplicated	1,721	455	1,210	3,386

All of the remaining tables in this section include each customer only once. If the customer enrolled more than once during the time period, only the most recent enrollment is included.

Table III-2 shows that 925 of the 1,721 Electric Heat enrollees were still active and 198 of the 455 Alternative Heat enrollees were still active at the time of the data download in February 2019.

- Approved includes the Approval Confirmed and the Approval Recorded statuses. Approval Confirmed comprises over 96 percent of these customers.
- Cancelled includes the System Cancelled and Program Cancelled categories. System Cancelled represents over 90 percent of these customers.

Table III-2
Program Status (as of February 2019)

Enrollment Status	Program Enrollments 1/1/17 – 12/31/18			
	Electric Heat	Alternative Heat	Cooling	Total
Approved	925	198	546	1,669
Cancelled	796	257	664	1,717
Total	1,721	455	1,210	3,386

Note: Approved includes "Approval Confirmed" and "Approval Recorded". Cancelled includes "System Cancelled" and "Program Cancelled".

Table III-3 displays the poverty level for all enrollments and active participants. About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.

Table III-3
Poverty Level

Poverty Level	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
≤25%	21%	20%	20%	15%	1%	3%	14%	14%
26% - 50%	16%	15%	18%	19%	3%	4%	12%	12%
51% - 75%	24%	23%	25%	21%	28%	29%	26%	25%
76% - 100%	21%	23%	21%	26%	41%	40%	28%	29%
101% - 125%	13%	14%	11%	11%	22%	20%	16%	15%
126% - 150%	5%	5%	6%	8%	5%	5%	5%	5%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

Table III-4 displays the vulnerable status of the participating customers. As designed, all Keeping Cooling participants had an elderly or disabled household member. While about 15 percent of the heating participants had an elderly household member, about 40 percent had a disabled household member, and about 15 percent had a child five or younger.

**Table III-4
Vulnerable Status**

Vulnerable Status	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
% Elderly	14%	17%	15%	21%	80%	82%	37%	39%
% Disabled	39%	43%	38%	41%	68%	69%	49%	51%
% Child ≤5	18%	14%	21%	21%	<1%	<1%	12%	10%
% Any Vulnerable	62%	64%	63%	70%	100%	100%	76%	76%

Table III-5 displays the employment status of the participants. About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 percent were retired.

**Table III-5
Employment Status**

Employment Status	Participants							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
Employed ¹	27%	26%	31%	31%	1%	2%	18%	18%
Retired	5%	7%	5%	7%	40%	34%	17%	16%
Unemployed	68%	68%	63%	62%	59%	64%	64%	66%
Status Missing	<1%	0%	0%	0%	0%	0%	<1%	0%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%

¹ Employed status includes self-employed customers and students.

Table III-6 displays the level of arrearages at enrollment for the year-round participants. The table shows that the mean level of arrears at enrollment was about \$850 for all participants, \$800 for the active Electric Heat participants, and \$700 for active Alternative Heat participants. About 20 percent of active participants had arrears over \$1,250 at enrollment. While 24 percent of active Electric Heat customers had arrears of \$250 or less at enrollment 28 percent of active Alternative Heat customers had arrears of \$250 or less at enrollment.

**Table III-6
Arrearages at Enrollment**

Arrears at Enrollment	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	4%	3%	5%
\$1 - \$100	5%	7%	5%	9%
\$101 - \$250	11%	13%	11%	14%
\$251 - \$500	18%	20%	21%	23%
\$501 - \$750	15%	15%	17%	18%
\$751 - \$1,000	13%	12%	15%	10%
\$1,001 - \$1,250	10%	9%	8%	5%
>\$1,250	24%	21%	21%	16%
TOTAL	100%	100%	100%	100%
Mean Arrears	\$883	\$800	\$836	\$688

Table III-7 displays the monthly bill credit provided by the program. Monthly credits were significantly increased for Electric Heat participants when the program was revised in April 2013 and for Alternative Heat participants when the program was revised in April 2017. Additionally the maximum poverty level was increased from 125 percent to 150 percent in April 2017.

**Table III-7
Monthly Program Credits by Poverty Level**

Poverty Level	Monthly Bill Credit					
	Electric Heating			Alternative Heating		
	Pilot	Revised Phase II	Continues April 2017	Pilot	Revised Phase II	Revised April 2017
≤25%	\$55	\$90	\$90	\$20	\$30	\$40
26% - 50%	\$40	\$90	\$90	\$15	\$30	\$40
51% - 75%	\$25	\$60	\$60	\$10	\$25	\$35
75% - 100%	\$10	\$60	\$60	\$5	\$25	\$35
101% - 125%	--	\$60	\$60	--	\$25	\$35
126% - 150%	--	--	\$60	--	--	\$35

Table III-8 displays the monthly program credit received by participants. The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.

**Table III-8
Monthly Program Credit**

Monthly Program Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$25	0%	0%	2%	2%
\$30	0%	0%	<1%	0%
\$35	0%	0%	60%	65%
\$40	0%	0%	37%	34%
\$60	62%	65%	0%	0%
\$90	38%	35%	0%	0%
Total	100%	100%	100%	100%
Mean	\$71	\$71	\$37	\$37

Table III-9 displays the months enrolled and the number of credits received. Customers do not receive the credit if they miss the payment deadline. The table shows that on average customers received somewhat less than one credit per number of months enrolled. For example, Electric Heat customers enrolled for eight months received an average of 7.3 credits and Electric Heat customers enrolled for ten months received an average of 9.2 credits.

**Table III-9
Months Enrolled and Number of Payment Credits Received**

Months Enrolled	Participants			
	Active Electric Heat [†]		Active Alternative Heat	
	# Participants	# Payment Credits	# Participants	# Payment Credits
1	0	0	0	0
2	45	1.2	27	1.2
3	104	2.4	20	2.2
4	140	3.4	27	3.2
5	97	4.3	6	4.2
6	111	5.1	20	4.8
7	68	6.2	10	6.3
8	68	7.3	15	7.3
9	47	7.8	10	8.5
10	22	9.2	4	9.3
11	17	10.3	4	10.5
>11	206	17.6	55	16.8

Months Enrolled	Participants			
	Active Electric Heat [†]		Active Alternative Heat	
	# Participants	# Payment Credits	# Participants	# Payment Credits
All Participants	925	7.6	198	7.8

#

Table III-10 displays the monthly customer responsibility under the Keeping Current program. This is equal to the customer’s budget bill minus the Keeping Current monthly credit. The table shows that the mean customer responsibility was \$90 for active Electric Heat customers and \$101 for active Alternative Heat customers.

Table III-10
Monthly Customer Responsibility

Monthly Customer Responsibility	Program Enrollments			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$1 - \$25	17%	19%	4%	8%
\$26 - \$50	21%	22%	6%	9%
\$51 - \$100	25%	23%	44%	40%
\$101 - \$150	19%	20%	28%	25%
\$151 - \$200	10%	10%	10%	12%
>\$200	8%	8%	7%	6%
TOTAL	100%	100%	100%	100%
Mean	\$92	\$90	\$105	\$101

Note: 24 Electric Heat participants and six Alternative Heat participants were excluded due to missing monthly payment data.

Given the average monthly payment responsibilities of \$90 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program and the average monthly credits of \$71 for Electric Heat participants and \$37 for Alternative Heat participants, the full annual bills for Electric Heat participants average \$1,932 and the full annual bills for Alternative Heat participants average \$1,656.

Table III-11 displays the participants’ energy burdens with and without the Keeping Current credits. The energy burden is the percent of income that is spent on energy. The table shows that the mean energy burden for active Electric Heat participants would be 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden for active Alternative Heat customers was 24 percent without the credit and 20 percent with the credit.

Table III-11
Energy Burden

Energy Burden	Participants							
	Electric Heat				Alternative Heat			
	All		Active		All		Active	
	Without Credit	With Credit	Without Credit	With Credit	Without Credit	With Credit	Without Credit	With Credit
≤10%	21%	55%	22%	55%	27%	49%	34%	54%
11-20%	37%	21%	37%	22%	39%	25%	39%	27%
21-30%	14%	7%	15%	7%	11%	7%	10%	4%
31-40%	6%	2%	6%	2%	4%	4%	3%	3%
41-50%	3%	3%	3%	4%	3%	1%	2%	1%
>50%	18%	11%	18%	10%	16%	13%	12%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%
Mean	31%	20%	30%	20%	27%	22%	24%	20%

Note: 24 Electric Heat participants and six Alternative Heat participants were excluded due to missing monthly payment data.

Table III-12 displays the monthly arrearage credit, equal to 1/12 of the customer's account balance at the time of Keeping Current enrollment. The table shows that the mean arrearage credit was \$73 for active Electric Heat customers and \$62 for active Alternative Heat customers.

Table III-12
Monthly Arrearage Credit

Monthly Arrearage Credit	Participants			
	Electric Heat		Alternative Heat	
	All	Active	All	Active
\$0	3%	4%	3%	5%
\$1 - \$50	38%	44%	42%	51%
\$51 - \$100	30%	26%	31%	26%
\$101 - \$150	17%	15%	15%	10%
>\$150	12%	11%	10%	9%
TOTAL	100%	100%	100%	100%
Mean	\$80	\$73	\$76	\$62

Table III-13 displays the number of arrearage credits received by the number of months enrolled. This table only includes those customers who had a monthly arrearage credit because they entered Keeping Current with a balance. The table shows, as with the payment credits, that the mean number of arrearage credits received was slightly less than the number

of months enrolled. The maximum was a mean of 11 credits for those who were enrolled for 11 months, as after 11 credits, the balances are paid off.

Table III-13
Months Enrolled and Number of Arrears Credits Received

Months Enrolled	Participants			
	Active Electric Heat		Active Alternative Heat	
	# Participants	# Arrears Credits	# Participants	# Arrears Credits
1	0	0.0	0	0
2	44	1.2	27	1.2
3	104	2.3	20	2.2
4	137	3.4	27	3.2
5	95	4.3	6	4.2
6	108	5.1	20	4.8
7	67	6.2	10	6.3
8	63	7.3	15	7.3
9	45	7.8	10	8.5
10	21	9.4	4	9.5
11	16	11.0	3	11.0
>11	189	10.9	46	10.8
All Participants	889	6.1	188	5.9

Table III-14 displays the percent of customers that requested and received LIHEAP according to the agency reports. The table shows that 86 percent received LIHEAP. However, the payment analysis with the transactions data assesses how many customers received a LIHEAP credit on their Ameren account.

Table III-14
LIHEAP Receipt

LIHEAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
LIHEAP Requested	19%	21%	16%	20%	7%	2%	15%	15%
LIHEAP Received	81%	80%	84%	80%	93%	98%	86%	86%

Table III-15 displays information on WAP receipt. The table shows that 35 percent of participants requested WAP and 65 percent received WAP. However, it is not clear how these data are collected and/or verified.

**Table III-15
WAP Receipt**

WAP	Program Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
WAP Requested	56%	51%	39%	40%	36%	6%	47%	35%
WAP Received	44%	49%	61%	61%	64%	94%	54%	65%

B. Agencies

Table III-16 provides information on the number of enrollments by agency. The table shows that the majority of enrollments were completed by People's Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

**Table III-16
Number of Enrollments by Agency**

Agency	Number of Enrollments							
	Electric Heat		Alternative Heat		Cooling		Total	
	All	Active	All	Active	All	Active	All	Active
People's Community Action Agency	568	278	27	10	1,017	402	1,612	690
CAA St. Louis County	120	51	182	61	159	120	461	232
Jefferson-Franklin CAC	292	199	28	21	0	0	320	220
Delta Area Economic Opportunity Corp	144	57	72	26	0	0	216	83
Good Samaritan Center	103	64	78	48	0	0	181	112
East Missouri Action	141	69	16	5	8	4	165	78
Central Missouri Community Action	70	51	19	10	4	4	93	65
Urban League Community Center	91	56	2	1	0	0	93	57
Northeast Missouri CAA	66	35	14	7	0	0	80	42
Urban League North County	61	36	0	0	0	0	61	36
North East CAC	46	18	6	1	0	0	52	19
Salvation Army	14	7	11	8	21	15	46	30
Missouri Ozarks CAA	2	1	0	0	1	1	3	2
West Central Missouri CAA	2	2	0	0	0	0	2	2
St. Patrick Center	1	1	0	0	0	0	1	1
TOTAL	1,721	925	455	198	1,210	546	3,386	1,669

C. Summary

APPRISE conducted analysis of the Keeping Current and Keeping Cooling Program data available on the United Way website. Customers who enrolled from January 1, 2017 through December 31, 2018 were included in the analysis. Key findings from this analysis are summarized below.

- **Enrollment:** There was a total of 3,889 enrollments and 3,386 unique customers were enrolled during this period.
- **Status:** At the time of the data download in February 2019, 925 of the 1,721 Electric Heat enrollees were still active and 198 of the 455 Alternative Heat enrollees were still active.
- **Poverty Level:** About 35 percent of the year-round participants had income below 50 percent of the FPL, 45 percent between 51 and 100 percent, and 20 percent above 100 percent of the FPL. About 70 percent of the Keeping Cooling participants had income between 50 and 100 percent of the FPL.
- **Vulnerable Households:** About 65 percent of year-round participants and all Keeping Cooling participants had at least one vulnerable member in the household. Eighty-two percent of Keeping Cooling participants had an elderly household member, compared to about 20 percent of Keeping Current participants.
- **Employment:** About 65 percent of the year-round participants were unemployed and about 30 percent were employed. Sixty-four percent of the Keeping Cooling participants were unemployed and 34 percent were retired.
- **Keeping Current Monthly Credits:** The mean monthly credit was \$71 for Electric Heat participants and \$37 for Alternative Heat participants. Most Electric Heat participants received a monthly credit of \$60 and most Alternative Heat participants received a monthly credit of \$35.
- **Arrearages:** At the time of enrollment, active participants in the year-round programs had an average outstanding account balance of about \$850. The average monthly arrearage credit was \$73 for active participants in the Electric Heat Program and \$62 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 responsibility was \$90 for active participants in the Electric Heat Program and \$101 for active participants in the Alternative Heat Program.
- **Energy Burden:** The energy burden is the percent of income that is spent on energy. The mean energy burden for active Electric Heat participants would be 30 percent without the Keeping Current credit and was 20 percent with the Keeping Current credit. The burden

for active Alternative Heat customers would be 24 percent without the credit and was 20 percent with the credit.

- Agency Enrollment: More than 75 percent of all Keeping Current and Keeping Cooling Program participants were enrolled by People's Community Action Agency, CAA St. Louis County, Jefferson-Franklin CAC, and Delta Area Economic Opportunity Corporation. All of the other agencies enrolled less than 200 customers over the two-year period reviewed.

IV. Participant Interviews

APPRISE conducted telephone interviews with Keeping Current participants who were currently participating in the program. This section provides a description of the research and a summary of findings from the interviews.

A. *Research Methodology*

APPRISE conducted telephone interviews with customers who were participating in the Keeping Current Program. Surveys were conducted between May 10, 2019 and May 31, 2019. Advance letters were sent by mail to all potential respondents and a toll-free number was provided for respondents to call in to complete the interview. Most interviews were conducted via outbound calling.

Table IV-1 displays the final dispositions for the survey. Thirty interviews were completed overall, with 18 Electric Heat participants and 12 Alternative Heat participants. Most of the customers who were not interviewed either did not answer the phone or had a non-working phone or incorrect phone number.

**Table IV-1
Final Dispositions**

	Alternative Heating	Electric Heating	Total
Selected Sample	40	40	80
No Answer/Busy/Voicemail	11	11	22
Non-Working Phone /Wrong Number	12	10	22
Refused	4	1	5
Other	1	0	1
Completed Interviews	12	18	30

Participants were asked about their experiences with Keeping Current as well as their ability to afford and pay monthly expenses before and after enrollment. Additionally, participants were asked to provide basic demographic data.

