



POWERING DOWN DEBT:

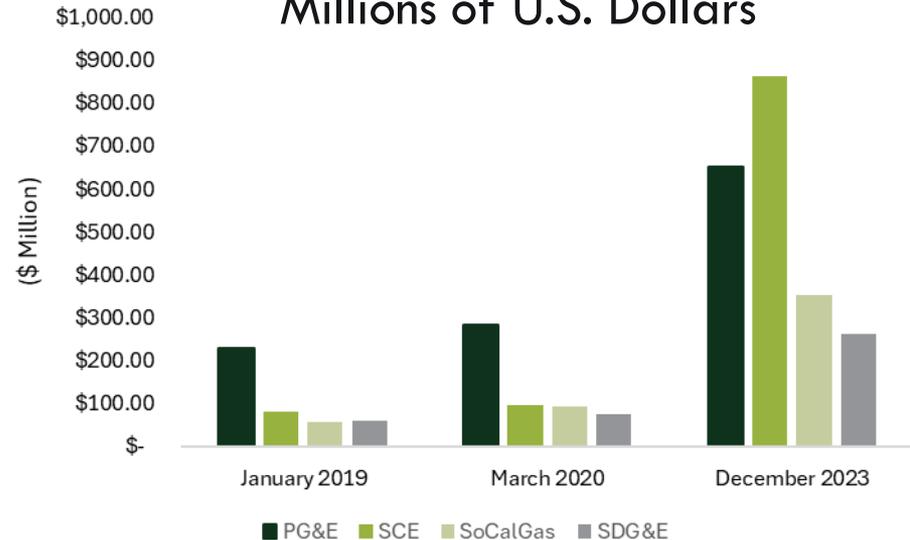
A META-ANALYSIS OF PERSONALIZED CASE MANAGEMENT
PROGRAMS TACKLING THE AFFORDABILITY CRISIS

Elizabeth Bullard, Amy Buege, Trace O'Rorke, Senya Urbom

CALIFORNIA IS FACING AN AFFORDABILITY CRISIS

Arrearage: an unpaid amount of money

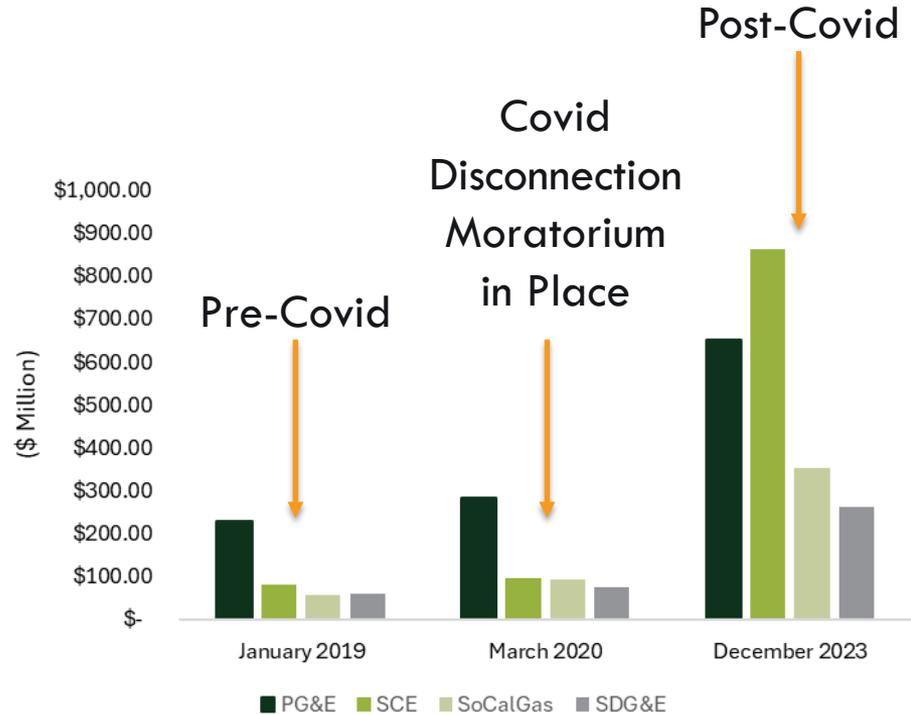
CA Residential Arrearages in Millions of U.S. Dollars



Source: [CPUC Report](#) on Residential and Household Utility Service Disconnections

