



PG Energy

**Universal Services & Energy
Conservation Programs Evaluation**

August 2005

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Executive Summary

This report presents the findings from the 2005 Evaluation of PG Energy's universal service and energy conservation programs. In compliance with §62.6. *Evaluation reporting requirements*, PG Energy selected, after conferring with the Commission's Bureau of Consumer Services, an independent third-party to conduct an impact evaluation of its universal service and energy conservation programs and to provide a report of findings and recommendations to the Commission and PG Energy. Based on comments and discussions between the PPUC Bureau of Consumer Services (BCS) and utilities from a meeting held May 9, 2001, PG Energy followed BCS's guidelines when developing an evaluation plan. BCS requested a series of questions to be considered in an evaluation and recommended that the focus of the evaluation center on Customer Assistance Programs (CAPs). PG Energy refers to their CAP as the PG Energy Partners Program (PGEPP).

Introduction

PG Energy has developed and adapted a set of Universal Service Programs to fulfill Public Utility Commission (PUC) requirements. These programs include a Customer Assistance Program (CAP), a Low-Income Usage Reduction Program (LIURP), a Customer Assistance Referral and Evaluation Service Program (CARES), and a Hardship Fund. PG Energy has been directed by the PUC to evaluate its CAP.

The goals of the Universal Service Programs are to:

- Protect low-income customers' health and safety by ensuring that natural gas service is obtained and/or maintained in accordance with the Pennsylvania Public Utility Code and Commission regulations;
- Help low-income customers to obtain and/or maintain service;
- Make payment assistance programs available to make natural gas service affordable to low-income customers;
- Assist low-income customers to conserve energy and reduce their residential natural gas bill; and
- Establish effective and efficiently operated universal service and energy conservation programs.

The evaluation of the PGEPP is designed to address the following issues:

1. Is the appropriate population being served?

2. What is the customer distribution for each program by poverty guidelines?
3. What are the barriers to program participation?
4. What is the distribution of customers by PGEPP payment plan?
5. What are the barriers to program re-certification?
6. What are the PGEPP retention rates?
7. Is there an effective link between PGEPP and energy assistance programs?
8. How effective are PGEPP control features at limiting program costs?
9. How effective is the PGEPP / LIURP link?
10. Does PGEPP improve payment behaviors?
11. Does participation in Universal Service Programs reduce arrearages?
12. Does participation in Universal Service Programs reduce service terminations?
13. Does participation in Universal Service Programs decrease collections costs?
14. How can Universal Service Programs be more cost-effective and efficient?
15. How many PGEPP participants exceed the maximum annual credit limit of \$840?

To answer these questions, the evaluation consisted of the following activities.

1. *Evaluation planning and background research:* APPRISE collected and reviewed all documents related to the PGEPP and other PG Energy programs. The purpose of this research was to obtain a better understanding of program requirements, procedures, and operations.
2. *Manager and staff interviews:* APPRISE conducted interviews with the PG Energy Universal Service Program manager and staff, collections manager and staff, and the manager of PUC administration. The purpose of these interviews was to obtain detailed descriptions of PGEPP policies and procedures, how the PGEPP interacts with other universal service programs, and how the programs are implemented.
3. *Customer interviews:* APPRISE conducted telephone interviews with a sample of customers who currently participate in the PGEPP, who previously participated in the PGEPP, and low-income customers who have never participated in the PGEPP. The purpose of these interviews was to assess barriers to participation, difficulties that low-income customers face when attempting to pay their gas bills, how program

operations can be improved, the impact of the program on affordability, and whether and how retention rates can be improved.

4. *Data analysis:* PG Energy provided APPRISE with data for customers who have participated in the PGEPP and for a sample of low-income payment-troubled customers who have not participated in the program. APPRISE used these data to analyze how long customers stay in the program; whether customers are successful at having their arrearages forgiven; and the impact of the PGEPP on affordability, payment behavior, arrearages, service termination, collection costs and natural gas usage.

PG Energy Partners Program

PG Energy implemented their Customer Assistance Program (CAP), called the PG Energy Partners Program (PGEPP), to assist eligible low-income residential customers to pay their gas bills and reduce arrearages. The household pays a monthly bill equal to a percentage of income, and receives monthly arrearage forgiveness when bills are paid on time and in full.

PGEPP Eligibility and Benefits

Residential, natural gas customers with verified income below 150 percent of the Federal Poverty Level are eligible to participate in the PGEPP. The program rules state that customers must have at least one broken payment arrangement to enroll in the program. However, this requirement is not strictly enforced, as about 20 percent of current program participants did not have a broken payment arrangement.¹

PG Energy states that they follow definition §69.262 from the PUC CAP Policy Statement when defining a payment-troubled customer, a low-income customer who has failed to maintain one or more payment agreements. Upon a closer investigation of reports used for this estimate, PG Energy offers the following observations: many of the accounts refused a payment agreement offered by the Collections Department, were referred to CAP, and were enrolled in CAP the same day they called for the payment agreement. Additionally, households whose account balance was transferred from another address would not show the payment arrangement that the customer held at the previous address.

Benefits provided to customers who participate in the PGEPP include reduced monthly payments and \$5 in arrearage forgiveness every month that bills are paid on time and in full, plus matching of customers' additional payments toward arrearage reduction.

PGEPP Outreach and Referral Procedures

PG Energy does not have limits on participation for any of their Universal Service Programs. Their goal is for all eligible customers to apply to the program, so they report

¹ This is an estimate, as broken payment arrangement information is based on the date of the database query, rather than the date of program enrollment.

that they take every opportunity to let customers know about all of their programs. Company employees receive training on referral and outreach to encourage customers to apply for assistance. In addition, area agencies are encouraged to refer customers to the Universal Services Programs. PG Energy maintains a dedicated toll free number for referrals to Universal Service Programs.

PG Energy screens all referrals to the toll free number to determine customer eligibility, for internal and external programs, including the PGEPP. PG Energy also makes a concerted effort to make customers aware of LIHEAP.

PGEPP Enrollment Procedures

Customers can call the toll free Universal Service Programs number and enroll in the program directly over the phone if they are on fixed income only, received LIHEAP in the current year, or participate in an electric CAP. Other customers are referred to one of five local agencies for program enrollment and must visit the agency with income verification. Customers are placed on PGEPP billing immediately after their application has been processed. The next bill they receive after the application will be a PGEPP bill.

Program Requirements

PGEPP participants must pay their bills on time and in full, apply for LIHEAP and assign at least one grant to PG Energy, and annually re-certify for the program.

When a customer receives a LIHEAP benefit, it is applied to the billing shortfall, and does not reduce the customer's monthly payments or arrearages. Crisis, FEMA, and Project Outreach grants are considered as customer payments for current charges and arrears.

The penalty for customers that do not receive LIHEAP is a \$20 per month charge for 5 months, for a total of \$100. Customers who are charged this penalty are notified by mail that the charge will be added to the monthly bill in August through December.

PGEPP Re-Certification

Every year, at the start of the eleventh month after PGEPP enrollment or last re-certification, all customers are sent a re-certification letter. Customers who enrolled with PG Energy Universal Service staff are told to call the Universal Service toll free number and re-certify over the phone. They do not need to provide proof of income unless they have wage income and did not receive LIHEAP in the previous year. In that case, they must go to an agency to re-certify. Customers who enrolled at an agency are directed to call the agency to re-certify. If they did not receive LIHEAP benefits in the previous year, these customers must visit the agency and provide the proof of income specified by the agency.

PGEPP Follow-Up and Removal

PG Energy classifies each PGEPP participant into one of the following statuses:

- *Enrolled:* Active on the program.
- *Dismissed:* Off the program because they did not pay their bill or re-certify.
- *Completed:* Off the program because all arrears have been paid off.

As soon as a PGEPP participant fails to make one full payment on time, the customer is considered to be in default. In a change since 2004, a customer stays in the PGEPP through the service termination process. A full payment of all non-paid bills will stop the termination process at any time while the customer continues to be enrolled in the program.

When the customer eliminates his/her balance, the customer 'graduates', and is removed from the PGEPP. However, the customer can be re-enrolled if he/she builds up a new arrearage or informs PG Energy that he/she cannot afford the full bill.

LIURP

The goals of the LIURP, PG Energy's weatherization program, are to assist low-income residential, natural gas customers to conserve energy and reduce their energy bills.

PGEPP participants are the primary targets for LIURP services to create a strong linkage between the two programs. Further, priority for LIURP services is placed upon PGEPP participants with the highest energy usage because they offer the greatest opportunity for bill reductions. When feasible, the program targets customers with payment problems.

PG Energy funds LIURP at \$360,000 annually. The average targeted cost per home is around \$2,200. From 2000-2004, the actual average cost per home was \$2,539. The average number of completed jobs annually is 143. Over 2,300 homes have been served since the program began in 1988.

CARES

The goal of CARES is to assist customers with special needs that are primarily temporary. For non-payment troubled customers, the goal is to refer the customer to agencies that can assist them. For payment-troubled customers, the goal is to secure energy assistance so that they can maintain energy service, as well as obtain other social services.

The typical assistance that is provided to CARES recipients includes referrals to PG Energy programs and government and agency programs, assistance with program enrollment forms and appointment scheduling, and elimination of late payment charges and termination notices.

The CARES program costs PG Energy around \$87,000 annually (this includes the LIHEAP outreach budget as directed from PUC Universal Service Reporting Requirements data dictionary), and serves approximately 50 customers per month.

Project Outreach Hardship Fund

The goal of the Project Outreach Hardship Fund is to assist customers who require help in paying their utility bills. The program provides a grant of up to \$200 to help customers avoid shutoff or to have their service restored.

PG Energy makes an initial annual contribution of \$20,000 to the program and matches up to an additional \$20,000 through contributions received from employee fundraisers, vendors, and concerned citizens. Approximately 600 customers receive Project Outreach Hardship Funds annually.

Data Analysis

PG Energy provided APPRISE with demographic data; PGEPP data; billing and payment data; terminations data; and collections data. These data were furnished for current PGEPP participants, past PGEPP participants, and a sample of low-income non-participants. APPRISE used these data to analyze the impact of the PGEPP on customers' retention in the PGEPP and the impact of the PGEPP on affordability, bill payment, collections actions, service terminations, and gas usage. Key findings from the data analysis are summarized below.

Two factors must be weighed when selecting the sample for the final analysis. First, when conducting a program evaluation, the goal is always to include as much of the original analysis group in the research as possible, so that the estimated results are not biased due to elimination of distinctive subgroups. However, to provide good estimates of program impacts, it is also necessary to restrict the sample to those customers who have a minimum level and quality of data. Results, for the most part, are presented for those customers with close to one full year of pre and post enrollment data.

- *Retention rates:* Of those 2003 enrollees with complete payment data, 76 percent remained on the PGEPP for the first three months of the program, 65 percent for the first six months, 62 percent for the first nine months, and 32 percent for a full year.
- *Arrearage forgiveness:* On average customers paid their bills on time and in full and received arrearage forgiveness in eight of the 12 months following enrollment. Fifty-nine percent of customers received arrearage forgiveness in 10 to 12 months of the year following enrollment. On average, customers received \$42 in arrearage forgiveness in the year following enrollment. Only three percent of customers received greater than \$100 in arrearage forgiveness.
- *PGEPP write-offs:* All 2003 enrollees received an average of approximately \$100 in CAP write-offs, while 2003 enrollees with complete data received an average of \$261 in CAP write-offs. Sixty-one percent of customers with complete data received a write-off. Eight percent received the maximum write-off of \$840.

- *Re-certification rates:* Twenty-six percent of 2003 enrollees and 67 percent of 2003 enrollees with complete data re-certified for the PGEPP by the time of the data download in April 2005.
- *Affordability impacts:* The PGEPP had a positive impact on affordability for program participants. Participants had a net decline in their annual bills of about \$280, and a net decline in energy burden of three to four percentage points.

Customers who remained on the PGEPP for a full year experienced more beneficial impacts on gas bill affordability. They had a net decline in bills of about \$410 and a net decrease in energy burden of six percentage points.

Customers in the seven percent of income plan experienced the greatest net reduction in their annual bill, a net reduction of about \$410. They had a net reduction in energy burden of six to seven percentage points.

- *Payment impacts – coverage of CAP bill:* The 2003 participants increased the number of cash payments made from an average of six payments in the year preceding enrollment, to an average of ten payments in the year following enrollment, a gross (and net) increase of four payments. They had a net increase in cash payments of about \$175, but a decline in total payments of about \$80 due to a net decline in assistance payments.

Participants had a gross increase in total coverage rates of about 16 percentage points, and a decline in shortfall of about \$200. However, they had a average gross increase in their balance of \$61, and did not experience a significant net decline in their balances.

Customers who remain on the PGEPP for a full year experience greater payment impacts. They increase their total coverage rates from 76 percent to 103 percent, decrease shortfall from \$103 to -\$16, and have a reduction in their balances of about \$60.

While customers with higher percentage plans have smaller increases in the number of cash payments made and smaller improvements in bill coverage rates, they have larger increases in the amount of cash payments made and they are the only customers to experience significant net reductions in their balances.

- *Payment impacts – coverage of full bill:* The 2003 participants increase their total full bill coverage rates from 75 percent in the year preceding enrollment to 83 percent in the year following enrollment, a gross increase of eight percentage points and a net increase of about six percentage points. Including the CAP write-off that these customers receive, they cover 98 percent of their full gas bills in the year following enrollment.

Customers who remain on the PGEPP for a full year, have greater impacts on full bill coverage rates. Their total full bill coverage rates increase from 76 percent in the year preceding enrollment to 86 percent in the year following enrollment, and to 105 percent when the CAP write-off is included.

Customers in the highest percentage plan have the greatest impact on total full bill coverage rates, but customers in the lowest percentage plan have the greatest impact on total full bill coverage rates when CAP write-offs are included.

- *Energy Assistance:* Sixty-five percent of the 2003 enrollees received LIHEAP in the year preceding enrollment, and 74 percent received LIHEAP in the year following enrollment, a gross increase of nine percentage points. However, the net change was a decline of about seven percentage points. The mean LIHEAP grant received, for customers who received LIHEAP, was about \$300.

Customers experienced significant declines in Crisis assistance and total assistance in the year following enrollment. Crisis assistance declined from \$115 to \$80, a gross decline of \$35 and a net decline of about \$90. Total energy assistance declined from \$313 to \$290, an insignificant gross decline, but a net decline of about \$115.

- *Terminations:* Fourteen percent of 2003 enrollees had their service terminated in the year prior to enrollment and eight percent in the year following enrollment, a decline of six percentage points. The net decline in service terminations was about ten percentage points.
- *Collections actions:* The 2003 enrollees had an increase in the total number of collections actions, from 12.2 in the year preceding enrollment to 16.1 in the year following enrollment. The gross change was an increase of about 3.6 actions. Customers experienced a significant gross and net decline in office actions and field actions, and a significant increase in phone actions.
- *Usage impacts:* Customers experienced insignificant changes in their natural gas usage after enrolling in the PGEPP.
- *Cost effectiveness:* The average costs of administering the PGEPP are \$51 per customer, and the average savings are \$50.02 per customer. Therefore, the cost savings from the program are just under the costs of administering the program. If PGEPP could slightly reduce administrative costs per customer, the program would be cost-effective.²

² The administrative costs included in this calculation do not include the CAP credit and arrearage forgiveness. Total PGEPP costs, including the CAP credit and arrearage forgiveness, were approximately \$600,000 in 2004.

Customer Surveys

APPRISE conducted surveys with current PGEPP participants, past PGEPP participants, and low-income customers who had not participated in the program. Key findings from the customer survey are summarized below.

- *Demographics:* The PGEPP targets customers facing relatively significant hardships. Almost two-thirds of current participants' households contained a member with a disability and nearly three-quarters did not have a member with education beyond a high school diploma or the equivalent. Only about half of all current participants lived in a household with any member that received wages, self-employment income or retirement income. Almost three-quarters had an annual household income of below \$15,000. Over 80 percent received either public assistance or non-cash benefits.
- *Program Outreach:* The predominant source of information about the PGEPP for current participants was an agency. A PG Energy Customer Service Representative was also a common source of information about the PGEPP, especially for past participants and non-participants. However, the majority of non-participants (51 percent) were not familiar with the PGEPP.

Friends or relatives and the Public Utility Commission also helped inform respondents. Twenty-four percent of current participants, 38 percent of past participants, and 10 percent of non-participants heard about it in this way. Bill inserts, informational mailings, and PG Energy's Phone Call Answering Service, were cited in relatively few instances as being the respondent's source of information about the PGEPP.

- *Factors Affecting Enrollment Decisions:* The majority of current and past participants (61 percent and 63 percent, respectively) reported that they enrolled in the PGEPP to reduce their energy bills.

Non-participants who knew about the PGEPP but did not enroll offered numerous reasons for their decision. These included that they did not have the time to apply, their income was too high or they did not feel they needed energy assistance, they did not know how to enroll, and they were never offered it. Fifteen percent of non-participants stated that they were currently participating in the PGEPP.

- *Ease of Program Intake:* Current and past participants found their intake into the PGEPP relatively easy. Only six percent of current participants and 12 percent of past participants stated that enrollment was either somewhat or very difficult.
- *Knowledge of Program Benefits and Requirements:* Keeping up with payments and notifying PG Energy when their income changes were most frequently cited by participants as PGEPP requirements.

Lower energy bills and general assistance with bill payment were most frequently mentioned by both current and past participants when they were prompted for a description of program benefits. Even payments and a reduction in arrearages were also cited as benefits. Current participants said that the most important benefit of the PGEPP was avoidance of gas shutoff. Past participants cited avoidance of gas shutoff and lower natural gas bills most frequently.

- *Perceived Value of Program Benefits:* The majority of participants estimated that the PGEPP saves them \$51 or more on their heating bill in the winter months. However, one-third and one-quarter of current and past participants respectively, were unable to estimate their monthly savings.

Current participants were very likely to say that the monthly arrearage forgiveness makes timely bill payment more likely; 92 percent replied that the forgiveness is an incentive for timely payment.

Most participants (91 percent of current participants and all past participants) found payment of their natural gas heating bill very or somewhat difficult prior to enrollment. While these proportions declined significantly once participants were enrolled, half of all current participants and almost half of all past participants still found they had some level of difficulty paying their gas bills while enrolled in the PGEPP.

- *Bill Payment and Usage Patterns:* Participants reported that they were often payment-troubled in the period before enrollment and reported that they always or frequently skipped or delayed the payment of household bills to “make ends meet.” The food bill was most frequently forgone; 41 percent of current participants and 25 percent of past participants reported that they always or frequently had to forego this bill to make ends meet.

Bill payment became more stable for participants while they participated in the PGEPP. The proportion of current participants who reported that they always or frequently delayed their food expense decreased from 41 percent prior to enrollment to 13 percent while enrolled. Past participants made similar gains. One-quarter of past participants reported that they always or frequently had to forego food bills prior to enrollment, and no past participants reported that they faced this problem while enrolled.

The practice of using alternative or additional sources of heat also became less prevalent from the pre-enrollment to enrollment periods. Forty-four percent of current participants reported that they used an alternative or additional source prior to enrollment, while 20 percent reported that they did so while they were enrolled.

The proportions of current and past participants unable to use their main source of heat because it was either broken and they could not afford to fix it or it was

disconnected due to non-payment declined while participants were enrolled in the PGEPP.

- *Energy Assistance:* Respondents were likely to state that they are currently in need of additional assistance to pay their gas bill. Fifty-two percent of current participants, 63 percent of past participants, and 82 percent of non-participants felt that they needed additional help.
- *Expectations for Future Participation:* Past participants reported that they no longer participated for various reasons, including increased income, missed payments and gas shut-off, and preferring the budget payment plan. Eleven of the 24 past participants said they were actually enrolled in the PGEPP at the time of the survey.³

Almost one-third of past participants felt that PG Energy could have done more to help them stay in the PGEPP. Activities that past participants suggested to PG Energy to help them included further decreases in payments, extending the time to make the payments, and advising on payment due dates or program requirements. A clear majority (88 percent) of past participants would re-enroll if they were eligible.

Nearly all of the current participants (98 percent) felt that it was likely that they would stay enrolled in the PGEPP. Most (70 percent) reported that they would participate as long as they were low-income, needed assistance, or their income did not increase.

- *General Evaluation of Program Benefits:* Participants reported that the general benefits available through the PGEPP have been helpful in keeping them enrolled in the program. Activities such as being advised of payment due dates/program requirements and flexibility in accepting payments/accommodations to program requirements were also reported to be helpful.

The PGEPP was very or somewhat important in helping meet participant's needs for nearly all current participants (98 percent) and 87 percent of past participants. The overall satisfaction with the PGEPP was also high. Ninety-six percent of current participants and 92 percent of past participants were either very or somewhat satisfied with the program.

Suggestions for improving the PGEPP given by participants included: lower payments/bills, extending the timing of payments, changing program requirements and eligibility calculations, and providing additional information on program requirements or benefits. However, many participants (77 percent of current participants and 63 percent of past participants) could not offer suggestions for improving the PGEPP.

³ These customers may have enrolled in the program between the date of the data download and the date of the survey.

Recommendations

This section summarizes the recommendations that are made in the report. Additional information on these recommendations can be found in the body of the report and in Section V: Summary of Findings and Recommendations.

Program Administration

1. Clarify program requirements regarding broken payment arrangements and ensure that program procedures satisfy these requirements.
2. Provide follow-up with customers who do not enroll at agencies, and work with local agencies to provide more flexible hours if necessary.
3. Contact former participants to determine if they are eligible and interested in re-enrolling in the PGEPP.

Program Procedures

1. Remove requirement for at least one broken payment arrangement to enroll in the PGEPP.
2. Maintain LIHEAP penalty.
3. Discontinue graduation when arrears are paid off.

Customer Perspectives

1. The program is extremely important to customers and should be maintained. Customers report that the program reduces bill payment difficulty, that arrearage forgiveness makes them more likely to pay their bill, that the program has been very important in helping them to meet their needs, and that they are very satisfied with the program.

Program Impact

1. The program has beneficial affordability and payment impacts and should be maintained.
2. The program does not have an impact on natural gas usage, and excess usage charges do not need to be implemented. However, these customers have high gas usage and should be referred for LIURP.

I. Introduction

This report presents the findings from the 2005 Evaluation of PG Energy Partners Program (PGEPP). The PGEPP provides eligible low-income residential customers with a reduced monthly bill that is based upon income, as well as monthly arrearage forgiveness when bills are paid on time and in full.

A. Background

PG Energy has developed and adapted a set of Universal Service Programs to fulfill Public Utility Commission (PUC) requirements. These programs include a Customer Assistance Program (CAP), a Low-Income Usage Reduction Program (LIURP), a Customer Assistance Referral and Evaluation Service Program (CARES), and a Hardship Fund. PG Energy has been directed by the PUC to evaluate its CAP. PG Energy refers to this program as the PG Energy Partners Program (PGEPP).

The goals of the Universal Service Programs are to:

- Protect low-income customers' health and safety by ensuring that natural gas service is obtained and/or maintained in accordance with the Pennsylvania Public Utility Code and Commission regulations;
- Help low-income customers to obtain and/or maintain service;
- Make available payment assistance programs to make natural gas service affordable to low-income customers;
- Assist low-income customers to conserve energy and reduce their residential natural gas bill; and
- Establish effective and efficiently operated universal service and energy conservation programs.

The PGEPP is a low-income assistance program designed to help eligible payment-troubled residential customers to pay their gas bills. The following benefits are offered to customers who participate in this program, depending on the household's Federal Poverty Level:

- Customers pay 7 percent, 8 percent, or 9 percent of their gross monthly income rather than their full gas bill. The annual maximum CAP credit is limited at \$840.
- Additionally, customers pay \$5, \$7, or \$9 per month towards their pre-program arrearage. PG Energy applies \$5 in arrearage forgiveness to the customer's account each month when the customer's payment is received in full and on time.