The next section provides a summary of the findings from the survey in the following areas.

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

B. Demographics

Keeping Current participants were asked whether they rent or own their home. Table IV-2 shows that eight participants owned their home while 22 participants indicated that they rent.

**Table IV-2
Home Ownership**

Do you rent or own your home?			
	Alternative Heat	Electric Heat	Total
Own	5	3	8
Rent	7	15	22
Total	12	18	30

Participants were asked a series of questions to determine the sources of income for their household over the past 12 months. Table IV-3 shows that the majority of households surveyed did not receive income from employment or retirement funds, while a large share received assistance from TANF, SSI, SNAP, public housing, or some other form of assistance.

**Table IV-3
Income Sources**

In the past 12 months, did you or any member of your household receive income from employment or self-employment, retirement funds, TANF, SSI, Food Stamps, Public Housing, or other forms of assistance?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Employment / Self-Employment	1	6	7
Retirement Funds / Social Security	2	4	6
TANF / SSI / SSDI / General Assistance	8	11	19
Food Stamps / Public Housing	6	18	24

*Some participants provided more than one response.

Participants were asked whether they or anyone in their household had been unemployed and looking for work over the past 12 months. Table IV-4 shows that nine of the 30 participants indicated that their household contained at least one member who had been unemployed and looking for work.

**Table IV-4
Unemployed in the Past Year**

In the past 12 months, were you or any member of your household unemployed and looking for work?			
	Alternative Heat	Electric Heat	Total
Yes	4	5	9
No	8	13	21
Total	12	18	30

C. Participation and Benefits

Table IV-5 shows that all of the customers who were interviewed confirmed that they were currently participating in the Keeping Current Program at the time of the interview.

**Table IV-5
Keeping Current Program Participation**

Are you currently participating in Ameren Missouri's Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Yes	12	18	30
No	0	0	0
Total	12	18	30

Participants were asked how they found out about the Keeping Current Program. Table IV-6 shows that a majority of the respondents learned about Keeping Current from a local agency. However, only Electric Heating participants indicated that they had heard about the program from Ameren Missouri. The participants that were counted in the "Other" category provided the following responses.

- I was attending a local political meeting at city hall and another attendee told me about the program.
- The program was discussed at a community meeting for my apartment complex.
- The social worker who is assigned to residents in my apartment building told me about the program.

Table IV-6
Keeping Current Information Source

How did you find out about the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Local Agency	10	16	26
Ameren Missouri	0	4	4
Friend or Relative	3	2	5
Other	1	2	3

*Some participants provided more than one response.

Table IV-7 displays the unprompted reasons why participants said they joined the Keeping Current Program. Participants provided the following additional information.

- Four participants mentioned that they depend on electric medical appliances, such as oxygen or sleep apnea machines, that were driving up their electricity bills. These participants joined Keeping Current to keep their bill under control while still being able to adequately care for their health.
- Another participant mentioned that a mistake had been made after she moved residences and her name was not removed from the utility bill for her former address. As a result, she had unknowingly built up a large arrearage with Ameren and needed assistance paying it down.

Table IV-7
Keeping Current Enrollment Reasons

Why did you decide to enroll in the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Reduce Electric Bill	9	15	24
Arrearage Forgiveness	4	5	9
Even Monthly Payments	2	5	7
Low-Income / Unemployment	4	1	5
Avoid Shutoff	1	3	4
Medical Equipment Need	0	4	4
Told to Enroll	2	1	3
Other	1	0	1

*Some participants provided more than one response.

Participants were asked about the level of difficulty they experienced when enrolling in the Keeping Current Program. Table IV-8 shows that only four of the 30 respondents reported that it was somewhat or very difficult.

Table IV-8
Keeping Current Enrollment Difficulty

How difficult or easy was it to enroll in the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Very Difficult	1	1	2
Somewhat Difficult	1	1	2
Not Too Difficult	3	3	6
Not at All Difficult	7	13	20
Total	12	18	30

Table IV-9 displays the responses provided by participants about the difficulty of making a payment toward Ameren outstanding or overdue balances at the time of enrollment in the Keeping Current Program. Seven participants indicated that it was very difficult, ten indicated that it was somewhat difficult, eight said it had not been too difficult, and four participants indicated that it had not been difficult at all.

Table IV-9
Enrollment Payment Difficulty

How difficult was it to make a payment toward your outstanding account balance at the time of enrollment?			
	Alternative Heat	Electric Heat	Total
Very Difficult	3	4	7
Somewhat Difficult	4	6	10
Not Too Difficult	2	6	8
Not at All Difficult	2	2	4
Do Not Recall Payment	1	0	1
Total	12	18	30

Participants were asked what they needed to do to stay in the Keeping Current Program. Table IV-10 shows that 23 participants reported that they needed to make monthly payments to Ameren Missouri and six participants noted that they could not miss more than two payments. Upon further discussion of the requirements, participants provided the following responses.

- One participant mentioned the need to re-enroll after moving, but also noted that she did not feel that this information was adequately publicized.

- Four participants mentioned the need to re-enroll on time but did not mention the length of each enrollment period.
- One participant mentioned that she believed that she needed to re-enroll once every two years.
- Another participant mentioned that she believed re-enrollment was required annually.

**Table IV-10
Keeping Current Participation Requirements**

What do you need to do to stay in the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Make Monthly Ameren Missouri Payments	8	15	23
Re-Enroll on Time	2	5	7
Don't Miss Two Ameren Missouri Payments	4	2	6
Pay Ameren Missouri Bills on Time	3	3	6
Other	1	0	1
Don't Know	1	0	1

*Some participants provided more than one response.

Participants were asked to report the benefits of the Keeping Current Program. Table IV-11 shows that 24 participants mentioned that receiving bill credits or having a lower bill was a benefit of the program. Additionally, six participants reported that arrearage forgiveness was a benefit and nine participants stated that having even monthly payments was a benefit. The seven participants that were counted in the "Other" category offered the following responses.

- Three participants stated that the program helps prevent the stress associated with worrying about shut off notices or disconnections.
- Another three participants stated that the money they save from Keeping Current makes it easier for them to pay other monthly expenses.
- One participant reported that Keeping Current has helped her be more conscious about her monthly energy usage, leading her to feel good about doing her part to protect the environment.

**Table IV-11
Unprompted Keeping Current Program Benefits**

What do you think are the benefits of the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Bill Credit / Lower Bill	9	15	24
Even Monthly Payments	4	5	9
Arrearage Forgiveness	2	4	6
Other	1	6	7
Don't Know	2	1	3

*Some participants provided more than one response.

When asked specifically whether they thought bill credits, arrearage forgiveness, and even monthly payments were a benefit of participation, almost all participants agreed to all three benefits. Table IV-12 shows that 29 of the 30 respondents indicated that they believe bill credits are a benefit, 27 indicated that arrearage forgiveness is a benefit, and 29 participants indicated that having even monthly payments is a benefit. Other notable responses include the following.

- One participant said he did not know if any of the three components are benefits and another two participants were unsure about arrearage forgiveness.
- One participant noted that she thinks that having even monthly payments is not a benefit because budget billing would result in the accumulation of a large balance that she would have to pay back at the end of the year.

**Table IV-12
Prompted Keeping Current Program Benefits**

Do you think bill credits/arrearage forgiveness/even monthly payments are a benefit of the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Observations	12	18	30
Bill Credits	11	18	29
Arrearage Forgiveness	11	16	27
Even Monthly Payments	11	18	29

Respondents who indicated that they believe bill credits are a benefit of Keeping Current were asked the amount of the bill credit that they receive each month. Table IV-13 shows that of the 29 participants who were asked this question, 15, or more than half, did not know the dollar amount of the bill credit they receive. Of the 14 respondents who were able to provide a dollar amount, 11 provided responses that aligned with the bill credit amounts that

Keeping Current actually provides. The three participants counted in the "Other" category said that they received \$30, \$80, and \$158 in credits.

Table IV-13
Monthly Bill Credit Amount

What is the monthly bill credit that you receive from the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
\$35	3	0	3
\$40	1	0	1
\$60	0	5	5
\$90	0	2	2
Other	1	2	3
Don't Know	6	9	15
Total	11	18	29

*One individual did not know if bill credits were a benefit and therefore was not asked this question.

Respondents who indicated that they believe that arrearage forgiveness is a benefit of the Keeping Current Program were asked the amount of the monthly arrearage credit that they receive. Table IV-14 shows that, of the 27 participants who were asked this question, three indicated that they no longer receive an arrearage credit, while the remaining 24 said that they did not know their monthly arrearage credit amount.

Table IV-14
Monthly Arrearage Credit Amount

What is the monthly arrearage credit you receive from the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
\$0	1	2	3
Other Amount	0	0	0
Don't Know	10	14	24
Total	11	16	27

*Three individuals did not know if Arrearage Credits were a benefit and therefore were not asked this question.

Participants were asked which benefit of the Keeping Current Program was the single most important. Table IV-15 shows that 16 participants indicated that bill credits were most important, three indicated that arrearage forgiveness was most important, and 11 indicated that having even monthly payments was most important.

Table IV-15
Most Important Benefit of the Keeping Current Program

What do you think is the single most important benefit of the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Bill Credit / Lower Bill	8	8	16
Even Monthly Payments	2	9	11
Arrearage Forgiveness	2	1	3
Total	12	18	30

Participants were asked whether the agency that helped them enroll in Keeping Current also provided or referred them to other services or assistance. Table IV-16 shows that 11 participants indicated that their agency did refer them to other services

Table IV-16
Referral/Provision of Other Services by Local Agency

Did the agency provide or refer you to other services when you applied for the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Yes	7	4	11
No	4	14	18
Don't Know	1	0	1
Total	12	18	30

Respondents who indicated that their local agency had provided or referred them to other services were asked to list the other services provided. Table IV-17 shows the various services that participants mentioned. Participants that were marked in the "Other" category gave the following responses.

- One participant stated that the agency referred him to other services within the same agency but was not specific about what those services were.
- Another participant stated that she was referred to United Way and a local program called Cool Down St. Louis.
- One participant stated that she was referred to a subsidized summer camp for disabled children.
- Another participant mentioned that her local agency offers Drug and Alcohol Recovery Programs.

Table IV-17
Other Services Referred/Provided by Local Agency

What services did the agency provide or refer you to?			
	Alternative Heat	Electric Heat	Total
Observations	7	4	11
LIHEAP/Other Energy Assistance	3	0	3
Weatherization Assistance Program/WAP/LIWAP	1	0	1
Food Assistance	0	1	1
Housing / Rental or Mortgage Assistance	0	1	1
Medical Assistance	0	1	1
Other	2	2	4
Don't Know	2	2	4

*Some participants provided more than one response.

D. Impact on Bills and Energy Use

Participants were asked about the level of difficulty they faced to pay their monthly Ameren Missouri bills both before and after enrolling in the Keeping Current Program. Table IV-18 shows that all 30 respondents said it was somewhat or very difficult to pay the bills prior to enrolling in the Keeping Current Program. After joining Keeping Current, however, only four respondents said that paying the monthly Ameren bill was somewhat difficult and no respondents said it was very difficult.

Table IV-18
Ameren Bill Payment Difficulty

How difficult was it to make your monthly Ameren Missouri payments before and after participating in the Keeping Current Program?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Very Difficult	11	0	13	0	24	0
Somewhat Difficult	1	3	5	1	6	4
Not Too Difficult	0	5	0	7	0	12
Not at All Difficult	0	3	0	10	0	13
Don't Know	0	1	0	0	0	1
Total	12	12	18	18	30	30

Participants were asked about the level of difficulty to pay other monthly bills before and after enrolling in the Keeping Current Program. Table IV-19 shows that the total number of respondents who found paying the other monthly bills to be very difficult declined from 16 before Keeping Current to only two after enrollment in the program.

**Table IV-19
Other Bill Payment Difficulty**

How difficult was it to make your other monthly bill payment obligations before and after participating in the Keeping Current Program?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Very Difficult	6	1	10	1	16	2
Somewhat Difficult	4	4	8	5	12	9
Not Too Difficult	2	5	0	7	2	12
Not at All Difficult	0	1	0	5	0	6
Don't Know	0	1	0	0	0	1
Total	12	12	18	18	30	30

Keeping Current participants were asked if there had ever been a time when they had wanted to use their main source of air conditioning but chose not to because they thought they would be unable to afford the electric bill. Table IV-20 shows that while 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program, only six said they did so after enrollment.

**Table IV-20
Air Conditioning Use**

Before and after participating in the Keeping Current 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?						
	Alternative Heat		Electric Heat		Total	
	Before KC	After KC	Before KC	After KC	Before KC	After KC
Yes	11	4	14	2	25	6
No	0	7	3	15	3	22
Don't Know	1	1	1	1	2	2
Total	12	12	18	18	30	30

Participants were asked whether their electricity usage was higher, lower, or had not changed in comparison to what it was before joining the Keeping Current Program. Table IV-21 shows that six participants indicated that their electricity usage increased, eight participants said their usage declined, and 12 participants said there was no change. Among the six participants who indicated that their electric usage had increased, five were Electric Heat customers while only one was an Alternative Heat customer.

Table IV-21
Change in Electric Usage

While participating in the Keeping Current Program, would you say that your electric usage was higher, lower, or has not changed in comparison to what it was before participating in the program?			
	Alternative Heat	Electric Heat	Total
Higher	1	5	6
Lower	3	5	8
No Change	6	6	12
Don't Know	2	2	4
Total	12	18	30

Participants were asked whether their electric bill was higher, lower, or had not changed in comparison to what it was before joining the Keeping Current Program. Table IV-22 shows that 15 participants, or half of all those interviewed, indicated that their electric bill had gone down compared to six participants who said that their bill had gone up and seven participants who stated that their bill had not changed. Participants with electric heat were more likely to report that their bill had declined.

Table IV-22
Change in Electric Bill

While participating in the Keeping Current Program, would you say that your electric bill is higher, lower, or has not changed in comparison to what it was before participating in the program?			
	Alternative Heat	Electric Heat	Total
Higher	2	4	6
Lower	5	10	15
No Change	5	2	7
Don't Know	0	2	2
Total	12	18	30

Participants were asked whether participating in the Keeping Current program had led them to make any changes to the way that they heat their home. Table IV-23 shows that 22 of the 30 respondents said they had not made a change. Six of the eight participants who did indicate a heating change were Electric Heat customers.

Table IV-23
Changes in Home Heating

Have you changed how you heat your home as a result of the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Yes	2	6	8
No	10	12	22
Total	12	18	30

Those who stated that they changed how they use heat were asked what changes they made. Three participants said that they no longer used space heaters, two said that they switched from gas to electric heat, and one participant stated that he kept the home at a warmer temperature. Participants also made the following comments.

- Two participants mentioned that they no longer use their gas central heating systems, relying instead on electric space and water heaters because their electric bill is more affordable than their gas bill.
- Two other participants indicated that they now use their central heating more often than they had before Keeping Current.
- One participant mentioned that his landlord installed new, more efficient, baseboard heaters.

Table IV-24
Home Heating Change

How have you changed the way you heat your home?			
	Alternative Heat	Electric Heat	Total
Observations	2	6	8
No Longer Use Space Heaters	2	1	3
Use Central Heat More Often	0	2	2
Switched from Gas to Electric Heat	0	2	2
Keep Home Warmer	0	1	1
Other	0	1	1

*Some participants provided more than one response.

Participants were asked whether participating in the Keeping Current program had led them to make any changes to the way that they cool their home. Table IV-25 shows that eight respondents stated that they changed the way that they cool their homes.