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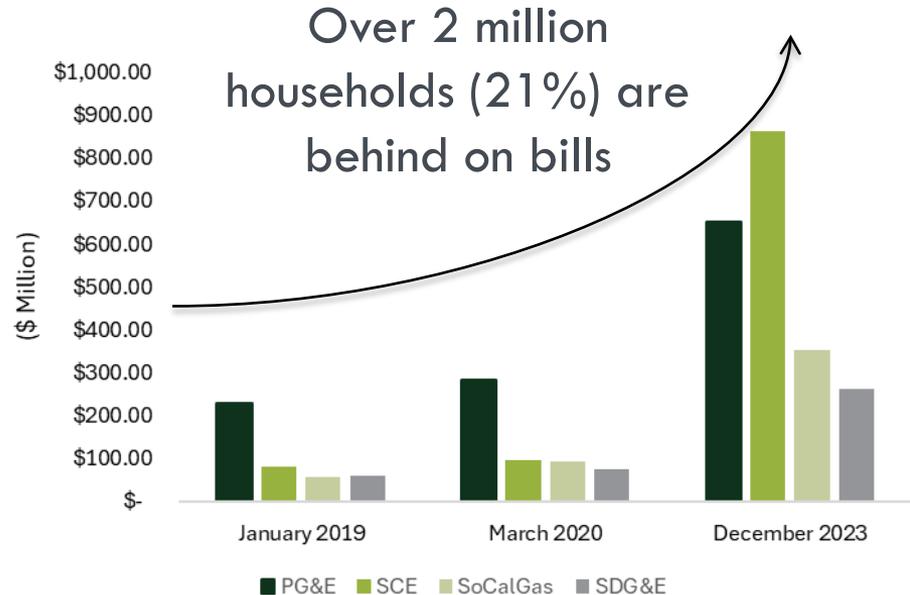
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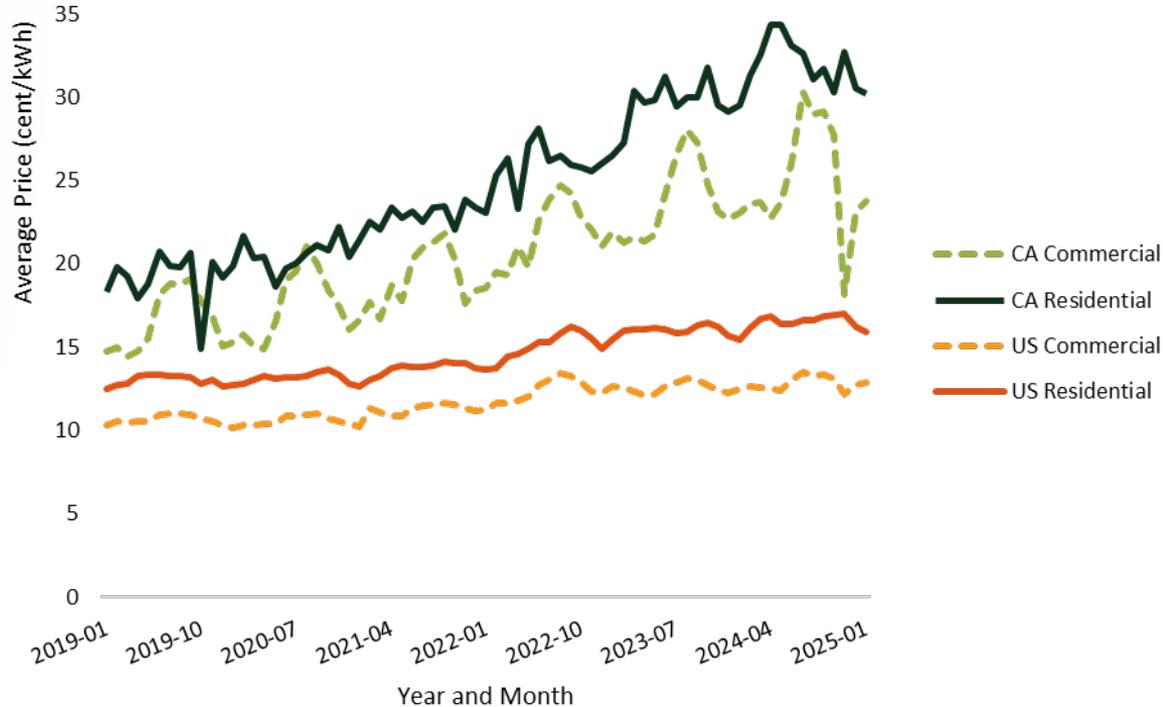


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WHAT IS DRIVING THIS PERVERSIVE DEBT?

