

**2022**

# **Annual Report**



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# History

We are founded on the belief that ordinary citizens banding together can make a difference. As Margaret Mead said, “Never underestimate the power of a small group of committed people to change the world. In fact, it is the only thing that ever has.”

More than 40 years ago, Alberta Slavin and Joyce Armstrong initiated the consumer movement in Missouri. Noticing that the same groceries sold in the same grocery chains had different prices in North St. Louis than they did in more affluent parts of St. Louis, they and their friends crowd-sourced pricing data and publicized their work. The result was “HELP” - Housewives Elect Lower Prices. This effort resulted in pricing parity among grocery stores in the greater St Louis area and attracted national media attention.

Alberta next challenged the assumption that consumers were required to buy phones from the phone company. After attaching a privately purchased phone to a phone jack in her residence, the phone company cut off her phone service, arguing that outside equipment would harm the telephone network and damage their equipment. Alberta fought that notion and won. This victory sparked the founding of the Utility Consumers Council of MO (“UCCM”).

As the leader of UCCM, Alberta became the go-to person for consumer issues in Missouri. She was appointed by Gov. Teasdale as the first consumer advocate to head the Missouri Public Service Commission. In 2006, Alberta, Joyce Armstrong, Joan Bray, John Coffman, Wayne Goode, Tracy McCreery, Jackie Hutchinson, and many others restructured the UCCM and renamed it as the Consumers Council of Missouri.

Today, Consumers Council of Missouri works hard to reduce what communities that have long been the target of structural oppression spend on basic energy. Working with collaborators, we challenge banks to conduct business equitably in the St Louis metropolitan area, creating products to increase home ownership and home maintenance opportunities for consumers who are low- and moderate-income. In addition, the organization is engaged in opposing the privatization of Medicare, advocated in support of Medicaid expansion in Missouri, and successfully completed several short-term projects to leverage the value of the Affordable Care Act in helping consumers.

# Letter from the President

Dear Members, Supporters and Friends,

It's been another great year for Consumers Council of Missouri, building on five great decades of educating and advocating for the people across the state. The combined teamwork of our indefatigable Director of Advocacy Jackie Hutchinson and our brilliant Utility Counsel John Coffman have made indelible marks in legislation and regulation, helping make millions of people able to afford the essentials of life. You can read about their work in this annual report, or in countless articles in the local press. You should also know that this only captures a fraction of their successes; the lion's share of their work is behind the scenes, often in deep work that we encourage our allies to join.

Consumers Council was an active participant this year in the national fight against profiteering and privatization of healthcare. We firmly believe all Missourians, indeed all Americans, should have affordable access to the comprehensive high-quality healthcare of their own choice. A major push to hand Medicare over to profiteers has recently been drastically limited in size and scope thanks to the work of Consumers Council combined with several other national groups. You can read more about that in a few pages.

We've continued to spend time focusing on the not-so-glamorous work of organizing and building the infrastructure of Consumers Council. Our incomparable Executive Director, Sandra Padgett, has been doing the thankless work that makes everything else possible. In addition, we are enormously proud of her work building bridges and alliances with other local advocacy organizations.

We really must thank the Missouri Foundation for Health for the generous support and guidance. They have been instrumental in our work to interconnect the dots between housing, personal banking, utility profiteering, and ultimately how each of those things has a direct impact on the health of our community.

Finally, we also must thank each of you for your ongoing engagement, shared wisdom, and frank support. From our largest donors to our smallest, having people show up when we call, turn out for the hearings, write those letters when it's needed, makes our work possible, successful, and incredibly gratifying. Thank you all.

With best wishes,

*Ed Weisbart*

Dr. Ed Weisbart, President



We firmly believe all Missourians, indeed all Americans, should have affordable access to the comprehensive high-quality healthcare of their own choice.

# Who we are

## Mission

Consumers Council of Missouri Builds on its foundation, laid in 1971, to educate consumers statewide and advocate for their collective interests through leadership and partnerships on issues such as utility rates, health care access, personal finance, and others as they arise.