Table IV-25
Changes in Home Cooling

Have you changed how you cool your home as a result of the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Yes	3	5	8
No	7	13	20
Don't Know	2	0	2
Total	12	18	30

Of those who stated that they changed the way they cool their homes, five stated that they use air conditioning more often, two said they use it less often, and two said they keep their home cooler. Participants counted in the "Other" category provided the following responses.

- One participant said that they now use their ceiling fans as an alternative for air conditioning as much as possible.
- Another participant said that they no longer need to use portable fans as they can now afford to run their air conditioning.

Table IV-26
Home Cooling Change

How have you changed the way you cool your home?			
	Alternative Heat	Electric Heat	Total
Observations	3	5	8
Use AC More Often	2	3	5
Use AC Less Often	1	1	2
Keep Home Cooler	0	2	2
Other	0	2	2

*Some participants provided more than one response.

E. LIHEAP and WAP Participation

Participants were asked if they had received assistance from LIHEAP at any time over the past 12 months. Table IV-27 shows that 16 participants reported that they received LIHEAP. Among those who reported that they received LIHEAP, seven were Alternative Heating households and nine were Electric Heating households.

**Table IV-27
LIHEAP Participation**

In the past 12 months, did you receive home energy assistance benefits from LIHEAP?			
	Alternative Heat	Electric Heat	Total
Yes	7	9	16
No	4	7	11
Don't Know	1	2	3
Total	12	18	30

Table IV-28 displays the various reasons participants provided when asked why they did not apply for or receive LIHEAP. Participants also provide the following information.

- Three participants thought they were ineligible for LIHEAP while participating in Keeping Current.
- One participant thought that a shut off notice was required to be eligible for LIHEAP.
- One other participant mentioned that she didn't apply for LIHEAP because she no longer needs it while she is on Keeping Current.
- Another participant mentioned that she knew about LIHEAP but just did not get around to submitting her application on time.

**Table IV-28
Reason for Not Enrolling in LIHEAP**

Why didn't you apply for LIHEAP?			
	Alternative Heat	Electric Heat	Total
Observations	4	7	11
Thought They were Ineligible While in KC	1	2	3
Didn't Know About LIHEAP	0	2	2
Other	1	2	3
Don't Know	2	1	3

*Some participants provided more than one response.

Participants were asked whether they had participated in the Weatherization Assistance Program as a result of participating in Keeping Current. Table IV-29 shows that six respondents reported that they participated in WAP. Many of the respondents who had not participated in WAP indicated that they had not done so because they rent rather than own their home.

Table IV-29
Weatherization Assistance Program Participation

Have you participated in the Weatherization Assistance Program as a result of participating in the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Yes	2	4	6
No	9	14	23
Don't Know	1	0	1
Total	12	18	30

F. Program Importance and Satisfaction

Participants were asked how important the Keeping Current Program has been in helping them meet their needs. Table IV-30 shows that all 30 respondents felt that Keeping Current was at least somewhat important in helping them meet their needs and that a large majority felt that the program was very important in helping them meet their needs.

Table IV-30
Keeping Current Importance

How important has the Keeping Current Program been in helping you to meet your needs?			
	Alternative Heat	Electric Heat	Total
Very Important	10	16	26
Somewhat Important	2	2	4
Of Little Importance	0	0	0
Not at All Important	0	0	0
Total	12	18	30

Participants were asked whether or not they feel that they need additional assistance in order to pay their electric bills. Table IV-31 shows that 11 respondents said that they do need additional assistance.

Table IV-31
Need for Additional Assistance

Do you feel you need additional assistance to pay your electric bill?			
	Alternative Heat	Electric Heat	Total
Yes	7	4	11
No	5	14	19
Total	12	18	30

Table IV-32 displays the responses that participants gave when asked about their level of satisfaction with the local agency that helped them enroll in the Keeping Current Program. The vast majority of respondents were very satisfied with their respective local agencies. The one respondent who was somewhat dissatisfied with her local agency indicated that she was dissatisfied because she felt that the agency employee did not have enough knowledge about the program to answer all of her questions.

Table IV-32
Local Agency Satisfaction

How satisfied were you with the agency that you worked with to apply for Keeping Current?			
	Alternative Heat	Electric Heat	Total
Very Satisfied	11	17	28
Somewhat Satisfied	0	1	1
Somewhat Dissatisfied	1	0	1
Very Dissatisfied	0	0	0
Total	12	18	30

Table IV-33 displays the responses that participants provided when asked about their level of satisfaction with the Keeping Current Program. The vast majority of respondents indicated that they were very satisfied with the program. The one respondent who stated that she was somewhat dissatisfied said that she feels that the benefits of Keeping Current are not large enough to allow her to adequately afford her utility bills.

Table IV-33
Keeping Current Program Satisfaction

Overall, how satisfied are you with the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Very Satisfied	10	16	26
Somewhat Satisfied	1	2	3
Somewhat Dissatisfied	1	0	1
Very Dissatisfied	0	0	0
Total	12	18	30

Near the end of the survey, each participant was given the opportunity to offer additional comments or recommendations about the Keeping Current Program. Table IV-34 provides a summary of these comments.

- Six participants expressed explicit gratitude for the program.

- Six participants mentioned that they would like to see the amount of their monthly bill credit increase. Among these, one specifically mentioned that he would like to see the bill credits increase in the summer to compensate for the increased need for air conditioning.
- Three participants noted that they were unhappy that they had been, or would be, required to re-enroll in Keeping Current after moving.
- Six participants mentioned that they wish they had known about the Keeping Current Program sooner and believe that Ameren should do more to promote the program.
- Six participants expressed a desire for more education about the Keeping Current Program. Among these, two mentioned that they would like to know if they are eligible for LIHEAP and WAP while participating in Keeping Current. Another noted that her bill is too complicated for her to read.
- Three participants noted that the Keeping Current Program would work much better for them if Ameren would allow them to customize their payment due dates to align with the days on which they receive their income. [Note, this is a change that Ameren has implemented.]
- One participant noted that Ameren is by far the highest utility bill she has ever had in any of the states that she has lived in. She also said she is not sure why this is the case, because, to the best of her knowledge, her usage is fairly low.

**Table IV-34
Other Comments or Recommendations about Keeping Current**

Do you have any comments or recommendations about the Keeping Current Program?			
	Alternative Heat	Electric Heat	Total
Grateful for Keeping Current	2	4	6
Need Increased Benefits	3	3	6
Ameren Should do More Outreach about Keeping Current	2	4	6
Need More Education About Keeping Current	2	4	6
Re-Enrollment Requirement After Moving is Problematic	2	1	3
Align Ameren Bills with Customer Income Timing	0	3	3
Other	1	0	1

*Some participants provided more than one response

G. Summary of Findings

APPRISE conducted telephone interviews with 30 current Keeping Current participants to develop information on their program experiences, difficulty with paying bills, and satisfaction with the program. Key findings from the research are summarized below.

- **Demographics:** Only eight of the 30 respondents reported that they own their homes. Respondents were more likely to receive public assistance than employment or retirement income. Nine of the 30 respondents had been unemployed in the past year.
- **Participation and Benefits**
 - **Information Source:** Most respondents learned about the program from a local agency. Other sources were Ameren or a friend or relative.
 - **Enrollment Difficulty:** Twenty-six of the 30 respondents stated that it was not difficult to enroll in Keeping Current.
 - **Payment at Enrollment:** Seventeen of the 30 respondents stated that it was very or somewhat difficult to make the payment toward their outstanding balance at the time of Keeping Current enrollment.
 - **Benefits:** While 29 of the 30 respondents agreed that bill credits and even monthly payments were benefits of the Keeping Current Program, 27 of the 30 respondents agreed that arrearage forgiveness was a benefit.
 - **Other Services:** Eleven of the 30 respondents stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current.
- **Impact on Bills and Usage**
 - **Ameren Bill Payment Difficulty:** While all 30 respondents said it was somewhat or very difficult to pay the Ameren bills prior to enrolling in the Keeping Current Program, only four respondents said that it was somewhat difficult and no respondents said it was very difficult to pay their Ameren bills while participating in Keeping Current.
 - **Other Bill Payment Difficulty:** While 16 respondents stated that it was very difficult to pay their other bills prior to Keeping Current enrollment, only two stated that it was very difficult following enrollment in Keeping Current.
 - **Air Conditioning Usage:** While 25 participants said they had refrained from using air conditioning before enrolling in the Keeping Current Program because they were concerned about affording the electric bill, only six said they did so after enrollment.
- **LIHEAP and WAP Participation:** While 16 of the 30 participants stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were

eligible, two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application. It appears that Keeping Current participants need additional information about LIHEAP.

- Program Importance and Satisfaction: All of the respondents stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 respondents stated that they felt they needed additional assistance. All but one respondent was very or somewhat satisfied with the local agency and all but one respondent was very or somewhat satisfied with the Keeping Current Program.

V. Successful Participant Interviews

APPRISE conducted in-depth telephone interviews with successful Keeping Current participants to understand why the program worked for these households. This section provides a description of the research and a summary of findings from the interviews.

A. Research Methodology

APPRISE conducted telephone interviews with 20 current or recent Keeping Current participants who were successful in the program or successfully completed the program. Interviews were conducted between August 9, 2019 and August 27, 2019. Advance letters were mailed to all potential respondents and a toll-free number was provided for respondents to call in to complete the interview. However, most interviews were completed through outbound calling.

Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

Table V-1 displays the final dispositions for the interviews. Twenty interviews were completed overall. Most of the customers who were not interviewed either did not answer the phone or had a non-working or incorrect phone number.

**Table V-1
Final Dispositions**

	Alternative Heating
Selected Sample	78
No Answer/Busy/Voicemail	22
Non-Working Phone /Wrong Number	33
Refused	3
Completed Interviews	20

The following sections provide a summary of the findings from the interviews in the following areas.

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

B. Status Confirmation and Program Success

Respondents were asked if they had participated in Amercn's Keeping Current Program and whether they were current or past participants. Table V-2 shows that all participants who were interviewed confirmed their participation in the Keeping Current Program. Twelve respondents indicated that they were currently participating in the program and eight said they had been participants in the past.

**Table V-2
Participation in Keeping Current Program**

Did you participate in Amercn's Keeping Current Program? Are you currently participating in the program or did you participate in the past?	
Current Participant	12
Past Participant	8
Total	20

Participants were asked how successful they thought they have/had been in the program and why they felt that way. Table V-3 shows that 18 participants indicated they had been very successful and two said that they had been somewhat successful.

Participants who indicated that they were very successful provided the following reasons why they categorized themselves in that manner.

- All 18 participants stated that they had been able to pay their bills and had never been late or missed a payment.
- Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
- Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but later they had started to miss payments and were eventually removed from the program.

**Table V-3
Perceived Success in the Keeping Current Program**

How successful do you feel you have been in the Keeping Current Program?	
Very Successful	18
Somewhat Successful	2
Total	20

After discussing each participant's perception of their success in the program, the interviewer probed further into that topic, asking each participant why they thought the program had worked for them and if there were any particular factors that had allowed them to achieve success.

- Seventeen of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
- Twelve stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

Some of the specific responses provided are presented below.

- When they are paying part of my electric bill for me, and making it cheaper, that is really all I need. As long as I can afford that bill and my other necessities, I am going to pay it in full every month.
- It works for me because I am on a limited income and I only have to pay \$123 a month. If I had to pay more, I would have to choose between paying this and other bills.
- Ameren sent us email reminders before the bill was due, which helped me make sure I never missed a payment. Mostly though, the program lowered the bill enough that I could manage it on my fixed income without other help.
- It works for me because it helps me feel secure that I won't be getting my electric shutoff. My home is all electric, so if I get shut-off I can't shower, cook, etc. Really just simply having the amount of the bill lowered is enough for me.
- I am a mother of two and my husband has been out of work for a while. So, between the lower bills and the budget billing we have been able to pay our bills without a problem. I always pay those kinds of things on time if I can.
- I am on automatic bill pay so that I am able to make sure it gets paid. I would rather have an overdraft fee than lose Keeping Current. I try not to use too much electricity and stuff, but I am on oxygen. I try to keep the temperature reasonable. I try to be as energy efficient as possible.
- I was successful because the program really helped me out with my overdue balance and made it so that my monthly amounts were manageable. The most important thing was knowing exactly how much I was going to have to pay every month.

C. Program Understanding

Participants were asked why they decided to enroll in the Keeping Current Program. Table V-4 shows that 19 participants reported they had first enrolled in Keeping Current because they needed assistance paying their bills or that their bills were too high. Several of these

participants said that the reason they needed a reduced bill was because they were on a fixed income. Other responses were that they were trying to avoid service termination, they needed help paying off an outstanding balance, they were told to enroll, or that the death of a family member had created financial strain. Some of the comments provided about their reasons for enrolling are listed below.

- My bill got so high and stayed up there. I kept getting shut-off notices and I got tired of it and that is when a friend of mine told me about Keeping Current.
- I am disabled and on a fixed income, I needed help with my utility bills. I had built up an overdue balance with Ameren and I needed help paying it off.
- I am disabled and on a fixed income, so the electricity bills were killing us. When the bills were that high, we were forced to make tough decisions, such as going without groceries to keep the lights on. Sometimes we couldn't make it work even with extreme budgeting, so we ended up building up arrearages. My disabilities require me to have air conditioning and oxygen, so I cannot afford to have my power shut off.
- To get my bill lowered. In 2015 my daughter's father passed away from cancer. And when he passed away, we didn't have enough income coming in.
- We had a few family members that passed away, and I had to pay for a few of their funerals. I had gotten into trouble a few times with Ameren for being late.
- My bill was extremely high, and I am a single parent with two kids. We got our electricity shut off for over a month and I wanted to be able to pay down my large overdue balance in increments rather than move in with someone else.

Table V-4
Keeping Current Enrollment Reasons

Why did you decide to enroll in the Keeping Current Program?	
Observations	20
Reduce Electric Bill	19
Avoid Shutoff of Service	10
Arrearage Forgiveness	6
Even Monthly Payments	5
Told to Enroll	2
Death in Family	2

*Some participants provided more than one response.

Table V-5 displays the responses that participants provided when asked what benefits Keeping Current had provided to them.

- 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
- 15 participants reported that they received the benefit of having even and predictable monthly payments.
- Six participants noted the arrearage forgiveness benefits.

Some of the comments that participants provided about the program benefits are presented below.

- The benefit of the program was that the portion of the electric bill that I was responsible for every month was far lower than it was before I was on the program, and it was also a fixed amount every month, so I could effectively factor my electricity bill into my monthly budget.
- It has lowered our monthly bills and has allowed us to pay for other necessities like medicine. We had been skipping doctor's appointments to pay for our electricity bills before going on the program. Also, the fact that our payment is the same amount each month really helps us budget better.
- I know they are reducing the amount that I owe each month, but I don't know by how much. I also think they helped me pay back some overdue bills, but I am not sure if that is over or not. The most important thing for me is that my electricity bill is consistent and predictable each month.
- It really helps us keep track of how much we are using which is really nice because it helps us understand what we are doing. And they also send us reminders which helps us pay the bill on time.
- The CAA and Ameren made "donations" towards my first two bills after signing up for Keeping Current. After that, they charged me a consistent monthly amount that was only a percentage of what my bill would have been during those months.

**Table V-5
Keeping Current Program Benefits**

What benefits did Keeping Current provide to you when you were in the program?	
Observations	20
Bill Credit / Lower Bill	19
Even Monthly Payments	15
Arrearage Forgiveness	6
Improved Awareness of Energy Usage	1

*Some participants provided more than one response.

Participants were asked whether the program reduced their monthly bill or the amount they owed to Ameren. Table V-6 shows that 19 participants reported that the program reduced their monthly bills and 10 participants reported that the program provided a reduction in arrearages.

