

# SAVINGS FOR INCOME ELIGIBLE SENIORS FULL REPORT

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## **I.0 EXECUTIVE SUMMARY**

Savings for Income Eligible Seniors (SIES) is a pilot program that Green Home Experts developed for the ComEd Emerging Technologies initiative. SIES engaged social service agencies that serve senior citizens to recruit and qualify clients for the program, which provided the free installation of energy efficiency measures in their homes.

## **2.0 INTRODUCTION/BACKGROUND**

### **State of the Market**

The Savings for Income Eligible Seniors (SIES) pilot was developed by Green Home Experts (GHE) to provide eligible senior customers residing in suburban Cook County with the installation of free energy efficiency products. Qualifying seniors, who were ComEd service delivery customers aged 60 and over and who met income qualifications, were referred to GHE by participating social service agencies.

While ComEd operates a wide range of programs geared towards income eligible customers, there is not currently outreach geared towards income eligible senior citizens. SIES program outreach utilized senior-serving agencies, no-tech appointment scheduling, and marketing collateral tailored to the senior market in order to reach clients.

### **Program Need/Opportunity**

SIES builds off the successes of the Income Eligible Energy Savings Kits that Green Home Experts provides for ComEd income eligible offerings. While this kit offering has been very successful at serving people who visit social service agencies and who attend special events, what about people who are physically unable to leave their homes? Or even if they can leave their homes, can they all install the measures themselves? Can an installer who visits the client in their home increase the installation rates of the measures because of their professional knowledge and ability to explain the products?

The 2010 U.S. Census counted 481,119 people aged 60+ in suburban Cook County. This area has added about 4,700 seniors annually since 2010. Approximately 21,000 people aged 65+ in suburban Cook County are living below the poverty level. Utilizing the eligibility parameters of the SIES pilot, we see that this program has potential to serve a large segment of the ComEd population.

### **Research Question**

In addition to the goals of serving customers, the pilot set out to answer this main research question:

*How can engaging case workers and member agencies working with income eligible senior customers increase access and remove barriers for these customers to access energy efficiency measures?*

### **3.0 PILOT DESIGN**

#### **Pilot Design Overview**

Green Home Experts identified AgeOptions as our main strategic partner to coordinate outreach to the target customer segment. We chose to work with AgeOptions because they are the State of Illinois' Department on Aging's Area Agency for suburban Cook County. AgeOptions is an umbrella agency that serves many senior-focused agencies, and partnering with them helped us to create relationships with agencies that serve eligible senior clients and that can pre-qualify clients for the SIES program.

Through our partnership with AgeOptions, we were able to gain insights on their marketing and outreach strategies with the agencies. Additionally, AgeOptions was instrumental in setting up meetings and webinars with the agencies. While most of AgeOptions' work was completed at the beginning of the pilot, they continued to assist GHE for about the first 6 months of the pilot with ad hoc requests.

The key takeaways from our relationship with AgeOptions are the following:

- Customers are easiest to recruit during Low Income Home Energy Assistance Program (LIHEAP) enrollment season;
- Agencies that enroll customers in LIHEAP are good funnels for customers;
- Providing printed outreach flyers to each agency keeps the program at top of mind;
- Regular updates sent via email keeps the program at top of mind;
- Agencies should be reimbursed for their work in referring customers to SIES;
- Townships with senior centers are good funnels for customers because they are typically very busy serving eligible customers.

GHE tailored outreach methods, marketing literature and energy efficiency measures to best serve this market. Partnering with social service agencies helped to address fears of fraud and make clients comfortable with this being a reputable program implemented by a trustworthy and honest company. To complement this, one of the pieces of collateral we left with clients after an installation was the ComEd Consumer Protection brochure.

Next, we considered our audience when creating the print collateral. The font size was larger to make the information easier to read. We chose stock photos that portrayed people of our clients' ages. The outreach flyer had space for agencies to write their phone numbers, so that clients could contact them easily for help with scheduling. Internet access was not required for participation in this program, and

all appointment scheduling was done over the phone. Our goal was to make appointment setting as easy as possible, with no technology-related barriers.

Additionally, the leave-behind flyer included our phone number so that clients, family members and their caretakers could call us at any time with questions about the products and the program.

