



NOVEMBER 12, 2025

ComEd Financial Assistance and Energy Efficiency Research

Presenter's Name

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Prepared For:

ComEd



outwit complexity™

Plan 6 Stipulation Language

This evaluation supports ComEd's compliance with the Clean Energy Jobs Act (CEJA) and Revised 2022-2025 Energy Efficiency & Demand Response Plan 6 Stipulation Agreement (RSA), which require reporting on key metrics and stakeholder collaboration to optimize program performance. Language from the Plan 6 Stipulation (page 10, section c) as follows:

c) Evaluation of Customer Engagement and Targeted Energy Efficiency Delivery Efforts: ComEd will direct its independent evaluator to perform one or more process evaluations of the Customer Engagement and Mapping of Assistance Needs and Targeting Delivery of Weatherization Services efforts described above during the Plan 6 Period and will share results at a joint SAG and Committee meeting.

Primary Research Objectives

This evaluation supports ComEd's compliance with the Clean Energy Jobs Act (CEJA) and Revised 2022-2025 Energy Efficiency and Demand Response Plan 6 Stipulation Agreement (RSA)



Review Program Design and Process

Analyze the current program marketing/outreach structures to assess the effectiveness of identifying and targeting customers in need of financial assistance (FA) with weatherization and other energy efficiency (EE) services



Analyze Participation Data

Examine the data collection and mapping methods ComEd employs to determine if weatherization and other EE services are reaching those in need of FA



Map Program Participation

Evaluate the effectiveness of ComEd's mapping and targeting strategies

Programs and Outreach Tools Evaluated

Guidehouse reviewed the following programs and outreach tools in our evaluation

Financial Assistance Programs

Bill Payment Assistance (BPA)

Emergency Rental Assistance Program (ERAP)

Low-Income Home Energy Assistance Program (LIHEAP)

Illinois' Percentage of Income Payment Plan (PIPP)

PIPP Payment Assistance (PPA)

Supplemental Arrearage Reduction Program (SARP)

(UDAP) Utility Disconnection Avoidance Program

Residential Direct-to-Consumer Offerings

Single Family Upgrades (SFU)

- Income Eligible Home Energy Assessment
- Retrofits

Multifamily Upgrades (MFU)

- Income Eligible
- Public Housing

Whole Home Electrification (WHE)

Residential Channel Offerings

Product Distribution

Retail/Online

- Income Eligible

Quarterly Data of IE EE Programs

Portfolio-Level

- Energy Savings
- Participation & SAM Referrals

Residential Direct to Consumer Programs

- Participation

Residential Channel Programs

- Energy Savings

Marketing/Outreach Tools

Smart Assistance Manager Tool (SAM)

Targeting Hardship Campaign (THC)

Cross-Program Themes

01

Community-Embedded Outreach is Expanding

Across SFU, MFU, and Product Distribution, the most successful outreach efforts are those **rooted in trusted community channels**

02

Efforts to Streamline Customer Journeys are Underway

SFU and WHE have implemented **structured pathways** where IE customers begin with a Home Energy Assessment (HEA), followed by tailored referrals

03

Braided Funding and Multi-Stakeholder Collaboration Are Gaining Traction

Programs like SFU – Retrofit and MFES are leveraging **braided funding (e.g., IHWAP)** and **multi-actor delivery models (CAAs, EESPs, suppliers)**

04

High-Volume Distribution Channels Are Being Used to Build Awareness

Product Distribution and Retail/Online programs have reached tens of thousands of customers through food banks, pantries, schools and retail partnerships, digital targeting, and joint utility campaigns

05

Data-Informed Outreach Practices are Emerging

Customer research, asset mapping, and digital lead generation are being used to identify barriers, refine messaging, and target outreach more effectively

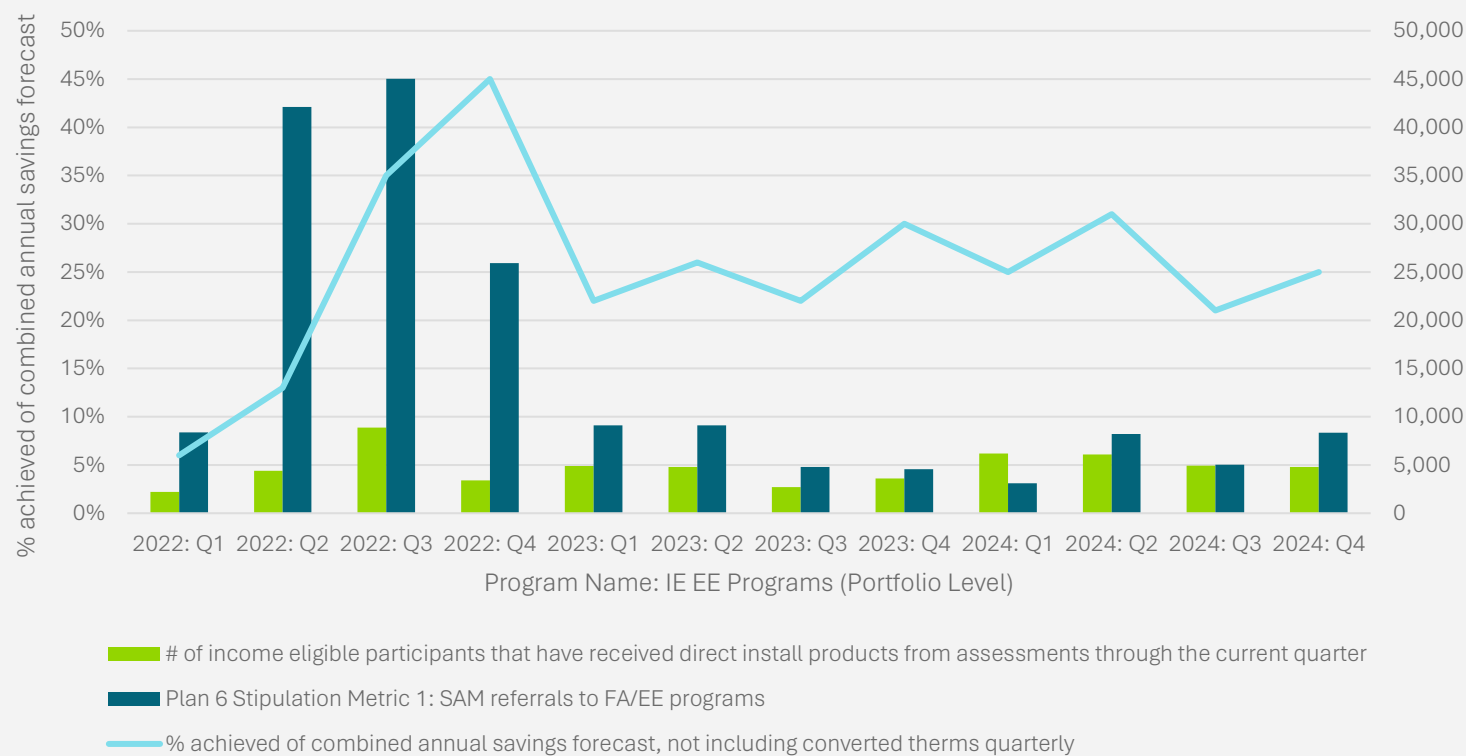
Portfolio-Level Participation

- SAM referrals closely align with energy savings trends, suggesting the tool may be a valuable mechanism for connecting IE customers to impactful EE services
- Participation and savings rose sharply in 2022, following increased SAM engagement, then stabilized through 2023 and 2024—indicating early outreach efforts were effective but may need new strategies to sustain momentum
- Direct install product distribution remained consistent, with a steady number of IE customers receiving services each quarter, contributing meaningfully to overall portfolio savings