**Table V-6
Reduction in Monthly Bill and Arrearages**

Did the program reduce your monthly bill? Did the program provide a reduction in the amount you owed Ameren for past bills that were not paid?		
Provided Reduction	Monthly Bill	Amount Owed Ameren
Yes	19	10
No	0	6
Don't Know	1	4
Total	20	20

Table V-7 shows that 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support. Some of the participants who indicated that the support they received was sufficient stated that a larger benefit would be helpful, as it would allow them to afford the electric bill and other necessities more easily.

**Table V-7
Sufficiency of Keeping Current Assistance**

Did you feel that the monthly credit and forgiveness of past amount due provided enough support on your electric bill?	
Yes	17
No	3
Total	20

Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically. Additionally, four respondents indicated that they needed to re-enroll in the program every two years.

Table V-8
Keeping Current Participation Requirements

What did you need to do to stay on the Keeping Current Program?	
Pay Bill On Time	19
Not Miss Two Consecutive Payments	4
Re-Enroll Every 2 Years	4

*Some participants provided more than one response.

Respondents were asked whether the caseworker explained what they needed to do when they enrolled in Keeping Current at their local agency. Table V-9 shows that 17 participants said the caseworker explained what they needed to do, two participants reported that the caseworker did not explain the requirements, and one participant said they did not know. Participants who reported that the caseworker did not explain what they needed to do offered the following comments.

- No, I did not feel like [the employees at the agency] were clear on any requirements or rules. I just remember them telling me I was eligible and helping me fill out the paperwork.
- I applied for the program through People's Community Action. They didn't tell me anything about the requirements. I learned about everything from Ameren via a letter. It would be nice if the agencies would tell customers more information.
- I really don't remember. I know that someone told me [the rules] when I signed up, but I don't know if it was CMCA or Ameren.

Table V-9
Caseworker Explained Keeping Current Requirements

Did the caseworker explain what you needed to do when you enrolled in Keeping Current?	
Yes	17
No	2
Don't Know	1
Total	20

D. Keeping Current and Additional Assistance

Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. Table V-10 shows that ten

participants indicated that the agency provided or referred them to other assistance while the other ten participants indicated that the agency did not. Participants who said the agency had provided additional assistance gave the following responses.

- Four participants indicated the agency had helped them sign up for LIHEAP and one participant said they had signed them up for WAP.
- Three participants stated that they received both food and rental/mortgage assistance.
- One participant said the agency had signed her up for Keeping Cooling.
- One participant said the agency helped her purchase back-to-school supplies for her daughter.

Table V-10
Additional Agency Assistance

Did the agency where you applied for Keeping Current provide you with other utility bill help or other types of help at the time you applied for Keeping Current?	
Yes	10
No	10
Total	20

Participants were asked about the level of difficulty they had faced when making their monthly Ameren payments both before and after enrolling in Keeping Current. Table V-11 shows that all 20 of the participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current. Four participants said that paying their monthly Ameren bills was somewhat difficult, nine indicated that it was not too difficult, and seven said that it was not at all difficult to pay their monthly Ameren bill after joining Keeping Current. Participants who indicated that paying their Ameren bill was still somewhat difficult offered the following comments.

- At first it was very helpful. But over time the payment amount went up and it was a little bit more difficult.
- It can still be difficult sometimes, but it is much better than it was before. I am on disability so my income is fixed, so after I pay for rent and food it can still be hard to come up with the \$108 I owe each month.
- It is still a bit difficult for me. The bill is still really high. But the Keeping Current helps a great deal.
- It's still hard, but it is much better than it would be without the program. I am grateful. Right now my bill is \$82 and when they adjust the budget bill in December it is going to be a lot more. They could make it a little bit easier to get help.

Table V-11
Difficulty Making Monthly Ameren Payments

How difficult was it for you to make your monthly Ameren payment before you entered Keeping Current? How difficult was it for you to make your monthly Ameren payment while you were in the Keeping Current Program?		
Difficulty of Making Payment	Before Program	While Enrolled
Very Difficult	20	0
Somewhat Difficult	0	4
Not Too Difficult	0	9
Not at All Difficult	0	7
Total	20	20

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Table V-12 displays the responses participants provided after being asked if they had faced challenges or thought they would face challenges after completion of the program if they no longer received the monthly bill credit. Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program. Participants who had experienced or predicted challenges offered the following comments.

- We will probably face challenges. Our income is still fixed, and electricity prices are still high.
- I know that I am going to be facing challenges. As the bill continues to climb, I am heading right back to where I was before. I just try to pay as much of each bill as I can and hope that I don't get cut off.
- I do think there will be issues if the program ends or I get taken off. If I lose the assistance it will be just as difficult to pay my electricity bill as it was before being on the program. My rent has increased since I started the program, so it might be harder than it was before.
- If the program goes away, I will not be able to pay my electric bill and I will probably get shut off. I need electricity to power my oxygen and other medical equipment, so without Keeping Current I will either have to move in with my son or I will die.
- Yes, there would be challenges. I am on a fixed income so it would be the same as it was before the program. I would likely be at risk of getting my electricity shut off several times a year.
- Yes, I am already facing challenges. I have had disconnect notices this year alone about ten times already. When you are on a fixed income, you have to choose what you are going to be able to pay for and what you are not.

- Yes, I would have trouble managing my bills because the only way I can pay the entire bill each month is because they are giving me a cheaper rate. And not knowing what the payment is going to be each month would make it impossible to budget.

Table V-12
Challenges Following Program Completion

Have you / Do you think you will face(d) challenges after completion of the program, without the monthly bill credits?	
Yes	17
No	3
Total	20

Participants were asked if they had been/would be able to continue to manage their monthly Ameren payments without the Keeping Current credits after completing the program. Table V-13 shows that four participants said they had been/would be able to manage their Ameren payments, 15 participants said they would not be able to manage their Ameren payments, and one participant said they did not yet know if they would be able to manage their bills after completing the program.

Table V-13
Managing Ameren Payments Following Program Completion

Have you been / will you be able to manage your monthly Ameren payments without the Keeping Current credits now (if completed) or when you complete the program?	
Yes	4
No	15
Don't Know	1
Total	20

Table V-14 displays the responses participants gave when asked if they thought they would be applying for LIHEAP assistance this fall. Eleven participants indicated that they were planning to apply for LIHEAP, five participants indicated they would not be applying for LIHEAP, and four participants indicated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance. Participants who said they would not or might not be applying for LIHEAP provided the following reasons for their answers.

- I am not going to apply this year because I am planning to move, and I am not really sure what the situation is going to be.
- I don't know at this time. I am just not sure if I am going to need it or not.

- I have not heard of LIHEAP before. But I have been able to manage just fine without other assistance.
- No I don't plan to use it this year. I have used it in the past but not for a long time.
- No, what is LIHEAP? I have never heard of LIHEAP before.
- I don't know, it depends on where I am at later on. I am getting \$300 in child support, but they are taking it out of my check with the spend-down.
- It depends on if I need it or not. I usually apply for it every year. But I wait to see how the bills are doing right up until the deadline.

Table V-14
Applying for LIHEAP

Do you think you will apply for LIHEAP assistance in the fall? If no, why not?	
Yes	11
No	5
Don't Know	4
Total	20

At the end of the interview, participants were given the opportunity to offer additional comments or recommendations for the Keeping Current Program. Table V-15 provides a summary of these comments. While 16 of the participants expressed gratitude for the program, nine specifically mentioned that they hope they can continue on the program. Participants provided the following comments and recommendations.

- I am really grateful for the program. It would be great if the program periods were extended beyond two years or if we could be automatically re-enrolled. And of course, it would never hurt if the bill credits were raised a bit.
- The program is great. I guess I feel like, since Ameren is the only option for electric, I think Ameren itself should maybe do more to control their rates. If the rates were more reasonable, I think people wouldn't need as much assistance.
- I just want to stay it is a darn good program that helps people stay current and keep their lights on. I think it should be offered to all of Ameren's customers.
- The only thing I would be concerned with is that there is no leniency or grace period when you run into trouble. I just wish they had a better system for going easier on folks who have clearly demonstrated that they are working hard to keep up. But other than it's a really great program.

- It would be really great if Ameren would have an equipment repair and replace program at discounted monthly rates for folks like Spire offers. It would also be very nice if you did not have to apply for Keeping Current every two years. I really think it would be beneficial if they could lower the rates, because it is just getting out of hand. I have also experienced a lot of power outages this year, so it would be nice they could work on that.
- Honestly, I think the program is great. I really feel like they hit the nail on the head. I do feel that there needs to be more outreach regarding the program. I have so many folks in my life who could use this program who really had no idea what the program was.
- I really think they should offer customers on the program some more leeway when it comes to getting your bill paid on time. I paid for my portion of the bill on time last December, but because it was a holiday, the check didn't get to Ameren on time and I was removed from the program. I think that is really unfair. Also, I think it would be really nice if the Ameren bill credits increased in the winter to match the increased need for usage in the winter to stay warm. From what I remember from the program, the credit was fixed but the cost of my bill went up in the winter, so I ended up building an arrearage. Other than those two things, the program was a godsend and I really hope that I can get back on it.
- I really think that Ameren should do more to alert us when they are going to be adjusting the budget billing. Other than that the program has really been a godsend and I am grateful for the help. I wish they would let us know when the bills are going to change and how much so that we can save some of our money from the month before to pay the bill.

Table V-15
Additional Comments about Keeping Current Program

Do you have any other comments about the Keeping Current Program?	
Gratitude for Keeping Current / Great Program	16
Hope to Continue on the Program	9
Lower Electricity Rates	3
Increase Outreach / Expand Eligibility	2
Offer Automatic Re-Enrollment	2
Increase Bill Credit Amount	2
Be More Lenient with Payment Deadlines / Program Removal	2
Improve Communication Regarding Program Changes	1
Add an Emergency Equipment Repair Component	1
No Additional Comments	3

*Some participants provided more than one response.

The final question of the interview asked participants if they would be willing to share their information with Ameren as a success story. Table V-16 shows that all but one of the 20 participants indicated that their information could be shared with Ameren.

Table V-16
Challenges Following Program Completion

Are you willing to share your information with Ameren as a success story for the program?	
Yes	19
No	1
Total	20

E. Summary of Findings

APPRISE conducted in-depth telephone interviews with 20 successful Keeping Current participants to understand why the program worked for these households. Successful participants were defined as those who enrolled in the program in the first half of 2017 and fulfilled at *least* one of the following requirements by March 2019.

- Received at least 10 arrearage credits.
- Received at least 23 Keeping Current credits.
- Received Keeping Current credits for all but one month enrolled in the program.

Program Success

Findings related to program success are summarized below.

- Participants were asked how successful they thought they had been in the Keeping Current Program. While 18 participants indicated they had been very successful, two said that they had been somewhat successful in Keeping Current. Those who considered themselves to be very successful provided the following reasons they categorized themselves in that manner.
 - All 18 participants stated that they had been able pay their bills and had never been late or missed a payment.
 - Six participants noted that they had been able to completely pay off the arrearages that they had built up prior to joining the program.
 - Five participants stated that they had never been removed from the program or received a warning about a late or missed payment.

The two participants who indicated they had been somewhat successful both noted that they had been able to make all of their payments on time for a year, but they had started to miss payments and were eventually removed from the program.

- The participants stated that the program worked for them for the following reasons.
 - 17 of the participants indicated that simply having their bill reduced each month was enough support to allow them to be successful.
 - 12 stated that the budget billing, and the ability to predict the amount of the monthly bill contributed to their success.

Program Understanding

Findings related to program understanding are summarized below.

- When asked what benefits they received from Keeping Current, participants provided the following responses.
 - 19 participants indicated that bill credits or a reduction in the amount of their monthly bill was a benefit they had received.
 - 15 participants reported that they received the benefit of having even and predictable monthly payments.
 - Six participants noted the arrearage forgiveness benefits.
- 17 participants felt that the Keeping Current monthly credit and forgiveness of past amount owed provided enough support on their electric bill. Three participants did not think that the monthly credit and arrearage forgiveness provided sufficient support.
- Participants were asked what they needed to do to stay on the Keeping Current Program. Nineteen out of 20 participants responded that they needed to pay their bill on time, but only four discussed the two consecutive missed payment rule specifically.

Keeping Current and Additional Assistance

Findings related to program assistance are summarized below.

- Participants were asked if the agency provided them with other utility bill assistance or other assistance at the time they applied for Keeping Current. While ten participants indicated that the agency provided or referred them to other assistance, the other ten participants indicated that the agency did not.
- All 20 participants interviewed said that it had been very difficult to make their monthly Ameren payments prior to joining Keeping Current, but none said it was very difficult after joining the program.
- Seventeen participants said they had, or thought they would, face challenges without the monthly bill credit and three participants said they did not experience or predict challenges after completion of the program.
- When asked if they thought they would be applying for LIHEAP assistance this fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

Recommendations

Based on these findings, we make the following recommendations for Keeping Current.

- Only half of those interviewed indicated that the agency provided other types of assistance. Ameren should encourage agencies to provide other types of needed assistance to Keeping Current participants.
- Only 11 of the 20 respondents stated that they were planning to apply for LIHEAP in the fall. Ameren should encourage agencies to provide additional information and assistance with LIHEAP assistance. Ameren should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance.

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.

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
- Affordability impacts
- 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 based on LIHEAP receipt. They were identified as elderly or disabled low-income if they received LIHEAP in October, prior to the time that LIHEAP is open to non-elderly or disabled applicants.

Treatment Group

Customers who enrolled in Keeping Current between January 2017 and April 2018 were included as potential members of the study group for the impact analysis. This group was chosen for the analysis, as one full year of pre-program and post-program data is required for an analysis of program impacts.

Customers who did not have close to a full year of data prior to joining the program or following the program start date were not included in the impact analysis. The subject of data attrition is addressed more fully below.

Comparison Groups

Two comparison groups were constructed for the impact analysis to control for exogenous factors. The comparison groups were 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 constructed two comparison groups. The first comparison group, the later participant comparison group, was comprised of customers who enrolled in Keeping Current between May 2018 and December 2018 and who did not receive Keeping Current benefits in the two years preceding enrollment. We required that they did not receive any Keeping Current credits or arrearage credits in the two years preceding enrollment to ensure that they were nonparticipants in both periods. These participants serve as a good comparison because they are also low-income households who were eligible for the program and chose to participate. We use data for these participants for the two years preceding Keeping Current enrollment, to compare changes in their payment behavior in the years prior to enrolling to the treatment group's changes in payment behavior after enrolling. Because these customers did not participate in the Keeping Current program in either of the two analysis years, changes in bills and payment behavior should be related to factors that are exogenous to the program.

The second comparison group, the nonparticipant comparison group, was comprised of low-income households who did not participate in the program. They were identified as low-income based on LIHEAP receipt. A quasi intervention date of the middle of each quarter was chosen for the comparison 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.

All Participants Group

In addition to the Keeping Current participants who enrolled between January 2017 and April 2018, we analyzed data for all customers who participated in Keeping Current from April 2017 to March 2018 and had close to a full year of billing data. This provides an

understanding of the full group of program participants, rather than only those who were newly enrolled. However, most of these customers did not participate in Keeping Current for the full year, as they enrolled after April 2017.

C. *Data Attrition*

Table VI-1A describes the treatment and comparison groups that are included in the analyses in this section.

Customers were considered eligible for inclusion if their participation dates met the criteria described above. They were also required to have their service start at least 300 days prior to Keeping Current enrollment and to have their service end at least 300 days following Keeping Current enrollment, to allow for enough billing and payment data for analysis.

Comparison group customers were removed if they received Keeping Current credits or arrearage reduction during the analysis period. All customers with Ameren gas service were removed from the treatment and later participant groups because only a few of the treatment group customers had Ameren gas service. Customers were not dropped from the Nonparticipant comparison group if they had Ameren gas service because a large percentage of these customers did have gas service.