## Our board

Dr. Ed Weisbart, President  
Jeanette Mott Oxford, Vice-President  
Sen. Tracy McCreery, Treasurer  
Les Stermann, Secretary  
Joyce Armstrong  
Shawna Collier  
Georgie Donahue  
Odester Saunders  
Cara Spencer

## Our staff



**Sandra Padgett**  
Executive Director



**Jacqueline Hutchinson**  
Director of Advocacy



**John Coffman**  
Utility Consumer Counsel

# 2022 Consumers Council Accomplishments

## Utilities

Energy insecurity is a growing public health threat to households who are low- and moderate-income. Further, the economic disruptions caused by the COVID-19 pandemic have increased energy inequalities. Consumers Council's work in 2022, funded in large part by grants from Missouri Foundation for Health, focused on advocating for more affordable utility rates for low-and moderate-income communities and empowering energy burdened communities to participate in the identification of and advocacy for a more equitable energy rate system.



Consumers Council extends a special thank you to Missouri Foundation for Health for its continued financial support of our utility advocacy, policy, and community engagement work.

In March 2022, Consumers Council completed a multi-year grant (2019 – 2022) from the Missouri Foundation for Health, enabling us to fight for energy equity.



### **Saved Missourians money**

We saved Missourians many millions of dollars by successfully intervening in general rate-increase cases filed by Ameren, Spire, and Missouri American Water.



### **Secured new programs**

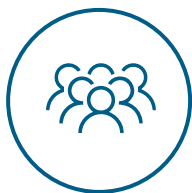
We secured new programs for low-income utility customers, including increased funding for Ameren's "Keeping Current" low-income assistance program and greater protections for vulnerable customers, such as those with medically necessary equipment.



### **Obtained "Rehousing Pilot"**

We obtained an Ameren "Rehousing Pilot," clearing many of the past-due utility bills that keep people from moving into new housing.

In April 2022, Consumers Council began a new three-year grant (2022 – 2025) from the Missouri Foundation for Health, focusing on community engagement and health disparities resulting from energy access inequity.



### **Formed a Community Advisory Committee**

In collaboration with Renew MO, we formed a Community Advisory Committee composed of members from underserved and predominantly Black neighborhoods to expand our advocacy base and increase their participation in the rate design process. Committee members completed a leadership training class (“Step-Up to Leadership”), attended testimony training classes, testified at local public hearings, and continue to meet monthly to discuss utility affordability issues, policy, and advocacy opportunities.



### **Were part of settlement negotiations**

We intervened in rate-increase cases filed by Spire, Ameren, and Missouri American Water. We filed expert witness testimony drafted by our Director of Advocacy, Jackie Hutchinson, with input from John Howat, Senior Energy Analyst for the National Consumer Law Center.



### **Obtained "Rehousing Pilot"**

In the Spire rate case, we were part of settlement negotiations which included: reducing Spire’s rate request from \$152 million dollars to \$78 million; reducing the fixed customer charge by \$2.00 per month in St Louis and eastern Missouri; increasing funding for the low-income affordability Payment Partner Program (“PPP”) by \$1 million annually to \$3.3 million spread evenly between ratepayer and shareholder contributions; expanding customer eligibility to participate in the PPP to 300% of the federal poverty level through April 30, 2023; and an additional \$500,000 (funded equally by ratepayers and shareholders) to the Critical Needs Program – a program designed to protect customers who are seriously ill from gas service disconnection.



### **Worked collaboratively with Legal Services of Eastern Missouri**

We worked collaboratively with Legal Services of Eastern Missouri, the Office of Public Council, Ameren, Spire, Liberty, and Missouri American Water to develop a Medical Needs registry which will provide customers with serious illness from protection for utility protection.



### **Met with the Office of Public Counsel**

We met with the Office of Public Counsel to begin discussions on reforming Missouri’s utility disconnection rules, focusing on the protection of vulnerable customers from disconnection. We also invited Legal Services of Eastern Missouri to be a part of this project. We are collecting input from our Community Advisory Committee to inform our work.



## Personal finance

### St Louis Equal Housing and Community Reinvestment Alliance

Consumers Council is a member of the St Louis Equal Housing and Community Reinvestment Alliance (“SLEHCRA”). Sandra Padgett, Consumers Council’s Executive Director, and Jackie Hutchinson, Director of Advocacy, are members of SLEHCRA and Ms. Hutchinson also serves on their Steering Committee.

SLEHCRA works to promote investment in low- and moderate-income and majority minority communities by ensuring that area banks meet their obligations outlined in the Community Reinvestment Act (“CRA”). The collaborative’s goal is to achieve equity in banking and lending, which leads to equity in homeownership, equity in wealth building, and investments that create thriving communities.