Continuous energy rate increases

CA residential and commercial rate increases compared to overall U.S. commercial and residential rate increases from 2019 to 2025



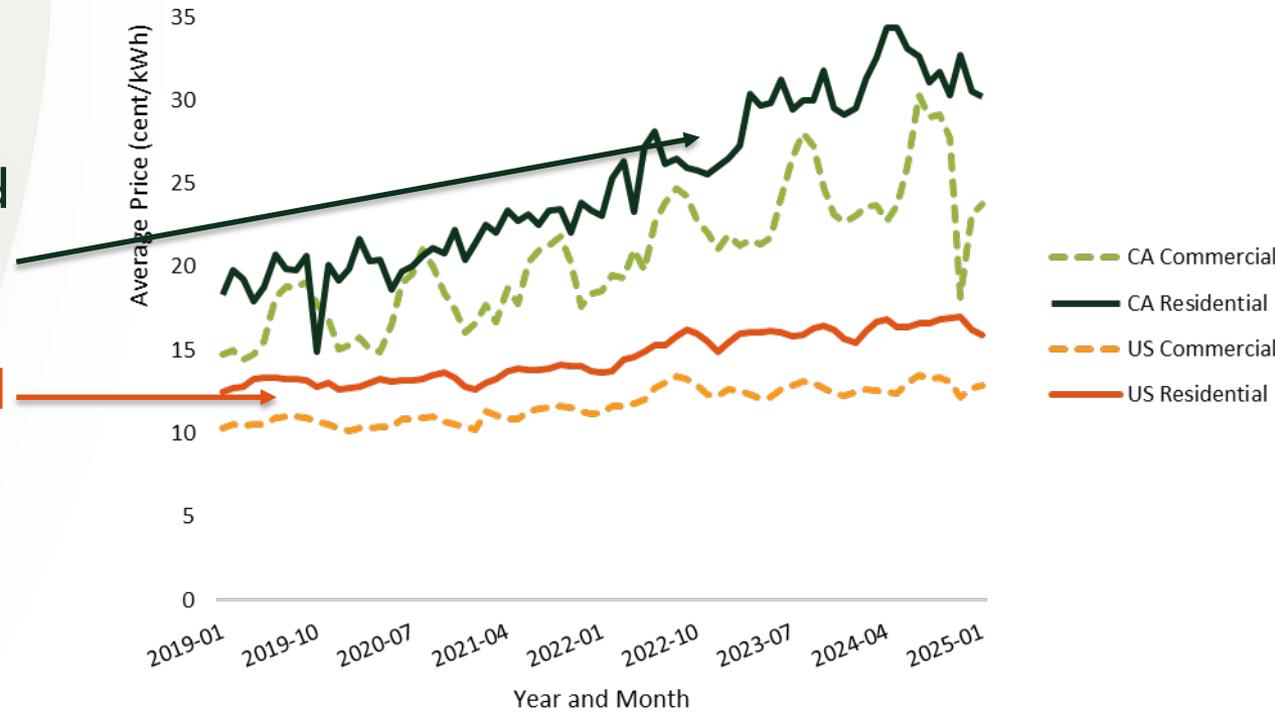
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CA residential and commercial rates