The income parameters for SIES adhered to those of other ComEd Income Eligible offerings:

Income Parameters for SIES	
Number of People in Household	Max Household Income
1	\$47,400
2	\$54,200
3	\$60,950
4	\$67,700
5	\$73,150
6	\$78,550
7	\$83,950
8	\$89,400

## Customer Recruitment

When Green Home Experts established a partnership with an agency, we offered staff training in several forms:

- Written program descriptions
- In-person presentation at staff meetings
- Presentation via conference call

After agency staff were made aware of the program design and customer eligibility, Green Home Experts shipped outreach flyers to the agencies. When agency staff qualified a client for eligibility, they gave the customer an outreach flyer, which had their phone number to schedule an appointment.

Green Home Experts also participated in 20 outreach events at Congregate Dining Sites, which are free lunch programs for seniors hosted by social service agencies. At these presentations, a GHE technician or the program manager shared information about SIES with dining guests, demonstrated the measures offered through the program and explained eligibility. After the presentation, we invited guests to share their information with us if they were interested in an installation. Then, we vetted that data with the agency to ensure eligibility. Lastly, we called customers to schedule installations.

## Measures

SIES clients were eligible to receive the following measures in their homes by a professionally trained service technician: 2 LED nightlights, weatherstripping, 2 door sweeps, ecobee3 Lite smart thermostat, 4 LED lamps, and caulk. SIES clients were able to decline any measures that they did not want, and the program was open to both homeowners and renters.

## Pilot Goals

Green Home Experts developed SIES to provide eligible senior customers with the installation of free energy efficiency products that will help them to start receiving savings on their energy bills. A secondary goal was to foster positive interactions between ComEd customers and ComEd representatives.

Evaluation of SIES and Green Home Experts was based on the following key performance indicators:

- 1) Serve 500 income eligible senior ComEd customers with direct install of measures;
- 2) Complete all direct installations by April 30, 2020;
- 3) Establish procedures and guidelines for engaging member agencies serving income eligible seniors in the ComEd service area for outreach to customers eligible for energy efficiency measures;
- 4) Deemed total first year kWh savings from direct install of measures;
- 5) Likelihood of pilot participants to engage with further ComEd energy efficiency programs after measure installation, as measured by post-installation survey.

## Pilot Scale

AgeOptions made introductions and established relationships between GHE and service agencies to promote SIES. Through staff outreach and education, regular agency communications, congregate dining sites, special events, and presentations by our service technicians, SIES customers were pre-qualified for eligibility by these participating agencies. Agency staff utilized client records such as LIHEAP applications and tax returns to verify income. This paperwork, along with drivers licenses and state identification cards, verified address and age. Once the agency staff verified eligibility, they gave the client an outreach flyer to schedule an appointment. Customers could schedule appointments for themselves; sometimes, agency staff, a family member or caretaker scheduled the appointment on their behalf.

Customers were always very pleased that their SIES appointments were easy to schedule and required no additional paperwork. Likewise, agency staff were happy to be able to use the information they already had on hand for verification. Each agency that referred customers was compensated for each successful installation.

GHE reached out to a total of 44 agencies, including AgeOptions, and we successfully engaged a total of 18 referring agencies (Appendix A).

In 40 weeks, GHE completed 265 installations and continued to market the program. GHE had several customers in the pipeline for installations, however the program was halted early due to the COVID-19 stay home order.

### Energy Savings

Energy savings from direct installations in customer homes are noted by measure in the table below. As savings calculation methodology changed slightly for several measures between 2019 and 2020, savings are calculated separately for 2019 and 2020, then totaled for SIES overall.

<b>Nightlights</b>	<b>Units</b>	<b>2019</b>	<b>2020</b>
Electric Energy Savings	kWh	7,695.57	8,106.78
<b>A19 LED Bulbs</b>		<b>2019</b>	<b>2020</b>
Electric Energy Savings	kWh	29,094.01	9,357.72
Summer Coincident Peak Demand Savings	Δ kWh =	3.75	1.21
<b>Smart Thermostats</b>		<b>2019</b>	<b>2020</b>
Electric Energy Savings	kWh heating	3,071.22	520.13
	kWh cool	19,373.31	3,402.05
	kWh total	22,444.53	3,922.18
Summer Coincident Peak Demand Savings	kWh	14.33	2.52
Natural Gas Energy Savings	therms	8,165.54	1,382.87
<b>Air Sealing</b>		<b>2019</b>	<b>2020</b>
Electric Energy Savings	kWh heating	1,575.64	647.58
Natural Gas Energy Savings	Δ therms =	4,759.22	1,952.93