Trends in SAM Tool referrals closely align with achievement of combined energy savings across IE residential offerings

This alignment suggests the SAM Tool may have potential as a mechanism for connecting customers to EE services that contribute to portfolio-level savings

2022-2024 ComEd IE EE Program Quarterly Portfolio-Level Savings & Participation & SAM Referrals



FA and IE EE Program Participants Overview

Overlap between FA and IE EE participation has increased since 2022

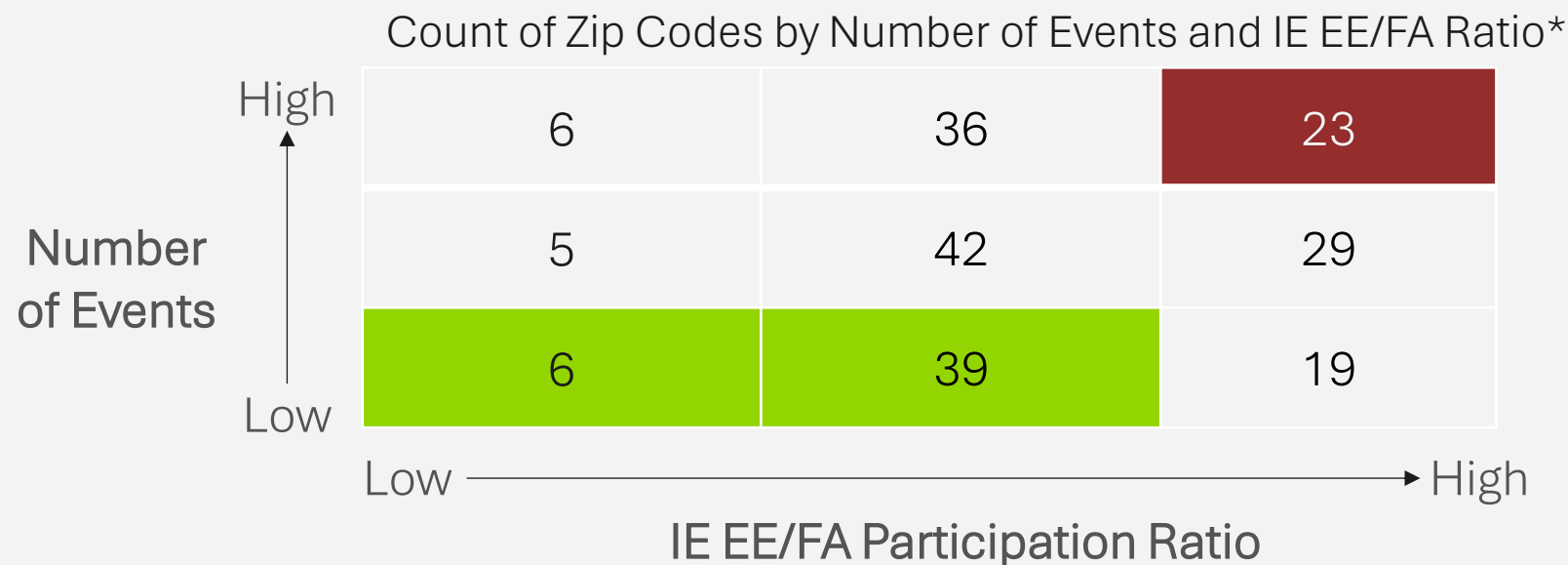
- In 2024, dual program participation experienced an increase compared to the previous two years.
- Given the small magnitude of dual program participation, there is still a high potential population of FA customers that could benefit from EE programs.

Year	FA Program Participants	IE EE Program Participants	Dual Program Participants	% of FA Participants in EE	% of IE EE Participants in FA
A	B	C	D	D/B	D/C
2022	193,820	9,959	398	0.21%	4%
2023	197,188	10,083	364	0.18%	3.61%
2024	228,673	8,705	1,964	0.86%	22.56%

Events and Dual Participation Saturation

Guidehouse created categories to identify areas of high potential for ComEd to target with marketing

- Within zip codes with at least 200 FA participants, Guidehouse identified the following categories:
 - **High Outcome** - zip codes with a high number of events and a high ratio of IE EE to FA participation (23 zip codes). These are areas that have been targeted and have seen high IE EE enrollment rates from within the FA population.
 - **High Potential** - zip codes with a low number of events and a low to medium ratio of IE EE to FA participation (45 zip codes). These are areas that have not been targeted with many events and have low to medium IE EE enrollment rates from within the FA population.



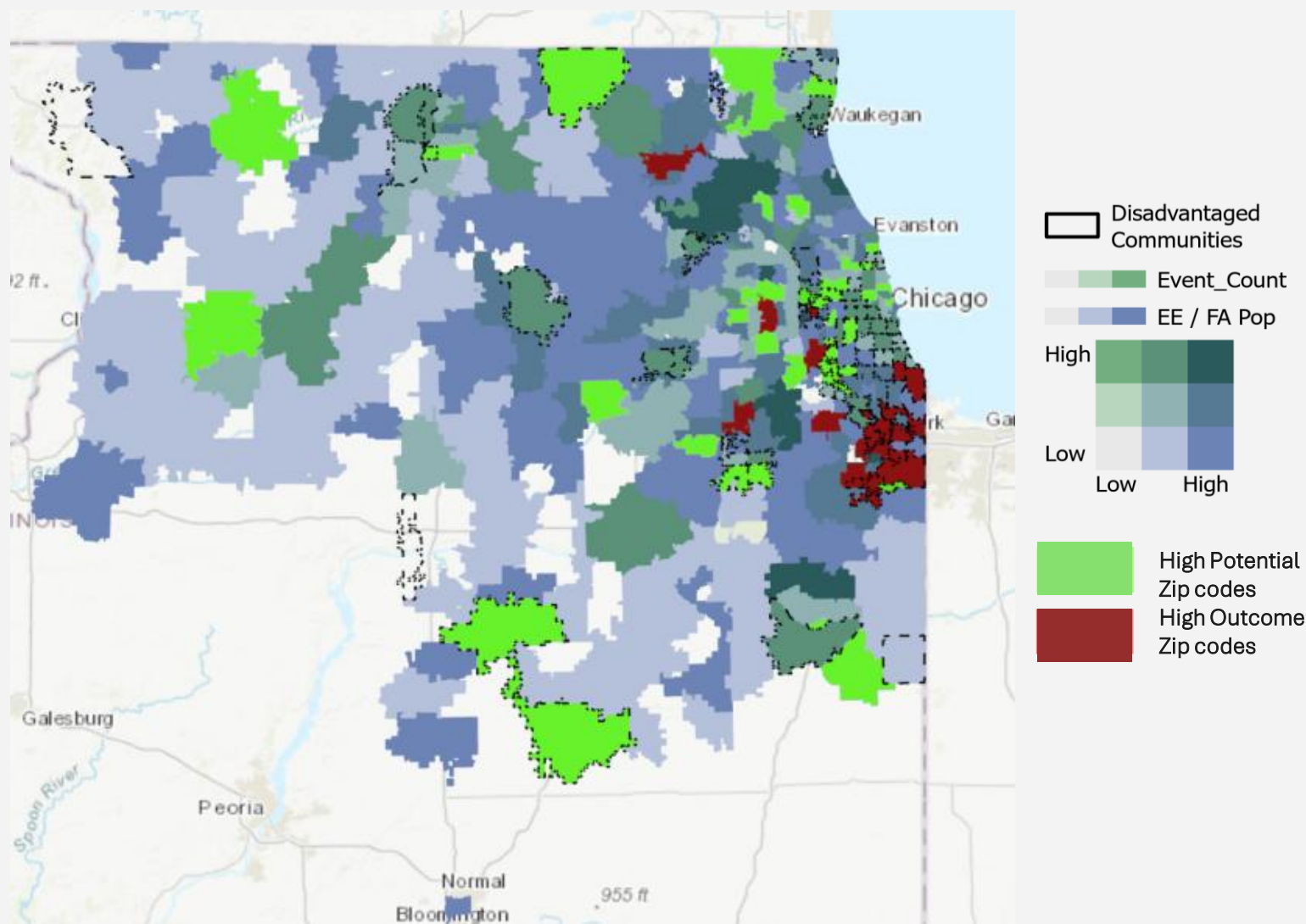
*Includes only zip codes with at least 200 FA participants