- The customer may pay an additional amount above the required monthly payment toward reducing their pre-program arrearage. PG Energy will match the additional payment with forgiveness of an equal amount of the pre-program arrearage, up to a maximum of \$250 per year.

B. Evaluation

The evaluation of the PGEPP is designed to address the following issues:

1. Is the appropriate population being served?
2. What is the customer distribution for each program by poverty guidelines?
3. What are the barriers to program participation?
4. What is the distribution of customers by PGEPP payment plan?
5. What are the barriers to program re-certification?
6. What are the PGEPP retention rates?
7. Is there an effective link between PGEPP and energy assistance programs?
8. How effective are PGEPP control features at limiting program costs?
9. How effective is the PGEPP / LIURP link?
10. Does PGEPP improve payment behaviors?
11. Does participation in Universal Service Programs reduce arrearages?
12. Does participation in Universal Service Programs reduce service terminations?
13. Does participation in Universal Service Programs decrease collections costs?
14. How can Universal Service Programs be more cost-effective and efficient?
15. How many PGEPP participants exceed the maximum annual credit limit of \$840?

To answer these questions, the evaluation consisted of the following activities.

1. *Evaluation planning and background research:* APPRISE collected and reviewed all documents related to the PGEPP and other PG Energy programs. The purpose of this research was to obtain a better understanding of program requirements, procedures, and operations.

2. *Manager and staff interviews:* APPRISE conducted interviews with the PG Energy Universal Service Program manager and staff, collections manager and staff, and the manager of PUC administration. The purpose of these interviews was to obtain detailed descriptions of PGEPP policies and procedures, how the PGEPP interacts with other universal service programs, and how the program is implemented.
3. *Customer interviews:* APPRISE conducted telephone interviews with a sample of customers who currently participate in the PGEPP, who previously participated in the PGEPP, and low-income customers who have never participated in the PGEPP. The purpose of these interviews was to assess barriers to participation, difficulties that low-income customers face when attempting to pay their gas bills, how program operations can be improved, the impact of the program on affordability, and whether and how retention rates can be improved.
4. *Data analysis:* PG Energy provided APPRISE with data for customers who have participated in the PGEPP and for a sample of low-income payment-troubled customers who have not participated in the program. APPRISE used these data to analyze how long customers stay in the program; whether customers are successful at having their arrearages forgiven; and the impact of the PGEPP on affordability, payment behavior, arrearages, service termination, and collection costs and usage.

C. Organization of the Report

Four sections follow this introduction.

- 1) *Section II – PG Energy Partners Program:* Provides a detailed description of the PG Energy Partners Program.
- 2) *Section III – Data Analysis:* Provides analysis of participant demographics; PGEPP retention rates; and impact of the program on customers' bills, payments, arrearages, collections actions, terminations, and gas usage.
- 3) *Section IV – Customer Survey Results:* Provides a summary of the findings from the survey of current participants, former participants, and low-income non-participants.
- 4) *Section V – Summary of Findings and Recommendations:* Provides a summary of the findings and recommendations from all of the evaluation activities.

APPRISE prepared this report under contract to PG Energy. PG Energy facilitated this research by furnishing program 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 PG Energy.

II. PG Energy Partners Program

PG Energy implemented their Customer Assistance Program (CAP), called the PG Energy Partners Program (PGEPP), to help low-income, payment-troubled residential customers pay their gas bills and reduce arrearages. Participants receive a gas bill that represents a fixed percentage of their income plus a fixed arrearage payment, and receive monthly arrearage forgiveness when bills are paid on time and in full. This section of the report provides a detailed description of program requirements, procedures, and implementation. The findings in this section are based upon reviews of program documents, analysis of program statistics, and interviews with PGEPP managers and program staff.

A. PG Energy Low-Income Customers

PG Energy has 156,000 residential customers in 13 counties in Pennsylvania. About 20 percent of these customers have income below 150 percent of the poverty level, and about 7 percent of these low-income customers have failed to maintain one or more payment agreements.

PG Energy estimates that they serve about 29,000 to 30,000 low-income customers. They have 25,286 identified low-income households based on customer provided information as noted in the Company's Customer Information System. PG Energy made this calculation based on information from the year 2003, which is reflected in its annual Universal Service Reporting Requirements filed April, 2004.

Though PG Energy agreed to program enrollment levels of 5,500 customers in the PGEPP through its restructuring filing, the highest enrollment level attained was just under 3,000 customers in April of 2005. PG Energy's three year Universal Service plan, as approved by the PUC, reflected a revised enrollment estimate of 2,000 to 3,000 participants as an appropriate size for their CAP and agreed not to close enrollment to its CAP when it reaches 3,000 participants.

PG Energy has not seen any significant changes in the number of low-income customers over the past few years, nor have they experienced increased rates of payment-troubled customers.

B. Program Eligibility and Benefits

Residential, natural gas customers with verified income below 150 percent of the Federal Poverty Level are eligible to participate in the PGEPP. The program rules state that customers must have at least one broken payment arrangement to enroll in the program.

However, this requirement is not strictly enforced, as about 20 percent of current program participants did not have a broken payment arrangement.⁴

Benefits provided to customers who participate in the PGEPP are:

- A reduced monthly gas payment equal to 7%, 8%, or 9% of income, plus a \$5, \$7, or \$9 monthly co-payment towards arrearages (or a combined minimum payment of \$25 per month).
- An annual CAP credit that cannot exceed \$840 (this credit is made at the end of the year provided the customer has paid twelve times the required monthly rate).
- Arrearage forgiveness in the amount of \$5 for each month that bills are paid on time and in full.
- A PG Energy dollar-for-dollar match for any additional payment the participant makes towards arrearage reduction (not to exceed \$250 annually).
- Application of any excess annual CAP payment to arrearage, plus a dollar-for-dollar match by PG Energy (not to exceed \$150).
- Waived late payment charges.

C. Outreach and Referral Procedures

PG Energy does not have limits on participation for any of their Universal Service Programs. Their goal is for all eligible customers to apply to the program, and they report that they take every opportunity to let customers know about all of their programs. Company employees receive training on referral and outreach to encourage customers to apply for assistance. In addition, area agencies are encouraged to refer customers to the Universal Services Programs. PG Energy maintains a dedicated toll free number for referrals to Universal Service Programs.

Customers are generally referred to the PGEPP in one of the following ways:

- Through the collections department
- Through social service agencies and government agencies
- Self-referral
- PG Energy employee referrals

Additionally, PG Energy targets customers on enrollment lists from electric company CAPs, as well as customers identified as potentially eligible through PG Energy's tracking system. The CBO's that administer the PGEPP also administer local EDC's programs and when processing an electric customer CAP they often refer the same customer to PG Energy's program.

⁴ This is an estimate, as broken payment arrangement information is based on the date of the database query, rather than the date of program enrollment.

PG Energy screens all referrals to the toll free number to determine customer eligibility, for internal and external programs, including the PGEPP. Other outreach procedures for the PGEPP include:

- PG Energy attends and hosts various meetings and events throughout the community where they distribute information about the Universal Service Programs, including PGEPP.
- An in-house brochure summarizing all Universal Service Programs is distributed to employees and relevant local agencies.
- Information about the PGEPP is on PG Energy's web site.
- Bill inserts and bill messages regarding the program are sent to customers.
- Messages about the program are sent on 10-day notices.
- A quarterly newsletter is prepared and sent to the five agencies that assist in administering the program.
- Phone solicitations are made of removed PGEPP customers and previous LIHEAP grant customers. However, this has not been done in years, as enrollment has increased.
- Mail solicitations are made of cold weather survey packet customers, customers with no phone numbers, and customers with no income indicator that owe money.

PG Energy also makes a concerted effort to make customers aware of LIHEAP. Outreach for LIHEAP includes:

- The inclusion of LIHEAP applications with the education package that is mailed to the customer with the PG Energy acceptance letter, or given to the customer by the agency enrolling the customer (between October and March).
- An application link and program information are located on PG Energy's web site.
- Bill inserts and bill messages regarding the program are sent to customers.
- Presentations about LIHEAP are made at senior centers and other sites such as discount stores, municipal buildings and public libraries.
- PG Energy makes public service announcements in print, television, and radio.
- All low-income customers receive postcards, letters, and are called several times to remind them to apply.
- Universal Service staff and collection representatives make targeted outbound calls to low-income customers.
- PG Energy holds and/or attends media events such as interviews or coordinated press conferences with administering agencies.

D. Enrollment Procedures

Customers can call the toll free Universal Service Programs number and enroll in the program directly over the phone if they fall into one of the following three categories:

1. Customers on fixed incomes only, such as Social Security or Supplemental Social Security (no proof of income is required).
2. LIHEAP recipients in the current year (no proof of income is required).
3. Participant in an electric CAP program.

If the customer has wages and is not a current electric CAP participant and has not received LIHEAP in the current year, he or she will be classified as a 'Non-Company approved' participant. These customers are referred to one of the five agencies with which PG Energy contracts to help administer the program. The customer is given a referral code and is sent a letter detailing which agency to call for an appointment. If the customer does not make an appointment with this agency within ten days, a second letter is issued providing the customer an additional five days to make the appointment. The second letter also indicates that another referral may not be issued if the customer does not follow through with the appointment. If the customer still does not make the appointment, his/her referral code is removed and the customer is returned to the regular collections process.

If the customer does attend a referral appointment with the indicated agency, he or she will be required to provide income verification. If the agency determines that the customer is eligible, the agency will provide the customer with the PGEPP education package, and notify PG Energy. PG Energy will then send the customer a letter notifying the customer that he or she is accepted or not accepted into the program.

PG Energy and the agencies may complete the PGEPP application by mail if the customer is homebound.

No proof of income is required for the applicants that are enrolled directly through PG Energy. For those applying through the agencies, PG Energy leaves the determination of acceptable documents for income verification up to the agencies. Social security cards and birth dates for everyone living in the household are required for all applicants.

PG Energy's Universal Service manager reported that customers mainly have problems with scheduling an appointment and getting to the agencies because there are no night or weekend hours and because travel is difficult for some of the customers. The manager cited inconvenient agency locations and hours as the main barriers to enrollment in PGEPP.

Upon enrollment, all participants receive an explanation of the program, including its goals and benefits, as well as their responsibilities in the program. Additionally, each new participant receives an explanation of the bill format and the importance of energy conservation. Lastly, customers are told what their monthly charge will be, and they are asked to choose the time of the month their payment will be due. A customer education package with further information is mailed to the participant after enrollment.

Customers are placed on PGEPP billing immediately after their application has been processed. The next bill they receive after the application will be a PGEPP bill.

E. Program Requirements

PG Energy imposes the following requirements on PGEPP participants:

- Pay bills on time and in full.
- Inform PG Energy of income changes.
- Apply for LIHEAP and other energy assistance programs and assign at least one of these payments to PG Energy.
- Acknowledge that making partial or late payments or failure to follow all stipulations of the agreement will result in collection actions, removal from the program, and loss of program benefits if service termination occurs.
- Acknowledge that program compliance can result in specific arrearage forgiveness.
- Pay shortfall greater than \$840 annually.
- Acknowledge that the customer must apply for annual re-certification prior to the anniversary date of entry into the program or most recent re-certification.
- Make a commitment to maintain or reduce energy consumption wherever practical.
- Actively participate in consumption and bill payment counseling (customers may be referred to Consumer Credit Counseling received through the administering agencies, but there is no enforcement).
- Apply for and accept available weatherization and energy usage reduction services.
- Allow PG Energy access for meter readings or provide a customer read at least once every two months. If the participant fails to allow the meter to be read for four consecutive months, PG Energy will install an encoder receiver transmitter (ERT) to obtain the actual meter readings (resisting the ERT installation will lead to dismissal from the program).

Monthly payments are first credited to the monthly PGEPP bill, and then to pre-program arrears. Payments above the current amount due are not applied to the next month's bill, as PG Energy aims to establish regular payment patterns. Such payments will be put towards customer arrears. The customer is not permitted to pay in advance.

There are no enforced energy consumption limits. If usage increases, the customer is referred to LIURP for energy conservation services. However, extenuating circumstances are always considered in cases of increased usage. Additionally, PG Energy does not have an automated process to remove customers from the PGEPP if they do not receive LIURP services and, as a result, this requirement is not often enforced.

Customers who participate in the PGEPP are strongly encouraged to apply for LIHEAP, as these benefits help defray the cost of the program. When a customer receives a LIHEAP benefit, it is applied to the billing shortfall, and does not reduce the customer's monthly payments or arrearages. Crisis, FEMA, and Project Outreach grants are considered as customer payments for current charges and arrears.

The penalty for customers that do not receive LIHEAP is a \$20 per month charge for 5 months, for a total of \$100. Customers who are charged this penalty are notified by mail that the charge will be added to the monthly bill in August through December.

Monthly and quarterly reports are reviewed to track the progress of the PGEPP and its participants.

F. PGEPP Re-certification

Every year, at the start of the eleventh month after PGEPP enrollment or last re-certification, all customers are sent a re-certification letter. Customers who enrolled with PG Energy Universal Service staff are told to call the Universal Service toll free number and re-certify over the phone. They do not need to provide proof of income unless they have wage income and did not receive LIHEAP in the previous year. In that case, they must go to an agency to re-certify. Customers who enrolled at an agency are told to call the agency to re-certify. If they did not receive LIHEAP benefits in the previous year, these customers must visit the agency and provide the proof of income specified by the agency.

If the customer does not respond to the initial re-certification letter within 30 days, another letter is sent that asks the customer to call PG Energy or the agency through which they enrolled within twelve days. The letter states that failure to re-certify will result in dismissal from the program and a return to the collections procedures.

At the time of re-certification, appropriate changes in the percentage of income payment are made in accordance with program guidelines. Participants who are deemed no longer eligible at the time of re-certification, are notified of the reason they may no longer participate in the PGEPP.

G. Follow-up and Removal

PG Energy classifies each PGEPP participant into one of the following statuses:

- *Enrolled:* Active on the program.
- *Dismissed:* Off the program because they did not pay their bill or re-certify.
- *Completed:* Off the program because all arrears have been paid off.

Customers are removed from the PGEPP because of:

- Failure to make scheduled payments
- Failure to allow meter readings
- Failure to re-certify before the deadline
- Failure to verify eligibility
- Failure to agree to program modifications
- A balance of less than or equal to \$0

As soon as a PGEPP participant fails to make one full payment on time, the customer is considered to be in default. There are no special procedures to remind customers to pay their monthly bills either before or after they are due.

Participants in default, and thus in danger of removal from the PGEPP are notified of the following:

- The program requirement for which the participant is in non-compliance, and the corrective action that must be taken
- The date by which corrective action must be taken
- The total account balance due at the time of default
- The statement of consequences that will result from program removal
- The fact that the participant should contact PG Energy or the administering agency

Five days after a missed payment, PG Energy issues a potential dismissal warning letter indicating the overdue payment and the amount needed to remain in compliance. If payment is not received within five days of the date of the letter, a ten-day termination notice will be issued and collection activities will begin.

After the ten-day termination notice, the customer will receive two three-day collection attempts. This should include one day and one night attempt on two different days. These attempts can comprise a phone call with a message left on an answering machine, or a field visit with a tag left on the door.

In a change since 2004, a customer stays in the PGEPP through the removal process. Additionally, a customer enrolled as of December 1 will remain in the program during the winter moratorium period (December-March), and will not be targeted for termination until April 1. A full payment of all non-paid bills will stop the termination process at any time while the customer continues to be enrolled in the program.

When the customer's service is terminated, he or she is removed from the PGEPP. PG Energy will send the customer a letter indicating that he or she has been removed from the program. The letter will also indicate the reason for removal and the customer's right to appeal the decision.

If the customer is terminated and proceeds to make up the missed payments based on collection payment guidelines, PG Energy will re-enroll the customer in the PGEPP after the service is restored as long as the customer still meets the eligibility requirements. If the customer was not dismissed due to missed payments, he or she may apply for reinstatement, and will be required to meet all general eligibility criteria.

When the customer eliminates his/her balance, the customer 'graduates', and is removed from the PGEPP. The customer is sent a congratulations letter, but is also told to call PG Energy if he or she builds up arrearages again. If the customer calls and states that the full bill is not affordable, the representative will tell the customer to skip the current bill, and PG Energy will reinstate the customer in the program. The customer will receive a PGEPP bill

the next month, stating the arrearages that have been accrued due to the last missed bill. The customer can then participate in the program again until these arrearages have been paid off.

H. Program Statistics

Table II-1 displays the number of active PGEPP participants by quarter and poverty level. The number of customers participating ranged from 2,114 to 2,596, with an average of 2,346 customers in 2004. About one quarter of these customers had income below 50 percent of the Federal Poverty Level, half had income between 51 and 100 percent of the Federal Poverty Level, and one quarter had income between 101 and 150 percent of the Federal Poverty Level.

Table II-1
2004 PGEPP Participants by Quarter

	2004 Q1	2004 Q2	2004 Q3	2004 Q4
Active Customers	2,114	2,596	2,461	2,212
Poverty Level				
<50%	272	482	511	437
51% - 100%	1,160	1,440	1,357	1,239
101% - 150%	532	674	593	536

Program funding is derived from PGEPP participant payments, LIHEAP and other energy assistance grants, operations and maintenance expense reductions, and recovery of excess costs from other ratepayers.

The PGEPP costs PG Energy approximately \$600,000 in 2004. This cost includes approximately \$120,000 in administration costs, \$375,000 in CAP credits, and \$100,000 in arrearage forgiveness. Table II-2 displays 2004 costs for the PGEPP.

Table II-2
2004 PGEPP Costs

	2004 Costs
Administration	\$119,647
Shortfall	\$374,453
Arrearage Forgiveness	\$96,354
Total PGEPP Costs	\$590,454

I. Program Operations

PG Energy's Universal Service Programs are included in the responsibilities of the Manager of Universal and Outreach Services. These responsibilities include PGEPP, LIURP,

CARES, Project Outreach, and LIHEAP programs, as well as some legislative affairs. The Manager reports to PG Energy's Vice President of Consumer Services, who is responsible for the customer service call center, the collections call center, customer service, and communications, information technology, and administrative services.

The following PG Energy staff are responsible for Universal Service administration:

- The Coordinator of Outreach Services oversees the Universal Service representatives, interacts with the administering agencies, including renewing their contracts, and is involved with the LIHEAP program.
- The Customer Outreach specialists field the incoming Universal Service Programs calls, process applications and re-certifications, make referrals, and make LIHEAP reminder calls.
- There are five contracted agencies to assist in the administration of the PGEPP, six contracted agencies to assist in the administration of the Hardship Fund, and three contracted agencies to assist in the administration of the LIURP.

J. LIURP

The goals of the LIURP, PG Energy's weatherization program, are to assist low-income residential, natural gas customers to conserve energy and reduce their energy bills.

PGEPP participants are the primary targets for LIURP services to create a strong linkage between the two programs. Further, priority for LIURP services is placed upon PGEPP participants with the highest energy usage because they offer the greatest opportunity for bill reductions. When feasible, the program targets customers with payment problems.

All customers are reviewed for the LIURP when they enroll in the PGEPP. PGEPP customers with a shortfall greater than the \$840 annual limit are automatically referred to the LIURP. All customers who call the Universal Service Programs toll free number are also reviewed for the program. Additionally, telephone-answering personnel refer income eligible customers to the LIURP if they notice, upon reviewing accounts, that the customer has high monthly bills and/or the customer has complaints about his/her bills. PG Energy representatives and community organizations can make referrals to the program as well. If referrals are low, customer mailings are used to solicit potentially eligible customers. These mailings target a specific level of arrears.

There are no set enrollment procedures for the LIURP. Each of the three administering WAP agencies has its own application procedures. The agencies do not jointly deliver the WAP and the LIURP, because of the long list of customers that need conservation services.

PGEPP customers are not required to enroll in the LIURP, even if they are referred due to excessive energy usage.

The primary services that may be provided free of charge by the LIURP include:

- Energy education
- Window and basement caulking
- Door and window weather-stripping
- Door sweeps and thresholds
- Replacement of broken windows
- Attic and sidewall insulation
- Storm windows
- Duct and pipe installation
- Ventilation
- Water conservation devices
- Furnace replacements

The LIURP contractor conducts a diagnostic audit to determine the services that are needed for each household. All customers do not receive all of the measures listed above. However, energy education is always provided.

Services are provided for tenants if they receive landlord permission.

Quality control is achieved through Solair's inspection of about 10 percent of serviced homes.

PG Energy funds LIURP at \$360,000 annually. The average targeted cost per home is around \$2,200. From 2000-2004, the actual average cost per home was \$2,539.

The average number of completed jobs annually is 143. Over 2,300 homes have been served since the program began in 1988.

K. CARES

The goal of CARES is to assist customers with special needs that are primarily temporary. For non-payment troubled customers, the goal is to refer the customer to agencies that can assist them. For payment-troubled customers, the goal is to secure energy assistance so that they can maintain energy service, as well as attain other social services.

To be eligible for CARES, a customer must have special needs of a temporary nature. The customer does not need to meet a particular income level. Such customers regularly include senior citizens, customers with mental or physical disabilities, or customers going through a temporary personal or financial crisis that causes an unexpected increase in financial and/or personal difficulty.

Customers are referred to CARES through the Universal Service call center, and by PG Energy employees and outside social agencies. Additionally, customers who file medical certificates are automatically reviewed for the program.

There is one CARES representative who serves as the customer's personal and confidential contact with PG Energy. The representative networks with area agencies to stay informed of available services. The representative also attends the Pennsylvania Energy, Aging and Utilities Consortium, held every two years.

When the representative receives a referral, she uses an evaluation form to assess the customer's circumstances. The representative collects income and expense information to assist in this evaluation.

The typical assistance that is provided to CARES recipients includes:

- Referrals to PG Energy programs and government and agency programs, including PGEPP, LIURP, Aging, Food Stamps, and Property Rent and Rebate.
- Assistance in filling out applications for services, and scheduling appointments or home visits with agencies if necessary.
- Elimination of late payment charges and termination notices.
- Establishment of an affordable payment arrangement for the customer or a referral to the PGEPP if necessary.
- Inclusion in special mailings, such as LIHEAP letters.

Home visits are completed for homebound customers as determined by the CARES representative.

The CARES representative monitors customer accounts monthly, or more frequently as the need exists. The representative checks to make sure payments are made, and if not, she contacts the customer to follow-up. Such monitoring usually lasts from three to six months. If the representative feels that the customer no longer needs the services, she removes the customer from the program.

The CARES program costs PG Energy around \$87,000 annually (this includes the LIHEAP outreach budget as directed by the PUC Universal Service Reporting Requirements data dictionary), and serves approximately 50 customers per month.

L. Project Outreach Hardship Fund

The goal of the Project Outreach Hardship Fund is to assist customers who require help in paying their utility bills. The program provides a grant of up to \$200 to help customers avoid shutoff or to have their service restored.

Project Outreach is designed to assist customers who are low-income, on fixed income, unemployed, disabled, elderly, or faced with some other kind of financial hardship. The customer must be at or below 200 percent of the Federal Poverty Level, and have an outstanding balance on their energy bill. The customer must provide evidence of income and expenses for all members of the household to demonstrate his/her inability to pay the bill.

Customers who call the toll free Universal Service Programs number are automatically reviewed to determine their eligibility for the Project Outreach Hardship Fund. Customer representatives in the collections department also refer income-eligible customers to the Program.

Customers who are determined to be eligible for the program must visit one of the six intake agencies to apply for the grant.

PG Energy makes an initial annual contribution of \$20,000 to the program and matches up to an additional \$20,000 through contributions received from employee fundraisers, vendors, and concerned citizens. The initial \$20,000 represents administrative costs, and is divided between the six agencies. For five of the agencies, there is a set fee for providing the grants. There is one agency that receives \$1 for every customer served.