In 2022, our major accomplishments through our SLEHCRA collaboration are as follows:



#### Voluntary Community Benefits Agreement

A voluntary Community Benefits Agreement with Paramount Bank which included: increasing their mortgage lending in LMI areas, increasing lending to Black borrowers, and bringing new products to market for LMI and majority-minority areas. To read more about this agreement go to: <https://www.slehkra.org/2022/11/slehkra-and-paramount-bank-sign-community-benefits-agreement/>



#### Voluntary Community Benefits Agreement

A voluntary Community Benefits Agreement (in collaboration with Woodstock Institute) with First Mid Bank and Trust which included: two new service locations in LMI communities; target lending goals and affordable home mortgage products for minority communities and LMI applications; and small business loan programs for LMI, minority and women-owned businesses. To read more about this agreement go to: <https://www.slehkra.org/2022/01/slehkra-and-woodstock-institute-reach-community-benefits-agreement-with-first-mid-clear-way-for-merger-with-jefferson-bank/>



#### Issuance of a banking charter in Utah

Opposition, in collaboration with NCRC (“National Community Reinvestment Coalition”) and others, to the issuance of a banking charter in Utah, for Edward Jones Corporation. As a result of local and national attention to this issue, Edward Jones withdrew their application for the charter.



#### Modernization of the Community Reinvestment Act

Modernization of the Community Reinvestment Act. Consumers Council and SLEHCRA supported NCRC’s efforts to modernize the Community Reinvestment Act and their lawsuit against CFPB to restore data transparency to HMDA reporting. We made public comments, educated the public, and signed on to support letters. You can find more information about NCRC at [ncrc.org](http://ncrc.org)



## **St Louis Regional Financial Empowerment Coalition**

Consumers Council continues its leadership role with The St. Louis Regional Financial Empowerment Coalition (“STLRFEC”), a diverse group of community organizations and financial institutions, promoting equitable opportunities for financial health to build wealth and economic prosperity. We are dedicated to increasing family self-sufficiency and prosperity through financial education, saving, banking access and wealth building strategies. Jackie Hutchinson represents Consumers Council as a member of the leadership board.

For more information about the St. Louis Regional Financial Empowerment Coalition see [stlmoneysmart.org](http://stlmoneysmart.org)

## **Healthcare**

Consumers Council can be enormously proud of our successful participation in a national effort against privatizing Traditional Medicare and turning it over to profiteers in the investment community.

As of 2023, roughly half of seniors and people with disabilities have chosen to turn their Traditional Medicare (Parts A and B) into Medicare Advantage (Part C), a range of insurance plans offered by commercial insurance companies like UnitedHealth and Humana. Traditional Medicare operates with an overhead of 2%; Medicare Advantage plans divert roughly 15% of their revenues into overhead and profit.

President Trump started, and President Biden has continued, to lead Medicare into creating a program that automatically assigns people from Traditional Medicare over to new fiscal intermediaries, somewhat akin to Medicare Advantage. These new outfits, now called “ACO REACH”, can divert upwards of 25% of their revenues into overhead and profits, potentially far higher than we’ve seen even in Medicare Advantage. Programs like ACO REACH were on track to capture 100% of people in Traditional Medicare, more than 30 million Americans, by the year 2030.

Consumers Council has banded together with other groups across the nation to stop this raiding of Medicare’s limited resources. In 2023, Medicare announced that due to this overwhelming public outcry, ACO REACH will shut down in 2026 and is not expected to grow beyond the 2.1 million people (not 30 million) Medicare has already pushed into one. Healthcare advocates don’t get victories like this very often, so it’s a cause to celebrate.

# 2022 Annual Event and Awards



Consumers Council held a celebratory fundraiser, panel discussion, and award ceremony on November 13, 2022 at the Ethical Society of St Louis. Raising over \$17,000, this event was well attended by community members, supporters, and our collaborators.



The Alberta Slavin Award was presented to two individuals who have shown a distinctive commitment to protecting the interests of consumers: Jay Hardenbrook, Missouri AARP Advocacy Director, and Chaplain Will Jordan, J.D., Executive Director of the Metropolitan St Louis Equal Housing Opportunity Council ("EHOC").