<b>Pilot Totals 2019</b>	<b>Savings</b>	<b>Units</b>
Electric Energy Savings	60,809.74	kWh
Summer Coincident Peak Demand Savings	18.08	kWh
Natural Gas Energy Savings	12,924.76	therms
<b>Pilot Totals 2020</b>	<b>Savings</b>	<b>Units</b>
Electric Energy Savings	22,034.26	kWh
Summer Coincident Peak Demand Savings	3.72	kWh
Natural Gas Energy Savings	3,335.80	therms
<b>Pilot Totals Overall</b>	<b>Savings</b>	<b>Units</b>
Electric Energy Savings	82,844.00	kWh
Summer Coincident Peak Demand Savings	21.80	kWh
Natural Gas Energy Savings	16,260.56	therms

## Non-Energy Impacts

The SIES pilot reinforced ComEd's aspiration to innovate and engage the community to serve customers. By targeting a client population that has barriers to engagement, SIES created a positive customer experience for the clients, their families and social service agencies.

GHE technicians provided the following leave-behind materials with each customer:

- Product info handout with customer service phone number
- "Ways to Save" ComEd brochure
- "Consumer Protection" ComEd brochure
- Feedback postcard

These leave-behinds provided clients with GHE's contact information for questions about products, installation and callbacks. The brochures also informed customers on other opportunities to engage in ComEd energy efficiency programs as well as how to protect themselves from fraudulent activities. A secondary goal of these leave behinds was to assure the clients' family members and caretakers that this was a reputable, trustworthy program.

The results from the customer feedback postcards demonstrate how satisfied SIES clients were with our products and technicians. Out of 265 installations we collected 240 responses:

<b>Question 1:</b>	Please check your level of satisfaction with your technician's communication and customer service. (Scale: 1-5) Average Response: 4.95
<b>Question 2:</b>	Please check your level of satisfaction with the products that were installed in your home. (Scale: 1-5) Average Response: 4.88
<b>Question 3:</b>	How likely are you to find out more about the ComEd Energy Efficiency Program? (Scale: 1-3) Average Response: 2.89
<b>Question 4: (comments)</b>	Please note anything you'd like us to know about your experience: Comments were overwhelmingly positive.

## Special Customer Testimony:

"Jessica was here for an October 15th visit. Her visit was everything I needed. I had a couple leaks of cold air blowing here, for over 2 years. I tried my everything and other people tried. She found it in 10 minutes! It's almost impossible to say how good a lady she is. Somebody's gotta be here to see what I'm talking about. I had a leak of cold air that would come into my parlor. And I thought, 'well I have a lot of glass doors, it's gotta be that.' I tried everything, including using the old method of

using a candle to try to find it. She got it right away. I'm doing a happy dance here and I'm 90 years old."

Below is the information we collected about program outreach methods, customer information, and the measures installed:

### Cumulative Stats

Outreach Events Attended	16
Outreach Event Attendance	286
Customer Contacts Collected	90

Installations Completed from Agency	221
Installations Completed from Outreach	44
Total Installations Completed	265

<b>Measures Installed</b>	
Door Sweep	455
A19 LED Lamp	1057
Nightlight	398
Weatherstripping	164
Caulk	156
Smart Thermostat	148

<b>Average People Living in Home</b>	1.52
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<b>Average Type of Home</b>	
Single Family	58%
Multi-Family	38%
Mobile Home	4%
Other	0%

<b>Wifi in Home?</b>	
Yes	71%
No	29%

<b>Condition of Home (0 to 5)</b>	3.33
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<b>Type of Thermostat Replaced</b>	
Not Replacing	43.80%
Manual	12.90%
Programmable	43.20%
Smart	0.10%

## Financial Analysis

<b>Average Cost of Recruitment</b>	<b>\$29.53</b>
<b>Average Printing and Postage Cost</b>	<b>\$10.50</b>
<b>Agency Referral</b>	<b>\$10</b>
<b>Outreach Coordinator</b>	<b>\$9.03</b>

<b>Average Cost Per Installation</b>	<b>\$242.69</b>
<b>Average Measures Cost</b>	<b>\$158.05</b>
<b>Average Mileage Cost</b>	<b>\$21.88</b>
<b>Average Labor Cost</b>	<b>\$62.76</b>

<b>Total Average Cost Per Job</b>	<b>\$272.22</b>
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### Recruitment

The average cost of recruitment was \$29.53 per customer. This included the fee paid to agencies for each referral. While the materials and installation costs will decrease at scale, the fee will remain static once negotiated with senior care agencies. However, the fee is not paid until after installation, so the fee ultimately guarantees a customer. Unlike traditional marketing methods such as digital ads, print, TV and radio advertising, almost one third of the recruitment cost guarantees a qualified installation.