PG Energy uses bill inserts to request customer contributions to the Project Outreach Hardship Fund. Customers can contribute via a monthly bill check-off or make a one-time contribution. Additionally, employee fundraising initiatives are conducted to increase donations and awareness, and PG Energy makes an annual vendor appeal to solicit further contributions.

Approximately 600 customers receive Project Outreach Hardship Funds annually.

III. Data Analysis

PG Energy provided APPRISE with demographic data; PGEPP data; billing and payment data; usage data; terminations data; and collections data. These data were furnished for current PGEPP participants, past PGEPP participants, and a sample of low-income non-participants. APPRISE used these data to analyze the impact of the PGEPP on customers' retention in the PGEPP and the impact of the PGEPP on bill payment, usage, collections actions, and service terminations. This section describes the goals of the data analysis, the methodology that was used, and the results.

A. *Goals of the Data Analysis*

The analysis of customer data fulfills several of the evaluation goals. Below we describe the questions that are addressed, and the data that are used to furnish the desired information.

- *PGEPP Population Characteristics:* We examine the demographic characteristics of the PGEPP participants and the comparison groups used in the analyses. Available PG Energy data allows us to examine whether there is an elderly individual in the household, whether there is an illness, whether there is a child in the household, annual household income, poverty level, income sources, arrears at the time of enrollment in the PGEPP⁵, and number of payment arrangements as of the date of data download.
- *PGEPP Characteristics:* We examine program characteristics for the 2003 enrollees and the 2004 comparison group. These characteristics include:
 - *PGEPP Type:* 7 percent, 8 percent, or 9 percent of income payment.
 - *Program Status:* Customers are classified as enrolled, completed, or dismissed.
- *PGEPP Retention Rates:* We analyze how long customers stay in the program and determine whether demographic variables, arrears at enrollment, and program characteristics are correlated with retention rates.
- *Arrearage Forgiveness:* We analyze the number of months that customers receive arrearage forgiveness and the amount of arrearage forgiveness received in the year after enrollment, and determine whether these indicators are correlated with demographic variables, arrears at enrollment, and program characteristics.
- *PGEPP Discounts:* We analyze the amount of discounts that customers receive.

⁵ PG Energy provided the customers' balances at the enrollment date for PGEPP participants. They provided the arrears at download date for non-participants. We constructed balances at the time of quasi enrollment for the non-participants.

- *Re-certification Rates:* We examine the re-certification rate for all customers, and by program status.
- *Affordability Impacts:* We analyze the impacts of the PGEPP on the affordability of gas bills by comparing the full bill, PGEPP discounts, the actual bill, and energy burden in the year preceding program enrollment and the year following program enrollment. Two different comparison groups are used to control for changes in affordability that are unrelated to the PGEPP.
- *Payment Impacts:* We compare payment behavior for program participants in the year preceding program enrollment and the year following program enrollment. Two different comparison groups are used to control for changes that are unrelated to the PGEPP.
- *Full Bill Coverage Impacts:* We compare coverage of the non-discounted bill for the program participants in the year preceding program enrollment and the year following program enrollment. Two different comparison groups are used to control for changes that are unrelated to the PGEPP.
- *Assistance Payments:* We compare assistance payments received by PGEPP participants in the year preceding program enrollment and the year following program enrollment. Two different comparison groups are used to control for changes that are unrelated to the PGEPP.
- *Arrearages:* We compare customer balances just prior to program enrollment to those just after the customer has participated in the program for a full year. We use two different comparison groups to control for changes that are unrelated to the PGEPP.
- *Gas Usage:* We compare annualized gas usage and weather normalized gas usage for customers who enrolled in the PGEPP to that for two different comparison groups.
- *Service Termination and Collection Actions:* We compare the rate of service termination for customers who enrolled in the PGEPP to that for three different comparison groups. We also compare the number and rate of collections actions associated with each group of customers.

B. Data Analysis Methodology

This section describes the selection of participants for the evaluation, how evaluation data were obtained, and the use of a comparison group.

Study Group

PGEPP customers whose latest program enrollment was in 2003 and who did not participate in the PGEPP in the year prior to this enrollment were included as potential members of the study group. This group was chosen for the analysis, as one full year of post-program data

is required for an analysis of program impacts, and customer data were obtained beginning in April 2005. Customers who participated in the PGEPP in the year prior to enrollment were excluded from the analysis, to allow for a comparison of data while not participating and while participating on the PGEPP. Customers who did not have a full year of data prior to joining the program or a full year of data following the program start date were not included in the payment impact analysis. The subject of data attrition is addressed more fully below.

Evaluation Data

PG Energy provided customer data, program data, billing and payment data, collections data, and usage data for all customers who participated in the PGEPP between 2001 and 2004, as well as for all customers who did not participate in the PGEPP but who received an energy assistance grant to serve as a comparison group. These data were provided in electronic format. Billing, payment, usage data, and collections data extended from 2002 through 2005, or as long as the household was a customer. The data that were used in the analysis for the treatment group extended from one year before the customer joined the PGEPP to one year after the customer joined the PGEPP. The data that were used in the analysis for the comparison group of 2004 participants extended two years before the customer joined the PGEPP. The data that were used in the analysis for the comparison group of non-participants included one year of data before the mid point of the first quarter of 2003 to one year of data after the mid point of the last quarter of 2003.

Weather Normalization

Gas usage data were weather-normalized to control for differences in weather-related usage between the pre and post treatment year using PRISM software. This software provides an estimate of each client's weather-normalized usage in the pre and post treatment periods in an average weather year.

Comparison 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 PGEPP 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 gas 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.

Two comparison groups were constructed for the program evaluation 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. In the evaluation of the PGEPP, we were able to obtain two good comparison groups. These comparison groups are described below.

- *Low-Income Payment-Troubled Non-Participants:* We obtained a sample of customers who had received energy assistance grants, and were therefore identified as low-income, and who had at least one broken payment arrangement, but did not enroll in the PGEPP, to utilize as a comparison group. The group of customers was replicated to represent customers who enrolled in the program in each quarter of 2003. A quasi intervention date of the middle of the quarter was chosen for each group to compare to the participating customers who enrolled in that quarter.
- *Later Program Participants:* We used customers who last enrolled in the PGEPP in 2004 and who did not receive PGEPP bills in the two years preceding enrollment as another comparison group. We require that they have no discounted bills in the two years preceding enrollment to ensure that they are non-participants in both periods. These participants serve as a good comparison because they are lower income households who were eligible for the program and chose to participate. We use data for these participants for the two years preceding PGEPP enrollment, to compare their change in payment behavior in the years prior to enrolling to the treatment group's change in payment behavior after enrolling. Because these customers did not participate in the PGEPP in both analysis years, changes in bills and behavior should be related to factors that are exogenous to the program.

The actual impact of the PGEPP on customer affordability and payment is estimated as the average of the estimates using the two different comparison groups. The low-income payment-troubled non-participants are probably somewhat better off than the 2003 enrollees, because they have not needed to enroll in the program. The payment statistics show that these customers do a better job of paying their bills and controlling their balances. The 2004 enrollees probably are worse off because these customers' behavior is examined in the year prior to program enrollment, when they need more assistance in paying their bills. The payment statistics show that these customers are having a more difficult time paying their bills.

In this evaluation, we examine 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.

C. Data Attrition

Table III-1 displays the number of customers in the original analysis group, the reasons why customers were eliminated from the analysis group, and the number of customers in the final analysis group. Two factors must be weighed when selecting the sample for the final analysis. First, when conducting a program evaluation, the goal is always to include as much of the original analysis group in the research as possible, so that the estimated results are not biased due to elimination of distinctive subgroups. However, to provide good estimates of program impacts, it is also necessary to restrict the sample to those customers who have a minimum level and quality of data.

Customers were excluded from the final analysis group for the following reasons:

- *Service Started Less Than One Year Before PGEPP Enrollment:* Customers must have at least 330 days of usage and payment data prior to PGEPP enrollment to be included in the final analysis group. Customers whose service began less than one year before enrollment would not have enough data available to be included in the analysis.
- *Moved Less Than One Year After PGEPP Enrollment:* Customers must have at least 330 days of usage and payment data after PGEPP enrollment to be included in the final analysis group. Customers who moved less than one year after enrollment would not have enough data available to be included in the analysis.
- *Full Year of Pre or Post Billing Data Not Available:* The analyses that are conducted require that customers have a full year of bills for the year prior to PGEPP enrollment and the year following PGEPP enrollment. Customers were excluded from the analyses if the pre or post year of billing data that could be constructed contained less than 330 days or more than 390 days.
- *Full Year of Pre or Post Payment Data Not Available:* The analyses also require that customers have a full year of payment data for the year prior to PGEPP enrollment and the year following PGEPP enrollment. Customers were excluded from the analyses if the pre or post year of payment data that could be constructed contained less than 330 days or more than 390 days.

The table shows that a significant percentage of the original analysis groups had to be eliminated. This relates to the low socio-economic status of the population researched in this evaluation, as well as their inability to meet their utility expenses, and their high mobility rate.

- *2003 PGEPP Participant Treatment Group*: 27 percent of the original analysis group was included in the final analysis sample. Most of the attrition was accounted for by the 417 customers whose service began less than one year before enrollment and by the 175 customers who moved less than one year after enrollment.
- *Non-Participant Comparison Group*: 55 to 64 percent of the original analysis group was included in the final analysis sample. These customers have similar attrition to the participant in terms of data lost due to service start dates that were less than one year before the quasi enrollment date. However, the non-participant group was selected in the beginning of 2005. Therefore, these customers would have been active customers for at least a year after their quasi enrollment date, and would not experience much attrition due to inadequate data after the quasi enrollment date.
- *2004 Participant Comparison Group*: 16 percent of the original analysis group was included in the final sample. Customers were included in the 2004 participant group if they enrolled in the PGEPP in 2004, and had not participated in the PGEPP in the two years prior to this enrollment. These customers were required to have data for the two years prior to enrollment to be included in the final analysis group. This is a more severe restriction, and therefore there is more data attrition for this group than for the other analysis groups.

**Table III-1
Data Attrition**

	2003 PGEPP Participants Who Did Not Participant in the Year Prior to Enrollment	Non-Participant Comparison Group				2004 Participant Comparison Group
		Q1	Q2	Q3	Q4	
All Eligible	1,086	499	499	499	499	1,504
Service Started More Than One Year Before PGEPP Enrollment	669	285	302	313	328	420
Full Year of Pre Billing Data	656	277	301	310	322	236
Full Year of Pre Payment Data	656	277	300	310	321	236
Did Not Move Less Than One Year After PGEPP Enrollment	481	277	300	310	321	NA
Full Year of Post Billing Data	290	276	300	309	320	236
Full Year of Post Payment Data	290	276	300	309	320	236
% of Total	27%	55%	60%	62%	64%	16%

D. Customer and Program Characteristics

This section examines the customer and program characteristics for the customers who are studied in the evaluation. We compare the original and final analysis groups to determine if there is a bias from eliminating customers from the analysis. We compare the treatment and comparison groups to determine if the comparison groups are similar enough to the treatment group to serve as a good control. Table III-2 shows that the customers had the following characteristics:

- *Elderly*: Five percent of the customers in the final treatment group had at least one elderly household member. This is similar to both the original analysis group and the comparison groups.
- *Illness*: 30 percent of the customers in the final treatment group were characterized as having an illness in the household. This is similar to the original analysis group and the non-participant comparison group. However, a higher percentage of the 2004 participant comparison group, 50 percent, had an illness in their household.
- *Children*: 55 percent of the customers in the final treatment group had at least one child 18 or younger in the household. Customers in the original analysis group were similar. However, 39 percent of the non-participant comparison group and 66 percent of the 2004 participant comparison group had at least one child.
- *Annual Income*: 57 percent of the customers in the final treatment group had annual household income of less than or equal to \$10,000. This compares to 48 percent of the original treatment group. Fifty-seven percent of the customers in the non-participant comparison group and 42 percent of the customers in the 2004 participant comparison group had annual income less than or equal to \$10,000.
- *Poverty Level*: 83 percent of the customers in the final treatment group had income less than or equal to 110 percent of the federal poverty level, compared to 72 percent of the non-participant comparison group, and 78 percent of the 2004 participant comparison group.
- *Income Sources*: 30 percent of the customers in the final treatment group had employment income. This compares to 40 percent of the non-participant comparison group and 46 percent of the 2004 participant comparison group. The treatment group was more likely to have social security income than the comparison groups.
- *Arrears at Enrollment*: 35 percent of the customers in the final treatment group had arrears less than or equal to \$500. This compares to 77 percent of customers in the non-participant comparison group and 42 percent of customers in the 2004 enrollee comparison group. Customers in the non-participant comparison group were less likely to have arrears greater than \$1,000 than customers in the treatment group and in the 2004 comparison group.

Non-participants are expected to have lower arrearages because they do not participate in the PGEPP and may have a lower need for the program. The 2004 participant comparison group arrears are measured one full year before program enrollment, and they are expected to have lower arrears because they do not yet demonstrate a need for the PGEPP.

- *Broken payment arrangements:* 87 percent of the treatment group had one or more broken payment arrangements at the date of download. All of the non-participant comparison group had at least one broken payment arrangement, because they were selected on this basis. Ninety-two percent of the 2004 participant comparison group had one or more broken payment arrangements.

**Table III-2
Customer Characteristics**

	2003 Enrollees That Did Not Participate in the Year Prior to Enrollment		Non-Participant Comparison Group		2004 Participant Comparison Group	
	All	With Complete Payment Data	All	With Complete Payment Data	All	With Complete Payment Data
Observations	1,086	290	1,996	1,205	1,504	236
Senior	3%	5%	2%	3%	3%	5%
Illness	26%	30%	32%	30%	45%	50%
Children	66%	55%	52%	39%	69%	66%
Annual Income ¹						
<=\$10,000	48%	57%	46%	57%	44%	42%
\$10,001-\$20,000	47%	38%	34%	27%	48%	47%
\$20,001-\$30,000	4%	5%	16%	13%	8%	10%
>\$30,000	0%	0%	4%	4%	0%	0%
Poverty Level						
<=110%	82%	83%	79%	72%	80%	78%
111%=135%	10%	9%	0%	0%	15%	15%
136%-150%	8%	8%	12%	17%	5%	7%
>150%	0%	0%	9%	10%	0%	0%
Not provided	0%	0%	1%	1%	0%	0%
Income Sources						
Employment	36%	30%	51%	40%	43%	46%
Social Security	22%	30%	14%	17%	18%	19%
SSI	21%	19%	7%	5%	20%	18%
Child Support	17%	13%	10%	8%	20%	18%
Disability	14%	15%	7%	9%	15%	17%
Public Assistance	13%	9%	7%	5%	14%	11%

	2003 Enrollees That Did Not Participate in the Year Prior to Enrollment		Non-Participant Comparison Group		2004 Participant Comparison Group	
	All	With Complete Payment Data	All	With Complete Payment Data	All	With Complete Payment Data
Alimony	13%	9%	7%	5%	14%	11%
Unemployment	10%	9%	6%	6%	6%	6%
Pension	4%	8%	2%	3%	3%	4%
Arrears at Enrollment or Start of Post Period ²						
<\$500	35%	35%	66%	77%	36%	42%
\$501-\$1,000	39%	42%	23%	19%	40%	36%
\$1,001-\$2,000	21%	20%	10%	4%	20%	19%
>\$2,000	5%	3%	1%	1%	4%	3%
Number of Broken Payment Agreements						
0	14%	13%	0%	0%	19%	8%
1	21%	16%	46%	34%	32%	10%
2	18%	13%	19%	18%	17%	13%
3	14%	13%	12%	14%	11%	12%
4-6	18%	19%	14%	20%	12%	26%
7-9	15%	26%	9%	15%	10%	32%

Table III-3 displays the program characteristics of the PGEPP participant treatment and comparison groups. Customers had the following characteristics:

- *PGEPP Type*: 11 percent have an 7 percent agreement, 60 percent have a 8 percent agreement, and 29 percent have a 9 percent agreement. Customers in the 2004 participant comparison group have a similar distribution.
- *PGEPP Status*: 40 percent of the final treatment group was enrolled in the PGEPP at the time of the data download in April 2005, 33 percent had a completed status, and 27 percent had a dismissed status. This is similar to the status of the final 2004 comparison group, except that a higher percentage of the comparison group was still enrolled, and a lower percentage had been dismissed. The 2004 enrollees would be expected to have a higher percentage enrolled at the date of download, as less time had passed from the date of enrollment.

**Table III-3
PGEPP Characteristics**

	2003 Enrollees That Did Not Participate in the Year Prior to Enrollment		2004 Participant Comparison Group	
	All	With Complete Payment Data	All	With Complete Payment Data
Observations	1086	290	1,504	236
PGEPP Type				
7%	11%	11%	20%	16%
8%	62%	60%	53%	56%
9%	27%	29%	27%	28%
PGEPP Status				
Enrolled	15%	40%	53%	56%
Completed	38%	33%	34%	35%
Dismissed	47%	27%	13%	9%

E. Retention Rates

This section examines customers' retention in the PGEPP. We analyze the percent of PGEPP customers that remain on the program and receive the PGEPP bill every month after enrollment, through months 3, 6, 9, and 12.

Table III-4 shows the retention rates for all customers who enrolled for the PGEPP in 2003 and did not participate in the year prior to enrollment. Only about half of these customers received a discount in each of the first three months after enrollment, 36 percent remained on the PGEPP for the first six months, 28 percent remained on for the first nine months, and 12 percent remained on for the first twelve months.

PGEPP customers with complete payment data had somewhat higher retention rates. Of these customers, 76 percent remained on the PGEPP for the first three months of the program, 65 percent remained on the PGEPP for the first six months of the program, 62 percent remained on the PGEPP for the first nine months of the program, and 32 percent remained on the PGEPP for the first year after enrollment.

Table III-4 also examines the retention rates for subgroups of the 2003 enrollees with complete payment data. This table shows that PGEPP retention rates do not differ by whether the household has an elderly member or a young child. However there are differences by type of income. Households with Social Security income have higher retention rates than those with employment income or SSI.

**Table III-4
Retention Rates**

	Obs.	Percent On PGEPP Every Month Until X Months After Enrollment			
		Months After Enrollment			
		3	6	9	12
2003 PGEPP Participants	1,029	49%	36%	28%	12%
2003 PGEPP Participants With Complete Data	290	76%	65%	62%	32%
Elderly	15	80%	67%	67%	33%
Not Elderly	275	76%	65%	62%	32%
Children	159	76%	64%	60%	30%
No Children	131	76%	66%	65%	34%
Poverty					
<110%	241	76%	64%	62%	33%
111%-135%	26	81%	77%	77%	19%
136%-150%	23	65%	57%	48%	30%
Income Source					
Employment	87	72%	60%	56%	28%
Social Security	87	84%	77%	76%	39%
SSI	56	79%	63%	59%	25%
Arrearages					
<\$500	102	75%	63%	59%	31%
\$501-\$1,000	123	80%	72%	69%	37%
>\$1,000	65	66%	54%	54%	23%
PGEPP Type					
7%	31	65%	48%	45%	29%
8%	175	78%	66%	63%	33%
9%	84	76%	69%	65%	31%

Table III-5 displays the reasons why customers completed the PGEPP. The majority of the full sample completed because the account was closed, whereas the majority of the customers with complete data completed because they paid off their arrearages and graduated from the program.

**Table III-5
CAP Status Reason at Download - Completed**

	Full Sample		Complete Data	
	Number	Percent	Number	Percent
Account closed	171	43%	15	16%
Graduated	116	29%	48	52%
Arrears <\$200	58	15%	18	20%
Over income limit	32	8%	7	8%
Excess CAP payment	9	2%	3	3%
Customer moved	6	2%	1	1%
Not interested	2	1%	0	0%
Lack of income	1	0%	0	0%
Shut off	1	0%	0	0%

Table III-6 displays the reasons why customers were dismissed from the PGEPP. The majority of customers were dismissed for nonpayment. Customers were also dismissed because they were shut off, and they did not re-certify.

**Table III-6
CAP Status Reason at Download - Dismissed**

	Full Sample		Complete Data	
	Number	Percent	Number	Percent
Nonpayment	381	75%	39	50%
Shut off	64	13%	14	18%
No re-evaluation interview	49	10%	21	27%
Missed meter reads	3	1%	0	0%
Not accurate income	2	0%	0	0%
Not interested	2	0%	1	1%
Customer moved	1	0%	0	0%
Excess CAP payment	1	0%	1	1%
Inaccurate household size	1	0%	1	1%
Lack of income	1	0%	1	1%
Over income limit	1	0%	0	0%

F. Arrearage Forgiveness

PG Energy provides arrearage forgiveness to PGEPP customers who pay their bills on time and in full, who pay more than their current bill, or who have an excess CAP payment (annual CAP payment exceeds annual bill). Customers receive \$5 in arrearage forgiveness each month that they pay their bills on time and in full. In addition to the arrearage forgiveness provided by PG Energy, customers contribute \$5, \$7, or \$9 (depending on poverty level) toward their arrearage forgiveness with each PGEPP payment. Therefore, if a customer paid his/her bills on time and in full on a regular basis, the customer should have \$10 to \$14 of arrearages removed each month.

Table III-7 displays the number of months that PGEPP customers paid their bills on time and in full and received the \$5 arrearage forgiveness in the twelve months after PGEPP enrollment. On average, PGEPP customers received eight months of arrearage forgiveness. Only seven percent of the customers did not receive arrearage forgiveness in any month in the year following enrollment. Fifty-nine percent of customers received arrearage forgiveness between 10 and 12 of the months following enrollment.

Table III-7 also displays the number of months that arrearage forgiveness was received by whether there was an elderly household member. While the previous section showed that households with elderly members did not have higher retention rates, this table shows that households with elderly members are somewhat more likely to pay their bills on time and in full. While 73 percent of households with elderly members received arrearage forgiveness in 10 to 12 months in the year following enrollment, only 58 percent of households that did not have elderly members did so. Households without children received arrearage forgiveness in more months than households with children.

The previous section showed that customers with Social Security had the greatest PGEPP retention rates. Table III-7 shows that these customers receive more arrearage forgiveness. On average, these customers received arrearage forgiveness in nine of the 12 months following enrollment, compared to eight months for households that receive SSI, and seven months for households that receive public assistance and employment income.

Customers with arrears greater than \$1,000 receive less arrearage forgiveness than those with lower arrears. Customers who had been dismissed from the PGEPP by the time of enrollment received fewer months of arrearage forgiveness than those who were enrolled or completed.

Table III-7
Number of Months In Which Arrearage Forgiveness Was Received

	Observations	Mean Number of Months	Percent in Each Range				
			0	1-3	4-6	7-9	10-12
All	290	7.7	7%	16%	13%	6%	59%

	Observations	Mean Number of Months	Percent in Each Range				
			0	1-3	4-6	7-9	10-12
Elderly	15	9.3	0%	7%	20%	0%	73%
Not Elderly	275	7.6	7%	16%	13%	6%	58%
Children	159	6.8	9%	20%	15%	7%	50%
No Children	131	8.7	5%	11%	11%	4%	69%
Poverty Level							
<=110%	241	7.7	7%	16%	12%	5%	60%
111%-135%	26	7.8	8%	4%	27%	8%	54%
136%-150%	23	7.0	4%	26%	13%	4%	52%
Income Sources							
Employment	87	6.6	9%	22%	16%	6%	47%
Social Security	87	9.4	1%	10%	6%	5%	78%
SSI	56	8.0	5%	16%	13%	5%	61%
Public Assistance	25	7.4	4%	16%	12%	12%	56%
Arrears at Enrollment							
<\$500	102	8.0	8%	14%	12%	5%	62%
\$501-\$1,000	123	8.1	7%	13%	10%	5%	66%
>\$1,000	65	6.3	6%	23%	23%	8%	40%
CAP Type							
7%	31	8.6	3%	13%	10%	6%	68%
8%	175	7.7	7%	16%	12%	6%	58%
9%	84	7.3	7%	15%	18%	4%	56%
CAP Status							
Enrolled	116	9.9	0%	2%	9%	7%	82%
Completed	95	8.3	2%	14%	17%	3%	64%
Dismissed	79	3.6	23%	38%	15%	6%	18%

Table III-8 displays the amount of arrearage forgiveness received. On average, PGEPP customers received \$42 in arrearage forgiveness. Only three percent of the customers received greater than \$100 in arrearage forgiveness.