Events and Dual Participation Saturation

- Guidehouse analyzed events and IE EE/FA participation to identify areas to focus outreach.
- Guidehouse recommends targeting future outreach in the bright green zip codes* as those have an FA population enrolled in IE EE at a low-to-average rate and have had relatively few events.
- Red zip codes* have been previously targeted by outreach events and have an FA population enrolled in IE EE at a higher-than-average rate.

Heat Map of Event Count and EE to FA participation Ratio

Green zip codes represent areas to consider targeting with EE outreach



*Includes only zip codes with at least 200 FA participants

Key Findings



Several programs are shifting toward **community-based outreach models**, partnering with local organizations and conducting asset mapping to better engage income-eligible customers.



Streamlined enrollment pathways are being introduced across programs, like Single Family Upgrades programs, potentially reducing barriers and improving access, though further evaluation is needed to confirm long-term impact.



Outreach and participation trends are moving in parallel across the portfolio, with increases in the Smart Assistance Manager referrals and the Targeting Hardship Campaign activity often coinciding with growth in income-eligible program participation, suggesting these tools may be helping connect customers to services.



Mapping data show **higher concentrations of participation in Disadvantaged Community zip codes**, indicating outreach and service delivery may be reaching areas of greater need. However, several zip codes with substantial financial assistance populations have had **few outreach events** and show **low-to-average income-eligible energy efficiency participation**, indicating untapped potential.



NOVEMBER 12, 2025

Catch Up & Save Pilot Evaluation

Presenter's Name

Courtney Golino, Associate Director

Prepared For:

ComEd



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Plan 6 Stipulation Language

This evaluation supports ComEd's compliance with the Revised 2022-2025 Energy Efficiency & Demand Response Plan 6 Stipulation Agreement (RSA). Language from the Plan 6 Stipulation (page 10, section d) as follows:

d) Pilot Connecting Customers with Payment Trouble to Energy Efficiency: ComEd Energy Efficiency will work directly with relevant ComEd business units to create a pilot or program that recruits customers who are payment troubled (e.g., customers at risk of being disconnected; with high arrears) into its IE energy efficiency programs, with commitment to incorporate ideas and input from interested stakeholders on pilot design and modifications, as practicable. ComEd will direct its independent evaluator to perform an impact and a process evaluation of the pilot. ComEd will provide updates to the SAG and Committee in joint meetings on pilot progress and the evaluation results, and include updates in ICC-filed Quarterly Reports, as appropriate.

Research Objectives

Customer Survey

Customer Feedback

Assess how effectively the Catch Up and Save Pilot reached eligible customers and delivered intended support

Barriers & Opportunities

Identify participant reported barriers and opportunities for improvement

Impact Analysis

Quantify Impacts

Quantify the impact the pilot had on participants' ability to pay for energy services (e.g., changes in arrearages, disconnects, late payments, etc.) in addition to the energy savings

Use Quasi-Experimental Design

Utilize quasi-experimental design (QED) to assess program efficacy

Catch Up & Save Pilot

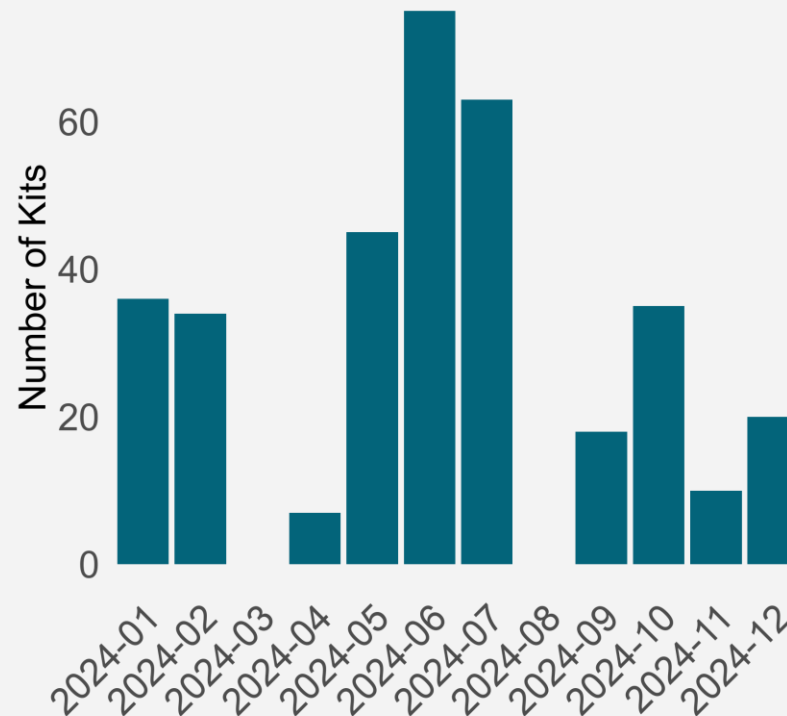
The Catch Up & Save Pilot (Pilot) provides eligible customers with a free **energy savings kit** (kit) when they enroll in the Supplemental Arrearage Reduction Program (SARP). SARP is designed to help customers manage overdue utility bills by providing stabilized monthly payments through Budget Billing and reducing outstanding balances with arrearage reduction credits.