US residential and commercial rates

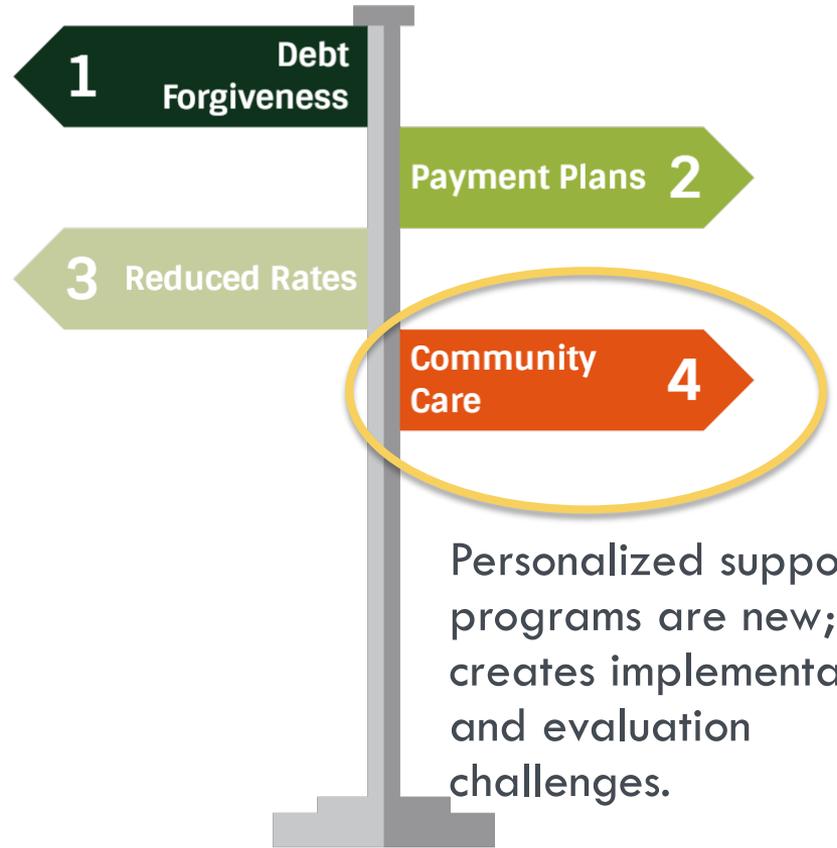


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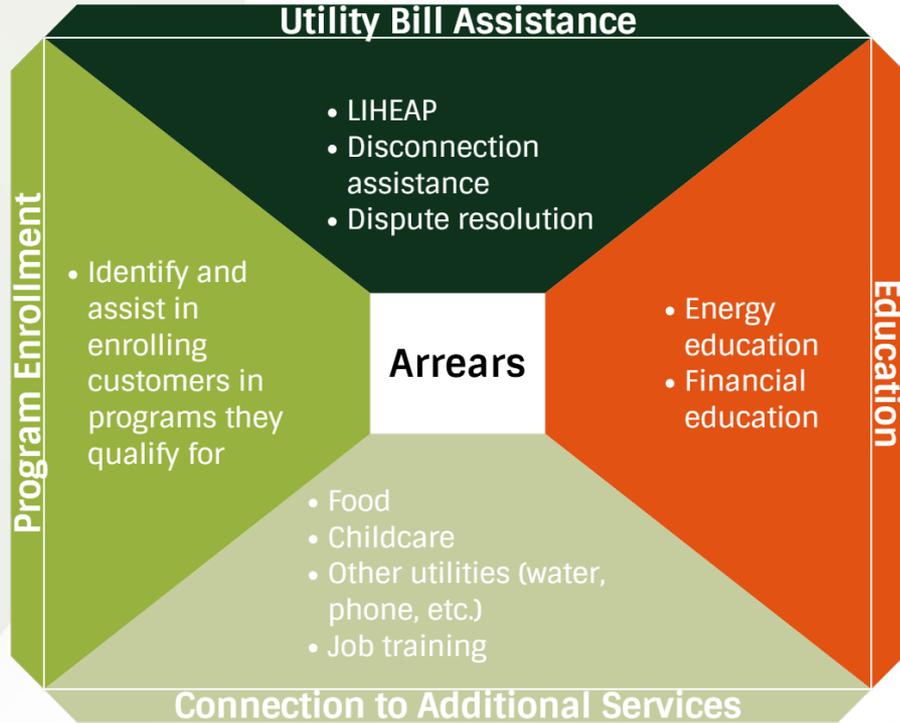
CA HAS A WIDE RANGE OF PROGRAMS AND APPROACHES TO COMBAT THIS CRISIS



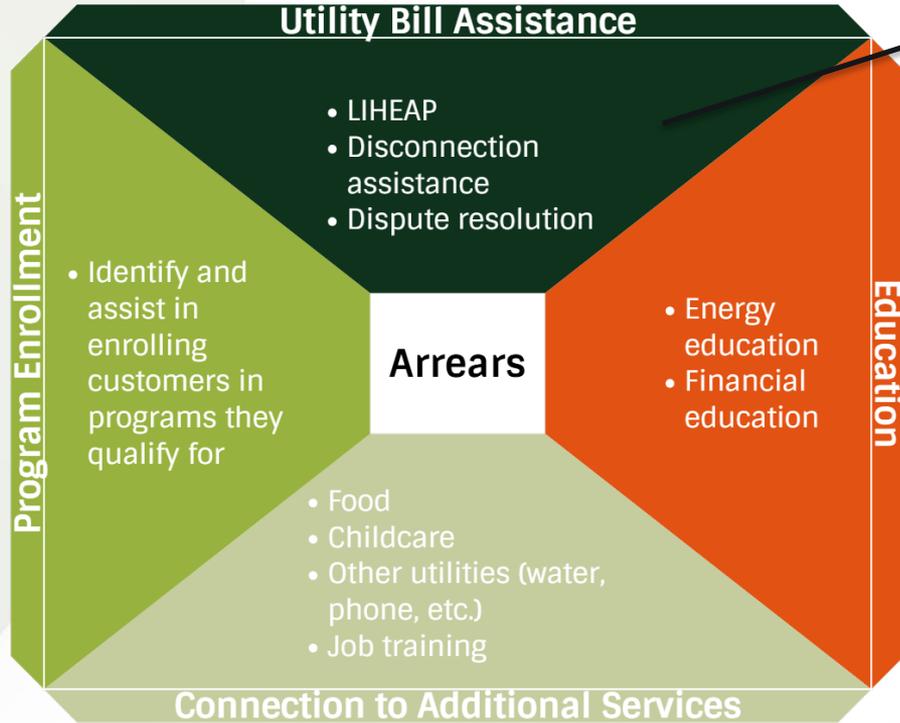
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PERSONALIZED SUPPORT PROGRAMS COMBAT ARREARAGES THROUGH HOLISTIC SUPPORT