Customers were excluded from the analyses if they did not have adequate pre or post billing data available. They were required to have 11 to 12 months of billing data in both the pre- and post-enrollment periods to be included in the analysis. Customers in the "Final Analysis Group" had a full year of transactions data and were not excluded as outliers. The table shows that 76 percent of eligible program participants and 74 to 78 percent of the eligible comparison group members were included in the impact analysis.

Table VI-1A
Keeping Current Treatment and Comparison Groups
Attrition Analysis

Exclusion Reason	Treatment Group	Comparison Group	
		Later Participants	Nonparticipants
Original Population	2,018	1,455	26,690
Service Begin Date \geq 300 Days Before Enrollment*	1,431	664	24,497
Service End Date \geq 300 Days After Enrollment	1,207	--	15,756
No Keeping Current Credits in Pre Period	658	427	--
No Keeping Current Credits in Post Period	--	375	--
No Ameren Gas Service	641	359	--
All Eligible	641	359	15,756

Exclusion Reason	Treatment Group	Comparison Group	
		Later Participants	Nonparticipants
Sufficient Pre-Enrollment Billing and Payment Data#	530	300	12,328
Sufficient Post-Enrollment Billing and Payment Data#	497	280	11,660
Outliers Removed	486	280	11,660
Analysis Group#	486	280	11,660
Percent Included	76%	78%	74%

*Note: Eligibility for the Later Participants was determined using Service Begin Date \geq 600 Days before enrollment so that two years of pre-enrollment data could be analyzed.

Table VI-1B displays the attrition for the analysis of all customers who participated in Keeping Current between April 2017 and March 2018. Customers were required to have at least one Keeping Current credit and sufficient billing data to be included in the analysis. The table shows that 66 percent of the eligible customers were included in the analysis.

Table VI-1B
All Participants Group
Attrition Analysis

Exclusion Reason	All Participants Group
Original Population	3,657
Received at least one Keeping Current Credit	1,998
No Ameren Gas Service	1,946
All Eligible	1,946
Sufficient Billing and Payment Data#	1,296
Outliers Removed	1,278
Analysis Group#	1,278
Percent Included	66%

Table VI-1C disaggregates the Keeping Current enrollees and the nonparticipant comparison group into program types. 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 did not receive LIHEAP in October when grants are restricted to the elderly and disabled and were Electric Heat customers were used as the nonparticipant comparison group.
- Keeping Current Alternative Heat: LIHEAP recipients who did not receive LIHEAP in October when grants are restricted to the elderly and disabled and were non-Electric Heat customers were used as the nonparticipant comparison group.

- Keeping Current Cooling: LIHEAP recipients who received LIHEAP in October when grants are restricted to the elderly and disabled were used as the nonparticipant comparison group.

Table VI-1C
Keeping Current Treatment and Comparison Groups
Attrition Analysis by Keeping Current Program

Exclusion Reason	Treatment Group			Comparison Group					
	Elec Heat	Alt Heat	Cool	Later Participants			Nonparticipants		
				Elec Heat	Alt Heat	Cool	Elec Heat	Alt Heat	Cool
Original Population	799	256	963	972	214	269	3,000	9,810	13,880
Service Begin Date \geq 300 Days Before Enroll*	459	157	815	383	83	198	3,000	8,428	13,519
Service End Date \geq 300 Days After Enroll	347	127	733	--	--	--	1,845	4,678	9,233
No Keeping Current Credits in Pre Period	258	100	300	283	74	70	--	--	--
No Keeping Current Credits in Post Period	--	--	--	238	69	68	--	--	--
No Ameren Gas Service with Ameren	252	89	300	226	65	68	--	--	--
All Eligible	252	89	300	226	65	68	1,845	4,678	9,233
Sufficient Pre Billing and Payment Data	206	69	255	185	55	60	1,505	3,578	7,245
Sufficient Post Billing and Payment Data	195	63	239	176	49	55	1,436	3,362	6,862
Outliers Removed	186	61	239	176	49	55	1,436	3,362	6,862
Analysis Group	186	61	239	176	49	55	1,436	3,362	6,862
Percent Included	74%	69%	80%	78%	75%	81%	78%	72%	74%
Analysis Group Heating Type Re-Classified	--	--	--	--	--	--	1,487	3,311	6,862

*Note: Eligibility for the Later Participants was determined using Service Begin Date \geq 600 Days before enrollment so that two years of pre-enrollment data could be analyzed.

Table VI-1D disaggregates the Keeping Current all participants group into program type. The program type was obtained from the program data. There were two Electric Cooling customers who received year-round credits and did not receive any cooling credits. There were two Alternative Heat and two Electric Heat customers who received cooling credits and did not receive any year-round credits. These customers were analyzed in the program type group provided in the program data.

Table VI-1D
All Participants Group
Attrition Analysis by Keeping Current Program

Exclusion Reason	All Participants Group		
	Elec Heat	Alt Heat	Cool
Original Population	1,931	499	1,227
Received at least one Keeping Current credit	873	241	884
No Ameren Gas Service with Ameren ^s	852	210	884
All Eligible	852	210	884
Sufficient Billing and Payment Data#	475	110	711
Outliers Removed	458	109	711
Analysis Group#	458	109	711
Percent Included	54%	52%	80%

D. Participant Characteristics

This section analyzes the characteristics of the program participants. We compare all customers with billing data to the smaller Analysis Group to assess whether there may be bias due to incomplete billing data for some customers in the group eligible to be included in the analysis. In general, the Billing Data groups were highly similar to the Analysis Groups, providing 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 different types of program participants were represented in the analysis group in approximately the same proportions as all eligible customers with billing data.

Table VI-2
Program Participation

Program	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
Electric Heat	39%	38%
Alternative Heat	15%	13%
Cooling	46%	49%
Total	100%	100%

Table VI-3 displays the program status of Keeping Current enrollees. The table shows that 52 percent of both the billing and analysis groups were System Cancelled and five to six percent were Program Cancelled.

**Table VI-3
Program Status**

Program Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
Approval Confirmed	42%	41%
Approval Recorded	< 1%	< 1%
Program Cancelled	5%	6%
System Cancelled	52%	52%
Total	100%	100%

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

**Table VI-4A
Poverty Level**

Poverty Level	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
≤25%	9%	8%
26% - 50%	8%	9%
51% - 75%	27%	26%
76% - 100%	31%	34%
101% - 125%	18%	17%
125% - 150%	7%	7%
Total	100%	100%

Table VI-4B displays poverty level by Keeping Current Program component. The table shows that the groups had similar distributions.

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

Poverty Level	Keeping Current Participants
---------------	------------------------------

	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	258	100	300	186	61	239
≤25%	15%	14%	2%	15%	15%	1%
26% - 50%	14%	9%	3%	17%	10%	3%
51% - 75%	26%	29%	28%	24%	25%	28%
76% - 100%	20%	25%	43%	22%	21%	46%
101% - 125%	18%	14%	19%	17%	16%	17%
125% - 150%	7%	9%	5%	6%	13%	5%
Total	100%	100%	100%	100%	100%	100%

Table VI-5A displays the vulnerability status of the Keeping Current participants. The elderly and disabled categories indicate whether the Ameren customer is elderly or disabled, as such there may be customers who live in a household with an elderly or disabled member who are not counted in this table. The table shows that the analysis group had approximately the same percentage of vulnerable groups as the full sample.

**Table VI-5A
Vulnerable Status**

Vulnerable Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	658	486
% Elderly	46%	49%
% Disabled	54%	56%
% Child ≤5	8%	8%
% Any Vulnerable	82%	85%

Table VI-5B displays the vulnerability status by Keeping Current component. The table shows that there were approximately the same percentage of vulnerable groups in both populations.

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

Vulnerable Status	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	258	100	300	186	61	239

Vulnerable Status	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
% Elderly	22%	22%	74%	21%	26%	76%
% Disabled	46%	37%	67%	49%	38%	65%
% Child ≤5	14%	14%	0%	16%	16%	0%
% Any Vulnerable	70%	60%	100%	73%	66%	100%

Table VI-6 displays arrearages at enrollment by Keeping Current component. The table shows that the arrearages at enrollment were very similar for the two groups.

Table VI-6
Arrearages at Enrollment by Keeping Current Program

Arrearages at Enrollment	Keeping Current Participants			
	All With Billing Data		Analysis Group	
	Electric Heat	Alternative Heat	Electric Heat	Alternative Heat
Observations	258	100	186	61
\$0	7%	6%	8%	8%
≤\$250	25%	18%	23%	20%
\$251-\$500	19%	21%	20%	21%
\$501-\$750	16%	22%	16%	21%
\$751-\$1,000	9%	14%	9%	15%
>\$1,000	25%	19%	23%	15%
Total	100%	100%	100%	100%
Mean Arrearages	\$644	\$672	\$628	\$626

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 74 percent were unemployed, ten percent were employed, and 16 percent were retired.

Table VI-7A
Employment Status

Employment Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Observations	641 ¹	472 ²
Employed ³	12%	10%
Retired	15%	16%
Unemployed ⁴	73%	74%

Employment Status	Keeping Current Participants	
	All With Billing Data	Analysis Group
Total	100%	100%

¹17 Customers were excluded from the "All with Billing Data" group for missing employment status.

²14 Customers were excluded from the "Analysis" group for missing employment status.

³Employed status includes self-employed customers.

⁴Unemployed status includes students.

Table VI-7B displays employment status by Keeping Current Program. The table shows that the employment status was similar between the two groups.

Table VI-7B
Employment Status by Keeping Current Program

Employment Status	Keeping Current Participants					
	All With Billing Data ¹			Analysis Group ²		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	245	97	299	175	59	238
Employed	20%	25%	1%	18%	22%	1%
Retired	8%	7%	23%	9%	10%	23%
Unemployed	73%	68%	76%	73%	68%	76%
Total	100%	100%	100%	100%	100%	100%

¹17 Customers were excluded from the "All with Billing Data" group for missing employment status.

²14 Customers were excluded from the "Analysis" group for missing employment status.

E. Program Benefits

This section analyzes the benefits that Keeping Current provided to the program participants. The program benefits for year-round participants consist of the monthly credit and the arrearage forgiveness. The program benefits for summer cooling participants consist of credits during the summer months.

Table VI-8 displays the percent of year-round participants who received the Keeping Current credit each month. There were 358 year-round participants (including those with Ameren gas service as well as electric service.) However, the number of participants with bills in any particular month of the program year ranged from 195 to 351. The analysis group had 255 year-round participants. While 99 percent of the analysis group received the credit in the first month after enrollment, the percent declined almost every month, until only 59 percent received the credit in the twelfth month after enrollment. This is a higher percentage than what was seen in the previous evaluations, as only 29 percent received the credit in the 12th month in the evaluation of 2013 enrollees and 46 percent received the credit in the 12th month in the evaluation of the 2014 to 2015 enrollees. It appears that participants have increased their success in the program with the increase in the monthly

credit for both groups in Phase II of the program and for Alternative Heating participants in April 2017.

Table VI-8A
Keeping Current Enrollees, Year-Round Participants
Monthly Bill Credits

Monthly Bill Credits	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
All Year-Round Participants													
Has Bill	358	355	351	352	352	346	348	351	346	345	349	350	329
KC Credit-#		351	312	299	279	270	257	245	229	221	223	203	195
KC Credit-%		99%	89%	85%	79%	78%	74%	70%	66%	64%	64%	58%	59%
Year-Round Analysis Group													
Has Bill	247	245	242	242	244	237	240	243	241	238	240	245	229
KC Credit-#		243	219	210	200	194	184	176	163	160	159	149	136
KC Credit-%		99%	91%	87%	82%	82%	77%	72%	68%	67%	66%	61%	59%

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Table VI-8B displays the monthly bill credits received for all year-round participants who were in the program at any point between April 2017 and March 2018, as opposed to only the new enrollees examined in the table above. Some of these customers have been participating in Keeping Current for a longer period of time, and some did not enroll until later in this analysis year. The table shows that while 29 percent of the year-round analysis group received a credit in April 2017, 71 percent received a credit in March 2018. The percentage increases over the year examined, as more of the participants entered the program.

Table VI-8B
All Participants Group, Year-Round Participants
Monthly Bill Credits

Monthly Bill Credits	Obs.	Month and Year											
		4/17	5/17	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18
All Year-Round Participants													
Has Bill	1,114	788	887	932	899	988	946	987	947	844	949	873	907
KC Credit-#		237	294	403	426	535	553	626	646	585	652	610	641
KC Credit-%		30%	33%	43%	47%	54%	58%	63%	68%	69%	69%	70%	71%
Year-Round Analysis Group													
Has Bill	567	539	562	564	564	565	562	566	565	561	564	563	548
KC Credit-#		158	181	243	266	317	346	365	386	394	394	396	390
KC Credit-%		29%	32%	43%	47%	56%	62%	64%	68%	70%	70%	70%	71%

Table VI-9A displays the total bill credits received by the Keeping Current enrollees in the year following enrollment. The table shows that the Electric Heat participants received a mean of \$642 in credits, the Alternative Heat participants received a mean of \$285 and the Cooling participants received a mean of \$75 in the year following program enrollment. While 75 percent of the Electric Heat participants received total bill credits of more than \$500, 51 percent of the Alternative Heat participants received bill credits between \$301 and \$500, and all of the Cooling participants received bill credits of less than \$100 (as expected because these customers receive a bill credit of \$25 per month in June, July, and August).

**Table VI-9A
Keeping Current Enrollees
Total Bill Credits in the Year Following Enrollment**

Total Bill Credits	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	258	100	300	186	61	239
\$0	< 1%	1%	0%	1%	0%	0%
\$1-\$100	7%	23%	100%	7%	18%	100%
\$101-\$300	12%	26%	0%	9%	31%	0%
\$301-\$500	7%	50%	0%	9%	51%	0%
\$501-\$700	17%	0%	0%	17%	0%	0%
\$701-\$900	42%	0%	0%	42%	0%	0%
\$901-\$1,100	15%	0%	0%	16%	0%	0%
Total	100%	100%	100%	100%	100%	100%
Mean Credits	\$631	\$270	\$75	\$642	\$285	\$75

Table VI-9A displays the total bill credits received by all Keeping Current participants. These customers received lower average credits because some were only participating in the program for part of the year.

**Table VI-9B
All Participants Group
Total Bill Credits**

Total Bill Credits	Keeping Current Participants					
	All With Billing Data			Analysis Group		
	Electric Heat	Alternative Heat	Cooling	Electric Heat	Alternative Heat	Cooling
Observations	873	241	884	458	109	711

Total Bill Credits	Keeping Current Participants					
	All With Billing Data			Analysis Group		
\$0	< 1%	0%	0%	< 1%	0%	0%
\$1-\$100	13%	31%	> 99%	9%	26%	> 99%
\$101-\$300	30%	52%	< 1%	23%	50%	< 1%
\$301-\$500	22%	14%	< 1%	21%	22%	0%
\$501-\$700	16%	2%	0%	20%	1%	0%
\$701-\$900	15%	1%	< 1%	22%	2%	< 1%
>\$901-\$1,100	4%	0%	0%	5%	0%	0%
Total	100%	100%	100%	100%	100%	100%
Mean Credits	\$413	\$181	\$75	\$481	\$212	\$75

Keeping Current year-round 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-10A shows that while 76 percent of the year-round analysis group received forgiveness in the first month after enrollment, the percent declined each month to fifty percent in the 11th 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. Much fewer received forgiveness in the 12th month, as the program is designed to provide the forgiveness of eleven months. When only looking at those who had arrearages at the time of enrollment, 82 percent received arrearage forgiveness in the first month after enrollment, and 53 percent received arrearage forgiveness in the 11th month after enrollment.