Participation

343 customers participated in 2024

Monthly Kits Shipped

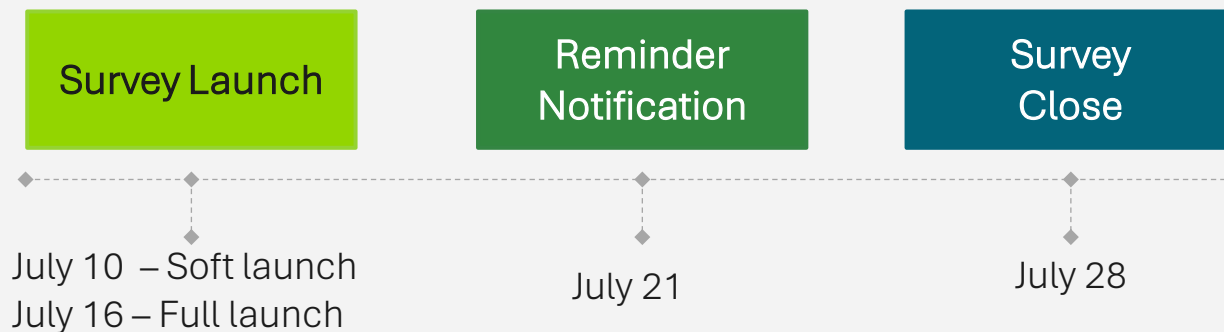



Kit Counts	
Season Shipped	# of Customers
Winter	90
Spring	52
Summer	138
Fall	63
Total	343

Survey Approach

Guidehouse reached out to 334* participants via an online survey and received 86 responses (~25% response rate)

	Count
Target	34-50
Completes	79
Partial Completes	2
Screened Out	5
Total Response**	86
Response Rate***	25%



 Incentives: A **\$25 digital incentive** was given to those that fully completed the survey

*Of the 343 participants in the 2024 program, email addresses were available for 334. As a result, the survey was distributed only to those 334 individuals.

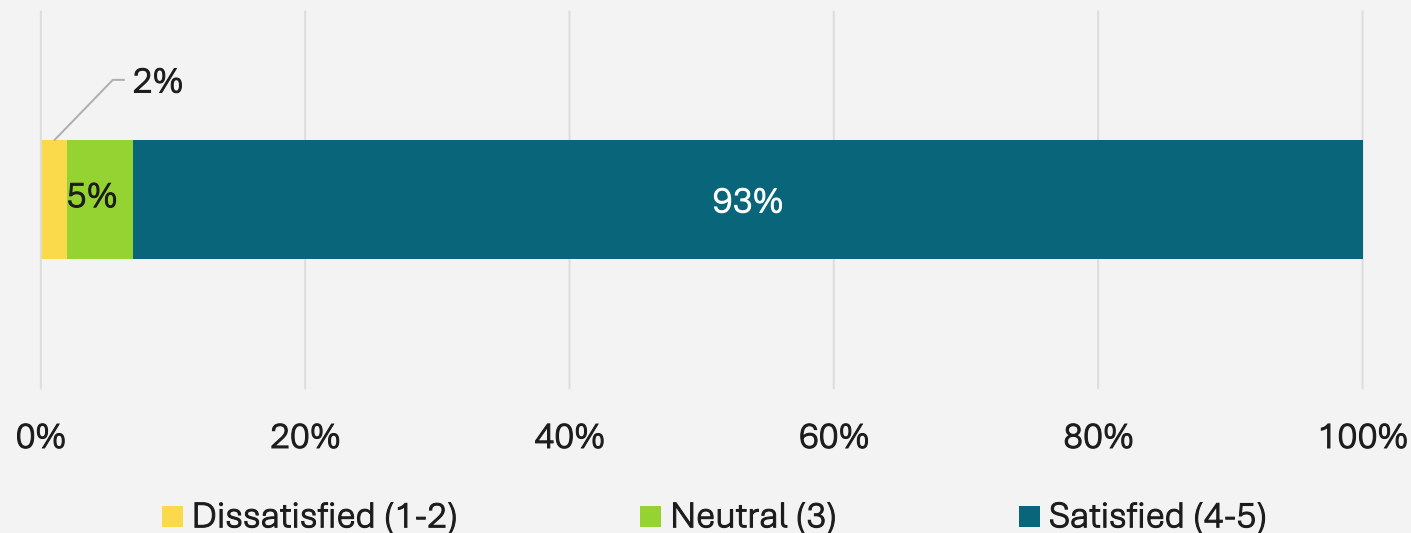
**Total responses include partial completes (2), screened out (5), and complete responses (79).

***Response rate is calculated using total responses.

Most Respondents are Satisfied with the Kit

There is strong program satisfaction (93%), indicating the kit is well-received and valued by most respondents

Overall Satisfaction (n = 77)

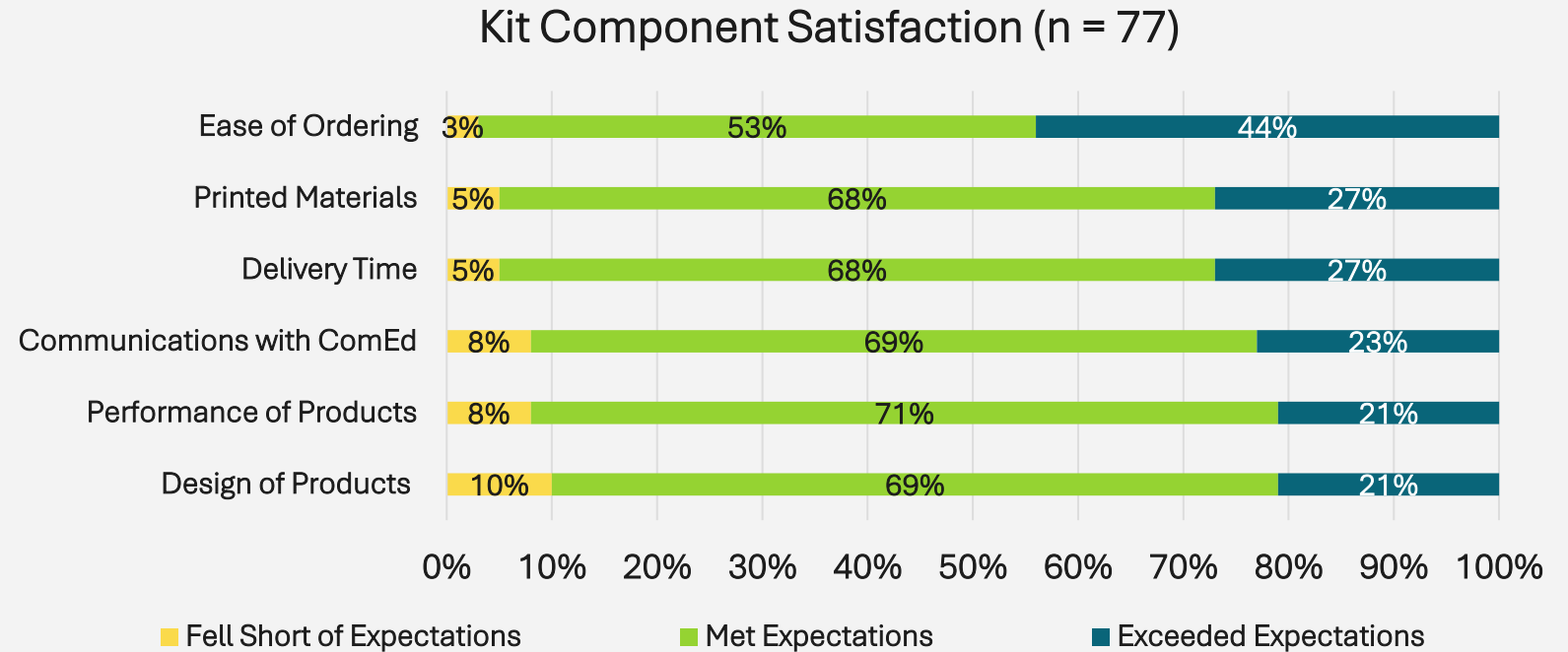


Survey Question: Overall, how satisfied are you with the Energy Savings Kit using a 5-point scale, where 1 is 'very dissatisfied' and 5 is 'very satisfied'?