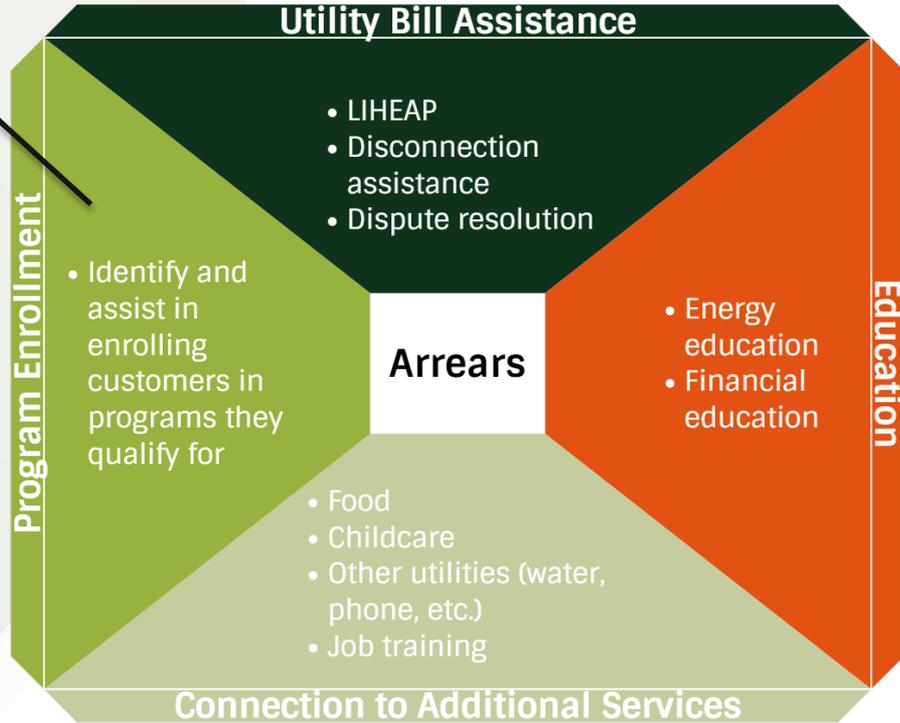
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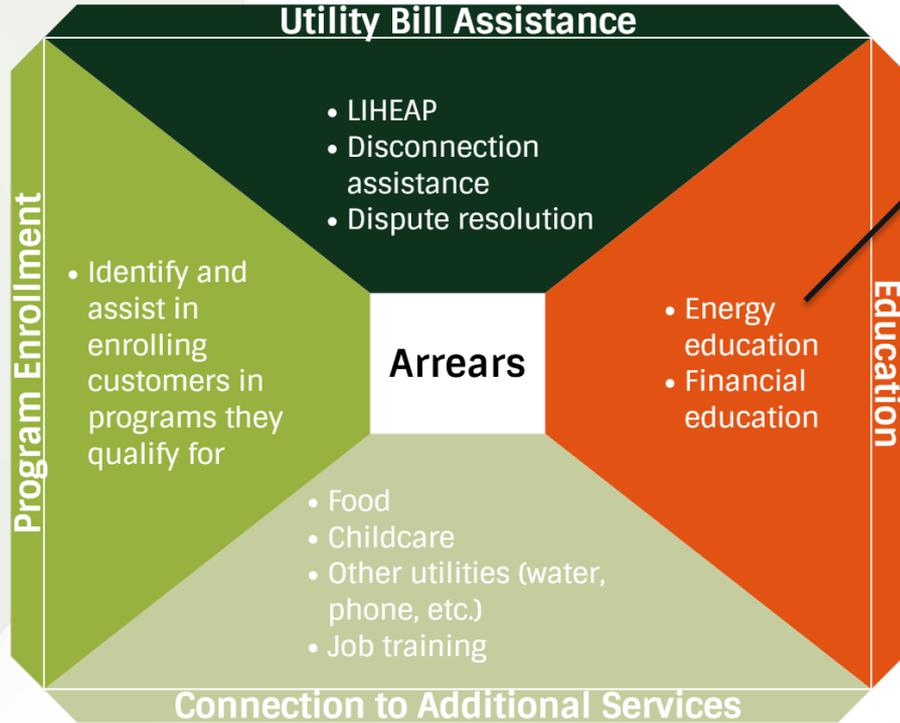
Customers receive monetary aid and advocate support with their bills