The Community Engagement Award was presented to the St. Louis Equal Housing and Community Reinvestment Alliance. Susan Glassman accepted the Director's Award, given posthumously to the late Consumers Council Board member Betty "Renee" Marver. The Volunteer Award was presented to Brenda Haalboom.



The event featured a panel discussion moderated by Sarah Fenske Executive Editor at Euclid Media Group and Former Host of St. Louis Public Radio's "St Louis on the Air." Dr. Ed Weisbart, John Coffman, and Jackie Hutchinson gave updates on consumer issues regarding healthcare, utilities, and personal finance.

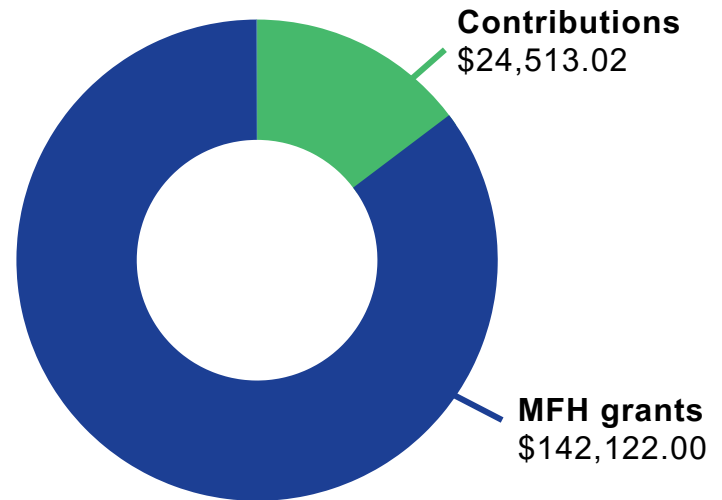


# Financial Summary

## Financials – 2022 Annual Report

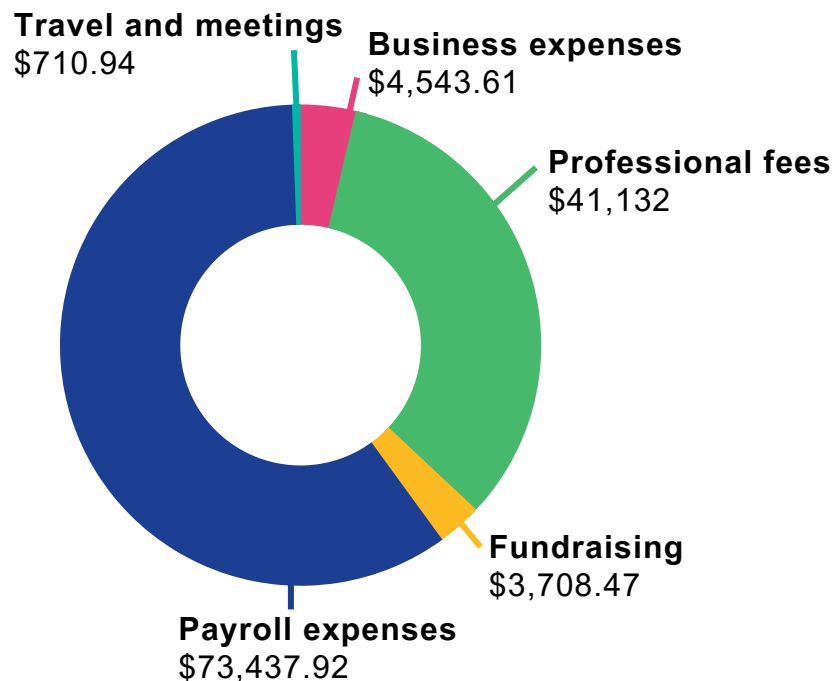
### Revenue

<b>Contributions</b>	\$24,513.02
<b>Missouri Foundation for Health (MFH) grants</b>	\$142,122.00
<b>Interest earned</b>	\$51.74
<b>Miscellaneous</b>	\$15.00
<b>Total revenue</b>	<b>\$166,701.76</b>





























### Expenses














<b>Business expenses</b>	\$4,543.61
<b>Professional fees</b>	\$41,132.50
<b>Fundraising</b>	\$3,708.47
<b>Payroll expenses</b>	\$73,437.92
<b>Travel and meetings</b>	\$710.94
<b>Total expenses</b>	<b>\$123,533.44</b>



# Our donors

-  Mary Albert
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We thank you for your continued support in  
our efforts to contribute to the Annual Report

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