This table also displays the amount of arrearage forgiveness by customer and program characteristics. There is not much variability in the amount of arrearage forgiveness received by these characteristics. The greatest difference is between customers whose enrollment status was dismissed at the time of enrollment versus customers who were enrolled or completed. Dismissed customers received an average of \$21 in arrearage forgiveness, compared to \$45 for completed customers and \$54 for enrolled customers.

Table III-8
Amount of Arrearage Forgiveness Received

	Observations	Mean Arrearage Forgiveness	Percent in Each Range		
			\$0	\$1-\$100	\$101-\$300
All	290	\$42	7%	90%	3%
Elderly	15	\$53	0%	93%	7%
Not Elderly	275	\$41	7%	90%	3%
Children	159	\$40	9%	87%	4%
No Children	131	\$44	5%	95%	1%
Poverty Level					
<=110%	241	\$42	7%	90%	2%
111%-135%	26	\$39	8%	92%	0%
136%-150%	23	\$43	4%	87%	9%
Income Sources					
Employment	87	\$38	9%	87%	3%
Social Security	87	\$48	1%	98%	1%
SSI	56	\$38	5%	95%	0%
Public Assistance	25	\$43	4%	92%	4%
Arrears at Enrollment					
<\$500	102	\$40	8%	92%	0%
\$501-\$1,000	123	\$47	7%	88%	6%
>\$1,000	65	\$35	6%	92%	2%
CAP Type					
7%	31	\$49	3%	94%	3%
8%	175	\$42	7%	90%	3%
9%	84	\$38	7%	90%	2%

	Observations	Mean Arrearage Forgiveness	Percent in Each Range		
			\$0	\$1-\$100	\$101-\$300
CAP Status					
Enrolled	116	\$54	0%	97%	3%
Completed	95	\$45	2%	95%	3%
Dismissed	79	\$21	23%	75%	3%

G. PGEPP Write-offs

PGEPP participants do not receive forgiveness of the difference between their full bill and CAP bill each month, but rather receive the 12 months of forgiveness after 12 months of program participation if they have paid their full annual CAP bill. After one year of participation, each customer's payment history is manually reviewed to determine if the credit will be granted. If the customer has not made the required payments, the difference between the full bill and the CAP bill is added to the customer's arrearages.

Table III-9 displays the amount of write-off received by the following groups:

- All 2003 enrollees
- All 2003 enrollees who did not participate in the year before enrollment
- 2003 enrollees who did not participate in the year before enrollment and who have complete data
- Subgroups of 2003 enrollees who did not participate in the year before enrollment and who have complete data

On average, 2003 enrollees and 2003 enrollees who did not participate in the year before enrollment received about \$100 in their CAP write-off. This average is weighed down by the three quarters of participants who received no CAP write-off. Of the remaining customers who did receive a write-off, just over one quarter received a write-off of between one and \$250, between \$251 and \$500, and between \$501 and \$830. Four percent received a write-off of \$840.

Customers with complete data were more likely to remain on the PGEPP and were therefore more likely to receive the CAP credit write-off. Sixty-one percent of these customers received a write-off. Overall, the average write-off for these customers was \$261. Eight percent of these customers had the maximum write-off of \$840.

Households with no children, in the lowest poverty level group, with Social Security income, with arrears below \$1,000, in the lowest CAP status of 7% payment, and those who remain enrolled at the date of download were most likely to receive the CAP write-off.

Over 90 percent of the customers who remain enrolled in the program at the date of data download received the CAP write-off. These customers averaged \$386 in write-offs and ten percent of these customers had the maximum CAP write-off of \$840.

**Table III-9
CAP Credit Write-off**

	Observations	Mean CAP Write-off	Percent in Each Range				
			\$0	\$1-\$250	\$251-\$500	\$501-\$839	\$840
All 2003 Enrollees	1,518	\$112	75%	8%	7%	7%	4%
2003 Enrollees who Did Not Participate in Year Before Enrollment	1,086	\$101	77%	7%	6%	6%	4%
2003 Enrollees who Did Not Participate in Year Before Enrollment With Complete Data	290	\$261	39%	20%	17%	17%	8%
Elderly	15	\$361	33%	13%	13%	33%	7%
Not Elderly	275	\$256	39%	20%	17%	16%	8%
Children	159	\$223	45%	20%	14%	15%	6%
No Children	131	\$309	31%	21%	21%	18%	10%
Poverty Level							
<=110%	241	\$273	37%	20%	17%	17%	9%
111%-135%	26	\$198	42%	27%	15%	12%	4%
136%-150%	23	\$215	52%	13%	17%	13%	4%
Income Sources							
Employment	87	\$205	49%	17%	16%	11%	6%
Social Security	87	\$303	28%	22%	18%	23%	9%
SSI	56	\$251	34%	27%	18%	14%	7%
Public Assistance	25	\$319	36%	16%	12%	20%	16%
Arrears at Enrollment							
<\$500	102	\$302	36%	17%	16%	21%	11%
\$501-\$1,000	123	\$274	32%	24%	19%	19%	7%
>\$1,000	65	\$173	55%	17%	15%	6%	6%

	Observations	Mean CAP Write-off	Percent in Each Range				
			\$0	\$1-\$250	\$251-\$500	\$501-\$839	\$840
CAP Type							
7%	31	\$347	23%	16%	26%	29%	6%
8%	175	\$261	39%	22%	15%	16%	9%
9%	84	\$231	44%	18%	18%	13%	7%
CAP Status							
Enrolled	116	\$386	9%	30%	25%	26%	10%
Completed	95	\$295	36%	18%	17%	19%	11%
Dismissed	79	\$38	86%	8%	5%	0%	1%

H. Re-certification Rates

Table III-10 displays re-certification rates for PGEPP customers who enrolled in 2003. Twenty-six percent of all customers who enrolled in 2003 and did not participate in the previous year re-certified for the program. Sixty-seven percent of those with complete payment data re-certified. All customers who remained on the program should have re-certified, as more than a full year elapsed since their program enrollment. Table III-10 shows that 99 percent of the enrolled customers re-certified. Two-thirds of the completed customers re-certified, and less than one quarter of the dismissed customers re-certified.

Table III-10
Re-certification Rates

	All	With Complete Payment Data
Observations	1,086	290
All	26%	67%
PGEPP Status		
Enrolled	99%	99%
Completed	24%	66%
Dismissed	5%	22%

I. Affordability Impacts

The purpose of the PGEPP is to make gas bills more affordable for low-income customers. The program achieves this goal by limiting gas bills to seven, eight, or nine percent of the

customer's income, depending on poverty level. This section analyzes the impacts of the PGEPP on gas bill affordability for program participants.

Table III-11 displays the gross impacts for the full sample of customers with complete payment data, and the net impacts as compared to both comparison groups. The table shows that the PGEPP had a positive impact on affordability for program participants.

- *Full Bill:* The full bill is the bill that the customer would have faced if he/she was not participating in the PGEPP. In the absence of the PGEPP, bills would have increased by \$153 for program participants, from \$1,455 in the year prior to enrollment to \$1,608 in the year following enrollment. This increase is as a result of an increase in gas prices.⁶

Because the comparison groups did not participate in the PGEPP in both periods, their change in behavior reflects changes that are unrelated to the PGEPP.

- Non-participants experienced a \$147 increase in bills, resulting in an insignificant net change for the treatment group.
- 2004 participants experienced a \$163 increase in bills, resulting in an insignificant net change for the treatment group.
- *PGEPP Discount:* The PGEPP discount is the annual difference between what the customer is asked to pay while participating in the program, and what the customer would have been asked to pay if he/she was not participating in the PGEPP. The average discount for PGEPP participants in the year following enrollment was \$280.
- *Actual Bills:* The actual bills are the bills that the customer was asked to pay. If the customer was participating in the PGEPP, the actual bill would be equal to the non-discounted bill minus the PGEPP discounts. If the customer was not participating in the PGEPP, the actual bill would be equal to the non-discounted bill. Actual bills decreased by \$127 for the PGEPP participants. Because their bill is limited to a fixed percentage of their income (or a minimum of \$25), their bills decline as compared to the year before participating in the program. However, the table shows that in the absence of the PGEPP, bills would have increased. Therefore, the net impact of the PGEPP on participant bills is even greater. Results for the two comparison groups show that the net impact of the PGEPP on customer bills ranges from a decline of \$273 to \$290.
- *Energy burden:* This statistic is the percentage of income that gas bills represent, an indicator of the affordability of the bills.⁷ PGEPP participants experienced a decline

⁶ Later analysis will show that participants' usage did not increase significantly after enrolling in the program.

⁷ The income that is used in this calculation is the income that has most recently been collected for the customer, as of the time of the download, and does not differ between the two periods examined in the analysis. Therefore, the change in energy burden that is measured here results only from the change in gas costs. Income data are only available for 845 customers in the non-participant comparison group.

in energy burden, from 17 percent in the year prior to participating in the program, to 15 percent in the first year of program participation.⁸ This is a gross decline of two percentage points. However, the comparison groups experienced an increase in energy burden, due to their increase in bills. Therefore the net decline in energy burden was between three and four percentage points.

Table III-11
Affordability Impacts
All Customers

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
Full Bill	\$1455	\$1608	\$153**	\$147**	\$7	\$163**	-\$10
Discount	\$0	\$280	\$280**	\$0	\$280**	\$0	\$280**
Actual Bills	\$1455	\$1328	-\$127**	\$147**	-273**	\$163**	-\$290**
Energy Burden	17%	15%	-2%**	1%**	-3%**	2%**	-4%**

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

Customers who remain on the PGEPP for a full year should experience a greater impact on bill payment affordability than those who do not. Table III-12 examines the impact of the PGEPP, by whether the customers remained on the program for a full year. Customers who have at least 11 discounted bills in the year following enrollment are considered to remain on the program for a full year.

Table III-12 shows that these customers who remained on the program receive an average discount of about \$433, compared to a discount of \$164 for those customers who do not remain on the program. Their actual bills declined by \$255, as compared to a decline of only \$29 for customers who did not remain on the program. As compared to the comparison groups, customers who remained on the program for a full year had their bills decline by about \$400. This resulted in a gross decrease in energy burden of four percentage points, and a net decrease in energy burden of six percentage points.

⁸ While the program limits bills to 7, 8, or 9 percent of income, there is an \$840 limit on the customer's annual credit, so the actual percentage of income devoted to gas bills is higher than the program type.

Table III-12
Affordability Impacts
By Whether they Stay On for a Full Year

	Stay On PGEPP For a Full Year					Do Not Stay on PGEPP For a Full Year				
	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group		Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group	
	Pre	Post	Change	Non- Participants	2004 Enrollees	Pre	Post	Change	Non- Participants	2004 Enrollees
				Net Change	Net Change				Net Change	Net Change
Number of Customers	125			1,205	236	165			1,205	236
Full Bill	\$1367	\$1545	\$178**	\$31	\$15	\$1521	\$1656	\$135**	-\$12	-\$28
Discount	\$0	\$433	\$433**	\$433**	\$433**	\$0	\$164	\$164**	\$164**	\$164**
Actual Bills	\$1367	\$1112	-\$255**	-\$402**	-\$418**	\$1521	\$1492	-\$29	-\$176**	-\$192**
Energy Burden	15%	10%	-4%**	-6%**	-6%**	18%	18%	0%	-2%**	-2%**

Customers are assigned monthly PGEPP payments that equal seven, eight, or nine percent of their income, based on their poverty level, plus a contribution to arrearages of \$5, \$7, or \$9. Customers whose calculated percentage of income payment is less than \$25 are assigned a monthly payment of \$25, including the arrearage contribution.

Table III-13 examines the net affordability impacts of the PGEPP by the customer's PGEPP type. This table shows that customers in the seven percentage point payment type receive the greatest discount. Customers in the lower percentage plans have higher discounts and greater reductions in their actual bills. They also experience the greatest reductions in energy burden, as high as 7 percentage points for customers in the seven percent group.

Table III-13
Affordability Impacts
Net Change By PGEPP Type

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Number of Customers	31	175	84	31	175	84
Full Bill	-\$29	\$13	\$8	-\$46	-\$4	-\$9
Discount	\$373**	\$320**	\$162**	\$373**	\$320**	\$162**
Actual Bills	-\$402**	-\$307**	-\$155**	-\$419**	-\$324**	-\$171**

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Energy Burden	-6%**	-4%**	-2%**	-7%**	-4%**	-2%**

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

J. Payment Impacts – Coverage of CAP Bill

This section examines the customers' payments and their coverage of the CAP bill. Customer payment behavior is compared in the year preceding PGEPP enrollment and the year following PGEPP enrollment.

- *Actual bills:* The actual bills are the bills that the customer was asked to pay. These are the same data as are presented in the previous affordability analysis, but are shown in these tables as well for completeness. Actual bills decreased by \$127 for the program participants. Results for the two comparison groups show that the net impact of the PGEPP on customer bills ranges from a decline of \$273 to \$290.
- *Number of cash payments:* Cash payments are defined as payments that are made directly by the customers (as opposed to assistance payments). The number of cash payments is an indicator of payment regularity. Many payment-troubled customers miss bills and then make up payments in lump sums, or with energy assistance payments when they are in danger of termination. This practice results in less than twelve cash payments made over the course of a year. The PGEPP is designed to increase payment regularity by providing an affordable monthly payment.

Table III-14 shows that customers made an average of six cash payments in the year preceding enrollment and an average of 10 cash payments in the year following enrollment. This is a significant increase of four cash payments. Customers in the comparison groups had no change or a decline in the number of cash payments made, so the net impact of the program on the number of cash payments is an increase of four cash payments.

- *Total Cash Payments:* This is the dollar value of the cash payments made over the course of the year. Participants made a total of \$773 in cash payments in the year preceding enrollment and \$1022 in cash payments in the year following enrollment. This is a gross increase of \$249. Non-participant controls had a cash payment increase of \$152, resulting in a net increase in cash payments of \$97. The 2004 comparison group had a small increase in cash payments, resulting in a net increase of \$211. The actual estimated impact of the program on customers' cash payments is between \$152 and \$211. This analysis implies that the PGEPP had a positive impact on the amount of cash payments made by participating customers.

- *Assistance Payments:* Assistance payments that customers can receive include LIHEAP cash and crisis, Project Outreach, and a small amount of other grants. While participating in the PGEPP, LIHEAP cash grants are not applied to the customer's account, but are rather used to offset the CAP subsidy. Therefore, in this analysis, LIHEAP grants that were received during the time that customers were participating in the PGEPP are not included in the assistance payments.

This table shows that participating customers received an average of \$313 in assistance payments to offset their bills in the year prior to program enrollment, and an average of \$168 in energy assistance in the year following enrollment, for a gross decline of \$145. This compares to the comparison groups who had increases in assistance payments. Therefore, the net impact of the program on assistance payments applied to the bill is a decline of between \$231 and \$249.

- *Total Payments:* Total payments are the sum of cash and assistance payments. Total payments for program participants increased from \$1086 in the year preceding enrollment to \$1190 in the year following enrollment, for a net increase of \$104. The comparison groups experienced increases in total payments ranging from \$142 to \$238. Therefore, the net impact of the program on total payments made ranges from a decrease of \$38 to \$133. Some of this decrease is due to the fact that LIHEAP payments received by the participants no longer counts towards required monthly payments, and are not included in the table.
- *Cash Coverage Rate:* The cash coverage rate is defined as the total cash payments for the year divided by the total bills for the year. It is the average percentage of bills that are covered with cash payments. Participants had an average cash coverage rate of 51 percent in the year preceding enrollment and an average cash coverage rate of 81 percent in the year following enrollment, an increase of 29 percentage points. This is a result of both the increase in total cash payments made by participants, and a decrease in the bill. The comparison group experienced a change in the cash coverage rate that ranged from a decline of seven percentage points to an increase of one percentage point. Therefore, the net impact ranged from an increase of 29 to 37 percentage points.
- *Total Coverage Rate:* The total coverage rate is defined as total payments (cash payments plus assistance payments) divided by total bills for the year. Participants had an average total coverage rate of 75 percent in the year preceding enrollment, and an average total coverage rate of 93 percent in the year following enrollment, for a gross increase of 18 percentage points. The net change ranged from an increase of 11 to 22 percentage points.
- *Shortfall:* The shortfall is the total bills for the year minus the total payments for the year. A positive shortfall indicates that on average, customers do not pay their total bills. Participants had an average shortfall of \$369 in the year preceding enrollment and an average shortfall of \$138 in the year following enrollment. The gross change

in shortfall was a decline of \$231. The net change in shortfall ranged from a decline of \$140 to \$252.

- *Arrearage Forgiveness:* In addition to the percentage of income payment, customers are asked to make a monthly payment of \$5, \$7, or \$9 to contribute towards their pre-program arrearages. PG Energy will also forgive \$5 of the customers' arrearages each month that the customer pays the bill on time and in full. Customers received \$42 in the year following enrollment.
- *Balance:* We examine participants' balances immediately prior to enrolling in the PGEPP and after one year of participation in the PGEPP. PG Energy provided the customers' balances at the time of program enrollment. Post participation balances were calculated based on this balance and the addition or subtraction of credits and charges in the time between program enrollment and one year after program enrollment. If participants are successful on the program, their balances should decline. Table III-14 shows that balances increased from \$756 at the end of the year preceding enrollment to \$816 at the end of the year following enrollment, for a gross increase of \$61. Balances for non-participants increased by \$12 and balances for 2004 participants increased by \$129. The net impact on balances ranged from a decrease of \$68 to an increase of \$49.

Table III-14
Payment Impacts
All Customers

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
	Pre	Post	Change	Non-Participants		2004 Enrollees	
				Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
Actual Bills	\$1455	\$1328	-\$127**	\$147**	-273**	\$163**	-\$290**
Number Cash Payments	6	10	4**	0	4**	-1**	4**
Total Cash Payments	\$773	\$1022	\$249**	\$152**	\$97**	\$38	\$211**
Assistance Payments	\$313	\$168	-\$145**	\$86**	-\$231**	\$105	-\$249**
Total Payments	\$1086	\$1190	\$104**	\$238**	-\$133**	\$142**	-\$38
Cash Coverage Rate	51%	81%	29%**	1%	29%**	-7%**	37%**
Total Coverage Rate	75%	93%	18%**	7%**	11%**	-4%	22%**
Shortfall	\$369	\$138	-\$231**	-\$91**	-\$140**	\$21	-\$252**
Arrearage Forgiveness	\$0	\$42	\$42**	\$0	\$42**	\$0	\$42**
End of Year Write-off	\$0	\$261	\$261**	\$0	\$261**	\$0	\$261**

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Balance	\$756	\$816	\$61**	\$12	\$49**	\$129**	-\$68*

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

Table III-15 examines the payment impacts by whether the customers who remain on the PGEPP for a full year, defined as at least eleven CAP bills during the year following enrollment. Customers who stayed on for a full year increased their total coverage rates from 76 percent to 103 percent, a gross increase of 28 percentage points, and a net increase of 20 to 31 percentage points. Their shortfall declined from \$333 to -\$16. However, these customers did not have a gross reduction in balance, and only had a significant net reduction in balance as compared to the 2004 participant controls.

Customers who did not remain on the program for a full year, did not experience as much benefit from the program. Total coverage rates for these customers increased from 74 percent to 86 percent, and shortfall declined from \$396 to \$255. Gross balances for these customers increased by \$91.

**Table III-15
Payment Impacts
By Whether They Stay on the PGEPP for a Full Year**

	Stay On PGEPP For a Full Year					Do Not Stay on PGEPP For a Full Year				
	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group		Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group	
				Non- Participants	2004 Enrollees				Non- Participants	2004 Enrollees
	Pre	Post	Change	Net Change	Net Change	Pre	Post	Change	Net Change	Net Change
Number of Customers	125			1,205	236	165			1,205	236
Actual Bills	\$1367	\$1112	-\$255**	-\$402**	-\$418**	\$1521	\$1492	-\$29	-\$176**	-\$192**
Number Cash Payments	7	11	5**	5**	6**	6	9	3**	3**	4**
Total Cash Payments	\$715	\$1069	\$354**	\$203**	\$317**	\$817	\$986	\$169**	\$17	\$132**
Assistance Payments	\$319	\$59	-\$260**	-\$346**	-\$365**	\$308	\$251	-\$57*	-\$143**	-\$162**
Total Payments	\$1034	\$1128	\$94*	-\$144**	-\$48	\$1125	\$1237	\$112**	-\$126**	-\$30
Cash Coverage Rate	52%	98%	46%**	46%**	54%**	51%	68%	16%**	16%**	24%**

	Stay On PGEPP For a Full Year					Do Not Stay on PGEPP For a Full Year				
	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group		Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group	
	Pre	Post	Change	Non- Participants	2004 Enrollees	Pre	Post	Change	Non- Participants	2004 Enrollees
				Net Change	Net Change				Net Change	Net Change
Total Coverage Rate	76%	103%	28%**	20%**	31%**	74%	86%	11%**	4%	15%**
Shortfall	\$333	-\$16	-\$350**	-\$258**	-\$370**	\$396	\$255	-\$141**	-\$50	-\$162**
Arrearage Forgiveness	\$0	\$49	\$49**	\$49**	\$49**	\$0	\$36	\$36**	\$36**	\$36**
End of Year Write-off	\$0	\$300	\$300**	\$300**	\$300**	\$0	\$232	\$232**	\$232**	\$232**
Balance	\$708	\$728	\$20	\$8	-\$109*	\$792	\$884	\$91**	\$79**	-\$38

Tables III-16 examines the net change in payment impacts by the PGEPP type. This table shows that customers with the lower percentage bills increase the number of cash payments made by more than those with higher percentage bills, but that those with higher percentage bills have greater increases in the total amount of cash payments made. Cash and total coverage rates increase by more for those customers with the lower percentage bills. However, those customers with the higher percentage bills have more favorable changes in their balances.

**Table III-16
Payment Impacts
Net Change By PGEPP Type**

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Number of Customers	31	175	84	31	175	84
Actual Bills	-\$402**	-\$307**	-\$155**	-\$419**	-\$324**	-\$171**
Number Cash Payments	5**	4**	3**	6**	5**	4**
Total Cash Payments	\$2	\$79*	\$171**	\$117	\$193**	\$285**
Assistance Payments	-\$311**	-\$235**	-\$192**	-\$330**	-\$253**	-\$211**
Total Payments	-\$309**	-\$156**	-\$22	-\$213*	-\$60	\$74
Cash Coverage Rate	34%**	31%**	22%**	42%**	39%**	30%**

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Total Coverage Rate	14%*	12%**	9%*	25%*	23%**	19%**
Shortfall	-\$93	-\$151**	-\$133**	-\$205*	-\$263**	-\$245**
Arrearage Forgiveness	\$49**	\$42**	\$38**	\$49**	\$42**	\$38**
End of Year Write-off	\$347**	\$261**	\$231**	\$347**	\$261**	\$231**
Balance	\$76	\$82**	-\$32	-\$41	-\$35	-\$149**

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

K. Payment Impacts – Coverage of Full Bill

This section examines the impact of the PGEPP on coverage of the full, non-discounted bill.