PERSONALIZED SUPPORT PROGRAMS COMBAT ARREARAGES THROUGH HOLISTIC SUPPORT

Customers receive programs they qualify for or have someone assist them in signing up



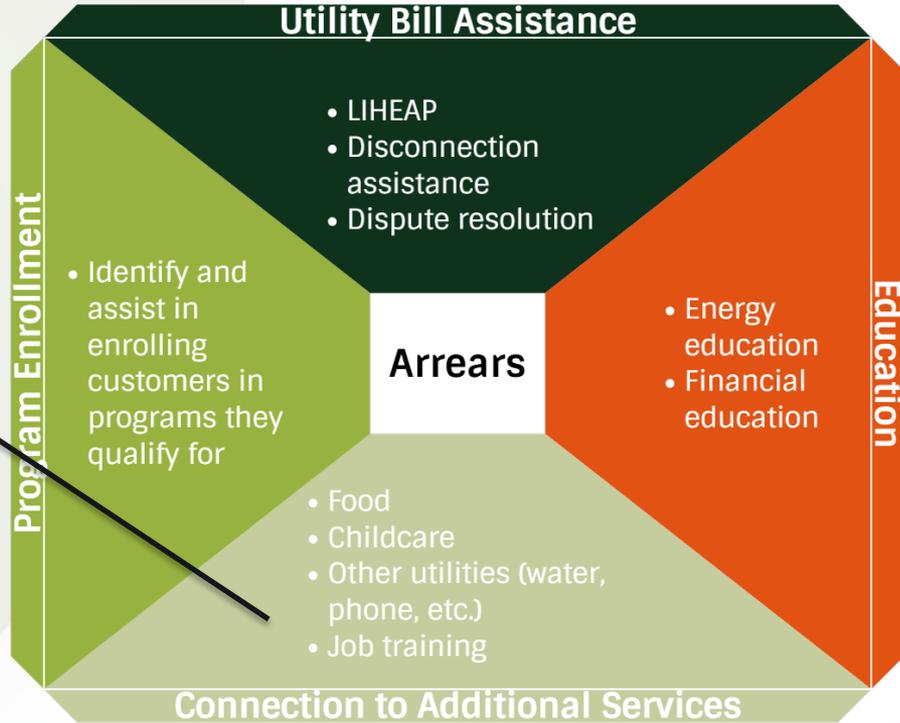
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Customers receive education to support continued resilience

PERSONALIZED SUPPORT PROGRAMS COMBAT ARREARAGES THROUGH HOLISTIC SUPPORT

Customers receive additional support that indirectly helps them handle their energy bills



THREE PERSONALIZED SUPPORT PROGRAMS THAT LEVERAGE THIRD-PARTY IMPLEMENTERS FOR REVIEW

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CBO Pilot

Community Based
Organization Pilot



Goal is to reduce
residential energy
disconnections and
support utility debt
reduction by leveraging
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SBO Pilot

Small Business Customer
Outreach Pilot



Energy ambassadors provide education to small business customers unable to pay their energy bills because of COVID-19

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Small Business Customer Outreach Pilot



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CHANGES

Community Help and Awareness of Natural Gas and Electric Services



CBOs provide energy education, case assistance, and outreach for limited English-proficient (LEP) customers

**IDENTIFY BEST
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CHANGES



Implementer Training

IDENTIFY BEST PRACTICES AND CHALLENGES TO SUPPORT IMPLEMENTATION AND EVALUATION

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SBO Pilot

CHANGES



Implementer Training

- Rubric
- Interviews
- Compared enrollment rates considering differences

IDENTIFY BEST PRACTICES AND CHALLENGES TO SUPPORT IMPLEMENTATION AND EVALUATION

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Data Collection and Validation Strategies