Overall Satisfaction with Kit Components

Across all components, most respondents indicated that their expectations were either met or exceeded

- **Ease of ordering is a clear strength** with 44% exceeding expectations — the highest among all categories
- Design and performance are satisfactory but could be areas for improvement to reduce the “fell short” responses
- Printed materials, communication, and delivery are performing well and contributing positively to the overall experience



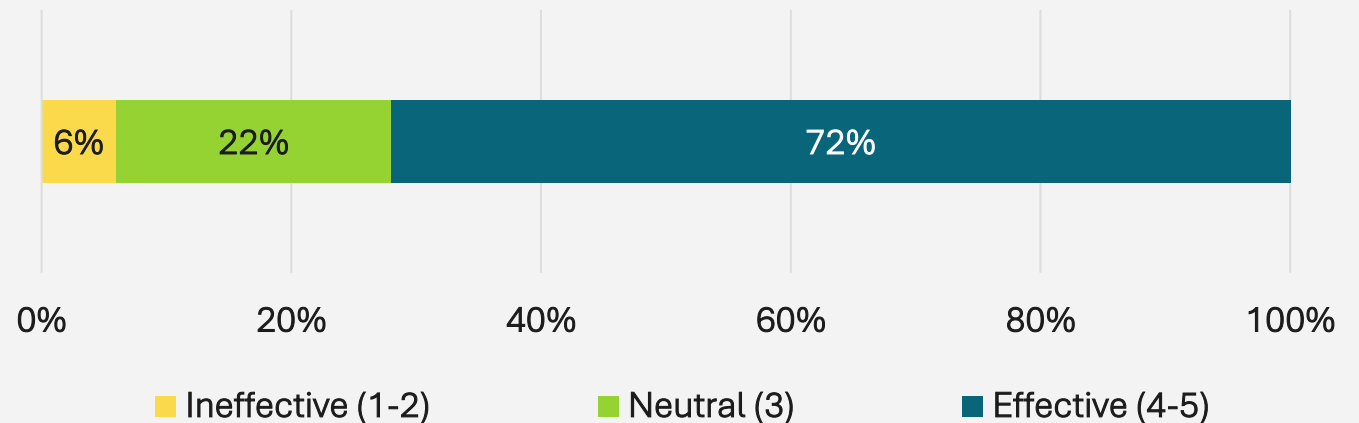
Survey Question: Thinking about the kit, how well did each of the following meet your expectations?

Respondents Reported The Kit is Helping to Reduce Their Energy Consumption

Most respondents (72%) feel the products are helping them save energy, which supports the Pilot's core objective

- Neutral responses may reflect a lack of noticeable change in bills, limited usage of products, or the time to observe impact

Impact on Reducing Energy Consumption (n=77)

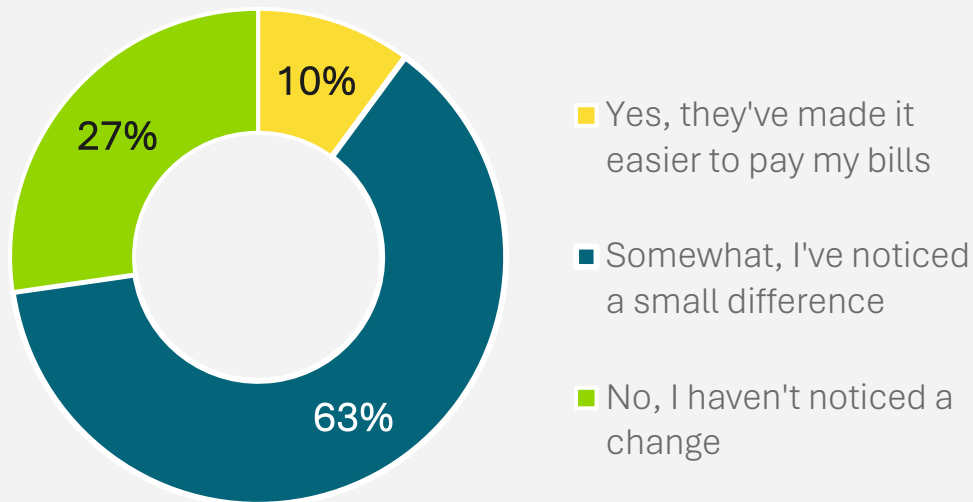


Survey Question: On a scale of 1-5, where 1 is 'very ineffective' and 5 is 'very effective', how effective have the energy-saving products in the kit been in reducing your energy consumption?

Most Respondents Noticed a Positive Impact on Bill Management

The kit is generally effective at helping customers manage their bills, with 73% of respondents reporting some level of improvement, but its impact is mostly moderate, marking opportunities to enhance product effectiveness or better communicate usage tips to help customers see better results

Impact on Managing Bills (n=77)

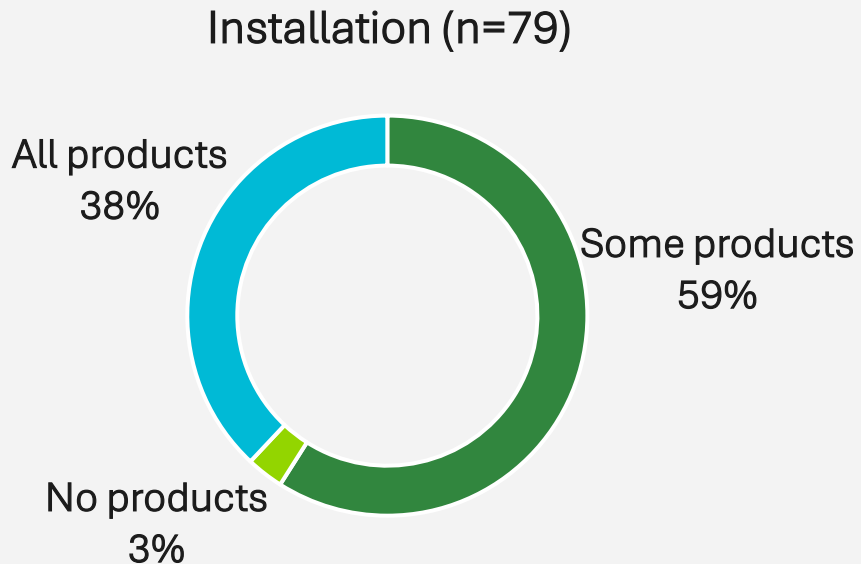


- Only 10% of respondents felt the kit provided a significant improvement in bill management
- A subset of respondents (27%) reported no noticeable impact

Survey Question: Have the products in the kit impacted your ability to manage your bills?