- *Total Assistance*: In these tables, assistance payments and total payments include all LIHEAP cash payments received, while off or on the PGEPP, as these payments help to cover the costs of the CAP subsidy. There is not a significant gross change in the amount of energy assistance received by PGEPP participants. However, as compared to non-participants and 2004 participants, these customers have a significant reduction in the amount of assistance received.
- *Total Payments*: Gross total payments increase, but do not change significantly as compared to the non-participant and 2004 controls.
- *Total Coverage Rates*: The gross total coverage rate increases by eight percentage points, and the net total coverage rate increases by between 1 and 12 percentage points.
- *Total Coverage With Write-off*: This row examines the percentage of full bills that were covered with cash payments, assistance payments, and the CAP write-off. The table shows that the pre-program coverage rate was 75 percent and the post-enrollment coverage rate was 98 percent, for a gross increase of 24 percentage points.
- *Shortfall*: There is a gross decline in shortfall of \$73, and a net change ranging from no significant change to a decrease of \$94.

Table III-17
Full Bill Payment Impacts
All Customers

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
Full Bill	\$1455	\$1608	\$153**	\$147**	\$7	\$163**	-\$10
Total Cash Payments	\$773	\$1022	\$249**	\$152**	\$97**	\$38	\$211**
Assistance Payments	\$313	\$290	-\$23	\$86**	-\$109**	\$104**	-\$127**
Total Payments	\$1086	\$1312	\$226**	\$238**	-\$12	\$142**	\$84
Cash Coverage Rate	51%	63%	11%**	1%	11%**	-7%**	18%**
Total Coverage Rate	75%	83%	8%**	7%**	1%	-4%	12%**
Total Coverage with Write-off	75%	98%	24%**	7%**	16%**	-4%	-27**
Shortfall	\$369	\$296	-\$73*	-\$91**	\$18	\$21	-\$94*
End of Year Write-off	\$0	\$261	\$261**	\$0	\$261**	\$0	\$261**

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

Table III-18 examines the full bill payment impacts by whether customers remain on the PGEPP for a full year. Customers who remain on the PGEPP for a full year have greater increases in cash and total payments, and in cash and total coverage rates. Customers who remain on the program for a full year have a decline in their shortfall, while those who do not remain for a full year increase their shortfall.

Table III-18
Payment Impacts
By Whether Customers Remain on the PGEPP for a Full Year

	Stay On PGEPP For a Full Year					Do Not Stay on PGEPP For a Full Year				
	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group		Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group	
				Non- Participants	2004 Enrollees				Non- Participants	2004 Enrollees
	Pre	Post	Change	Net Change	Net Change	Pre	Post	Change	Net Change	Net Change
Number of Customers	125			1,205	236	165			1,205	236
Full Bills	\$1367	\$1545	\$178**	\$31	\$15	\$1521	\$1656	\$135**	-\$12	-\$28
Total Cash Payments	\$715	\$1069	\$354**	\$203**	\$317**	\$817	\$986	\$169**	\$17	\$132**

	Stay On PGEPP For a Full Year					Do Not Stay on PGEPP For a Full Year				
	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group		Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group	
	Pre	Post	Change	Non- Participants	2004 Enrollees	Pre	Post	Change	Non- Participants	2004 Enrollees
				Net Change	Net Change				Net Change	Net Change
Assistance Payments	\$319	\$244	-\$75**	-\$161**	-\$180**	\$308	\$325	\$17	-\$69**	-\$88*
Total Payments	\$1034	\$1313	\$279**	\$41	\$137*	\$1125	\$1311	\$186**	-\$52	\$44
Cash Coverage Rate	52%	69%	18%**	17%**	25%**	51%	58%	6%**	6%*	14%**
Total Coverage Rate	76%	86%	10%**	3%	14%*	74%	81%	6%**	-1%	10%*
Total Coverage with Write- off	76%	105%	30%**	22%**	33%**	74%	93%	19%**	12%**	23%**
Shortfall	\$333	\$232	-\$101*	-\$10	-\$122*	\$396	\$345	\$51	\$40	-\$72
End of Year Write-off	\$0	\$300	\$300**	\$300**	\$300**	\$0	\$232	\$232**	\$232**	\$232**

Tables III-19 examines the full bill payment impacts by PGEPP type. This table shows that as the amount of payment required declines, the total payments made declines, coverage of the full bill declines, and shortfall increases.

**Table III-19
Payment Impacts
Net Change By PGEPP Type**

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Number of Customers	31	175	84	31	175	84
Full Bills	-\$29	\$13	\$8	-\$46	-\$4	-\$9
Total Cash Payments	\$2	\$79*	\$171**	\$117	\$193**	\$285**
Assistance Payments	-\$128*	-\$96**	-\$129**	-\$147*	-\$115**	-\$147**
Total Payments	-\$126	-\$17	\$42	-\$30	\$78	\$138*
Cash Coverage Rate	6%	11%**	13%**	14%	18%**	21%**

	Net Change Non-Participant Comparison Group			Net Change 2004 Enrollee Comparison Group		
	7%	8%	9%	7%	8%	9%
Total Coverage Rate	-5%	1%	3%	6%	12%*	14%*
Total Coverage with Write-off	18%*	16%**	15%**	29%*	27%**	26%**
Shortfall	\$96	\$30	-\$35	-\$16	-\$82	-\$147*
End of Year Write-off	\$347**	\$261**	\$231**	\$347**	\$261**	\$231**

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

L. Energy Assistance

This section examines the impact of the PGEPP on energy assistance received.

- *Percent Received LIHEAP:* This is the percent of customers in the group that received LIHEAP assistance in the pre or post enrollment year. Sixty-five percent of customers in the treatment group received LIHEAP in the year prior to enrollment, and 74 percent received LIHEAP in the year after enrollment, an increase of nine percentage points. However, the percentage of customers who received LIHEAP declined compared to the non-participant comparison group.
- *Mean LIHEAP Grant:* This is the mean amount of LIHEAP received for those customers who did receive a LIHEAP grant in the pre and post-enrollment periods. Average LIHEAP grants did not change significantly.
- *LIHEAP Cash Assistance:* This is the total amount of LIHEAP cash assistance received, both while participating in the PGEPP and while not participating in the PGEPP. LIHEAP cash assistance increased from \$187 in the period prior to enrollment to \$207 in the period following enrollment, an insignificant gross change. The net change in LIHEAP cash assistance ranged from no significant change to a \$43 decrease as compared to the non-participants.
- *LIHEAP on PGEPP:* This refers to the amount of LIHEAP cash assistance that customers received while participating in the PGEPP. These LIHEAP payments are not credited to the customer's monthly payment or arrearages, but contribute to the CAP subsidy amount. Customers were considered to be on the PGEPP when the LIHEAP cash grant was received if they received a CAP bill in the period prior to the date of the assistance. Customers received an average of \$122 in LIHEAP assistance while participating in the PGEPP.

- *LIHEAP off PGEPP:* This refers to the amount of LIHEAP cash assistance that customers received when they were not participating in the PGEPP. Customers were considered to be off the PGEPP if they did not receive a CAP bill in the period prior to the date of the assistance. Customers received an average of \$85 in LIHEAP assistance after they enrolled in the PGEPP but while they were not participating in the program.
- *Crisis Assistance:* Customers received an average of \$115 in crisis assistance in the period prior to PGEPP enrollment, and an average of \$80 in the year after enrollment, a gross decline of \$35. Customers are expected to receive less in crisis after enrollment if they are better able to pay their bills while participating in the PGEPP. The net change in crisis assistance received ranged from a decline of \$58 to a decline of \$127.
- *Project Outreach:* Project Outreach provides a small amount of grants to help customers restore gas service or to avoid shutoff of service. Customers received an average of \$9 in assistance in the year prior to participating and an average of \$2 in assistance in the year after enrollment. Because this assistance is to help customers in crisis, it is expected that this type of assistance will decline for customers after they enroll in the PGEPP.
- *Total Grants Applied to Balance:* This is the sum of LIHEAP cash grants received while the customer was not on the PGEPP, crisis assistance, Project Outreach, and other grant assistance. Customers received a total of \$313 in this assistance in the year prior to enrollment and \$168 in assistance in the year following enrollment, for a gross decline of \$145. The net change in this assistance ranged from a decline of \$231 to a decline of \$249.
- *Total Grants Received:* This is the sum of all LIHEAP cash assistance, crisis assistance, Project Outreach, and other grants received. Customers received a total of \$313 in this assistance in the year prior to enrollment, and \$290 in the year following enrollment, for a gross decline of \$23. The net change ranged from a decline of \$109 to a decline of \$127.

Table III-20
Energy Assistance Impacts
All PGEPP Participants

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
Percent Received LIHEAP	65%	74%	9%**	20%**	-10%**	13%**	-4%
Mean LIHEAP Grant	\$304	\$282	-\$22	-\$17*	-\$5	-\$56**	\$34
LIHEAP Cash	\$187	\$207	\$20	\$63**	-\$43**	\$4	\$16
LIHEAP on PGEPP	\$0	\$122	\$122**	\$0	\$122**	\$0	\$122**
LIHEAP off PGEPP	\$187	\$85	-\$102**	\$63**	-\$165**	\$4	-\$106**
Crisis	\$115	\$80	-\$35*	\$23**	-\$58**	\$93	-\$127**
Project Outreach	\$9	\$2	-\$7**	\$0	-\$7**	-\$2	-\$5*
Total Grants Applied to Balance	\$313	\$168	-\$145**	\$86**	-\$231**	\$105	-\$249**
Total Grants Received	\$313	\$290	-\$23	\$86**	-\$109**	\$105	-\$127**

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

M. Terminations

This section examines the change in service terminations for participating PGEPP customers. Table III-21 shows that 14 percent of customers received a service termination in the year prior to PGEPP enrollment and eight percent received a service termination in the year following enrollment, a gross decline of six percentage points. The non-participants had no change in the rate of service termination, and the 2004 participant comparison group had a 7 percentage point increase in the rate of service termination. The net decrease in the rate of service termination ranged from six percentage points to 13 percentage points.

Table III-21
Service Termination Impacts
All PGEPP Participants

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
Percent with Shutoffs	14%	8%	-6%**	0%	-6%**	7%**	-13%**

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

N. Collection Impacts

This section examines the impact of the PGEPP on collections actions. The program is expected to reduce the number of collections actions needed if customers can better afford their bill and are less likely to miss payments.

PG Energy had 56 different types of collections actions. We divided these actions into four different categories – actions taken in the office, mail actions, phone actions, and field actions. Table III-22 examines the impact of the PGEPP on the number of these actions experienced by participating customers.

- *All Collections Actions:* Table III-22 shows that customers experienced an average of 12.2 collections actions in the year prior to enrollment, and 16.1 actions in the year following enrollment, a gross increase of 3.9 actions. The net impact on the total number of collections actions ranged from no change to an increase of 2.9 actions.
- *Office Actions:* Customers had 0.9 office actions in the year prior to enrollment, and 0.3 actions in the year following enrollment, a gross decline of 0.6 actions. The net change in office actions was a decline of one office action.
- *Mail Actions:* Customers had 6.1 mail actions in the year preceding enrollment and 7.2 mail actions in the year following enrollment, a gross increase of 1.1 actions. The net change in mail actions ranged from no change to an increase of 0.9 actions
- *Phone Actions:* Customers had 4.5 phone actions in the year preceding enrollment and 8.2 phone actions in the year following enrollment, an increase of 3.8 actions. The net change in phone actions ranged from an increase of 1.8 actions to an increase of 2.0 actions.
- *Field Actions:* Customers had 0.7 field actions in the year preceding enrollment and 0.4 field actions in the year following enrollment, a gross decline of 0.4 actions. The

net change in field actions ranged from a decline of 0.5 actions to a decline of 0.8 actions.

Table III-22
PGEPP Impacts on Collection Actions
All PGEPP Participants

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
				Non-Participants		2004 Enrollees	
	Pre	Post	Change	Change	Net Change	Change	Net Change
Number of Customers	290			1,205		236	
All Collections Actions	12.2	16.1	3.9**	1.0**	2.9**	3.6**	0.3
Office Action	0.9	0.3	-0.6**	0.4**	-1.0**	0.5**	-1.0**
Mail Action	6.1	7.2	1.1**	0.3	0.8**	0.9**	0.2
Phone Action	4.5	8.2	3.8**	0.1	3.6**	1.8**	2.0**
Field Action	0.7	0.4	-0.4**	0.1**	-0.5**	0.4**	-0.8**

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

O. Usage Impacts

This section examines the impact of the PGEPP on customers' gas usage. Table III-23 displays gas usage changes.

- *Day Adjusted Usage:* The day adjusted usage is the customer's annual usage, adjusted to 365 days of usage. Customers used an average of 1,572 ccf in the year preceding enrollment, and an average of 1,535 ccf in the year following enrollment, a decline of 37 ccf, or two percent of pre-enrollment usage. The net change in day adjusted usage ranged from no significant change to a decline of 52 ccf.
- *Weather Normalized Usage:* The weather normalized usage is annualized usage that has been adjusted to control for the weather, by modeling the relationship between the average daily temperature and the customer's gas usage, and then predicting the customer's usage in an average weather year. Customers had an average weather-normalized usage of 1,489 ccf in the year preceding enrollment and usage of 1,485 ccf in the year following enrollment, an insignificant decrease of 4 ccf. The net change in weather normalized usage was not statistically significant.

**Table III-23
Usage Impacts
All Customers**

	Treatment Group 2003 PGEPP Enrollees No Participation in the Year Before Enrollment			Comparison Group			
	Pre	Post	Change	Non-Participants		2004 Enrollees	
				Change	Net Change	Change	Net Change
Number of Customers	282			1,140		224	
Day Adjusted Usage	1572	1535	-37**	-21**	-16	15	-52**
Weather Normalized Usage	1489	1485	-4	-10*	6	-19	15

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

P. PGEPP Cost-Benefit Calculation

Table III-24 displays the administrative costs of the PGEPP. The PGEPP costs approximately \$51 per participating customer.⁹

**Table III-24
2004 PGEPP Costs**

Administrative Costs	Average Number of Customers	Cost Per Customer
\$119,647	2,346	\$51

Table III-25 displays the cost savings and cost increases that result from the PGEPP. The PGEPP decreases the customers' shortfall by an average of \$38. Terminations are reduced by 9.5 percent, reducing the average cost per customer by \$4.47. Some of the collection costs increased and some of the collection costs were reduced. The total change in costs was a reduction of \$50.02.

**Table III-25
PGEPP Cost Savings**

Cost Category	Net Change	Cost Per Action	Cost Change
Shortfall	-\$38	NA	-\$38
Terminations	-9.5%	\$47	-\$4.47
Collections Actions			
Office	-1.0	\$19	-\$19

⁹ The administrative costs included in this calculation do not include the CAP credit and arrearage forgiveness. Total PGEPP costs, including the CAP credit and arrearage forgiveness, were approximately \$600,000 in 2004.

Cost Category	Net Change	Cost Per Action	Cost Change
Mail	0.5	\$0.39876	\$0.20
Phone	1.9	\$9	\$17.10
Field	-0.65	\$9	-\$5.85
Total			-\$50.02

The analysis above showed that the average costs of administering the PGEPP are \$51 per customer, and the average savings are \$50.02 per customer. Therefore, the cost savings from the program are just under the costs of administering the program. If PGEPP could slightly reduce administrative costs per customer, the program would be cost-effective.

Q. Summary of Data Analysis Findings

This section summarizes the findings from the data analysis, and makes recommendations for possible changes to the PGEPP.

- *Retention rates:* Of those 2003 enrollees with complete payment data, 76 percent remained on the PGEPP for the first three months of the program, 65 percent for the first six months, 62 percent for the first nine months, and 32 percent for a full year.
- *Arrearage forgiveness:* On average customers paid their bills on time and in full and received arrearage forgiveness in eight of the 12 months following enrollment. Fifty-nine percent of customers received arrearage forgiveness in 10 to 12 months in the year following enrollment. Households with elderly members, without children, customers with Social Security income, and customers with arrears at enrollment of less than \$1,000 receive arrearage forgiveness in a greater number of months.

On average, customers received \$42 in arrearage forgiveness in the year following enrollment. Only three percent of customers received greater than \$100 in arrearage forgiveness.

- *PGEPP write-offs:* All 2003 enrollees received an average of approximately \$100 in CAP write-offs, while 2003 enrollees with complete data received an average of \$261 in CAP write-offs. Sixty-one percent of customers with complete data received a write-off. Eight percent received the maximum write-off of \$840.
- *Re-certification rates:* Twenty-six percent of 2003 enrollees and 67 percent of 2003 enrollees with complete data re-certified for the PGEPP by the time of the data download in April 2005.
- *Affordability impacts:* The PGEPP had a positive impact on affordability for program participants. Participants had a net decline in their annual bills of about \$280, and a net decline in energy burden of three to four percentage points.

Customers who remained on the PGEPP for a full year experienced more beneficial impacts on gas bill affordability. They had a net decline in bills of about \$410 and a net decrease in energy burden of six percentage points.

Customers in the seven percent of income plan experienced the greatest net reduction in their annual bill, a net reduction of about \$410. They had a net reduction in energy burden of six to seven percentage points.

- *Payment impacts – coverage of CAP bill:* The 2003 participants increased the number of cash payments made from an average of six payments in the year preceding enrollment, to an average of ten payments in the year following enrollment, a gross (and net) increase of four payments. They had a net increase in cash payments of about \$175, but a decline in total payments of about \$80 due to a net decline in assistance payments.

Participants had a gross increase in total coverage rates of about 16 percentage points, and a decline in shortfall of about \$200. However, they had a average gross increase in their balance of \$61, and did not experience a significant net decline in their balances.

Customers who remain on the PGEPP for a full year experience greater payment impacts. They increase their total coverage rates from 76 percent to 103 percent, decrease shortfall from \$103 to -\$16, and have a reduction in their balances of about \$60.

While customers with higher percentage plans have smaller increases in the number of cash payments made and bill coverage rates, they have larger increases in the amount of cash payments made and they are they only customers to experience significant net reductions in their balances.

- *Payment impacts – coverage of full bill:* The 2003 participants increase their total full bill coverage rates from 75 percent in the year preceding enrollment to 83 percent in the year following enrollment, a gross increase of eight percentage points and a net increase of about six percentage points. Including the CAP write-off that these customers receive, they cover 98 percent of their full gas bills in the year following enrollment.

Customers who remain on the PGEPP for a full year, have greater impacts on full bill coverage rates. Their total full bill coverage rates increase from 76 percent in the year preceding enrollment to 86 percent in the year following enrollment, and to 105 percent when the CAP write-off is included.

Customers in the highest percentage plan have the greatest impact on total full bill coverage rates, but customers in the lowest percentage plan have the greatest impact on total full bill coverage rates when CAP write-offs are included.

- *Energy Assistance:* Sixty-five percent of the 2003 enrollees received LIHEAP in the year preceding enrollment, and 74 percent received LIHEAP in the year following enrollment, a gross increase of nine percentage points. However, the net change was a decline of about seven percentage points. The mean LIHEAP grant received, for customers who received LIHEAP, was about \$300.

Customers experienced significant declines in Crisis assistance and total assistance in the year following enrollment. Crisis assistance declined from \$115 to \$80, a gross decline of \$35 and a net decline of about \$90. Total energy assistance declined from \$313 to \$290, an insignificant gross decline, but a net decline of about \$115.

- *Terminations:* Fourteen percent of 2003 enrollees had their service terminated in the year prior to enrollment and eight percent in the year following enrollment, a decline of six percentage points. The net decline in service terminations was about ten percentage points.
- *Collections actions:* The 2003 enrollees had an increase in the total number of collections actions, from 12.2 in the year preceding enrollment to 16.1 in the year following enrollment. The gross change was an increase of about 3.6 actions. Customers experienced a significant gross and net decline in office actions and field actions, and a significant increase in phone actions.
- *Usage impacts:* Customers experienced insignificant changes in their natural gas usage after enrolling in the PGEPP.
- *Cost effectiveness:* The average costs of administering the PGEPP are \$51 per customer, and the average savings are \$50.02 per customer. Therefore, the cost savings from the program are just under the costs of administering the program. If PGEPP could slightly reduce administrative costs per customer, the program would be cost-effective.

IV. Customer Survey

APPRISE conducted a survey with current PGEPP participants, past participants who had been removed from the program, and low-income customers who were never been enrolled in the PGEPP. The PGEPP customer survey was designed to measure the following:

- Household demographics
- Reasons for participation or nonparticipation
- Barriers to enrollment
- Understanding of the program
- Financial obligations and bill payment difficulties
- Program success
- Impacts of the PGEPP
- Satisfaction with the PGEPP

This section of the report describes the methodology employed when conducting the survey and the results from the analysis of survey data.

A. Customer Survey Methodology

Procedures for sample selection and survey implementation, and response rates that were obtained are described below.

1. Survey Implementation

An advance letter was sent to all customers who were selected for the survey. This letter notified customers that they would be called to participate in the survey, explained the purpose of the survey, and gave them the option to call into the phone center to complete the survey at their convenience.

APPRISE retained Braun Research to conduct the survey through its call center. A researcher from APPRISE trained Braun's employees on the survey instrument and monitored survey implementation. Braun's manager in charge of the survey instructed interviewers how to use the computerized version of the survey to record customer responses.

Interviewer training consisted of two hour-long sessions – one for daytime and one for evening interviewers. Training included an explanation of the PG Energy Partners Program, an introduction to the PGEPP customer population, an explanation of field codes included in the survey instrument, an overview of each question, and in-depth discussion of survey questions requiring special attention.

Interviewer monitoring allowed the APPRISE researcher to both listen to the way interviewers conducted surveys and see the answers they chose on the computerized data entry form. Braun's manager facilitated open communication between the monitor and interviewers, which allowed the monitor to further instruct interviewers on how to implement the survey and accurately record customer responses.

2. Sample Selection and Response Rates

The sample for the survey was comprised of current PGEPP participants, past PGEPP participants, and low-income customers who never participated in the PGEPP.

Table IV-1 details the number of customers selected to complete the survey, number of completed interviews, cooperation rates, and response rates for each of the three groups. The table presents the following information for each group and the total sample.

- *Number selected:* There were 100 current participants, 75 past participants, and 75 non-participants selected to complete the survey. The goal was to obtain 50 responses from current participants, 25 responses from past participants, and 25 participants from non-participants.
- *Unusable:* There were 84 cases deemed unusable because no one was present in the home during the survey who was able to answer questions related to the household energy bills and the PGEPP, or because phone numbers were unavailable, disconnected, or incorrect. These households are not included in the denominator of the response rate or the cooperation rate. They are included in the denominator of the completed interview rate.
- *Completed interviews:* The completed interviews are households that were reached and that answered the full set of survey questions. In total, 117 interviews were completed.
- *Cooperation rate:* The cooperation rate is the percent of eligible households contacted who completed the survey. This is calculated as the number of completed interviews divided by the interviews plus the number of non-interviews (refusals plus non-completed call backs). Overall, this survey achieved a 76 percent cooperation rate.
- *Response rate:* The response rate is the number of completed interviews divided by the number of completed interviews plus the number of non-interviews (refusals plus non-completed call backs) plus all cases of unknown eligibility (due to answering machines and language barriers). This survey attained a 71 percent response rate.
- *Completed Interview Rate:* The completed interview rate is the percentage of households selected that completed the survey. This survey attained a 47 percent completed interview rate.

**Table IV-1
Sample and Response Rates**

	Participation Status			Total
	Current Participants	Past Participants	Non-Participants	
Original Sample	100	75	75	250
Unusable:				
Non-Working Number	1	11	4	16
Disconnected Number	16	17	9	42
No Number in Sample	7	11	6	24
Unknown	2	0	0	2
Usable, But Incomplete Due to:				
Ineligible	0	0	2	2
Break-Off/ Mid Interview Call Back	2	1	0	3
Respondent Refusal	2	2	8	12
Language Barrier	2	1	0	3
Answering Machine	1	3	4	8
Call-Back	13	5	3	21
Final Analysis Sample	54	24	39	117
Cooperation Rate	76%	75%	78%	76%
Response Rate	73%	67%	72%	71%
Completed Interview Rate	54%	32%	52%	47%

B. Demographics

This section examines the demographic characteristics of survey respondents.