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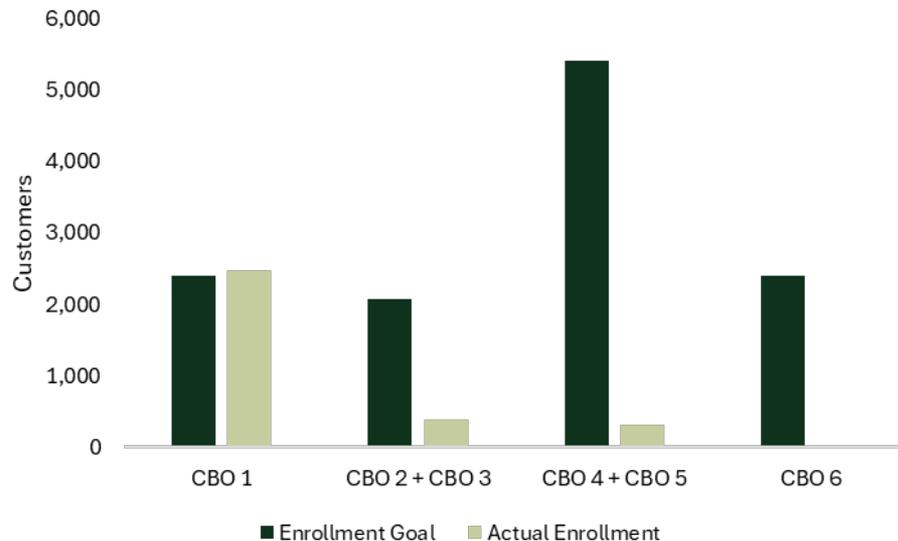


Data Collection and Validation Strategies

- Program Tracking Data
- Utility Data

**GREATER
INVESTMENT IN
TRAINING
YIELDS HIGHER
ENROLLMENT**

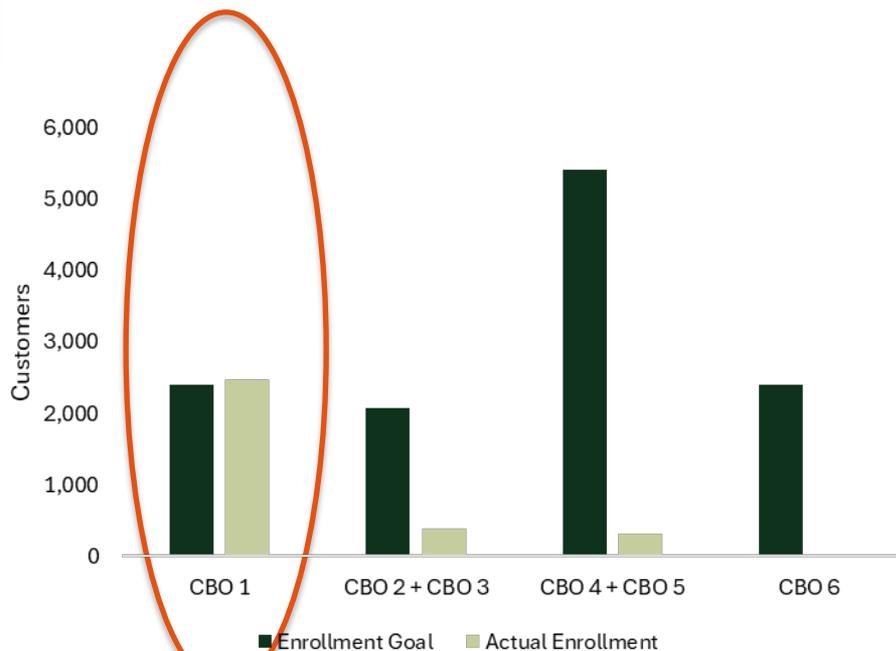
**Enrollment goal vs.
actual enrollment for six
CBOs in the CBO Pilot**