### Average Cost Per Installation

The average cost of measures, labor and mileage per installation was \$242.69. The ecobee3 Lite smart thermostat was significantly more expensive than the other measures, and almost 58% of customers chose to have one installed. We tried to schedule jobs geographically, so they could be routed most efficiently. This cost would also likely decrease at scale. Moving forward, the average measure cost would change if this program offered the same measures as other ComEd direct install programs.

### Pilot Costs

The actual budget varied from the proposed due to changes in timeline that included a delayed start while waiting for approval from the ComEd marketing department, as well as an abrupt end due to COVID-19. Because of the delayed kickoff, our projection completion date was moved to May 31, 2020, however, our last installation was in March 2020.

Initial planning called for one technician, however, as we came into our busiest time it became necessary to bring on another technician to support the SIES program.

The Program Manager and Outreach Coordinator worked fewer hours than budgeted, because of the measures put into place to simplify the program's needs.

With agencies doing the prequalification work, the Program Manager's role was limited to overseeing and supporting the Direct Install Technicians and Outreach Coordinator, weekly reporting and bi-weekly calls to CLEAResult, and ad hoc problem solving.

GHE spent more money on printing and postage than originally planned, because the outreach flyer was the tool for referrals. Mid-program, we started referring to the outreach flyer as the referral flyer, because the care agencies were carefully instructed to only distribute flyers to eligible clients.

Given the final actual budget, SIES has proven itself to be a very low-cost, effective program that assists income eligible seniors with direct installations. An added bonus is that part of our spend is for agency reimbursement, a sign of good faith to the agencies that states we value their time, work and support of the SIES program.

### **Limitations of the Pilot**

The purpose of the SIES pilot was to discover if engaging social service agencies that serve seniors would be effective in reaching income eligible senior ComEd customers. We selected a subset of measures offered by ComEd Income Eligible programs that would offer the most comfort, savings and home safety. However, many customers noted that the pilot was limited by our selection and that additional measures would have been useful. We also had several requests to serve customers with documented disabilities as well as seniors living in DuPage County and Chicago.

While these requests revealed the limitations of the pilot, they also uncovered possibilities for incorporating the program into the ComEd Income Eligible portfolio. SIES proved that engaging social service agencies is an effective method of serving income eligible senior clients. To expand on this success, GHE envisions a program that offers the same measures as other ComEd direct-install programs, expands eligibility to all of ComEd territory, and serves not just income eligible seniors but also income eligible customers who receive SSDI (Social Security Disability Income).

## **4.0 CONCLUSION**

### **Key Outcomes and Lessons Learned**

Customers who received installs through SIES were very satisfied. Additionally, the agencies were delighted to offer the service to their clients, and they were grateful for the timely reimbursements for making referrals.

### **Agency Feedback**

"Our experience with the SIES program was unequivocally positive. Rarely is a program so easy, for both customer and company. Our clients were excited and

grateful for the immediate and important assistance provided by SIES's products, and their experiences scheduling installation by Green Home Experts were all-around positive. North Shore Senior Center sincerely hopes that SIES will become a permanent ComEd program." --Michelle Grochocinski, Older Adults Benefits Specialist, North Shore Senior Center

"No complaints here, the majority were happy. I kept getting feedback from both sides though: 'I called the number, scheduled an appointment, were here within the next few days,' or 'I called the number, and had to wait a month for an appointment' in the end they were satisfied, mainly with the lightbulbs being replaced. Will definitely continue to refer."

"I had clients complementing the program. One client especially liked the bulbs and said, 'the new bulbs are very bright and I like it.' We all love getting free things, especially our seniors. I like the program as well because our clients are happy when we offer something free to them."

"Clients complimented the installers. They would say they were nice and friendly. They felt safe with them in their homes."

"Since our clients are satisfied with the program, LFS will continue to refer. LFS loves to support programs that can help our low income clients. Just something as small as changing a light bulb makes them happy and they also know it will save them money in the long run and that is what is key here. This has a huge impact on their mental health as well because it's one less thing to worry about during a difficult financial time for them."