**Table VI-10A
Keeping Current Enrollees, Year-Round Participants
Monthly Arrearage Reduction in the Year Following Enrollment**

Arrearage Reduction	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
All Year-Round Participants													
Has Bill	358	355	351	352	352	346	348	351	346	345	349	350	329
Forgive-#		271	265	249	243	231	222	211	198	193	189	172	75
Forgive-%		76%	76%	71%	69%	67%	64%	60%	57%	56%	54%	49%	23%
Year-Round Analysis Group													
Has Bill	247	245	242	242	244	237	240	243	241	238	240	245	229
Forgive-#		187	187	173	177	160	157	151	141	136	132	122	55
Forgive-%		76%	77%	71%	73%	68%	65%	62%	59%	57%	55%	50%	24%
Year-Round Analysis Group with Arrearages at Enrollment													

Arrearage Reduction	Obs.	Months After Enrollment											
		1	2	3	4	5	6	7	8	9	10	11	12
Has Bill	227	225	222	222	224	217	221	223	221	218	221	225	209
Forgive-#		185	285	171	175	159	155	149	139	134	130	120	53
Forgive-%		82%	83%	77%	78%	73%	70%	67%	63%	61%	59%	53%	25%

#

Table VI-10B displays the percent of all participants who received arrearage forgiveness every month from April 2017 through March 2018. A lower percentage of these customers received average forgiveness because some were only participating in the program for part of the year.

Table VI-10B
All Participants Group, Year-Round Participants
Monthly Arrearage Reduction

Arrearage Reduction	Obs.	Month											
		4/17	5/17	6/17	7/17	8/17	9/17	10/17	11/17	12/17	1/18	2/18	3/18
All Year-Round Participants													
Has Bill	1,114	788	887	932	899	988	946	987	947	844	949	873	907
Forgive-#		123	156	232	272	357	382	443	473	416	476	454	452
Forgive-%		16%	18%	25%	30%	36%	40%	45%	50%	49%	50%	52%	50%
All Year-Round Analysis Group													
Has Bill	567	539	562	564	564	565	562	566	565	561	564	563	545
Forgive-#		83	102	148	183	214	244	254	287	284	277	286	265
Forgive-%		15%	18%	26%	32%	38%	43%	45%	51%	51%	49%	51%	49%
All Year-Round Analysis Group - Received Arrearage Forgiveness													
Has Bill	459	435	455	457	456	457	455	459	457	456	458	458	446
Forgive-#		83	102	148	183	214	244	254	287	284	277	286	265
Forgive-%		19%	22%	32%	40%	47%	54%	55%	63%	62%	60%	62%	59%

Table VI-11A displays the amount of arrearage reduction received in the year following enrollment. The table shows that of those with arrearages at enrollment, participants received an average of \$455 in arrearage forgiveness in the year following enrollment. Thirty-three percent of the analysis group participants with arrearages received a reduction of more than \$500.

Table VI-11A
Keeping Current Enrollees, Year-Round Participants
Arrearage Reduction Statistics

Arrearage Reduction	Keeping Current Year-Round Participants
---------------------	---

	All With Billing Data		Analysis Group	
	All	With Arrearages at Enrollment	All	With Arrearages at Enrollment
Observations	358	334	247	227
\$0	16%	11%	15%	9%
≤\$100	13%	14%	12%	12%
\$101-\$200	15%	15%	16%	17%
\$201-\$300	11%	12%	9%	10%
\$301-\$400	9%	9%	10%	10%
\$401-\$500	7%	8%	8%	8%
>\$500	29%	31%	30%	33%
Total	100%	100%	100%	100%
Mean Reduction	\$226	\$443	\$214	\$455

Table VI-11B displays the amount of arrearage forgiveness that all year-round Keeping Current participants received from April 2017 through March 2018. These customers received less average forgiveness because some were only participating in the program for part of the year.

Table VI-11B
All Participants Group, Year-Round Participants
Arrearage Reduction Statistics

Arrearage Reduction	Keeping Current Year-Round Participants			
	All With Billing Data		Analysis Group	
	All	Received Forgiveness	All	Received Forgiveness
Observations	1,114	848	567	459
\$0	24%	--	19%	--
≤\$100	20%	26%	22%	27%
\$101-\$200	17%	22%	19%	23%
\$201-\$300	10%	13%	10%	12%
\$301-\$400	6%	8%	7%	8%
\$401-\$500	5%	6%	4%	5%
>\$500	19%	25%	20%	25%
Total	100%	100%	100%	100%
Mean Reduction	\$289	\$380	\$312	\$385

F. Affordability

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

Table VI-12A displays the impacts for Electric Heat participants. The table shows that the Electric Heating participants had an increase in their bill of \$113 from the pre-enrollment to the post-enrollment period. With the average \$642 Keeping Current bill credits, the participants' average bill declined by \$529 and their average energy burden declined from an average of 27 percent to 22 percent. While this is a significant decline, it still represents an unaffordable energy bill. The later participants and the nonparticipants experienced a larger increase in their bill, so the net change in the bill for the participants was a decline of \$751.

Keeping Current credits were higher than in the previous three evaluations, as the credits averaged \$600 for the 2014 to 2015 Electric Heating enrollees, \$456 for the 2013 Electric Heating enrollees, and \$153 prior to the increase in the Keeping Current credit amount for the 2010 to 2011 enrollees. The increase in bill credits is related to higher program benefits and improved payment compliance by customers who participate in the Keeping Current Program.

Table VI-12A
Keeping Current Electric Heating Affordability

KC Electric Heating Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				1,487				
Total Charges	\$1,990	\$2,103	\$113 [#]	\$1,640	\$1,928	\$287 [#]	-\$174 [#]	\$1,711	\$1,868	\$157 [#]	-\$44	-\$109
KC Credits	\$0	\$642	\$642 [#]	\$0	\$0	\$0	\$642 [#]	\$0	\$0	\$0	\$642 [#]	\$642
KC Bill	\$1,990	\$1,461	-\$529 [#]	\$1,640	\$1,928	\$287 [#]	-\$816 [#]	\$1,711	\$1,868	\$157 [#]	-\$686 [#]	-\$751
Energy Burden	27%	22%	-5% [#]	25%	27%	2% [#]	-7% [#]	-	-	-	-	-7%

Note: 11 treatment group customers were excluded from the energy burden analysis due to missing income.

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-12B displays the change in bills and credits for Alternative Heat participants and the comparison groups. The table shows that the bills remained constant for the Alternative Heat participants, but increased for the comparison groups. The Alternative Heat participants received an average of \$285 in Keeping Current credits. The mean energy burden declined from 22 percent to 19 percent, a net decline of six percentage points.

Table VI-12B
Keeping Current Alternative Heating Affordability

KC Alternative Heating Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			49				1,487				
Total Charges	\$1,644	\$1,642	-\$3	\$1,470	\$1,709	\$239 [#]	-\$242 [#]	\$1,355	\$1,449	\$93 [#]	-\$96 ^{**}	-\$169
KC Credits	\$0	\$285	\$285 [#]	\$0	\$0	\$0	\$285 [#]	\$0	\$0	\$0	\$285 [#]	\$285
KC Bill	\$1,644	\$1,356	-\$288 [#]	\$1,470	\$1,709	\$239 [#]	-\$527 [#]	\$1,355	\$1,449	\$93 [#]	-\$381 [#]	-\$454
Energy Burden	22%	19%	-3% [#]	21%	24%	3% ^{**}	-6% [#]	-	-	-	-	-6%

Note: 2 treatment group customers were excluded from the energy burden analysis due to missing income.

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level

Table VI-12C displays the change in bills and credits for Keeping Cooling participants and the comparison groups. The table shows that the Cooling participants received an average program credit of \$75. The mean energy burden remained at nine percent for these participants.

Table VI-12C
Keeping Cooling Affordability

KC Electric Cooling Affordability	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				6,862				
Total Charges	\$880	\$918	\$39 [#]	\$882	\$932	\$50 ^{**}	-\$11	\$1,245	\$1,354	\$109 [#]	-\$70 [#]	-\$41
KC Credits	\$0	\$75	\$75 [#]	\$0	\$0	\$0	\$75 [#]	\$0	\$0	\$0	\$75 [#]	\$75
KC Bill	\$880	\$843	-\$36 [#]	\$882	\$932	\$50 ^{**}	-\$86 [#]	\$1,245	\$1,354	\$109 [#]	-\$145 [#]	-\$116
Energy Burden	9%	9%	0% ^{**}	12%	13%	<1% [*]	<-1% ^{**}	-	-	-	-	<-1%

Note: 1 treatment group customer was excluded from the energy burden analysis due to missing income.

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level

Table VI-12D displays the charges, Keeping Current credits and energy burden for all customers who participated in Keeping Current between April 2017 and March 2018.

Table VI-12D
Keeping Current Affordability
All Participants Analysis

KC Affordability	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Total Charges	\$2,049	\$1,662	\$812
KC Credits	\$481	\$212	\$75
KC Bill	\$1,568	\$1,450	\$736
Energy Burden	23%	20%	7%

Note: 29 observations were excluded from the energy burden analysis due to missing income.

Table VI-13A displays the distribution of energy burden for Keeping Current Electric Heat participants and the later participant comparison group. 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. While only two percent of the Electric Heat treatment group had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. There was a decline in the percent of customers who had an energy burden of 11 percent or more.

Table VI-13A
Keeping Current Electric Heating Energy Burden Distribution

#

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	175			176			
≤5%	2%	21%	19% [#]	6%	5%	-1%	20% [#]
6%-10%	21%	26%	5%	26%	19%	-7%	12% ^{**}
11%-20%	37%	26%	-11% ^{**}	36%	36%	0%	-11% [*]
21%-30%	18%	10%	-8% ^{**}	15%	19%	4%	-12% [#]
>30%	22%	18%	-4%	17%	21%	4%	-8% [#]
Total	100%	100%	-	100%	100%	-	-
Mean Energy Burden	27%	22%	-5%	25%	27%	2%	-7%

Note: 11 treatment group customers were excluded from the analysis due to missing income.

[#]Denotes significance at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level

Table VI-13B displays the distribution of energy burden for Keeping Current Alternative Heat participants and the later participant comparison group. 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. While only 12 percent of the Alternative Heat treatment group had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

Table VI-13B
Keeping Current Alternative Heating Energy Burden Distribution

#

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	59			49			
≤5%	12%	24%	12%*	14%	14%	0%	12%**
6%-10%	20%	19%	-1%	27%	20%	-7%	6%
11%-20%	37%	39%	2%	29%	31%	2%	0%
21%-30%	19%	5%	-14%**	12%	16%	4%	-18%#
>30%	12%	14%	2%	18%	18%	0%	2%
Total	100%	100%	-	100%	100%	-	-
Mean Energy Burden	22%	19%	-3%	21%	24%	3%	-6%

Note: 2 treatment group customers were excluded from the analysis due to missing income.

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

Table VI-13C displays the distribution of energy burden for Keeping Cool participants and the later participant comparison group. The table shows that Keeping Cool participants were more likely to have an energy burden at or below five percent while receiving the program credits. While only 16 percent of the Keeping Cool treatment group had an energy burden at or below five percent prior to program participation, 23 percent had an energy burden at this level while receiving Keeping Current credits.

Table VI-13C
Keeping Cooling Energy Burden Distribution

#

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
Observations	238			55			
≤5%	16%	23%	7%**	35%	27%	-8%	-15%#
6%-10%	53%	46%	-7%	35%	36%	1%	-8%
11%-20%	29%	27%	-2%	16%	24%	8%	-10%*

Energy Burden	Treatment Group			Later Participants			Net Change
	Pre	Post	Change	Pre	Post	Change	
21%-30%	3%	3%	0%	7%	5%	-2%	2%
>30%	< 1%	< 1%	0%	7%	7%	0%	0%
Total	100%	100%	-	100%	100%	-	
Mean Energy Burden	9%	9%	0%	12%	13%	1%	-1%

Note: 1 treatment group customer was excluded from the analysis due to missing income.

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

G. Bill Payment

This section analyzes the impact of program participation on bill payment and bill coverage rates. Table VI-14A displays total bill coverage rates for the Electric Heat and Alternative Heat 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 than the comparison groups.

- The percentage of Electric Heat participants who paid at least 90 percent of their full bill increased from 56 percent in the year prior to program enrollment to 68 percent in the year following enrollment, an increase of 12 percentage points. The percent of Electric Heat nonparticipants who paid at least 90 percent of their bill remained approximately the same, and the percent of later participants who paid at least 90 percent of the bill declined.
- The Alternative Heat participants also had a large improvement in their coverage rates. While 43 percent paid the full bill in the year prior to enrollment, 70 percent paid the full bill in the year following enrollment. This was a 27 percentage point increase, compared to a five percentage point increase for the nonparticipants and a 20 percent point decline for the later participants.

Table VI-14A
Keeping Current Electric Heating and Alternative Heating Bill Coverage Rates

Total Coverage Rate	Electric Heating						Alternative Heating					
	Treatment Group		Later Participants		Nonparticipants		Treatment Group		Later Participants		Nonparticipants	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Observations	186		176		1,487		61		49		3,311	
≥100%	38%	52%	51%	34%	54%	61%	43%	70%	59%	39%	55%	60%
90% - 99%	18%	16%	24%	24%	22%	19%	25%	10%	27%	20%	23%	21%
80% - 89%	18%	11%	12%	21%	12%	9%	11%	10%	8%	16%	13%	11%
<80%	26%	22%	14%	21%	12%	11%	21%	10%	6%	24%	9%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean Coverage Rate	94%	97%	101%	92%	101%	102%	94%	104%	110%	94%	102%	102%

Table VI-14B displays total bill coverage rates for the Cooling participants and comparison groups in the year prior to enrollment and the year following enrollment. The table shows that the coverage rates for the Cooling participants remained approximately the same.

Table VI-14B
Keeping Cooling Bill Coverage Rates

Total Coverage Rate	Electric Cooling					
	Treatment Group		Later Participants		Nonparticipants	
	Pre	Post	Pre	Post	Pre	Post
Observations	239		55		6,862	
≥100%	41%	41%	30%	33%	30%	33%
90% - 99%	19%	13%	24%	25%	24%	25%
80% - 89%	10%	11%	20%	18%	20%	18%
<80%	30%	35%	27%	24%	27%	24%
Total	100%	100%	100%	100%	100%	100%
Mean Coverage Rate	91%	89%	90%	91%	90%	91%

Table VI-14C displays the coverage rates for all customers who participated in Keeping Current from April 2017 through March 2018. The table shows that 54 percent of the Electric Heat participants, 57 percent of the Alternative Heat participants, and 39 percent of the Cooling participants paid at least 90 percent of their bill.

Table VI-14C
All Participants Bill Coverage Rates

Total Coverage Rate	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
>=100%	41%	46%	31%
90% - 99%	13%	11%	8%
80% - 89%	14%	15%	13%
< 80%	32%	28%	49%
Total	100%	100%	100%
Mean Coverage Rate	95%	99%	78%

Table VI-15A displays data on the number of missed payments for the Electric Heat participants and the comparison groups. Missed payments are defined as the total bill amount that was not paid divided by the average bill. The table shows that Electric Heat participants were less likely to miss payments following program enrollment. While 46 percent had no missed payments in the year prior to enrollment, 58 percent had no missed payments in the year following enrollment. In contrast, the percentage of nonparticipants without missed payments declined by 26 percentage points for the later participants and increased by six percentage points for the nonparticipants.