Current, past, and non-participants were asked a series of questions about the composition of their household, as well as the types of assistance and income that the household received. As shown in Table IV-2 below, the average size of respondents' households is relatively similar across the groups surveyed and ranges from 2.6 to 3.1 members.

**Table IV-2
Number of Household Members**

	Participation Status		
	Current Participants	Past Participants	Non-Participants
1	20%	17%	23%
2	33%	38%	28%
3	17%	0%	15%
4	15%	25%	15%
5	7%	12%	8%
6	4%	4%	8%

	Participation Status		
	Current Participants	Past Participants	Non-Participants
7 or more	4%	4%	3%
Average #	2.8	3.1	2.6

Overall, approximately 95 percent of respondents live in a household containing someone who is either elderly, has a disability, or is under the age of 18. Approximately one quarter of the households surveyed have a member who is age sixty or older. This ranges from 19 percent for current participants to 33 percent for past participants. Current participants are significantly more likely to have a member with a disability (63 percent compared to 42 percent for past participants and 39 percent for non-participants).

Table IV-3
Characteristics of Household Members

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Elderly (60 or older)	19%	33%	31%
Have a Disability	63%	42%	39%
Children Under 18	56%	54%	61%
Children Under 5	22%	25%	28%

Table IV-4 displays information on respondents' home ownership. This table shows that 35 percent of current participants, 25 percent of past participants, and 33 percent of non-participants reported that they own their home.

Table IV-4
Respondents' Home Ownership

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Own	35%	25%	33%
Rent	65%	67%	59%
Living with Relative/Other	0%	8%	5%
Other Living Arrangement	0%	0%	3%

Table IV-5 displays respondents' marital status. Current participants are less likely to be married than both past and non-participants. Twenty-four percent of current participants, 38 percent of past participants, and 33 percent of non-participants reported that they were married.

**Table IV-5
Respondents' Marital Status**

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Married	24%	38%	33%
Single, Separated	9%	8%	10%
Single, Divorced	20%	25%	21%
Single, Never Married	24%	8%	20%
Widow/Widower	17%	13%	13%
Other	6%	8%	3%

Table IV-6 captures the highest level of education obtained for a member in the respondent's household. Current participants were significantly less likely than past participants to have members with education beyond high school; the proportions of respondents with post-high school education or training were 46 percent for past participants, 36 percent for non-participants and 21 percent for current participants.

**Table IV-6
Highest Level of Education Attained By Any
Household Member**

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Less Than High School	11%	13%	15%
High School Diploma or Equivalent	63%	42%	41%
Some College/ Associates Degree	15%	46%	31%
Master's Degree or Higher	6%	0%	5%
Vocational Training	2%	0%	3%
Other	4%	0%	3%
Refused	0%	0%	2%

Table IV-7 reviews the work experiences of respondents' household members. Respondents were asked to indicate their sources of income received in the past 12 months, which included:

- Employment income from salaries and wages, or self-employment income from a business or farm; and

- Retirement income, including Social Security, pensions, and other retirement funds.

Less than half of all respondents had any household members with salaries, wages or self-employment income; more than one-third reported that their household contained an individual who was unemployed in the previous year.

Table IV-7
Household Members' Work Experience
Prior 12 Months

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Received Wages or Self-Employment Income	39%	46%	49%
Received Retirement Income	13%	21%	28%
Either Wages, Self-Employment or Retirement Income	52%	67%	72%
Unemployed, Looking for Work	35%	38%	36%

Respondents were also asked to report on sources of assistance received by members of their household in the past twelve months. These were:

- Public assistance benefits from TANF, SSI, AFDC, or general assistance or public assistance; and
- Non-cash benefits, including food stamps or public housing.

Table IV-8 shows that the overall levels of receipt of these benefits were high. Approximately 60 percent of respondents in these groups received public assistance and 70 percent received non-cash benefits. Current participants had the largest proportion (50 percent) receiving both types of benefits.

Table IV-8
Public Assistance Receipt
Prior 12 Months

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Public Assistance	61%	54%	59%
Non-Cash Benefits	70%	54%	72%
Both PA and non-cash	50%	38%	46%
Either PA or non-cash	81%	71%	85%

Current participants were more likely to report lower levels of total annual household income than others. Approximately 72 percent of current participants in the Partners Program have an annual household income of \$15,000 or less, compared to 50 percent of past participants and 67 percent of non-participants. These results are presented in Table IV-9 below.

**Table IV-9
Annual Household Income**

	Participation Status		
	Current Participants	Past Participants	Non-Participants
\$5,000 or less	7%	8%	3%
\$5,001 - \$10,000	32%	29%	33%
\$10,001 - \$15,000	33%	13%	31%
\$15,001 - \$20,000	7%	25%	28%
\$20,001 - \$25,000	2%	0%	3%
\$25,001 - \$30,000	0%	8%	0%
More than \$30,000	6%	0%	0%
Don't Know	11%	13%	0%
Refused	2%	4%	2%

C. PGEPP Outreach

The survey asked a series of questions to understand how knowledgeable respondents were about the Partners Program. As shown on Table IV-10, the majority of non-participants were not familiar with the PG Energy Partners Program.

**Table IV-10
Knowledge of PGEPP
Non-Participants**

	Non-Participants
Aware of Partners Program	46%
Not Aware of Partners Program	51%
Don't Know	3%

Table IV-11 reports the various methods by which information on the Partners Program was communicated to potential beneficiaries. Of those 18 non-participants who were familiar with the program, most had learned about it from a PG Energy customer service

representative. This was the most prevalent source of program information for past participants as well; one-quarter of past participants had heard about it from a company employee. For current participants, communication from agencies was the source of information for the greatest number of respondents. Friends or relatives and Public Utility Commission outreach also helped inform respondents.

No respondents reported that they learned about the program through the PG Energy web site. Bill inserts and information mailings also were reported to be a less pervasive means for providing information to respondents.

Table IV-11
Knowledge of PGEPP
Non-Participants

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Agency	37%	13%	10%
PG Energy Customer Service Representative	26%	25%	13%
Public Utility Commission	13%	17%	5%
Friend or Relative	11%	21%	5%
Bill Insert	6%	13%	5%
Informational Mailing	2%	4%	5%
Message on PG Energy's Phone Call Answering System	0%	4%	0%
PG Energy's Web Site	0%	0%	0%
Reported Not Knowing About the PGEPP	0%	0%	51%
Other	2%	0%	0%
Don't Know	11%	13%	3%

D. Factors Affecting Enrollment Decisions

Participants were asked why they decided to enroll in the PGEPP. Table IV-12 summarizes the responses to this question. A clear majority of both current and past participants (61 percent and 63 percent, respectively) said that they enrolled to reduce their energy bills. Half of current participants reported that the challenges they face in being low-income, general troubles with bill payment, and the need to reduce arrearages influenced their decision to enroll. Almost 40 percent of past participants indicated that these challenges were influential factors.

Table IV-12
Reasons for Enrolling in PG Energy's Partners Program

	Current Participants	Past Participants
Reduce Energy Bills	61%	63%
Because Respondent is Low-Income/On a Fixed Income/Needs Assistance with Bill Pay Generally	30%	25%
Reduce Amount of Money Owed to the Gas Company/Reduce Arrearages	20%	13%
Other	2%	4%

Non-participants who reported that they are aware of the PGEPP were asked why they had decided not to enroll. Some of these respondents reported that they were currently participating in the PGEPP at the time of the survey. Six of the thirty-nine non-participants indicated that they were currently receiving program benefits. Table IV-13 presents the other responses from non-participants which included assertions that they “did not have time to apply,” they “were never or told about it,” they “did not need it,” or their “income is too high.”

Table IV-13
Reasons for Not Enrolling in PG Energy's Partners Program

	Non-Participants
Reported Not Knowing About the PGEPP	51%
Respondent Reported Enrolling in the PGEPP	15%
Did Not Have the Time to Apply	8%
Never Offered or Told About It	8%
Income is Too High	3%
Do Not Need Energy Assistance	3%
Do Not Know How to Enroll	3%
Other	5%
Don't Know	3%

E. Ease of Program Intake

Overall, current and past participants reported that enrollment in the PGEPP was not at all difficult. Current participants responded most favorably, reporting that enrollment was “not at all difficult” in almost three-quarters of the cases compared to less than 50 percent of past participants. Minimal proportions of respondents, 2 percent of current participants and 4 percent of past participants, reported that intake was “very difficult.”

Table IV-14
Ease of Enrollment in PG Energy's Partners Program

	Current Participants	Past Participants
Very Difficult	2%	4%
Somewhat Difficult	4%	8%
Not Too Difficult	22%	42%
Not At All Difficult	72%	46%

Respondents who stated that enrollment was somewhat or very difficult were asked to identify the aspects of the enrollment process that were difficult. Table IV-15 lists these results that include: providing proof of income, completing the application, and interacting with an agency for enrollment. There was not, however, one predominant source of difficulty that was identified.

Table IV-15
Sources of Difficulty for Enrollment in Partner's Program

	Current Participants	Past Participants
Reported No Difficulty in Enrolling	94%	88%
Providing Proof of Income	0%	4%
Completing the Application	2%	0%
Contacting the Agency/Getting an Appointment with the Agency	0%	4%
None	2%	4%
Other	2%	4%

F. Knowledge of Program Benefits and Requirements

The survey asked a series of questions aimed at assessing how well informed participants were about the responsibilities and benefits of the PGEPP.

Current and past participants were asked to identify their responsibilities in the PGEPP. The majority of customers, 89 percent of current participants and 83 percent of past participants reported that their responsibility was to keep up with monthly payments. Six percent of current participants and 13 percent of past participants reported that they did not know what their responsibility was.

**Table IV-16
Participants' Understanding of Program Responsibilities**

	Current Participants	Past Participants
Keep Up With Payments	89%	83%
Notify PG Energy if Income Changes	4%	0%
Apply for LIHEAP	2%	0%
Other	7%	8%
Don't Know	6%	13%

Participants were asked to identify what their responsibility was if their income changed while they were on the program. Responses to this question are presented in Table IV-17. A significant majority (85 percent) of current participants reported that it was their responsibility to notify the gas company when there is a change of income in the household. Past participants were somewhat less aware of this requirement; two-thirds reported this was necessary. One-quarter of past participants reported that they were either unaware of what was required or that nothing was required of them.

**Table IV-17
Understanding of Responsibilities Associated with Change in Income**

	Current Participants	Past Participants
Notify the Gas Company	85%	67%
Provide New Proof of Income	2%	0%
Nothing	0%	8%
Other	7%	8%
Don't Know	9%	17%

Participants were less likely to know the length of the PGEPP. Approximately half of current and past participants stated that they were unsure when asked about the duration of the program. Both groups stated that the timeframe was one year most frequently; however, approximately 20 percent of respondents stated that the duration of the program was conditional on bill payment, their status as low-income or in need of assistance, or the presence of arrearages.

**Table IV-18
Understanding of Program Duration**

	Current Participants	Past Participants
1 Year	35%	21%
2 Year	2%	0%
As Long As I Am Low-Income, My Income Does Not Increase, or I Need Assistance	7%	4%
As Long As I Pay My Bill On Time	6%	0%
Until Arrears Are Paid Off	2%	17%
Other	4%	0%
Don't Know	44%	58%

Current and past participants were asked whether they understand the benefits of the PGEPP. Table IV-19 displays the responses to this question. Less than 10 percent of current participants stated that they did not have a good understanding of the benefits of the program. Thirteen percent of past participants said they did not know if they understood their benefits, and 17 percent said that they did not understand the benefits.

**Table IV-19
Understanding of Program Benefits**

	Current Participants	Past Participants
Yes, have a good understanding	91%	71%
No, do not have a good understanding	7%	17%
Don't Know	2%	13%

When asked to provide an unprompted description of the benefits available through the PGEPP, respondents were most apt to mention lower energy bills. Nearly a quarter of respondents in both groups indicated that the program more generally served as assistance for paying bills and helping low-income families. Respondents also cited even payments as a program benefit and were least apt to mention a reduction in arrearages or the ability to select payment due date.

Table IV-20
Perception of Program Benefits - Unprompted

	Current Participants	Past Participants
Lower Energy Bills	33%	38%
Assistance with Paying Bills Generally/Assistance for Low-Income Families	24%	25%
Budget Billing/Even Payments	22%	25%
Avoiding Gas Service Shut-Off	20%	25%
Reduced Money Owed to PG Energy/ Reduced Arrearages	15%	17%
Ability to Select The Date that the Bill Is Due	2%	4%
Program Yields No Benefits	2%	4%
Other	2%	0%
Don't Know	2%	4%

When explicitly given a list of potential benefits, current and past participants were more likely to affirmatively respond that a specific aspect of the program was a benefit. Ninety-four percent of current participants agreed that lower natural gas bills are a benefit of the program, 89 percent agreed that a reduction in past due balances is a benefit, and 96 percent agreed that avoiding gas service shut-off is a benefit. Responses for past participants were similar.

Table IV-21
Perception of Program Benefits - Prompted

	Current Participants	Past Participants
Lower Natural Gas Bills	94%	83%
Reduction in Past Due Balances	89%	79%
Avoiding Gas Service Shut-Off	96%	96%

Overall, respondents were most likely to state that not having their gas shut off was the most valuable benefit of their participation in the PGEPP. As shown in Table IV-22, almost 60 percent in each group cited avoiding gas shut-off or lower natural gas bills as the most important benefits.

**Table IV-22
Most Important Program Benefit**

	Current Participants	Past Participants
Avoiding Gas Service Shut-Off	37%	29%
Lower Natural Gas Bills	22%	29%
Budget Billing/Even Payments	19%	17%
Reduction in Past Due Balances	7%	8%
Assistance with Paying Bills Generally/ Assistance for Low-Income Families	6%	4%
Respondent Indicated the Program Yields No Benefits	0%	4%
Other	6%	8%
Don't Know	4%	0%

G. Perceived Value of Program Benefits

The survey asked a series of questions regarding payment of gas utility bills, knowledge of arrearages, reduction of those arrearages, and ease in making natural gas heating bill payments.

Current and past participants were asked to estimate their monthly savings that resulted from program participation. Fifty-seven percent of current participants and 54 percent of past participants reported that they saved more than \$50 on their monthly bills during the winter months. One-third of current participants and one-quarter of past participants said they did not know their monthly savings.

**Table IV-23
Savings on Monthly Natural Gas Bills in Winter Months
While Enrolled in Program**

	Current Participants	Past Participants
\$0	0%	13%
\$1-\$25	4%	0%
\$26-\$50	6%	8%
\$51-\$100	33%	29%
\$101 or more	24%	25%
Don't Know	33%	25%

Table IV-24 shows the reported range of total past due balances for current, past, and non-participants at selected intervals. Thirty-nine percent of current participants reported that they had arrearages of \$500 or more at the time of program enrollment. Twenty-three percent reported that they currently have arrears at this level. Four percent of current participants reported that they had no arrears at the time of enrollment and ten percent said that they currently have no arrears.

While four percent of past participants stated that they had no arrears at the time that they enrolled in the PGEPP, 38 percent reported that they had no arrears when they left the program and 17 percent reported that they currently have no arrears.

Table IV-24
Customer Arrearages

	Program Enrollment		Program Dismissal or Completion	Current Balance		
	Current Participants	Past Participants	Past Participants	Current Participants	Past Participants	Non-Participants
\$0	4%	4%	38%	10%	17%	15%
\$1-\$100	0%	0%	4%	4%	0%	10%
\$101-\$500	24%	21%	8%	17%	29%	39%
\$501-\$1000	24%	25%	13%	17%	21%	10%
\$1001-\$2000	13%	13%	8%	4%	13%	10%
\$2001 or more	2%	0%	0%	2%	4%	0%
Don't Know/Refused	33%	38%	29%	46%	17%	15%

Current participants were asked how much they receive each month in arrearage forgiveness when their bills are paid on time and in full. Seventy-six percent said that they did not know the amount. Seven percent correctly identified the range of one to ten dollars.

Table IV-25
Monthly Arrearage Forgiveness
Current Participants

Monthly Arrearage Forgiveness	Current Participants
\$0	2%
\$1-\$10	7%
\$11-\$15	2%
\$16-\$20	0%
\$21-\$30	0%
Greater Than \$30	13%
Don't Know	76%

Current participants were asked whether they are more likely to pay their bills so that they receive the arrearage forgiveness. Eighty-seven percent said that they were more likely to pay their bills because of arrearage forgiveness.

Table IV-26
Monthly Arrearage Forgiveness Makes Timely Bill Payment More Likely
Current Participants

	Current Participants
Yes	87%
No	4%
Don't Know/Not Answered	9%

Participants were asked how difficult it was to pay their natural gas heating bill prior to enrollment and while enrolled in the PGEPP. Table IV-27 describes these results. Ninety-two percent of current participants and all of the past participants reported that they had difficulty paying their bill prior to enrollment. Fifty percent of current participants and 46 percent of past participants reported that it was very or somewhat difficult to pay their gas bill while they were enrolled in the program.

Table IV-27
Difficulty of Gas Bill Payment

	Current Participants		Past Participants	
	Prior To Enrollment	While Enrolled	Prior To Enrollment	While Enrolled
Very Difficult	83%	9%	79%	8%
Somewhat Difficult	9%	41%	21%	38%
Not Too Difficult	4%	19%	0%	21%
Not At All Difficult	2%	30%	0%	33%
Don't Know	2%	2%	0%	0%

H. Bill Payment and Usage Patterns

A series of questions were asked to assess the impact of the PGEPP on several key outcomes. Information on customers' ability to pay their household bills, their use of alternative or additional heating sources, natural gas heating bills and usage, and ability to use their main source of heat are presented in the tables below.

Current, past, and non-participants were asked whether and how frequently they had to delay or forego payment of the following bills or expenses:

- Food
- Medicine
- Medical or dental care
- Mortgage or rent
- Telephone or cable
- Credit card or loan
- Car payment

A significant minority of customers reported that they had to delay or forego payment of the following bills or expenses. However, they reported that they were less likely to have to do so while they were enrolled in the program.

- Forty-one percent of current participants said that they always or frequently had to delay expenses for food prior to program participation, and 13 percent said that they had to do so while enrolled in the program.
- Twenty-five percent of past participants said they always or frequently had to delay or skip expenses for food prior to enrollment and none had to do so while enrolled.
- Thirty percent of non-participants reported that they always or frequently had to delay or skip expenses for food in the last twelve months.

Table IV-28
Difficulty of Gas Bill Payment

	Current Participants				Past Participants				Non-Participants	
	Prior to Enrollment		While Enrolled		Prior to Enrollment		While Enrolled		In Past 12 Months	
	Always	Freq	Always	Freq	Always	Freq	Always	Freq	Always	Freq
Food	15%	26%	2%	11%	4%	21%	0%	0%	15%	15%
Medicine	9%	20%	6%	9%	0%	13%	0%	4%	13%	5%
Medical or Dental	17%	17%	11%	6%	4%	8%	0%	8%	10%	18%
Mortgage or Rent	7%	13%	4%	2%	0%	8%	0%	4%	5%	18%
Telephone or cable	9%	24%	4%	9%	0%	17%	0%	8%	8%	21%
Credit Card or Loan	9%	9%	2%	7%	4%	8%	4%	0%	3%	10%
Car Payment	0%	4%	2%	0%	0%	4%	0%	0%	0%	5%

The survey asked participants about changes in their natural gas heating bills and amount of natural gas they used while they were enrolled in the PGEPP. Table IV-29 shows that the majority of participants reported that their natural gas heating bill was lower than its pre-enrollment level while participating in the program. Seventy percent of current participants and 63 percent of past participants reported that their bills were lower while they were on the program. Sixty-one percent of current participants and three-quarters of past participants felt they had no change in the amount of natural gas used while participating in the program. Approximately 10 percent of participants reported that they used more natural gas while participating. Slightly more than 20 percent of current participants and 13 percent of past participants reported that they used less natural gas while enrolled.

Table IV-29
Natural Gas Heating Bill And Usage

	Current Participants	Past Participants
<u>Natural Gas Heating Bill</u>		
Higher	13%	17%
Lower	70%	63%
No Change	7%	13%
Unsure	9%	8%
<u>Natural Gas Usage</u>		
Higher	9%	8%
Lower	22%	13%
No Change	61%	75%
Unsure	7%	4%

Participants were likely to attribute the increased gas usage to external circumstances such as colder temperatures. Decreased use was most frequently attributed to intentional conservation. A few participants reported that they received weatherization/WAP, LIURP, or other services that helped them decrease the amount used.

Table IV-30
Reasons For Change in Natural Gas Usage

	Current Participants	Past Participants
Felt Usage Was Comparatively Higher	9%	8%
Felt Usage Increased, Due to...		
Extraneous Circumstances	6%	8%
Other	2%	0%
Don't Know	2%	0%

	Current Participants	Past Participants
Felt Usage Was Comparatively Lower	22%	13%
Felt Usage Decreased, Due to...		
Purposeful Conservation	13%	8%
Weatherization/WAP	4%	0%
Other Services Received	2%	0%
LIURP	2%	0%
Other	2%	0%
Don't Know	4%	4%

Respondents were asked whether they were unable to use their main source of heat because it was broken or disconnected. As shown in Table IV-31, participants faced fewer challenges in using their natural gas while enrolled in the PGEPP. The proportion of current participants who stated that their heating system was broken and they were unable to pay for its repair declined from 17 percent to 6 percent. Those who had gas service disconnected due to non-payment dropped from 32 percent to 7 percent when they were enrolled in the program. The proportion of past participants who were unable to use their main source of heat for these two reasons also declined when they were enrolled in the program.

**Table IV-31
Inability to Use Main Source of Heat**

	Current Participants		Past Participants		Non-Participants
	Prior to Enrollment	While Enrolled	Prior to Enrollment	While Enrolled	In Past 12 Months
Heating System Broken, Unable to Pay for Repair	17%	6%	4%	0%	15%
Disconnection of Gas Service Due to Non-Payment of Bill	32%	7%	17%	13%	21%

Respondents were asked whether they used any alternative or additional sources of heat. Table IV-32 summarizes the results. Forty-four percent of current participants and 42 percent of past participants reported that they used something other than natural gas for heating prior to enrollment. Participants were less likely to use an additional or alternative source while they were enrolled in the program. Twenty percent of current participants and 13 percent of past participants did so while enrolled.

Electric space heaters were the most common alternative source used. Other sources included kerosene space heaters, ovens or stoves, fireplaces or wood burners, and hot plates.

Table IV-32
Use of Alternative Sources of Heat

	Current Participants		Past Participants		Non-Participants
	Prior to Enrollment	While Enrolled	Prior to Enrollment	While Enrolled	In Past 12 Months
Used Additional/Alternative Source	44%	20%	42%	13%	26%
Source Used:					
Electric Space Heater	28%	13%	21%	8%	23%
Kerosene Space Heater	13%	4%	17%	0%	3%
Oven or Stove	4%	2%	0%	0%	0%
Fireplace or Woodburner	2%	2%	4%	4%	0%
Hot Plate	2%	0%	0%	0%	0%

I. Energy Assistance

Current, past, and non-participants were asked about their receipt of LIHEAP and their need for additional heating assistance. As shown in table IV-33, the receipt of LIHEAP benefits was high among all respondents. All of the non-participants, over two-thirds of current participants, and more than one half of past participants reported that they received a LIHEAP grant.

Customers who reported that they had been unable to use their main source of heat were asked whether LIHEAP helped them to restore heat. About five percent of current and past participants and 21 percent of non-participants said that LIHEAP helped them to restore their main source of heat.