—Staff from Leyden Family Service and Mental Health Center

## **Obstacles and Barriers**

- Best to have a representative from the ComEd Income Eligible programs create relationships with agencies in the beginning. This gives more credibility to the program and is likely to convince potential customers that we are a legitimate part of the ComEd Energy Efficiency Program and not offering a bait and switch of any kind.
- It is imperative that ComEd call centers are aware of the program and have FAQs available to answer customer questions as they attempt to validate the new program offering. This gives more credibility to the program and will help overcome any consumer fraud suspicions.

## **Suggestions for Growth and Improvement**

- Expand SIES to all of ComEd territory, not just suburban Cook County. GHE received many requests for service in Chicago and DuPage County.
- Partner with township handyman programs and Meals on Wheels, like Ameren Illinois does in their Senior Serve program.

- Optimize agency compensation to be in line with other income eligible programs like LIHEAP and LIKE. (LIHEAP enrollment compensation is \$16 and LIKE is \$11.)
- How can GHE participate in agency events while still qualifying clients' eligibility?
- Expand the program to be not just for income eligible senior citizens, but also for households with a disabled person living in the home. Income could be verified by asking for clients' SSA letter. This is a huge growth opportunity for the program. According to the Social Security Administration, in 2018 Illinois had 236,101 residents who received Social Security Disability Insurance.
- SIES was tailored to meet the special needs and abilities of senior citizens related to mobility, ability to install measures, and home comfort. These same accommodations are applicable to the needs of people with disabilities.
- Align the measures offered in SIES with the measures offered in other ComEd direct install programs.
- Offer additional thermostat options, as some clients do not have the hand dexterity to be confident with a touchscreen thermostat.
- Create procedure for callbacks.
- Encourage feedback from the technicians throughout the pilot and improve processes as needed to improve the customer and technician experience.

## **Best Practices**

- SIES was most popular when LIHEAP opened for enrollment (October 1). SIES may be best suited as a seasonal program and best delivered from September 1 to May 1. SIES is easiest to advertise to LIHEAP applicants, and LIHEAP has an April resurgence in response to disconnect notices being issued.
- Ensure that technicians are well trained on the smart thermostats and can educate seniors on how to program and make the best use of the smart thermostat. GHE had an installation rate of 57.8% for smart thermostats, which anecdotally is a very high rate for the senior population. While attending an income eligible brainstorming session hosted by ComEd, we learned from other DI technicians that they had trouble getting permission from seniors to install smart thermostats, but they were not spending time thoroughly explaining their benefits or how they operate.
- We provided the ComEd Consumer Protection brochure to each client at time of install. This information was well received and appreciated by the SIES customers, their family members and caretakers.
- GHE's preference is to obtain clients through case worker referrals. Although congregate dining events provide an opportunity to engage more seniors, not everyone who attends the event is SIES eligible. These congregate dining site

visits are best used as an introduction for senior care agencies to the program.

## **Recommendations**

### **Next Steps**

Based on the success of the pilot, ease of implementation, and program benefits, Green Home Experts recommends incorporating SIES into the Income Eligible portfolio. As a seasonal program that serves income eligible seniors and people with disabilities, this program would offer a high return on investment and demonstrates ComEd's caring commitment to the community.

### **Program Integration Plan**

Green Home Experts has the capacity and experience to work with the Income Eligible team to integrate SIES into the portfolio, and could do so in time for the fall 2020 LIHEAP enrollment period.

**APPENDIX A**

**Table I. Participating Agencies**

<b>AgeOptions</b>
<b>Aging Care Connections</b>
<b>American Association of Retired Asians (AARA)</b>
<b>Bremen Township</b>
<b>Calumet Township Senior Center</b>
<b>Center of Concern</b>
<b>Community Nutrition Network</b>
<b>Ford Heights Community Service Organization Inc.</b>
<b>Leyden Family Service &amp; Mental Health Center</b>
<b>Mather LifeWays Skokie</b>
<b>North Shore Senior Center</b>
<b>Oak Park Township Senior Services</b>
<b>Palatine Township Senior Citizens Council</b>
<b>PAV YMCA</b>
<b>Plows Council on Aging</b>
<b>Proviso Leyden Council for Community Action, Inc. (PLCCA)</b>
<b>Proviso Township</b>
<b>Township of Schaumburg</b>