Most Respondents Installed at Least One Product

Most respondents (97%) installed at least one product from the kit, suggesting high engagement and follow-through with the kit overall



- Only **3%** of respondents did not install any products
 - While the only respondents **who did not install any products were renters**, installation rates between renters and homeowners were otherwise similar, with both groups showing strong engagement
- **Installation rates were generally strong across all seasons**, with Spring showing the highest full installation rate (54%) and Winter the highest partial installation rate (71%), while non-installation remained low overall

Survey Question: Have you installed any of the items in your energy savings kit?

Survey Question (for partial installers): Which of the following items did you install?

LED Light Bulbs Were the Most Installed Product

LED light bulbs were installed by 91% of respondents, making them the most adopted product, followed by power strips (82%) and night lights (80%). In contrast, caulk had the lowest installation rate at 46%.

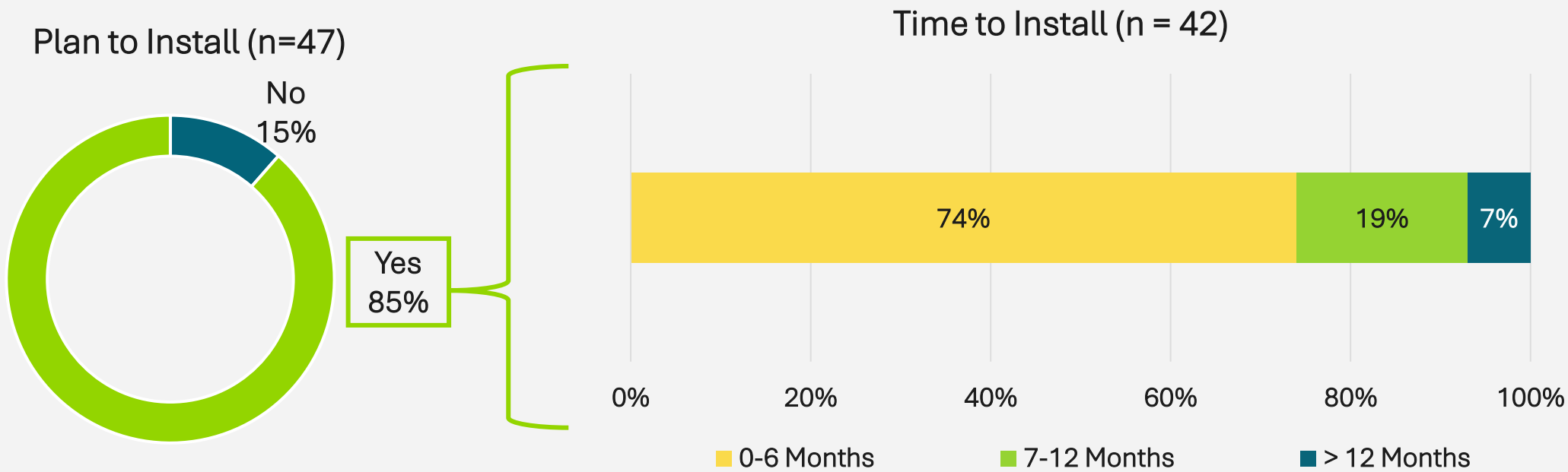
Installation Rates (n=79)

Measure	Installed All Products (n=30)	Partial Installers (n=47)	Total	Installation Rate*
LED Light Bulbs	30	42	72	91%
Power Strip	30	35	65	82%
Night Light	30	33	63	80%
Weatherstripping	30	23	53	67%
Door Sweep	30	21	51	65%
Caulk	30	6	36	46%

*Calculated off 79 total respondents, 30 full installers, 47 partial installers, and 2 that did not install any product.

Intent to Install Items is High

Most of partial and non-installers (85%) plan to install items within a 0–6-month timeframe, showing that the barrier is temporary/situational and that non-installation is likely not about the kit, rather a delay in action



Barriers to Install Are Mixed

Installation barriers (redundancy of items, confusion about items, procrastination, and lack of tools to install) may be addressable through better instructions and support

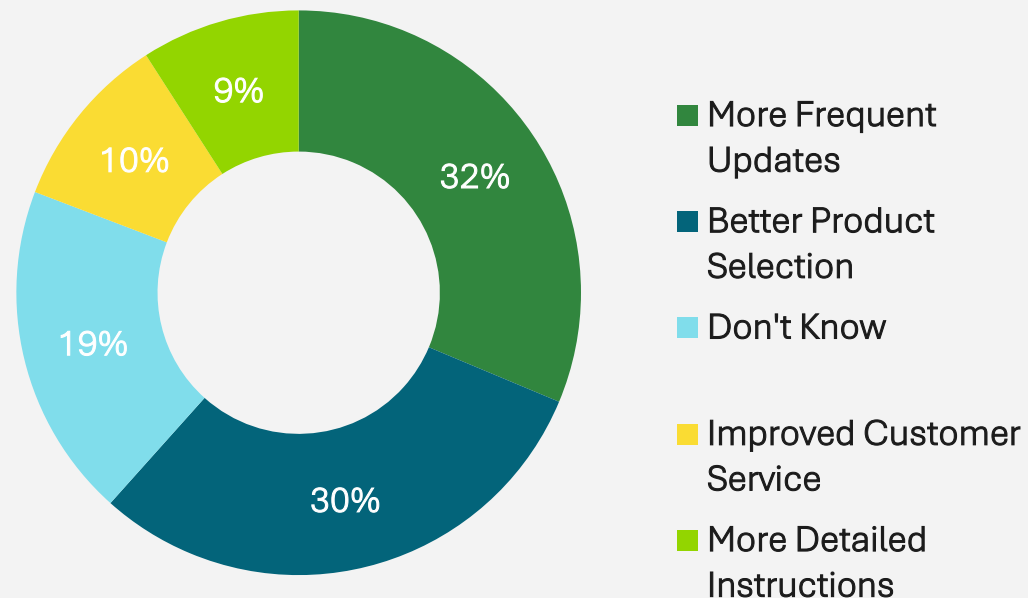
Reason	# of responses
Received more items than needed	3
Don't have tools	1
Don't know what items are	2
Haven't gotten around to it	2

Survey Question (for partial and non-installers): What are the reasons you have decided not to install the items? Select all that apply.