Table VI-15A
Keeping Current Electric Heating Missed Payments

#

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				Net Change	1,487			Net Change
No Payments Missed	46%	58%	12%**	66%	40%	-26%#	38%#	64%	70%	6%#	6%	22%
1 Missed Payment	15%	12%	-3%	13%	25%	12%#	-15%#	15%	13%	-2%**	-1%	-8%
2-4 Missed Payments	32%	18%	-14%#	19%	29%	10%**	-24%#	17%	14%	-3%**	-11%#	-18%
≥5 Missed Payments	8%	12%	4%	2%	6%	4%**	0%	3%	3%	0%	4%**	2%
Total	100%	100%	-	100%	100%	-		100%	100%	-	-	
Mean # Missed	1.5	1.5	0	0.8	1.3	0.5#	-0.5*	.8	.7	-.1#	0.1	-0.2

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

Table VI-15B displays missed payments for the Alternative Heat participants and the comparison groups. Program participants showed improvements in bill payment. The percentage with no missed payments increased from 57 to 74 percent, compared to a 24 percentage point decline for the later participants and a smaller increase for the nonparticipant comparison group.

Table VI-15B
Keeping Current Alternative Heating Missed Payments

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	61			49				Net Change	3,311			Net Change
No Payments Missed	57%	74%	17%*	73%	49%	-24%**	41%#		66%	71%	5%#	
1 Missed Payment	16%	8%	-8%	18%	14%	-4%	-4%	16%	14%	-2%**	-6%	-5%
2-4 Missed Payments	21%	15%	-6%	6%	35%	29%#	-35%#	16%	13%	-3%#	-3%	-19%
≥5 Missed Payments	5%	3%	-2%*	2%	2%	0%	-2%	2%	3%	1%	-3%	-3%
Total	100%	100%	-	100%	100%	-	-	100%	100%	-	-	-
Mean # Missed	1.2	.7	-0.5	0.5	1.2	0.8#	-1.3#	.7	.7	0*	-0.5**	-0.9

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

Table VI-15C shows that the payment behavior for the Cooling participants remained about the same. The percentage of participants with no missed payments remained the same and the mean number of missed payments remained approximately the same.

Table VI-15C
Keeping Current Electric Cooling Missed Payments

Number of Missed Payments	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				Net Change	6,862			Net Change
No Payments Missed	51%	50%	-1%	62%	53%	-9%	8%		40%	44%	4%#	
1 Missed Payment	11%	6%	-5%**	15%	20%	5%	-10%*	20%	19%	-1%	-4%	-7%
2-4 Missed Payments	26%	28%	2%	13%	20%	7%	-5%	31%	28%	-3%#	5%	0%
≥5 Missed Payments	12%	16%	4%	11%	7%	-4%	8%	9%	9%	0%	4%**	6%
Total	100%	100%	-	100%	100%	-	-	100%	100%	-	-	-
Mean # Missed	1.7	2.0	0.2	1.2	1.4	0.2	0.0	1.7	1.6	-0.1#	0.3#	0.2

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

Table VI-15D displays the number of missed payments for all customers who participated in Keeping Current from April 2017 through March 2018. The table shows that 46 percent of the Electric Heat customers, 47 percent of the Alternative Heat customers, and 35 percent of the Cooling customers missed no payments.

Table VI-15D
All Participants Group Missed Payments

Number of Missed Payments	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
No Payments Missed	46%	47%	35%
1 Missed Payment	12%	12%	7%
2-4 Missed Payments	27%	30%	29%
≥5 Missed Payments	15%	11%	29%
Total	100%	100%	100%
Mean # Missed	1.9	1.5	3.1

Table VI-16A provides additional statistics on bills and payments for the Electric Heat participants and the comparison groups. Key findings are as follows.

- *Late Charges:* Participants had a reduction in late payment charges in the year following enrollment. While the charges averaged \$32 in the pre-enrollment period, the charges averaged \$11 in the post-enrollment period. The net change in late charges was a decline of \$24.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of their payments from 7.8 in the year prior to enrollment to 9.1 in the year following enrollment. The net change was an increase of 1.1 payments.
- *Balance:* Average balances for the participants declined significantly from \$309 to \$157. The net change was a decrease in balances of \$213.

Table VI-16A
Keeping Current Electric Heating Bills and Payments

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				1,487				

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Electric Service Charges	\$1,957	\$2,092	\$135 [#]	\$1,616	\$1,897	\$281 [#]	-\$146 [#]	\$1,687	\$1,845	\$158 [#]	-\$23	-\$85
Late Charges	\$32	\$11	-\$21 [#]	\$24	\$31	\$7 [#]	-\$28 [#]	\$24	\$23	-\$1 [#]	-\$20 [#]	-\$24
Full Bill	\$1,990	\$2,103	\$113 [#]	\$1,640	\$1,928	\$287 [#]	-\$174 [#]	\$1,711	\$1,868	\$157 [#]	-\$44	-\$109
Keeping Current Credits	\$0	\$642	\$642 [#]	\$0	\$0	\$0	\$642 [#]	\$0	\$0	\$0	\$642 [#]	\$642
Keeping Current Bill	\$1,990	\$1,461	-\$529 [#]	\$1,640	\$1,928	\$287 [#]	-\$816 [#]	\$1,711	\$1,868	\$157 [#]	-\$686 [#]	-\$751
# of Cash Payments	7.8	9.1	1.3 [#]	7.9	7.5	-.4	1.7 [#]	7.6	8.6	.9 [#]	.4	1.1
Cash Payment	\$1,455	\$1,140	-\$315 [#]	\$1,395	\$1,368	-\$27	-\$288 [#]	\$1,264	\$1,498	\$234 [#]	-\$549 [#]	-\$419
LIHEAP Assistance	271	168	-\$103 [#]	\$204	\$309	\$105 [#]	-\$208 [#]	\$386	\$357	-\$29 [#]	-\$74 [#]	-\$141
Other Assistance	\$125	\$103	-\$22	\$70	\$101	\$31 [*]	-\$53 [*]	\$98	\$79	-\$19 [#]	-\$3	-\$28
Total Credits	\$1,851	\$1,411	-\$440 [#]	\$1,669	\$1,779	\$110 ^{**}	-\$550 [#]	\$1,749	\$1,934	\$185 [#]	-\$625 [#]	-\$588
Cash Coverage Rate	75%	78%	2%	85%	72%	-13% [#]	15% [#]	71%	78%	7% [#]	-5% ^{**}	5%
Total Coverage Rate	94%	97%	3%	101%	92%	-9% [#]	12% [#]	101%	102%	1% ^{**}	2%	7%
Ending Balance	\$309	\$157	-\$152 [#]	\$222	\$331	\$109 [#]	-\$261 [#]	\$140	\$151	\$12 ^{**}	-\$164 [#]	-\$213

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

[#]Denotes significant at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-16B furnishes bills, payments, and affordability statistics for the Alternative Heat participants and the comparison groups. Key findings are as follows.

- *Late Charges:* Participants reduced their late payment charges in the post-enrollment period. While the charges averaged \$29 before enrollment, they averaged \$14 following program enrollment. The net reduction was \$16.
- *Number of Cash Payments:* The program resulted in an increase in payment regularity. Participants increased the number of payments from 8.1 in the year prior to enrollment to 9.7 in the year following enrollment. The net change was an increase of 1.6 payments.
- *Total Coverage Rates:* Participants increased their total coverage rates by ten percentage points, from 94 to 104 percent. The net change was an increase of eighteen percentage points.
- *Balance:* Average balances for the participants declined significantly from \$298 to \$126. The net change was a decrease of \$182.

Table VI-16B
Keeping Current Alternative Heating Customers Bills and Payments

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	61			49				3,311				
Electric Service Charges	\$1,615	\$1,628	\$13	\$1,442	\$1,680	\$237 [#]	-\$224 [#]	\$1,332	\$1,425	\$93 [#]	-\$80 ^{**}	-\$152
Late Charges	\$29	\$14	-\$15 [#]	\$28	\$30	\$2	-\$17 [#]	\$23	\$23	\$0	-\$15 [#]	-\$16
Full Bill	\$1,644	\$1,642	-\$3	\$1,470	\$1,709	\$239 [#]	-\$242 [#]	\$1,355	\$1,449	\$93 [#]	-\$96 ^{**}	-\$169
Keeping Current Credits	\$0	\$285	\$285 [#]	\$0	\$0	\$0	\$285 [#]	\$0	\$0	\$0	\$285 ^{**}	\$285
Keeping Current Bill	\$1,644	\$1,356	-\$288	\$1,470	\$1,709	\$239 [#]	-\$527 [#]	\$1,355	\$1,449	\$93 [#]	-\$381 ^{**}	-\$454
# of Cash Payments	8.1	9.7	1.6 [#]	7.2	6.5	-0.7 [*]	2.3 [#]	8.9	9.5	.7 [#]	.9 [#]	1.6
Cash Payment	\$1,226	\$1,179	-\$46	\$1,327	\$1,208	-\$119	\$73	\$1,617	\$1,869	\$252 [#]	-\$298 [#]	-\$113
LIIHEAP Assistance	\$181	\$193	\$12	\$145	\$274	\$128 [#]	-\$116 [*]	\$378	\$356	-\$22 [#]	\$34	-\$41
Other Assistance	\$116	\$59	-\$57 [*]	\$100	\$104	\$4	-\$61	\$88	\$69	-\$19 [#]	-\$38	-\$50
Total Credits	\$1,522	\$1,431	-\$91	\$1,572	\$1,585	\$14	-\$105	\$2,083	\$2,295	\$211 [#]	-\$302 [#]	-\$204
Cash Coverage Rate	77%	89%	12% [#]	94%	71%	-22% [#]	34% [#]	79%	83%	4% [#]	8% ^{**}	21%
Total Coverage Rate	94%	104%	10% ^{**}	110%	94%	-16% [#]	26% [#]	102%	102%	<1%	10% [#]	18%
Ending Balance	\$298	\$126	-\$172 ^{**}	\$244	\$237	-\$7	-\$165	\$130	\$156	\$26 [#]	-\$198 [#]	-\$182

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

[#]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 bills, payments, and affordability statistics for the Cooling participants and the comparison groups. The program did not have a significant impact on key statistics for these participants.

Table VI-16C
Keeping Cooling Bills and Payments

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				6,862				
Electric Service Charges	\$871	\$911	\$39 [#]	\$872	\$922	\$50 ^{**}	-\$11	\$1,236	\$1,345	\$109 [#]	-\$70 [#]	-\$41
Late Charges	\$8	\$7	-\$1 [*]	\$10	\$9	<-\$1	-\$1	\$9	\$9	\$0	<-\$1	-\$1
Full Bill	\$880	\$918	\$39 [#]	\$882	\$932	\$50 ^{**}	-\$11	\$1,245	\$1,354	\$109 [#]	-\$70 [#]	-\$41
Keeping Current Credits	\$0	\$75	\$75 [#]	\$0	\$0	\$0	\$75 [#]	\$0	\$0	\$0	\$75 [#]	\$75

Bills and Payment	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Keeping Current Bill	\$880	\$843	-\$36 [#]	\$882	\$932	\$50 ^{**}	-\$86 [#]	\$1,245	\$1,354	\$109 [#]	-\$145 [#]	-\$116
# of Cash Payments	8.7	8.6	-0.1	8.4	8.0	-0.4	0.3	8.8	9.2	0.4 [#]	-0.5 [#]	-0.1
Cash Payment	\$701	\$662	-\$39 [*]	\$694	\$737	\$43	-\$82 [*]	\$1,104	\$1,233	\$129 [#]	-\$168 [#]	-\$125
LIHEAP Assistance	\$78	\$88	\$10	\$98	\$79	-\$20	\$30	\$192	\$196	\$4	\$6	\$18
Other Assistance	\$50	\$41	-\$9	\$49	\$61	\$12	-\$21	\$37	\$31	-\$6 [‡]	-\$3	-\$12
Total Credits	\$829	\$791	-\$38	\$841	\$876	\$35	-\$73	\$1,333	\$1,461	\$128 [#]	-\$166 [#]	-\$120
Cash Coverage Rate	79%	77%	-2%	80%	79%	-1%	-1%	74%	76%	2% [#]	-4% ^{**}	-3%
Total Coverage Rate	91%	89%	-2%	93%	91%	-2%	0%	90%	91%	1% ^{**}	-3% ^{**}	-2%
Ending Balance	\$51	\$46	-\$4	50%	65%	14%	-\$4	\$51	\$65	\$14 [#]	-\$18 ^{**}	-\$11

Note: Some customers in the Nonparticipant Comparison Group have gas charges. The gas charges are not included in the Total Charges, but they are included in the Cash Coverage Rate and Total Coverage Rate. The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

[#]Denotes significant at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-16D displays payment statistics for all customers who participated in Keeping Current from April 2017 through March 2018.

Table VI-16D
All Participants Bills and Payments

Bills and Payments	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Electric Service Charges	\$2,030	\$1,638	\$807
Late Charges	\$19	\$24	\$5
Full Bill	\$2,048	\$1,662	\$812
Keeping Current Credits	\$481	\$212	\$75
Keeping Current Bill	\$1,568	\$1,450	\$736
Cash Payment	\$1,124	\$1,199	\$545
LIHEAP Assistance	\$210	\$167	\$63
Other Assistance	\$109	\$68	\$23
Total Credits	\$1,444	\$210	\$631
# of Cash Payments	8.8	9.3	7.9
Cash Coverage Rate	75%	84%	68%
Total Coverage Rate	95%	99%	78%

Ending Balance	\$121	\$154	\$33
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Note: The ending amount refers to the Prior Arrears amount on the customers last bill. This does not include any amount being forgiven by Keeping Current while the customer is on the program. Customers with a negative balance are counted as having a \$0 balance.

H. Assistance Payments

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

Table VI-17A furnishes energy assistance statistics for the Electric Heat participants and the comparison groups. The table shows that there was a decrease in the percentage of participants who received a LIHEAP grant or other energy assistance. The amount of the LIHEAP grants and other assistance received also decreased in the post-enrollment period. Across all participants, the net change in mean LIHEAP assistance received was a reduction of \$141. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.

Table VI-17A
Keeping Current Electric Heating Energy Assistance

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				1,487				
Percent Received LIHEAP	54%	47%	-6%	41%	55%	14%**	-20% [#]	90%	75%	-15% [#]	-9%**	-6%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$388	\$241	-\$147 [#]	\$345	\$523	\$178 [#]	-\$325 [#]	\$403	\$372	-\$31 [#]	-\$116 [#]	-\$221
Mean LIHEAP Grant (All Cases)	\$271	\$168	-\$103 [#]	\$204	\$309	\$105 [#]	-\$208 [#]	\$386	\$357	-\$29 [#]	-\$74 [#]	-\$141
Percent Received Other Assistance	33%	35%	2%	19%	32%	14% [#]	-12%**	30%	24%	-6% [#]	8%**	-2%
Mean Other Assistance (Recipients in Pre or Post Period)	\$238	\$196	-\$42	\$190	\$274	\$84 [*]	-\$126 [*]	\$257	\$206	-\$51 [#]	\$9	-\$59
Mean Other Assistance (All Cases)	\$125	\$103	-\$22	\$70	\$101	\$31 [*]	-\$53 [*]	\$98	\$79	-\$19 [#]	-\$3	-\$28

[#]Denotes significant at the 99 percent level. ^{*}Denotes significance at the 95 percent level. ^{**}Denotes significance at the 90 percent level.

Table VI-17B 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 three percentage points. The net change in the mean LIHEAP grant was a decline of \$41.