GREATER INVESTMENT IN TRAINING YIELDS HIGHER ENROLLMENT

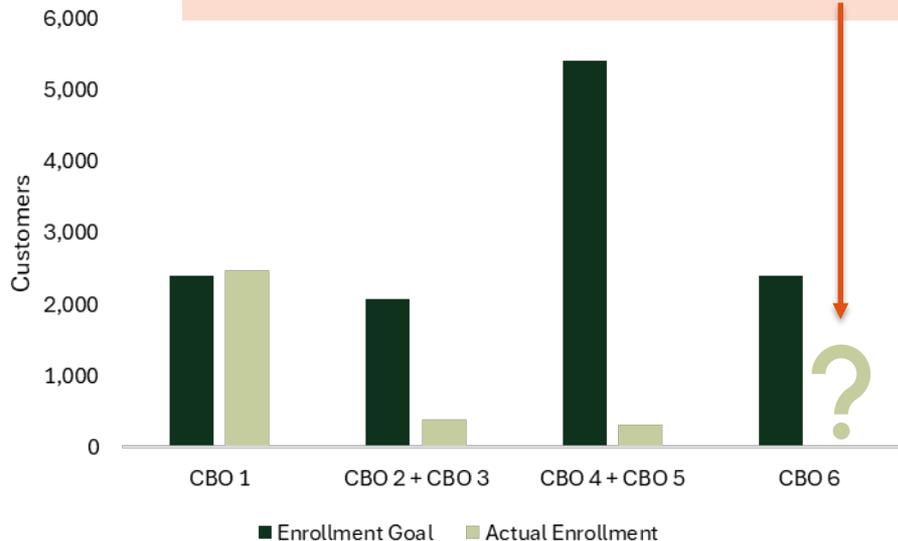
Greatest investment in training and support

- Frequent check-ins
- Multiple trainings
- Marketing support



GREATER INVESTMENT IN TRAINING YIELDS HIGHER ENROLLMENT

One of the CBOs with minimal support and a 'hands off' approach from the PM still has not been able to provide enrollment numbers **two months post enrollment end** because of data collection issues and pilot confusion.



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not all metrics tracked

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Didn't record what they did

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CHANGES



Don't record all interventions
(financial constraints)

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CHANGES



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Are all walk-in cooler doors equipped with auto-closers?		
	Total	
	<i>n</i>	%
Yes	1,976	68%
No	678	23%
n/a	236	8%
Total	2,890	100%

Erroneously includes:

- Clothing stores
- Beauty salons
- Electronic stores
- Fitness Centers

All these businesses should
be under 'n/a'

THE QUALITY OF UTILITY DATA INFLUENCES IMPLEMENTATION SUCCESS

SBO Pilot:

- Limited contact information provided by utilities
- Duplicates
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Data Cleaning Step	Total
Initial Counts	12,854
1 – Remove Duplicates	-15
2 – Remove Invalid Customers	
2a – Residence	-125
2b – Business Moved/Closed	-1,080
2c – Unable to Locate	-104
3 – Merge Accounts	
3a – Duplicate Deals	-110
3b – Other Merge	-247
Total Remaining	11,173

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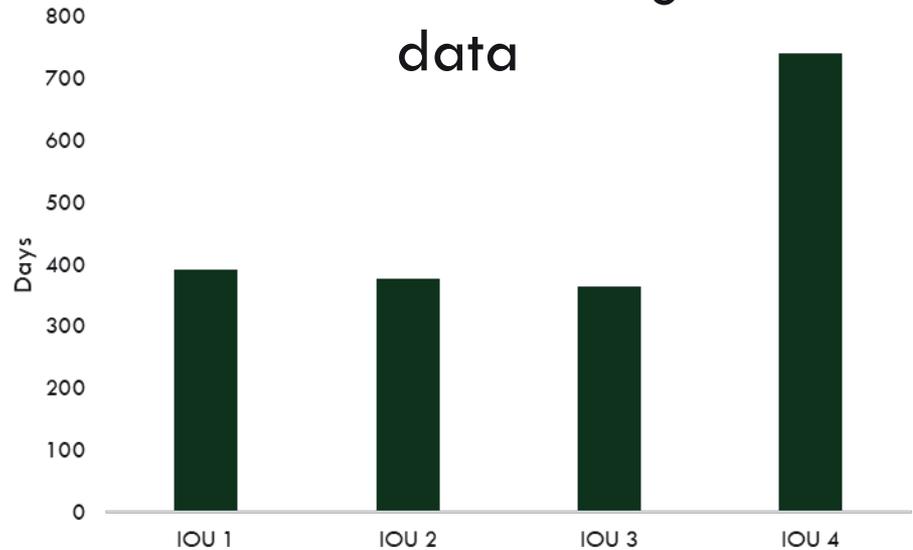
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ARREARAGE DATA IS COMPLICATED

Days from initial data
request to get usable
historical arrearage
data



KEY TAKEAWAYS



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Request arrearage data early
and work collaboratively to
ensure the data are what is
needed

CONTACT DETAILS

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THANK YOU

 VERDANT