Suggestions to Improve Kit

More frequent updates (32%) and better product selection (30%) are the most common suggestions among respondents, indicating a strong desire for ongoing engagement and more relevant kit contents

Suggestions to Improve Kit Promotion
(Responses=77)



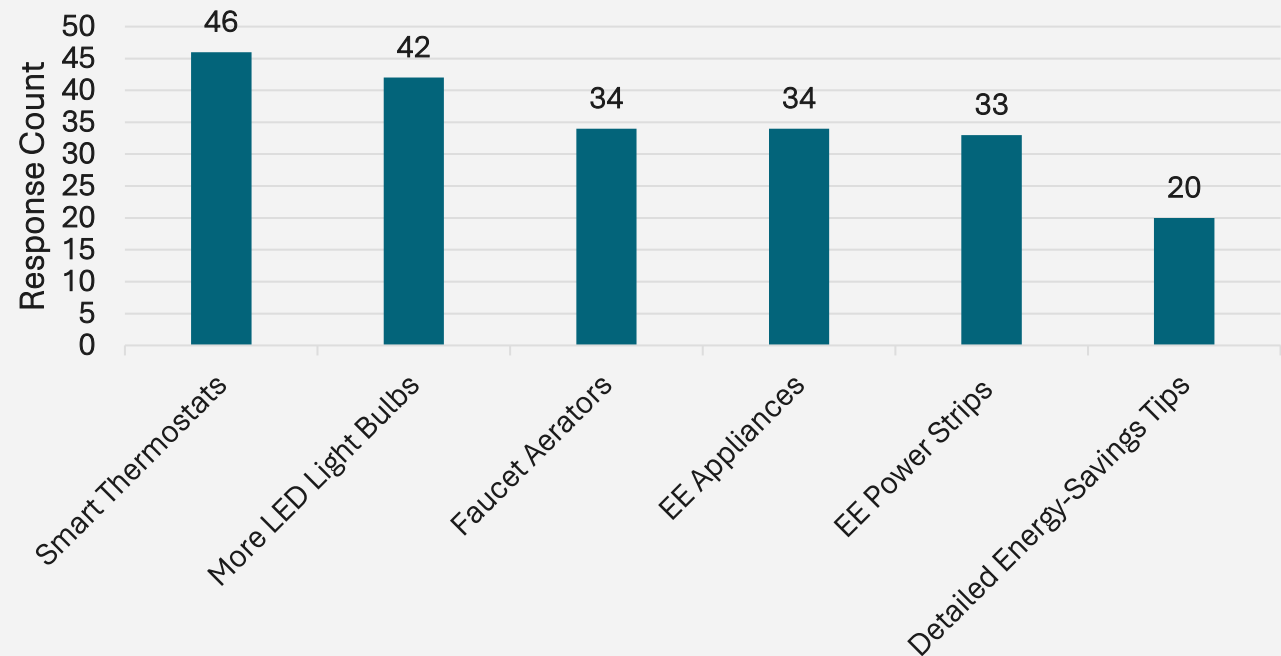
Survey Question: How can ComEd improve the energy savings kit program?

Respondents Want Smarter, Broader Efficiency Tools

Smart thermostats and more LED bulbs topped the list of desired additions, showing interest in both advanced technology and proven, easy-to-use products

- **Water and appliance efficiency** also stood out, with ~16% of responses requesting faucet aerators and energy-efficient appliances
- **15% want better power strips,** and **9% asked for more detailed energy-saving tips,** highlighting a desire for both improved tools and guidance

Future Kit Products & Information
(Responses=214)



*Not Included in Graph: (2), Don't Know (3)

Survey Question: What additional products or information would you like to see included in future energy savings kits? Select all that apply.

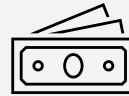
Impact Analysis Overview

Guidehouse estimated the impact of the Catch Up & Save pilot on 3 customer attributes:



Energy Consumption

Estimated the kWh impacts due to participating in the pilot. The energy efficiency kits received via the pilot should reduce energy consumption by providing solutions for existing inefficiencies in the participants' homes.



Arrearage Amount

Estimated the impact of the pilot on arrearages owed. Reduced consumption due to the kits should reduce bill amounts, which may result in lower arrearages.



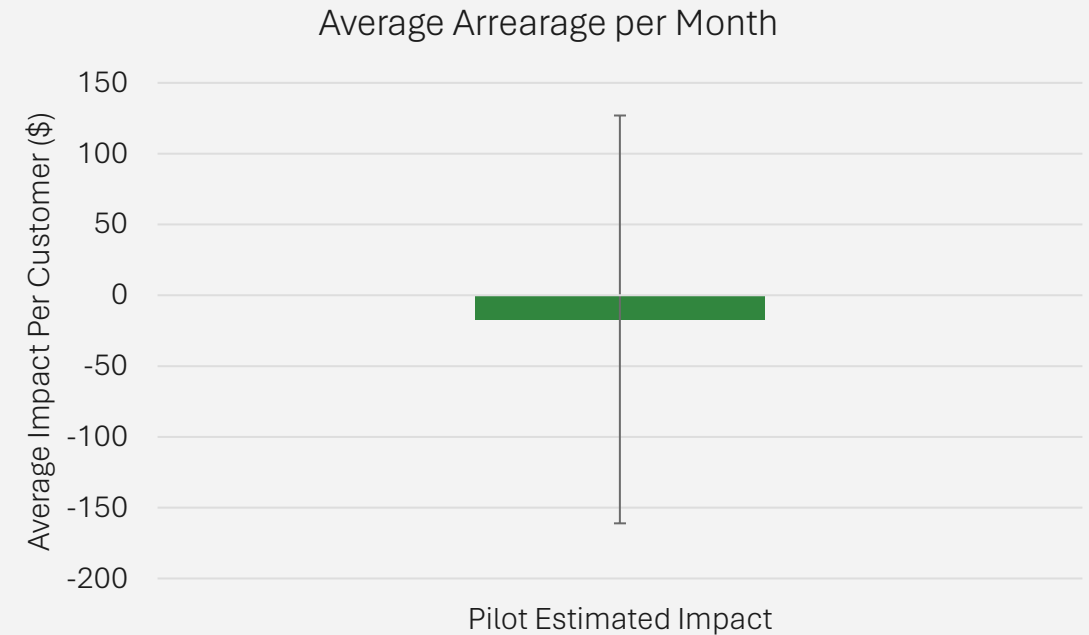
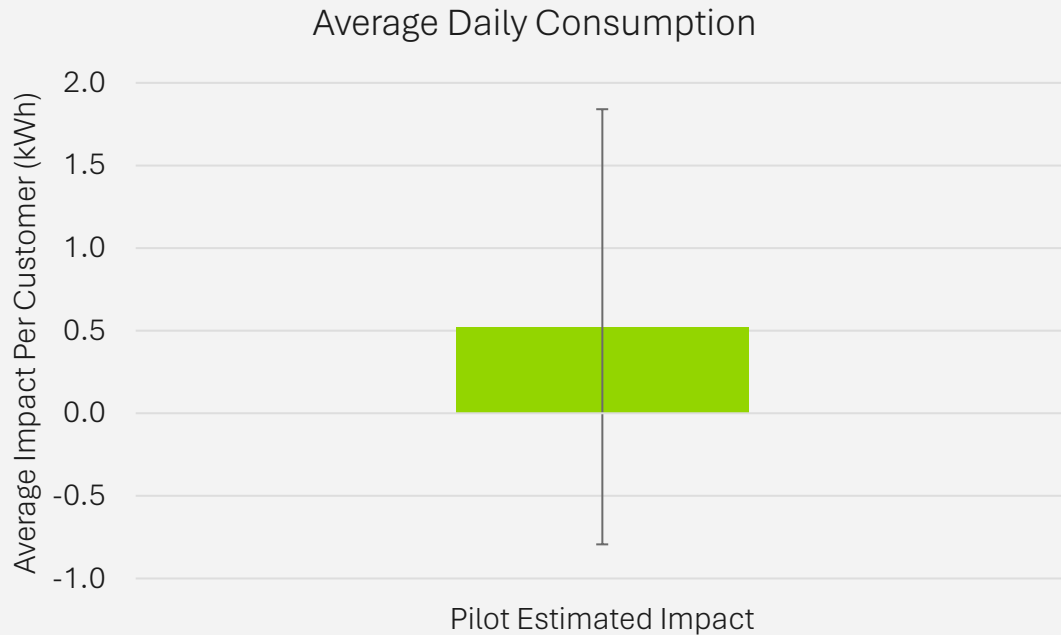
Late Payment Frequency

Estimated the impact of the pilot on the number of late payments. Reduced consumption due to the kits should reduce bill amounts, which may result in fewer late payments.