Table VI-17B
Keeping Current Alternative Heating Energy Assistance

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	61			49				3,311				
Percent Received LIHEAP	43%	39%	-3%	35%	53%	18%*	-21%**	88%	70%	-19%#	16%**	-3%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$324	\$346	\$22	\$245	\$462	\$217#	-\$195*	\$402	\$379	-\$23#	\$45	-\$75
Mean LIHEAP Grant (All Cases)	\$181	\$193	\$12	\$145	\$274	\$128#	-\$116*	\$378	\$356	-\$22#	\$34	-\$41
Percent Received Other Assistance	33%	30%	-3%	31%	29%	-2%	-1%	24%	17%	-7%#	4%	2%
Mean Other Assistance (Recipients in Pre or Post Period)	\$252	\$128	-\$124	\$257	\$268	\$10	-\$134	\$278	\$217	-\$61#	-\$63	-\$99
Mean Other Assistance (All Cases)	\$116	\$59	-\$57*	\$100	\$104	\$4	-\$61	\$88	\$69	-\$19#	-\$38	-\$50

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

Table VI-17C displays energy assistance received by the Cooling participant and comparison group customers. These participants did not have a change in receipt of LIHEAP assistance after they began participating in the program.

Table VI-17C
Keeping Cooling Energy Assistance

Energy Assistance	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				6,862				
Percent Received LIHEAP	41%	41%	0%	35%	29%	-5%	5%	73%	67%	-6%#	6%*	6%
Mean LIHEAP Grant (Recipients in Pre or Post Period)	\$149	\$168	\$19	\$235	\$188	-\$47	\$66	\$233	\$238	\$5	\$14	\$40
Mean LIHEAP Grant (All Cases)	\$78	\$88	\$10	\$98	\$79	-\$20	\$30	\$192	\$196	\$4	\$6	\$18
Percent Received Other Assistance	19%	15%	-3%	11%	13%	2%	-5%	12%	11%	-2%#	-1%	-3%
Mean Other Assistance (Recipients in Pre or Post Period)	\$201	\$163	-\$37	\$299	\$370	\$72	-\$109	\$215	\$181	-\$33#	-\$4	-\$57
Mean Other Assistance (All Cases)	\$50	\$41	-\$9	\$49	\$61	\$12	-\$21	\$37	\$31	-\$6#	-\$3	-\$12

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

Table VI-17D displays the energy assistance received by all Keeping Current participants from April 2017 through March 2018. The table shows that 50 percent of Electric Heat participants, 41 percent of Alternative Heat participants, and 47 percent of Electric Cooling participants received LIHEAP.

**Table VI-17D
All Participants Energy Assistance**

Energy Assistance	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Percent Received LIHEAP	50%	41%	47%
Mean LIHEAP Grant (Recipients)	~ \$420	\$404	\$136
Mean LIHEAP Grant (All Cases)	\$210	\$167	\$63
Percent Received Other Assistance	40%	\$29	9%
Mean Other Assistance (Recipients)	\$273	\$231	\$246
Mean Other Assistance (All Cases)	\$109	\$68	\$23

I. Collections

This section analyzes the impact of Keeping Current and Keeping Cooling participation on collections actions. Table VI-18 displays the collections status as of March 2019 for the participants and the comparison group by program component.

- While 90 percent of Electric Heat participants were not in collections, 95 percent of the later participant comparison group and 83 percent of the nonparticipant comparison group were not in collections.
- While 93 percent of the Alternative Heat participants were not in collections, 88 percent of the later participant comparison group and 85 percent of the nonparticipant comparison group were not in collections.
- While 95 percent of the Cooling participants were not in collections, 98 percent of the later participant comparison group and 93 percent of the nonparticipant comparison group was not in collections.

Table VI-18
March 2019 Collections Status

Collections Status	Treatment Group			Comparison Group					
				Later Participants			Nonparticipants		
	Electric Heating	Alt. Heating	Cooling	Electric Heating	Alt. Heating	Cooling	Electric Heating	Alt. Heating	Cooling
Observations	186	61	239	176	49	55	1,487	3,311	6,862
Not in Collections	90%	93%	95%	95%	88%	98%	83%	85%	93%
Charged Off	2%	2%	1%	0%	0%	0%	2%	2%	1%
Active Collections	8%	3%	4%	3%	10%	2%	14%	12%	5%
Other	0%	2%	< 1%	1%	2%	0%	1%	2%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table VI-19A 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 2.6 notices. The percent of participants with service terminations declined by 14 percentage points and the net decline was 24 percentage points. The net reduction in payment arrangements was 44 percentage points.

Table VI-19A
Keeping Current Electric Heating Collections Actions

Collections Actions	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	186			176				1,487				
Number of Notices	3.9	1.4	-2.6 [#]	3.3	4.2	1.0 [#]	-3.6 [#]	3.5	3.8	0.2 [#]	-2.8 [#]	-3.2
Service Termination	30%	16%	-14% [#]	19%	35%	16% [#]	-30% [#]	16%	18%	3% [*]	-17% [#]	-24%
Payment Arrangement	62%	19%	-44% [#]	55%	59%	5%	-49% [#]	59%	53%	-6% [#]	-38% [#]	-44%

[#]Denotes significant at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-19B displays collections actions for the Alternative Heat participant and comparison group. The number of disconnect notices declined by 2.2. Service terminations increased by a few percentage points, but payment arrangements declined by 35 percentage points.

Table VI-19B
Keeping Current Alternative Heating Collections Actions

Collections Actions	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	61			49				3,311				
Number of Notices	3.8	1.7	-2.2 [#]	3.8	5.0	1.1 [#]	-3.3 [#]	3.4	3.9	.5 [#]	-2.7 [#]	-3.0
Service Termination	18%	23%	5%	20%	16%	-4%	9%	14%	16%	3% [#]	2%	6%
Payment Arrangement	66%	33%	-33% [#]	63%	76%	12%	-45% [#]	59%	51%	-8% [#]	-25% [#]	-35%

[#]Denotes significant at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-19C displays the impacts for the Cooling participants and comparison groups. The table shows that the Cooling participants had smaller but statistically significant declines in collections actions as compared to the nonparticipant comparison group.

Table VI-19C
Electric Cooling Customers Collections Actions

Collections Actions	Treatment Group			Comparison Group								Average Net Change
				Later Participants				Nonparticipants				
	Pre	Post	Change	Pre	Post	Change	Net Change	Pre	Post	Change	Net Change	
Observations	239			55				6,862				
Number of Notices	1.1	1.0	-0.1	1.1	1.2	0.1	-0.2	1.2	1.3	0.2 [#]	-0.3 ^{**}	-0.3
Service Termination (%)	8%	7%	-1%	2%	4%	2%	-3%	6%	6%	0%	-1%	-2%
Payment Arrangement (%)	23%	16%	-6% [*]	24%	18%	-5%	-1%	24%	23%	-1%	-5% ^{**}	-3%

[#]Denotes significant at the 99 percent level. ^{**}Denotes significance at the 95 percent level. ^{*}Denotes significance at the 90 percent level.

Table VI-19D displays the collections actions for all customers who participated in Keeping Current from April 2017 to March 2018. While 21 percent of the Electric Heating participants had service terminations, 26 percent of the Alternative Heating, and four percent of the Electric Cooling participants had service terminations.

Table VI-19D
All Participants Group Collections Actions

Collections Actions	All Participants Group		
	Electric Heat	Alternative Heat	Electric Cooling
Observations	458	109	711
Number of Notices	1.8	2.3	0.6
Service Termination	21%	26%	4%
Payment Arrangement	38%	38%	10%

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 99 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 59 percent received a credit in the twelfth month following enrollment. These results are improved over the previous evaluation.
 - **Benefit Amount:** Total bill credits averaged \$642 for the Electric Heat participants, \$285 for the Alternative Heat participants, and \$75 for the Cooling participants. Alternative Heating customers received much higher benefits than what was seen in the last evaluation due to an increase in the monthly amount of these credits as of April 2017.
 - **Arrearage Reduction:** While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 in arrearage reduction in the year following enrollment.
- *Affordability*
 - **Payment Obligation:** Both the Electric and Alternative Heat participants reduced their payment obligation due to the Keeping Current credits. The small cooling credit did not have a meaningful impact for the cooling participants.
 - **Energy Burden:** Electric Heat participants had their energy burdens decline from 27 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 a three percentage point decline in their burdens and faced burdens of 19 percent while participating in the program. (This is lower than the 23 percent seen in the previous evaluation due to the increased Alternative Heat credit.)

Both Electric Heat and Alternative Heat participants were more likely to have affordable burdens following participation in the program. While only two percent of the Electric Heat enrollees had an energy burden at or below five percent prior to program participation, 21 percent had an energy burden at this level while receiving Keeping Current credits. While only 12 percent of the Alternative Heat enrollees had an energy burden at or below five percent prior to program participation, 24 percent had an energy burden at this level while receiving Keeping Current credits.

- *Bill Payment Impacts*
 - Number of Customer Payments: The program resulted in an increase in payment regularity. Electric heat participants averaged eight payments in the pre-enrollment period and had a net increase of about one payment following enrollment. Alternative heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.
 - Bill Coverage Rates: 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 seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.
 - Balance: Electric Heat participants' balances declined by an average of \$213 and Alternative Heat participants had a net decline of \$182.
- *LIHEAP Assistance*
 - LIHEAP Grant: Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 47 percent received it in the post period. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP again following Keeping Current enrollment.
- *Collections Impacts*
 - The Electric Heat participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by about 14 percentage points for the participants, payment arrangements declined by 44 percentage points. The Alternative Heat participants reduced their payment arrangements by 33 percentage points. The cooling participants did not have significant impacts.

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. *Vulnerable Households – The Keeping Current and Keeping Cooling Programs do a good job of serving vulnerable households.*

Across all program elements, 76 percent of active participants had an elderly or disabled household member or a young child.

2. *Payment Troubled Households – The Keeping Current year-round programs serve customers who have had significant problems meeting their Ameren bill payment responsibilities.*

While 77 percent of the active Electric Heat participants entered with arrearages of over \$250 and 30 percent with arrearages over \$1,000, 71 percent of the active Alternative Heat participants entered with arrearages of over \$250 and 21 percent with arrearages over \$1,000.

3. *Alternative Heating Credits – The previous evaluation found that the credits for Alternative Heat customers were significantly lower than for those with Electric Heat and their payment responsibilities were higher. Keeping Current increased the Alternative Heat credits in April 2017 but their monthly payment responsibility is still \$101 compared to \$90 for the Electric Heat participants. As in the previous evaluation, we recommend that agencies refer these customers for weatherization, which should determine if these customers are using excessive electric space heating due to malfunctioning primary heating equipment. Additionally, Ameren should again consider higher monthly credits for these customers, given that they have another energy bill for heating.*

The analysis showed that the Alternative Heat customers had higher monthly Ameren payment responsibilities and had non-Ameren gas heating or other heating bills as well. The mean energy burden for both groups, assuming a monthly Keeping Current bill credit, was 20 percent. The transactions analysis found a 22 percent energy burden for Electric Heat customers and a 19 percent burden for Alternative Heat customers.

4. *Keeping Current Benefit Description at Enrollment – Agencies reported that customers are anxious to learn their monthly payment amount when they enroll in Keeping Current but that they do not currently have the ability to provide this information. Ameren should work with the agencies to develop a system to enable agencies to provide*

enrollees with information on their projected monthly credit and monthly payment responsibility at the time of enrollment.

5. *Flexibility in Due Date – Ameren has developed a manual process to allow customers to select a bill due date that works with their paycheck or benefit check schedule.*

They are currently working on an automated system to allow customers to choose the bill due date.

B. Implementation

This section provides findings and recommendations with respect to Keeping Current implementation.

1. *Agency Activity – Ameren should provide additional follow-up with local agencies to determine what additional support is needed to enroll customers. Agencies who continue to be inactive participants should be removed from the program. This would enable Ameren to provide more support to the active agencies.*

Consistent with the previous evaluations, the majority of enrollments were completed by a few agencies and most agencies enrolled fewer than 200 customers over the two-year period.

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

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 99 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 59 percent received a credit in the twelfth month following enrollment.

While 82 percent of the participants in the analysis group with arrearages at enrollment received arrearage forgiveness in the first month after enrollment, the percent declined each month, until only 53 percent received the reduction in the 11th month. Participants who had the arrearages at enrollment received a mean of \$455 in arrearage reduction in the year following enrollment, compared to the beginning balance of about \$625.

While these results are improved over the previous evaluation, there are still many participants who are not succeeding on the program.

3. *Agency Alert – Agencies currently receive an alert when the customer misses the second Keeping Current payment. The agencies should receive this alert when the customer misses the first Keeping Current payment so that the agency can contact customers and*

help them get back on track with their Keeping Current payment before they are removed from the program.

4. *LIHEAP and WAP Enrollment – Ameren should provide additional emphasis to agencies on the requirement and assist customers to enroll in LIHEAP and WAP. Ameren and/or the agencies should follow up with all Keeping Current participants at the time that LIHEAP opens to encourage them to apply for assistance. Ameren should consider providing an additional bill credit to customers who receive WAP services as an additional incentive to move forward with WAP.*

The last two evaluations found that there was not enough emphasis on this program requirement and participants still do not seem to understand this potential source of assistance.

While 16 of the 30 respondents to the current participant interviews stated that they had received LIHEAP in the past year, six reported that they participated in WAP. Of those who had not applied for LIHEAP, four stated that they did not believe they were eligible, two stated that they did not know about LIHEAP, one said she did not need it and one said she did not have time to submit the application.

When the successful participants were asked if they thought they would be applying for LIHEAP assistance in the fall, 11 participants indicated that they were planning to apply, five participants said they would not be applying for LIHEAP, and four participants stated they did not know. Those who did not plan or did not know if they would apply were most likely to state that they may not need the assistance.

The impact analysis again found that the Electric Heat and Alternative Heat participants were less likely to receive LIHEAP in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre enrollment period, 47 percent received it in the post period.

It appears that Keeping Current participants need additional information about LIHEAP.

5. *Other Agency Assistance – Ameren should encourage agencies to provide referrals and additional assistance to customers when they enroll in Keeping Current, and to follow up with customers after enrollment to remind them about the other assistance that is available.*

Only 11 of the 30 participants in the current participant interviews and 10 of the 20 participants in the successful participant interviews stated that the local agency provided or referred them to other services or assistance when they enrolled in Keeping Current. All of the current participants who were interviewed stated that Keeping Current had been very or somewhat important to them, but 11 of the 30 current participants stated that they felt they needed additional assistance.

C. Impacts

The Keeping Current Program had positive impacts for customers who maintained service for a year after enrollment.

1. *Affordability – The program has improved affordability, but participants still face high energy burdens.*

Electric heat participants had their energy burdens decline from a mean of 27 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 22 percent to 19 percent. About 56 percent had an energy burden over ten percent while participating in Keeping Current.

2. *Bill Payment – The program had positive impacts on payment regularity and bill coverage rates for the year-round participants.*

The impact analysis found that customers improved their payment regularity and covered a greater percentage of their bills. Electric Heat participants averaged eight payments in the pre-enrollment period and had a net increase of one payment following enrollment. Alternative Heat participants averaged about eight payments in the pre-enrollment period and had a net increase of about two payments following enrollment.

Electric Heat participants had a net increase in total coverage rate of seven percentage points and Alternative Heat participants had a net increase of 18 percentage points.

3. *Energy Assistance – Participants were less likely to receive LIHEAP than they were prior to Keeping Current participation. 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 assistance in the post-enrollment period. While 54 percent of Electric Heat participants received LIHEAP in the pre-enrollment period, 47 percent received it in the post period, a six percentage point net reduction. Alternative Heat participants also experienced a reduction. This is problematic, as agencies should be working with participants to ensure that they apply for LIHEAP following Keeping Current enrollment.

4. *Collections Impacts – The program has resulted in reduced collections actions and service terminations.*

Participants had a large net reduction in disconnect notices, service terminations, and payment arrangements following the program enrollment. While service terminations declined by 24 percent points for Electric Heat participants, payment arrangements declined by 35 percentage points for Alternative Heat participants.