When asked whether they had concerns about the way that LIHEAP was credited to their account, only a few respondents said that they did. Respondents' concerns were with the timing of the credit and the formula used to determine the amount of the credit.

Table IV-33
LIHEAP Receipt During Past 12 Months

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Received LIHEAP	67%	58%	100%
LIHEAP Helped to Restore Main Source of Heat	6%	4%	21%
Has Concerns About Crediting	4%	0%	0%

When asked whether they needed more assistance to pay their natural gas bill, most customers said that they did. As shown in Table IV-34, 52 percent of current participants, 63 percent of past participants and 82 percent of non-participants felt that additional help was needed.

Table IV-34
Need for Additional Energy Assistance

	Participation Status		
	Current Participants	Past Participants	Non-Participants
Yes, Need Additional Help	52%	63%	82%
No, Do Not Need Additional Help	44%	33%	13%
Don't Know	4%	4%	5%

J. Expectations for Future Program Participation

Past and current participants were asked a series of questions to obtain information regarding program retention. When asked if PG Energy could have done something more to help the respondent stay enrolled, 29 percent reported that the PGEPP could have done something. Actions suggested included decreasing payments further, extending the time to make payments, and advising the participant on the payment due date or program requirements.

Table IV-35
How PG Energy Could Increase Program Retention

	Past Participants
Felt PG Energy Could Have Helped Customer Stay Enrolled in PGEPP	29%
Suggested Activities:	
Decrease Payments Further	13%
Extend Time to Make Payments	8%
Advise on Payment Due Date/ Program Requirements	4%
Other	4%

When asked why they were no longer enrolled in the PGEPP, 11 of the 24 past participants stated that they were currently receiving benefits from the program. Several other respondents cited an increase in income that made them ineligible. Failure to re-certify, missed payments, and the preference for budget billing were also given as reasons for non-participation.

**Table IV-36
Reasons for Program Removal
Past Participants**

	Past Participants
Respondent Reported Current Participation in the Program	46%
Income Increased, No Longer Eligible	13%
Did Not Re-certify	4%
Payment was Higher Than Other Budget Payment	4%
Missed Payment and Gas Was Shut Off	4%
Other	21%
Don't Know	8%

Past participants were asked whether they would have interest in re-enrolling in the PGEPP if they were eligible. Almost 90 percent stated that they would re-enroll if they were able to.

**Table IV-37
Interest in Program Enrollment
Past Participants**

	Past Participants
If Eligible, Has Interest in Re-Enrollment	88%
If Eligible, No Interest in Re-Enrollment	4%
Don't Know	8%

The survey also asked current participants about the likelihood of their continued participation in the PGEPP. Only one participant stated that he/she was not at least somewhat likely to stay in the program.

**Table IV-38
Likelihood of Continued Program Participation
Current Participants**

	Current Participants
Very Likely	91%
Somewhat Likely	7%
Not Too Likely	0%
Not At All Likely	2%

When current participants were asked how long they would stay in the program, 70 percent believed they would continue to participate as long as they are low-income, their income

does not increase, or they need assistance. Only four percent felt that they would stay in the program for one more year or less.

Table IV-39
Anticipated Duration of Participation in PGEPP
Current Participations

	Current Participants
0 to Less Than 6 Months	4%
6 to 12 Months	0%
More than 12 Months	6%
Until the Program Ends	9%
As Long As Participant is Low-Income, Needs Assistance, or Income Does Not Increase	70%
Don't Know	11%

K. General Evaluation of Program Benefits

This section reviews participant feedback on the aspects of the program that they felt were particularly beneficial, how important the program was to them, their overall satisfaction level, and their recommendations for improvements to the program.

Participants were asked what PG Energy has done to help them stay enrolled in the PGEPP. Table IV-40 shows that approximately one-third of current participants felt that the basic program benefits were helpful. Participants also indicated that being advised on payment due dates and program requirements, as well as flexibility in accepting payments or the accommodations to program requirements that were made were most helpful. Two-thirds of past participants felt that they were unsure of what was done that was helpful or that nothing specific was done to help them stay enrolled.

Table IV-40
How PG Energy Helped Customers to Remain in Program

	Current Participants	Past Participants
General Program Benefits Have Been Helpful	35%	13%
Advise on Payment Due Dates and Program Requirements	20%	8%
Flexibility in Accepting Payments/ Made Accommodations to Program Requirements	19%	13%
Customer Service Representative Attitude and Demeanor	11%	0%
Referrals to Other Services and/or Programs	6%	0%
Nothing	0%	33%
Don't Know	17%	33%
Refused	4%	0%

When asked how important the PGEPP has been in helping participants meet their needs, 98 percent of current participants and 88 percent of past participants said that it has been very or somewhat important.

**Table IV-41
Importance of PGEPP**

	Current Participants	Past Participants
Very Important	87%	71%
Somewhat Important	11%	17%
Of Little Importance	0%	0%
Not at All Important	2%	13%

Participants reported that their overall satisfaction with the program was high. Ninety-six percent of current participants and 92 percent of past participants reported that they were very satisfied or somewhat satisfied with the program.

**Table IV-42
Program Satisfaction**

	Current Participants	Past Participants
Very Satisfied	87%	71%
Somewhat Satisfied	9%	21%
Somewhat Dissatisfied	0%	4%
Very Dissatisfied	2%	4%
Don't Know	2%	0%

When asked for specific recommendations for improvements that could be made to the PGEPP, many participants (78 percent of current participants and 63 percent of past participants) said they had no suggestions for improvements or said that they did not know. Recommendations offered included lower payments or bills, extending the timing for payment, changing program requirements or the way eligibility is determined, and providing additional information on program requirements and benefits.

**Table IV-43
Customer Recommendations for Program Improvement**

	Current Participants	Past Participants
No Suggestions for Improvements/Don't Know	78%	63%
Lower Payments/Bills	13%	21%
Extend Timing of Payment	4%	8%
Changes to Program Requirements/Eligibility Calculations	4%	8%

	Current Participants	Past Participants
Provide Additional Information on Program Requirements and Benefits	2%	8%

L. Summary of Customer Survey Findings

Key findings from the customer survey are summarized below.

- Demographics:* The PGEPP targets customers facing relatively significant hardships. Almost two-thirds of current participants' households contained a member with a disability and nearly three-quarters did not have a member with education beyond a high school diploma or the equivalent. Only about half of all current participants lived in a household with any member receiving wages, self-employment income or retirement income. Almost three-quarters had an annual household income of below \$15,000. Over 80 percent received either public assistance or non-cash benefits.
- Program Outreach:* The predominant source of information about the PGEPP for current participants was an agency. A PG Energy Customer Service Representative was also a common source of information about the PGEPP, especially for past participants and non-participants. However, the majority of non-participants (51 percent) were not familiar with the PGEPP.

Friends or relatives and the Public Utility Commission also helped inform respondents. Twenty-four percent of current participants, 38 percent of past participants, and 10 percent of non-participants heard about it in this way. Bill inserts, informational mailings, and PG Energy's Phone Call Answering Service, were cited in relatively few instances as being the respondent's source of information about the PGEPP.

- Factors Affecting Enrollment Decisions:* The majority of current and past participants (61 percent and 63 percent, respectively) reported that they enrolled in the PGEPP to reduce their energy bills.

Non-participants who knew about the PGEPP but did not enroll offered numerous reasons for their decision. These included that they did not have the time to apply, their income was too high or they did not feel they needed energy assistance, they did not know how to enroll, and they were never offered it. Fifteen percent of non-participants stated that they were currently participating in the PGEPP.

- Ease of Program Intake:* Current and past participants found their intake into the PGEPP relatively easy. Only six percent of current participants and 12 percent of past participants stated that enrollment was either somewhat or very difficult.

No predominant source of difficulty with enrollment was cited. Those who said that there was difficulty with enrollment attributed it to providing proof of income, completing the application, or obtaining an appointment with the agency.

- *Knowledge of Program Benefits and Requirements:* Keeping up with payments and notifying PG Energy when their income changes were most frequently cited by participants as PGEPP requirements.

Both current and past participants were frequently unsure of how long the PGEPP lasted. Forty-four percent of current participants and 58 percent of past participants did not know the program duration. One-quarter of current participants stated that the PGEPP lasts one-year.

Current participants reported a greater awareness of program benefits than past participants. Ninety-one percent of current participants and 71 percent of past participants felt they had a good understanding of program benefits.

Lower energy bills and general assistance with bill payment were most frequently mentioned by both current and past participants when they were prompted for a description of program benefits. Even payments and reduction in arrearages were also cited as benefits. Current participants said that the most important benefit of the PGEPP was avoidance of gas shutoff. Past participants cited avoidance of gas shutoff and lower natural gas bills most frequently.

- *Perceived Value of Program Benefits:* The majority of participants estimated that the PGEPP saves them \$51 or more on their heating bill in the winter months. However, one-third and one-quarter of current and past participants, respectively, were unable to estimate their monthly savings.

Analysis of past due balances (upon enrollment, upon removal, and in the current period) showed an increase in the number of customers with zero past due balances. The proportions of past participants with zero balances increased from 4 percent to 38 percent between enrollment and removal and the proportions of current participants with zero balances increased from 4 percent to 10 percent for enrollment to the time of the survey.

Current and past participants also realized a reduction in positive past due balances while enrolled. The proportion of current participants with past due balances of \$500 or greater decreased from 39 percent to 23 percent

Eight percent of current participants correctly estimated the amount of their monthly arrearage forgiveness as \$10 or less. A significant majority of current participants (72 percent) were unable to estimate the amount of monthly arrearage forgiveness they receive from the PGEPP.

Current participants were very likely to say that the monthly arrearage forgiveness makes timely bill payment more likely; 92 percent replied that the forgiveness is an incentive for timely payment.

Most participants (91 percent of current participants and all past participants) found payment of their natural gas heating bill very or somewhat difficult prior to enrollment. While these proportions declined significantly once participants were enrolled, half of all current participants and almost half of all past participants still found they had some level of difficulty paying their gas bills while enrolled in the PGEPP.

- *Bill Payment and Usage Patterns:* Participants were often payment-troubled in the period before enrollment and reported that they always or frequently skipped or delayed the payment of household bills to “make ends meet.” The food bill was most frequently forgone; 41 percent of current participants and 25 percent of past participants reported that they always or frequently had to forego this bill to make ends meet.

Bill payment became more stable for participants while they participated in the PGEPP. The proportion of current participants who reported that they always or frequently delayed their food expense decreased from 41 percent prior to enrollment to 13 percent currently. Past participants made similar gains. One-quarter of past participants reported that they always or frequently had to forego food bills prior to enrollment, and no past participants reported that they faced this problem while enrolled.

The practice of using alternative or additional sources of heat also became less prevalent from the pre-enrollment to enrollment periods. Forty-four percent of current participants reported that they used an alternative or additional source prior to enrollment, while 20 percent reported that they did so while they were enrolled.

The proportions of current and past participants unable to use their main source of heat because it was either broken and they could not afford to fix it or it was disconnected due to non-payment declined while participants were enrolled in the PGEPP.

Most participants (70 percent of current participants and 63 percent of past participants) felt that their natural gas heating bill decreased while they were enrolled in the PGEPP. Most participants (61 percent of current participants and 75 percent of past participants) felt that there was no change in the natural gas usage while they were enrolled. Almost 10 percent of participants felt that usage had increased. Twenty-two percent of current participants and 13 percent of non-participants felt usage had decreased and many of these respondents attributed this decline in use to purposeful conservation.

- *Energy Assistance:* Respondents were likely to state that they are currently in need of additional assistance to pay their gas bill. Fifty-two percent of current participants, 63 percent of past participants, and 82 percent of non-participants felt that they needed additional help.

All non-participants, 67 percent of current participants, and 58 percent of past participants reported that they received LIHEAP benefits in the past 12 months. Minimal proportions of current and past participants reported that LIHEAP helped them to restore their main source of heat.

- *Expectations for Future Participation:* Past participants reported that they no longer participated for various reasons, including increased income, missed payments and gas shut-off, and preferring the budget payment plan. Eleven of the 24 past participants said they were actually enrolled in the PGEPP at the time of the survey.

Almost one-third of past participants felt that PG Energy could have done more to help them stay in the PGEPP. Activities that past participants suggested to PG Energy to help them included further decreases in payments, extending the time to make the payments, and advising on payment due dates or program requirements. A clear majority (88 percent) of past participants would re-enroll if they were eligible.

Nearly all of the current participants (98 percent) felt that it was likely that they would stay enrolled in the PGEPP. Most (70 percent) reported that they would participate as long as they were low-income, needed assistance, or their income did not increase.

- *General Evaluation of Program Benefits:* Participants reported that the general benefits available through the PGEPP have been helpful in keeping them enrolled in the program. Activities such as being advised of payment due dates/program requirements and flexibility in accepting payments/accommodations to program requirements were also reported to be helpful.

The PGEPP was very or somewhat important in helping meet participant's needs for nearly all current participants (98 percent) and 87 percent of past participants. The overall satisfaction with the PGEPP was also high. Ninety-six percent of current participants and 92 percent of past participants were either very or somewhat satisfied with the program.

Suggestions for improving the PGEPP given by participants included: lower payments/bills, extending the timing of payment, changing program requirements and eligibility calculations, and providing additional information on program requirements or benefits. However, many participants (77 percent of current participants and 63 percent of past participants) could not offer suggestions for improving the PGEPP.

V. Summary of Findings and Recommendations

This section of the report summarizes the findings and recommendations from all of the evaluation activities. Findings and recommendations are grouped into the categories of program administration, program procedures, program benefits, and program impacts.

A. *Program Administration*

Interviews with program managers and administrators and a review of program documents and data showed that the PGEPP is a well-managed program. However, we recommend that PG Energy clarify their broken payment arrangement enrollment requirement and provide more support for customers who do not follow through with the program referrals.

1. **Efficient system for program and customer data**

PG Energy has an efficient and organized system to process and report data needed to manage the PGEPP. They create monthly reports with the number of applications, participants, and payment statistics. They review customer shortfalls when they approach the \$840 credit limit to determine if the monthly payment needs to be increased. They examine customer arrearages to determine if a customer has paid off his/her balance and should be graduated from the program. They were able to quickly provide APPRISE with a download of data needed to analyze the impacts of the program.

2. **Broken payment arrangement requirement**

The PGEPP procedures state that the customer must have at least one broken payment arrangement to enroll in the program. However, it was not clear how this rule was implemented, as collections representatives stated that they did not check to see if the customer had a broken payment arrangement before referral to Universal Services for program enrollment, and Universal Services stated that they do not check for a broken payment arrangement either. A query of the customer database found that twenty percent of the participants did not have one or more broken payment arrangement, as of the date of the query. PG Energy should clarify the program requirements and ensure that the enrollment procedures satisfy these requirements.

3. **Referred customers who do not enroll**

Customers who have employment income, have not received LIHEAP in the past year, and do not participate in an electric CAP are referred to an agency for program enrollment. If these customers do not call the agency within ten days to set up an appointment, a second letter is issued that allows the customer another five days to

make an appointment. If the customer does not visit the agency to enroll within this time period, the customer will be returned to the regular collections procedures.

PGEPP managers noted that the one problem customers may have with the enrollment procedure is scheduling an appointment with the local agency. The local agencies do not offer evening or weekend hours. As those customers who must visit the agency to enroll are the working poor, it may be difficult for these customers to make an appointment within the 15-day referral period. PG Energy should try to improve this process by follow-up with customers who do not enroll and working with local agencies to provide more flexible hours. This process may also increase PGEPP enrollment levels.

B. Program Procedures

A review of program procedures, interviews with managers and staff, data analysis, and interviews with PG Energy provided information on program procedures. Recommendations included removing the broken payment arrangement requirement, maintaining the LIHEAP penalty, and eliminating graduation when arrears are paid off.

1. Program targeting

The data analysis showed that non-participants had less of a need for PGEPP benefits than current or past participants. Non-participants were less likely to have children and they had higher income levels. They were more likely to receive employment income and are less likely to receive public assistance, SSI, and unemployment income.

The customer survey found that non-participants were less likely than current and past participants to report bill payment difficulties. However, these customers also showed a need for the program. Thirty percent said that they had to forgo or delay spending on food, and twenty-one percent said that there was a time in the past year that they could not use their main source of heat because their gas was shut off.

PG Energy appears to be targeting the program to those customers who are most in need. However, they should attempt to recruit more low-income customers into the program.

2. Broken payment arrangement requirement

Official program rules state that customers must have at least one broken payment arrangement to enroll in the program. It is not clear how often this requirement is enforced, but we recommend that that this requirement is removed. Customers, especially elderly customers, may pay their utility bills at the expense of other household necessities. The customer survey showed that customers were less likely to report that they had to forego food or other bills when they were participating in the program. Non-participants also reported that they had forego basic household

necessities. Removing this restriction may allow more needy households to be served by the program.

3. LIHEAP penalty

The PGEPP has effective mechanisms to limit the costs of the PGEPP. One of these mechanisms is the LIHEAP penalty, a seemingly effective means to persuade customers who otherwise would have little incentive to apply for these benefits. LIHEAP benefits are used to offset the CAP subsidy and therefore reduce the costs of the PGEPP for the other ratepayers. Sixty-five percent of the 2003 enrollees received LIHEAP in the year preceding enrollment and 74 percent received LIHEAP in the year following enrollment. The penalty is an effective mechanism to encourage customers to apply for the benefit.

4. Customers are “Graduated” when arrears are paid off

PG Energy staff monitor participant arrearages and notify participants of program graduation when their arrears have been paid off. They send the customer a letter stating that if the customer finds his or her account in arrears in the future and needs assistance of the program to call the Universal Services number. Customers who call PG Energy after receiving this letter and state that they cannot afford their full bill are told to not pay the current bill, and they will re-enroll them in the program and receive a PGEPP bill to pay the next month. By this time the customer will have built up a new arrearage by skipping the current bill, and is again eligible for the program.

This process causes customers to come off and on the program more than what is necessary, and increases administrative costs. We recommend that the procedures be changed to allow customers who have paid off their arrearages to remain on the program.

5. Former participants would like to re-join the PGEPP

Customers are eligible to re-join the PGEPP if they make up past due payments and are still eligible for the program. Most of the previous participants said that they would re-enroll in the PGEPP if they were eligible. PG Energy reports that they no longer contact former participants to provide them with another chance to participate in the program. We recommend that these contacts be re-initiated.

C. Customer Perspectives

The customer interviews showed that participants value the PGEPP and believe that it has a large impact on their ability to pay their gas bills and meet their needs.

1. Participants value the budget bill

The customer survey showed that current and past participants valued having even payments. Twenty percent of the participating customers stated that this was the most important benefit of the program. PG Energy currently offers a budget bill to all customers to assist them in equalizing their budgets and making regular gas bill payments.

2. Bill payment

Current and past participants reported that the PGEPP had a large impact on their ability to pay their energy bills. While 83 percent of current participants said that it was very difficult to pay their gas bills prior to participating in the program, only 9 percent said that it was very difficult to pay their bills while participating in the program. Seventy-nine percent of past participants said that it was very difficult to pay their bills prior to participating in the program, compared to only eight percent who said it was very difficult to pay their bills while participating in the program.

3. Arrearage forgiveness

Customers reported that they were more likely to pay their bills because of the arrearage forgiveness associated with the PGEPP. About 87 percent of current PGEPP participants said that the arrearage forgiveness that they receive makes them more likely to pay their bills.

4. Importance of the PGEPP

PGEPP participants reported that the PGEPP has been very important in helping them to meet their needs. Eight-seven percent of current participants reported that the program was very important, and 11 percent reported that it was somewhat important. Percentages were similar for past participants.

5. Satisfaction with the PGEPP

Most participants were very or somewhat satisfied with the PGEPP and most current participants said that they were very likely to continue to participate in the program and would do so as long as they were income-eligible.

D. Program Impacts

The data analysis showed that the PGEPP positively impacts gas affordability and the payment behavior of low-income participants, and that it did not impact gas usage. Participants were less likely to have their service terminated but collections actions increased.

1. PGEPP retention rates

Of those 2003 enrollees with complete payment data, 76 remained on the PGEPP for the first three months, 65 percent for the first six months, 62 percent for the first nine months, and 32 percent for a full year. These retention rates are reasonable given the income level of the participants.

However, a large percentage of customers were not successful in remaining on the PGEPP. This may be due to the fact that their bills remained unaffordable, or to the fact that these customers are not in the habit of paying their gas bills on a regular basis. To increase retention rates, PG Energy may have to reduce customer bills by removing CAP limits, providing effective weatherization services, or increasing energy assistance from other programs such as Project Outreach.

2. Affordability Impacts

The PGEPP had a positive impact on affordability for program participants. Participants had a net decline in their actual bills of about \$280, and a net decline in energy burden of three to four percentage points.

3. Payment Behavior

Customers who participated in the PGEPP had significant improvements in their payment behavior, as compared to low-income non-participants and to 2004 enrollees. Participants experienced reduced bills, increased cash payments, increased cash and total coverage rates, and decreased levels of shortfall.

4. Coverage of the Full Gas Bill

Participating customers increased their coverage of their full natural gas bills. Participating customers increased total coverage rates from 75 percent in the year preceding enrollment to 83 percent in the year following enrollment, a gross increase of eight percentage points. The net increase was about six percentage points. Participating customers did a better job of paying their non-discounted bills than customers who were not enrolled in the program.

5. Arrearages

Participating customers had a small gross increase in their arrearages, from \$756 in the year preceding enrollment to \$816 in the year following enrollment. However the gross change in arrearages was not significant.

6. Service Terminations

The percentage of customers who experienced a service termination decreased from 14 percent in the year prior to enrollment, to eight percent in the year following enrollment, a decline of six percentage points. The net decline in service terminations was about ten percentage points.

7. Collections Actions

The total number of collections actions increased for PGEPP participants, from 12.2 in the year prior to enrollment, to 16.1 in the year following enrollment. These customers experienced decreases in field actions and increases in telephone actions.

8. Usage Impacts

Despite a bill that is not related to the customer's usage, except by way of the CAP credit limit, participating customers did not increase their usage after enrolling in the program. It appears that excess usage charges are not necessary. However, these customers have high gas usage and should be referred for LIURP.

9. Cost Effectiveness

The average costs of administering the PGEPP are \$51 per customer, and the average savings are \$50.02 per customer. Therefore, the cost savings from the program are just under the costs of administering the program. If PGEPP could slightly reduce administrative costs per customer, the program would be cost-effective.

Appendix – Customer Survey Instrument

PG ENERGY CUSTOMER SURVEY

INTRODUCTION-SCREENER

(GROUPS: CP, PP)

Hello. This is (INTERVIEWER) from Braun Research calling for (NAME) regarding PG Energy's Customer Assistance Program called the Partners Program.

(GROUPS: NP)

Hello. This is (INTERVIEWER) from Braun Research calling for (NAME) regarding the affordability of your natural gas heating bills.

{Interviewer Note: The goal is to conduct the survey with either (NAME) or that person's spouse/partner. If (NAME) is not home / unavailable, politely ask, "May I speak with the spouse or partner of (NAME)".}

(GROUPS: CP, PP)

I'm calling to ask you about your experiences with PG Energy's Customer Assistance Program called the Partners Program. You should have received a letter in the mail about this survey. Your responses will help us better understand the need for the program, and the problems caused by high energy bills. They will also help us to improve the program. All your responses will be kept confidential, and will not affect your energy assistance benefits.

(GROUPS: NP)

I'm calling to ask you about your natural gas heating bills and whether there is a way for PG Energy (the gas company) to make them more affordable. You should have received a letter in the mail about this survey. Your responses will help us better understand how PG Energy may be able to make natural gas heating bills more affordable for their customers. All your responses will be kept confidential, and will not affect any energy assistance benefits you may receive.