Consumption and Arrearage Impacts

Consumption and Arrearage estimated impacts had large margins of error

- Consumption showed an increase while arrearages showed a decrease.
- Consumption and arrearage impacts are not statistically different from zero at the 90% confidence level.

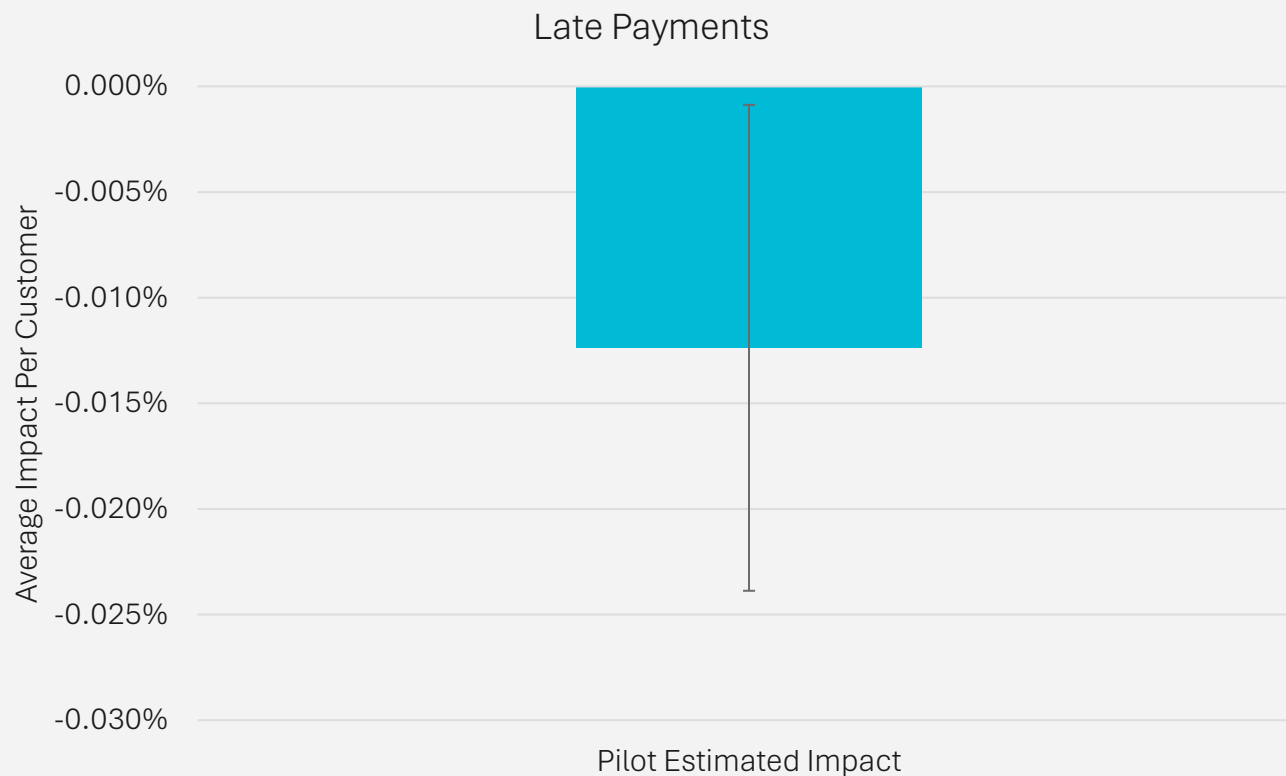


*Error bars represent the 90% confidence interval around the impact estimate

Late Payment Impacts

Late payment estimated impact was affected by lack of variation in the data after February 2024

- As there are very few instances of late payments after February 2024, the impact estimate is heavily influenced by a small number late payment indicators.
- While the impact estimate on late payments is statistically significant at the 90% confidence level, this result represents a reduction to a baseline value that is already nearly zero.



*Error bars represent the 90% confidence interval around the impact estimate

Results Context

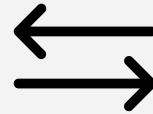
Inconclusive results may be explained by a variety of factors



Small Effect Size

While the estimated consumption and arrearage impacts were not statistically different from zero, that does not necessarily mean they are zero. The effects may simply be too small to detect with the existing data.

For reference, estimated annual savings from IE kits as part of the ComEd Product Distribution evaluation would represent about 3.5% of Catch Up and Save participants' annual baseline which are relatively small to detect with the current sample size.



High Variance

Variability in the effect (which leads to higher variance/uncertainty) may be relatively high due to the nature of the pilot. Some potential sources of high variability include:

- Customers may install different items from the kits.
- Customers may be replacing different existing items with kit items.
- Matched comparison group customers may install similar measures to some degree.



Sample Size

Statistical significance is driven by effect size and variance. Small effects with high variance require larger sample sizes to detect statistically significant impacts. It is possible that a similar study with a larger participant group would produce different results.

Key Findings



The **ComEd website and SARP enrollment** were the primary sources of Pilot awareness, making up **65% of responses** and demonstrating the effectiveness of digital outreach. In contrast, only 3% of respondents learned about the Pilot through the Smart Assistance Manager (SAM) Tool, suggesting the tool may be underutilized and presents opportunities to improve its visibility and integration.



Saving money and energy were top motivators to participate. Most **respondents reported feeling an improved ability to manage their bills (71%) and that the products helped reduce energy use (72%)**. However, these perceptions are not supported by impact data, which showed no measurable effect on consumption or arrearage.



Most respondents (93%) **are satisfied** with the Energy Savings Kit, indicating strong approval of the kit and its delivery. However, only 44% reported the kit components exceeded expectations, suggesting that while the program is well-received, there is an opportunity to enhance product appeal, usability, or perceived impact to move customers into the “exceeded” category.



Most respondents (97%) installed at least one product, showing high engagement and follow-through. The few who didn't cited fit issues or lack of familiarity, not disinterest. Additionally, **85% of partial installers plan to complete installation**, and **75% expect to do so within 6 months**, indicating that most barriers are temporary and solvable with better instructions, visual aids, or product fit adjustments.



Most respondents (70%) reported being renters. As ComEd considers expanding the pilot to include home retrofits, **consider options that enable renter and/or multifamily building participation** to overcome barriers such as eligibility and landlord involvement.



There was **no clear evidence of an impact from Catch Up & Save on consumption, arrearages, or late payments**. This was likely due to a small effect size and high variance.