(GROUPS: CP, PP, NP)

S1. {Interviewer: DO NOT READ, Whom are you speaking to?}

- 01 NAME
- 02 Spouse/Partner
- 03 Caretaker/Guardian
- 04 Other/Don't Know

(GROUPS: CP, PP, NP)

[ASK if S1=04]

S2. When can I call back to speak with (NAME) or the spouse or partner of (NAME)? _____ WRITE DATE AND TIME FOR CALLBACK

SECTION A: REASONS FOR PARTICIPATION/NONPARTICIPATION AND ENROLLMENT

(GROUPS: NP)

A1. Are you aware that PG Energy offers a Customer Assistance Program called PG Energy’s Partners Program to help make natural gas heating bills more affordable for customers?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: NP if A1=1, CP, PP)

A2. How did you find out about PG Energy’s Partners Program? (DO NOT PROMT. MARK ALL THAT APPLY.)

- 01 BILL INSERT
- 02 INFORMATIONAL MAILING
- 03 CUSTOMER SERVICE REPRESENTATIVE
- 04 MESSAGE ON PG ENERGY’S PHONE CALL ANSWERING SYSTEM
- 05 FRIEND OR RELATIVE
- 06 AGENCY
- 07 PUBLIC UTILITY COMMISSION
- 08 PG ENERGY’S WEB SITE
- 95 OTHER _____
- 97 DON’T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

A3. Why did you decide to enroll in PG Energy’s Partners Program? (DO NOT PROMT. MARK ALL THAT APPLY.)

- 01 REDUCE ENERGY BILLS
- 02 REDUCE AMOUNT OF MONEY OWED TO THE GAS COMPANY/REDUCE ARREARAGES
- 95 OTHER _____
- 97 DON’T KNOW
- 98 REFUSED

(GROUPS: NP)

[Ask A4 if A1=1"YES"]

A4. What are the reasons that you have not enrolled in PG Energy's Customer Assistance Program called the Partners Program? (DO NOT PROMT. MARK ALL THAT APPLY.)

- 01 INCOME IS TOO HIGH
- 02 CANNOT PROVIDE PROOF OF INCOME
- 03 DO NOT NEED ENERGY ASSISTANCE
- 04 DO NOT WANT ASSISTANCE
- 05 DO NOT KNOW HOW TO ENROLL
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

A5. How difficult was it to enroll in PG Energy's Partners Program? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 01 VERY DIFFICULT
- 02 SOMEWHAT DIFFICULT
- 03 NOT TOO DIFFICULT
- 04 NOT AT ALL DIFFICULT
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

[Ask A6 if A5=1"VERY DIFFICULT" or A5=2"SOMEWHAT DIFFICULT"]

A6. What parts of enrollment in PG Energy's Partners Program were most difficult? (DO NOT PROMT. MARK ALL THAT APPLY.)

- 01 PROVIDING PROOF OF INCOME
- 02 PROVIDING SOCIAL SECURITY NUMBERS
- 03 COMPLETING THE APPLICATION
- 04 CONTACTING THE AGENCY/GETTING AN APPOINTMENT WITH THE AGENCY
- 05 NONE
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

SECTION B: UNDERSTANDING/IMPACT/USAGE

Now, we would like you to think about some of the ways PG Energy’s Partners Program has worked for you and what impact the program has had on your life.

(GROUPS: CP, PP)

B1. Do you feel that you have a good understanding of the benefits of PG Energy’s Partners Program?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B2. What is your understanding of your responsibility in this program?
(DO NOT PROMPT. MARK ALL THAT APPLY.)

- 01 KEEP UP WITH PAYMENTS
- 02 APPLY FOR LIHEAP
- 03 NOTIFY PG ENERGY IF INCOME CHANGES
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

B3. What do you need to do if your income changes while you are enrolled in the program?
(DO NOT PROMPT. MARK ALL THAT APPLY.)

- 01 NOTIFY THE GAS COMPANY
- 02 REAPPLY FOR THE PROGRAM
- 03 PROVIDE NEW PROOF OF INCOME
- 04 NOTHING
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

B4. How long does the program last? (DO NOT PROMPT.)

- 01 1 YEAR
- 02 2 YEARS
- 03 AS LONG AS I PAY MY BILL ON TIME
- 04 AS LONG AS I AM LOW-INCOME/AS LONG AS MY INCOME DOES NOT INCREASE/AS LONG AS I NEED ASSISTANCE
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

B5. What do you feel are the benefits of the program? (DO NOT PROMPT. MARK ALL THAT APPLY.)

- 01 LOWER ENERGY BILLS
- 02 REDUCED MONEY OWED TO PG ENERGY/REDUCED ARREARAGES
- 03 BUDGET BILLING/EVEN PAYMENTS
- 04 KEEPING GAS SERVICE/NOT HAVING SERVICE TURNED OFF
- 05 ABILITY TO SELECT THE DATE THAT THE BILL IS DUE
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

B6. Do you feel lower natural gas bills are a benefit of the program?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B7. Do you feel a reduction in your past due balance or in the amount of past bills that were not paid is a benefit of the program?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B8. Do you feel not having your gas service turned off is a benefit of the program?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B9. What do you feel is the most important benefit of the program?

- 01 LOWER ENERGY BILLS
- 02 REDUCED MONEY OWED TO PG ENERGY/REDUCED ARREARAGES
- 03 BUDGET BILLING/EVEN PAYMENTS
- 04 KEEPING GAS SERVICE/NOT HAVING SERVICE TURNED OFF
- 05 ABILITY TO SELECT THE DATE THAT THE BILL IS DUE
- 95 OTHER _____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP)

B10a. How much money does PG Energy's Partners Program save you on a typical monthly natural gas heating bill in the winter months? (DO NOT READ LIST EXCEPT TO PROMPT)

- 01 \$0
- 02 \$1 - \$25
- 03 \$26 - \$50
- 04 \$51 - \$100
- 05 \$101 or more
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: PP)

B10b. How much money did PG Energy's Partners Program save you on a typical monthly natural gas heating bill in the winter months? (DO NOT READ LIST EXCEPT TO PROMPT)

- 01 \$0
- 02 \$1 - \$25
- 03 \$26 - \$50
- 04 \$51 - \$100
- 05 \$101 or more
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B11. How much money did you owe the gas company for past due balances or for past bills that were not paid before participating in PG Energy’s Partners Program? (DO NOT READ LIST EXCEPT TO PROMPT)

- 01 \$0
- 02 \$1 - \$100
- 03 \$101 - \$500
- 04 \$501 - \$1000
- 05 \$1001 - \$2000
- 06 \$2001 or more
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP if B11 NE 1, PP, NP)

B12. How much money do you currently owe the gas company for past due balances or for past bills that were not paid? (DO NOT READ LIST EXCEPT TO PROMPT)

- 01 \$0
- 02 \$1 - \$100
- 03 \$101 - \$500
- 04 \$501 - \$1000
- 05 \$1001 - \$2000
- 06 \$2001 or more
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: PP)

B13. How much money did you owe the gas company for past due balances or for past bills that were not paid when you left PG Energy’s Partners Program? (DO NOT READ LIST EXCEPT TO PROMPT)

- 01 \$0
- 02 \$1 - \$100
- 03 \$101 - \$500
- 04 \$501 - \$1000
- 05 \$1001 - \$2000
- 06 \$2001 or more
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP if B11 NE 1)

B14. How much of what you owe PG Energy for past due balances or for past bills that were not paid is forgiven each month?

(USE CODES 997 FOR ‘DON’T KNOW’ AND 998 FOR ‘REFUSED’)

RECORD ANSWER:

(GROUPS: CP if B11 NE 1)

B15. Does this forgiveness of money owed for past due balances or for past bills that were not paid make you more likely to pay your natural gas heating bill on time?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B16. How difficult was it to make your monthly natural gas heating bill payments before participating in PG Energy’s Partners Program? Would you say it was very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 01 VERY DIFFICULT
- 02 SOMEWHAT DIFFICULT
- 03 NOT TOO DIFFICULT
- 04 NOT AT ALL DIFFICULT
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B17. [For each item that is answered as "1", please ask B 18 immediately thereafter] I would like to ask you a few questions about financial obligations and the impact of PG Energy’s Partners Program on your ability to meet your needs. In the YEAR BEFORE participating in PG Energy’s Partners Program, did you ever have to delay or skip paying the following bills or services in order to make ends meet... (READ ITEMS)?

	<u>B17</u>				<u>B18</u>						
	YES	NO	<u>DON'T KNOW</u>	<u>REFUSED</u>	<u>ALWAYS</u>	<u>FREQUENTLY</u>	<u>SOMETIMES</u>	<u>SELDOM</u>	<u>DON'T KNOW</u>		<u>REFUSED</u>
a. Food	1	2	7	8	1	2	3	4	7	8	
b. Medicine	1	2	7	8	1	2	3	4	7	8	
c. Medical or dental service	1	2	7	8	1	2	3	4	7	8	
d. Mortgage or Rent	1	2	7	8	1	2	3	4	7	8	
e. Telephone or cable	1	2	7	8	1	2	3	4	7	8	
f. Credit card or loan	1	2	7	8	1	2	3	4	7	8	
g. Car payment	1	2	7	8	1	2	3	4	7	8	

(GROUPS: CP, PP)

[Ask B18 if B17=1"YES" for any item (a-g)]

B18. Please tell me whether you always, frequently, sometimes, or seldom had to skip or delay this bill?

(GROUPS: CP, PP)

B19. In the year before participating in PG Energy’s Partners Program, did you use something else or in addition to your natural gas heater or furnace to provide heat?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

[Ask B20 if B19=1"YES"]

B20. What was that other source of heat that you used? (DO NOT PROMPT. MARK ALL THAT APPLY)

- 01 OVEN OR STOVE
- 02 KEROSENE SPACE HEATER
- 03 ELECTRIC SPACE HEATER
- 05 OTHER_____
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

In the year before enrolling in PG Energy’s Partners Program, was there ever a time when you wanted to use your main source of heat, but could not for one or more of the following reasons?

	01	02	07	08
B21. Your heating system was broken and you were unable to pay for its repair or replacement?	YES	NO	DON’T KNOW	REFUSED
B22. The utility company discontinued your gas service because you were unable to pay your bill?	YES	NO	DON’T KNOW	REFUSED

(GROUPS: NP)

B23. How difficult is it currently to make your monthly natural gas heating bill payments? Would you say it is very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 01 VERY DIFFICULT
- 02 SOMEWHAT DIFFICULT
- 03 NOT TOO DIFFICULT
- 04 NOT AT ALL DIFFICULT
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: NP)

B24. [For each item that is answered as "1", please ask B25 immediately thereafter] In the past 12 months have you had to delay or skip paying the following bills or services in order to make ends meet... (READ ITEMS)?

	<u>B24</u>					<u>B25</u>					
	YES	NO	<u>DON'T KNOW</u>	<u>REFUSED</u>		<u>ALWAYS</u>	<u>FREQUENTLY</u>	<u>SOMETIMES</u>	<u>SELDOM</u>	<u>DON'T KNOW</u>	<u>REFUSED</u>
a. Food	1	2	7	8		1	2	3	4	7	8
b. Medicine	1	2	7	8		1	2	3	4	7	8
c. Medical or dental service	1	2	7	8		1	2	3	4	7	8
d. Mortgage or Rent	1	2	7	8		1	2	3	4	7	8
e. Telephone or cable	1	2	7	8		1	2	3	4	7	8
f. Credit card or loan	1	2	7	8		1	2	3	4	7	8
g. Car payment	1	2	7	8		1	2	3	4	7	8

(GROUPS: NP)

[Ask B25 if B24=1"YES" for any item (a-g)]

B25. Please tell me whether you always, frequently, sometimes, or seldom had to skip or delay this bill?

(GROUPS: NP)

B26. In the past 12 months, did you use something else or in addition to your natural gas heater or furnace to provide heat?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: NP)

[Ask B27 if B26=1"YES"]

B27. What was that other source of heat that you used? (DO NOT PROMPT. MARK ALL THAT APPLY)

- 01 OVEN OR STOVE
- 02 KEROSENE SPACE HEATER
- 03 ELECTRIC SPACE HEATER
- 05 OTHER
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: NP)

In the past 12 months, was there ever a time when you wanted to use your main source of heat, but could not for one or more of the following reasons?

- | | 01 | 02 | 07 | 08 |
|--|-----|----|------------|---------|
| B28. Your heating system was broken and you were unable to pay for its repair or replacement? | YES | NO | DON'T KNOW | REFUSED |
| B29. The utility company discontinued your gas service because you were unable to pay your bill? | YES | NO | DON'T KNOW | REFUSED |

(GROUPS: NP)

B30. In the past 12 months, did you or any member of your household receive home energy assistance benefits from LIHEAP, also known as a fuel grant or energy assistance?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: NP)

[ASK B31 IF B30=1, YES, AND B28=1, YES, OR B29=1, YES)

B31. Did LIHEAP, the fuel grant, or energy assistance help you to restore use of your main source of heat?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B32. While participating in the program, would you say that the amount you were asked to pay for your natural gas bill heating bill was higher, lower, or has not changed in comparison to what it was before participating in the program?

- 01 HIGHER
- 02 LOWER
- 03 NO CHANGE
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B33. While participating in the program, how difficult was it to make your monthly natural gas heating bill payments? Would you say it is very difficult, somewhat difficult, not too difficult, or not at all difficult?

- 01 VERY DIFFICULT
- 02 SOMEWHAT DIFFICULT
- 03 NOT TOO DIFFICULT
- 04 NOT AT ALL DIFFICULT
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B34. [For each item that is answered as "1", please ask B 35 immediately thereafter]
 While participating in PG Energy’s Partners Program, do you currently or have you had to delay or skip paying the following bills or services in order to make ends meet...
 (READ ITEMS)?

	<u>B34</u>				<u>B35</u>						
	YES	NO	DON'T KNOW	REFUSED	ALWAYS	FREQUENTLY	SOMETIMES	SELDOM	DON'T KNOW	REFUSED	
a. Food	1	2	7	8	1	2	3	4	7	8	
b. Medicine	1	2	7	8	1	2	3	4	7	8	
c. Medical or dental service	1	2	7	8	1	2	3	4	7	8	
d. Mortgage or Rent	1	2	7	8	1	2	3	4	7	8	
e. Telephone or cable	1	2	7	8	1	2	3	4	7	8	
f. Credit card or loan	1	2	7	8	1	2	3	4	7	8	
g. Car payment	1	2	7	8	1	2	3	4	7	8	

(GROUPS: CP, PP)

[Ask B35 if B34=1"YES" for any item (a-g)]

B35. Please tell me whether you always, frequently, sometimes, or seldom had to skip or delay this bill?

(GROUPS: CP, PP)

B36. While participating in PG Energy’s Partners Program, did you use something else or in additional to your natural gas heater or furnace to provide heat?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

[Ask B37 if B36=1"YES"]

B37. What was that other source of heat that you used? (DO NOT PROMPT. MARK ALL THAT APPLY)

- 01 OVEN OR STOVE
- 02 KEROSENE SPACE HEATER
- 03 ELECTRIC SPACE HEATER
- 05 OTHER_____
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

While participating in PG Energy’s Partners Program, was there ever a time when you wanted to use your main source of heat, but could not for one or more of the following reasons?

	01	02	07	08
B38. Your heating system was broken and you were unable to pay for its repair or replacement?	YES	NO	DON’T KNOW	REFUSED
B39. The utility company discontinued your gas service because you were unable to pay your bill?	YES	NO	DON’T KNOW	REFUSED

(GROUPS: CP, PP)

B40. In the past 12 months, did you or any member of your household receive home energy assistance benefits from LIHEAP?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

(Ask B41 if B40=1, YES AND B38=1, YES, OR B39=1, YES)

B41. Did LIHEAP help you to restore use of your main source of heat?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP)

[Ask B42 if B40=1"YES"]

B42. Do you have any questions or concerns about the way that your LIHEAP grants are credited to your natural gas heating bill?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: CP)

[Ask B43 if B42=1"YES"]

B43. What are your questions or concerns about the way that your LIHEAP grants are credited to your natural gas heating bill? Is there anything else?
(USE CODES 997 FOR ‘DON’T KNOW’ AND 998 FOR ‘REFUSED’)

RECORD ANSWER:

(GROUPS: CP, PP)

B44. How important has the PG Energy Partners Program been in helping you to meet your needs?

- 01 VERY IMPORTANT/HAS MADE A VERY BIG DIFFERENCE
- 02 SOMEWHAT IMPORTANT/HAS MADE A DIFFERENCE
- 03 OF LITTLE IMPORTANCE/HAS MADE A SMALL DIFFERENCE
- 04 NOT AT ALL IMPORTANT/NOT BIG ENOUGH BENEFIT TO HELP
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

B45. Do you feel that you need additional assistance to pay your natural gas heating bill?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

B46. While participating in the program, would you say that your natural gas usage was higher, lower, or has not changed in comparison to what it was before participating in the program?

- 01 HIGHER
- 02 LOWER
- 03 NO CHANGE
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

[Ask B47 if B46=1 "HIGHER"]

B47. Why do you feel that your natural gas usage has increased? (DO NOT PROMPT. MARK ALL THAT APPLY.)

- 01 CAN USE MORE GAS BECAUSE OF DISCOUNT
- 02 DON'T USE ELECTRIC SPACE HEATER ANY MORE
- 03 DON'T USE KITCHEN STOVE FOR HEAT ANY MORE
- 95 OTHER _____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP)

[Ask B48 if B46=2 “LOWER”]

B48. Why do you feel that your natural gas usage has decreased? (DO NOT PROMPT.
MARK ALL THAT APPLY.)

- 01 WEATHERIZATION/WAP (STATE PROGRAM)
- 02 LIURP (USAGE REDUCTION PROGRAM PROVIDED BY PG ENERGY)
- 03 OTHER SERVICES RECEIVED
- 04 TRY TO REDUCE/CONSERVE
- 05 PRICES HAVE INCREASED
- 06 USING SOMETHING ELSE FOR HEAT
- 95 OTHER_____
- 97 DON'T KNOW
- 98 REFUSED

SECTION C: PROGRAM SUCCESS

(GROUPS: PP)

C1. Why are you no longer participating in PG Energy’s Partners Program? (DO NOT PROMPT. MARK ALL THAT APPLY.)

- 01 INCOME INCREASED, NO LONGER ELIGIBLE
- 02 MISSED PAYMENT AND GAS SHUT OFF
- 03 DID NOT RECERTIFY OR REEVALUATE
- 04 DID NOT GO TO AGENCY FOR APPOINTMENT
- 05 PAYMENT WAS HIGHER THAN OTHER BUDGET PAYMENT
- 95 OTHER_____
- 97 DON’T KNOW
- 98 REFUSED

(GROUPS: PP)

C2. Is there anything that PG Energy did that was helpful to you in staying on PG Energy’s Partners Program? Is there anything else? (USE CODES 997 FOR ‘DON’T KNOW’ AND 998 FOR ‘REFUSED’)

RECORD ANSWER:

(GROUPS: PP)

C3. Do you feel that there was anything that PG Energy could have done to help you stay on PG Energy’s Partners Program?

- 01 YES
- 02 NO
- 07 DON’T KNOW
- 08 REFUSED

(GROUPS: PP)

[ASK C4 IF C3=1 “YES”]

C4. What else could PG Energy have done to help you stay on PG Energy’s Partners Program?

RECORD ANSWER:

(GROUPS: PP)

C5. If you were currently eligible under program rules, would you be interested in re-enrolling in the program?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP)

C6. How likely are you to continue to participate in the program? Would you say you are very likely, somewhat likely, not too likely, or not at all likely?

- 01 VERY LIKELY
- 02 SOMEWHAT LIKELY
- 03 NOT TOO LIKELY
- 04 NOT AT ALL LIKELY
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP)

C7. How long do you think you will continue to participate in the program? (DO NOT PROMPT)

- 01 0-<6 MONTHS
- 02 6-12 MONTHS
- 03 MORE THAN 12 MONTHS
- 04 UNTIL THE PROGRAM ENDS
- 05 AS LONG AS I AM LOW-INCOME/AS LONG AS MY INCOME DOES NOT INCREASE/AS LONG AS I NEED ASSISTANCE
- 95 OTHER _____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP)

C8. Is there anything that PG Energy has done that has been helpful to you in staying on PG Energy's Partners Program? Is there anything else?
(USE CODES 997 FOR 'DON'T KNOW' AND 998 FOR 'REFUSED')

RECORD ANSWER:

SECTION D: SATISFACTION

(GROUPS: CP, PP)

D1. Overall, how satisfied were you with the program? Would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

- 01 VERY SATISFIED
- 02 SOMEWHAT SATISFIED
- 03 SOMEWHAT DISSATISFIED
- 04 VERY DISSATISFIED
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP)

D2. Do you have any recommendations for improvements to the program? Are there any other recommendations?

RECORD ANSWER:

SECTION E: DEMOGRAPHICS

(GROUPS: CP, PP, NP)

E1. Do you own or rent your home?

- 01 OWN
- 02 RENT
- 03 OTHER _____
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E2. Including yourself, how many people normally live in this household? (Interviewer instruction: if someone asks if a child who is away at college should be included, instruct them that the child should only be included if he/she is listed as a dependent on the household's tax form.) (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ OCCUPANTS

(GROUPS: CP, PP, NP)

E3. How many are 60 or older? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ OCCUPANTS OVER AGE 60

(GROUPS: CP, PP, NP)

E4. How many are 18 or under? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ CHILDREN 18 OR UNDER

(GROUPS: CP, PP, NP)

(ASK E5 IF E4 IS NOT EQUAL TO 0)

E5. How many are 5 or under? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ CHILDREN 5 OR UNDER

(GROUPS: CP, PP, NP)

E6. How many are disabled? (USE CODES 97 FOR 'DON'T KNOW' AND 98 FOR 'REFUSED')

_____ DISABLED OCCUPANTS

(GROUPS: CP, PP, NP)

E7. What is your marital status?

- 01 MARRIED
- 02 SINGLE, SEPARATED
- 03 SINGLE, DIVORCED
- 04 SINGLE, NEVER MARRIED
- 05 WIDOW
- 95 OTHER _____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP, NP)

E8. What is the highest level of education reached by any member of your household?

- 01 LESS THAN HIGH SCHOOL
- 02 HIGH SCHOOL DIPLOMA OR EQUIVALENT
- 03 SOME COLLEGE/ASSOCIATES DEGREE
- 04 BACHELOR'S DEGREE
- 05 MASTER'S DEGREE OR HIGHER
- 06 VOCATIONAL TRAINING
- 95 OTHER _____
- 97 DON'T KNOW
- 98 REFUSED

(GROUPS: CP, PP, NP)

E9. In the past 12 months, did you or any member of your household receive employment income from wages and salaries or self-employment income from a business or farm?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E10. In the past 12 months, was any member of your household unemployed and looking for work?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E11. In the past 12 months, did you or any member of your household receive retirement income from Social Security or pensions and other retirement funds?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E12. In the past 12 months, did you or any member of your household receive benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or general assistance or public assistance?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E13. In the past 12 months, did you or any member of your household receive Food Stamps or live in public/subsidized housing?

- 01 YES
- 02 NO
- 07 DON'T KNOW
- 08 REFUSED

(GROUPS: CP, PP, NP)

E14. What is your household's annual income? (give option to provide monthly income)

- 01 ≤\$5,000
- 02 \$5,001 - \$10,000
- 03 \$10,001 - \$15,000
- 04 \$15,001 - \$20,000
- 05 \$20,001 - \$25,000
- 06 \$25,001 - \$30,000
- 07 \$30,001 - \$35,000
- 08 \$35,001 - \$40,000
- 09 >\$40,000
- 97 DON'T KNOW
- 98 REFUSED

That was my last question. Thank you very much for your time and cooperation. Have a pleasant day/evening.