

2023

Annual Report



Table of Contents

- 01** — CCM Past and Present
- 02** — A Message From our Board President
- 03** — Who We Are
- 04** — 2023 Consumers Council
Accomplishments
- 10** — 2023 Annual Event and Awards
- 11** — Financial Summary
- 12** — Our Donors

CCM Past and Present

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.

A Message From our Board President

Dear Members, Supporters and Friends,

It seems like every year lately, Consumers Council of Missouri has increased our power to help people across our state. As you'll see throughout this annual report, we've been organizing community advocates to make sure the necessities of life are available to everyone. Thanks to Consumers Council, basic utilities are more affordable, personal financial resources are more available, and decisions about their family's healthcare are better informed.

We see these topics are intersecting. If your water bill grows beyond your budget, it can become impossible to afford to take care of your medical conditions. If your energy bills grow beyond your budget, the bitter cold or blistering heat can create a medical disaster. And if you don't have access to the tools for personal finance, you'll find it so much more difficult to change your basic situation. These problems – and the strategies to address them – are closely related.

We are so very grateful to our community for funding this vital work. Without your help, and without the generous grants from our allies, none of this would be possible. Speaking as a physician, as the president of Consumers Council, and as a proud Missourian (sometimes more than others...), I thank you for your support!

With best wishes,

Ed Weisbart

Ed Weisbart, MD, President



We've been organizing community advocates to make sure the necessities of life (basic utilities, financial resources, informed healthcare) are available to everyone.

Who We Are

Our mission

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

Our board

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Jeanette Mott Oxford ("J-MO"), Vice President
Sen. Tracy McCreery, Treasurer
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Shawna Collier
Georgie Donahue
Odester Saunders
Cara Spencer
Joyce Armstrong, Board Member Emeritus

Our staff



Sandra Padgett
Executive Director



Jacqueline Hutchinson
Director of Advocacy



John Coffman
Utility Consumer Counsel

2023 Consumers Council Accomplishments

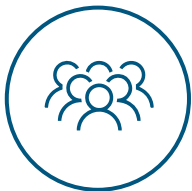
Utilities

Energy insecurity, or the inability to adequately meet basic household energy needs, is a growing public health threat to households who have low- and moderate-income. According to an April 2023 report by the National Energy Assistance Directors Association, roughly 20.5 million households in the U.S. are behind on their utility bills. The total of this unpaid debt increased from \$17.7 billion in January 2023 to \$20.3 billion in December 2023.

In 2023, Consumers Council continued our work on a three-year (2022-2025) grant from the Missouri Foundation for Health, focusing on community engagement and health disparities resulting from energy access inequity. Our utility work was also supported by a grant from the Employees Community Fund of Boeing St. Louis.



Consumers Council extends a special thank you to those who have supported our advocacy, policy, energy, and community engagement work.



Community advisory committees

We continued to work with our original community advisory committee. We also formed partnerships with Southside Wellness Center and the Lewis Place/Fountain Park neighborhood association, creating two new advisory committees.

Highlights from advisory groups are as follows:

- Members provided impactful testimony at the Missouri American Water and Ameren hearings, leading to expanded funding for and access to customer assistance programs.
- Testimony by advisory members at the Metropolitan St. Louis Sewer District hearing led to ongoing negotiations to improve access to their customer assistance program.
- CCM assisted Advisory Committee members in planning community meetings to provide information regarding and access to available energy assistance. More than 300 community members received utility assistance at energy efficiency assistance at 4 events.



Collaborative energy assistance and energy efficiency

We continued an ongoing dialog with utilities to monitor the performance, program design, and implementation of customer assistance programs mandated through rate cases by the Missouri Public Service Commission. These quarterly meeting have resulted in the following:

- **Ameren's Keeping Current/Keeping Cool Collaborative** – Increased eligibility for assistance, increased access by adding new non-profits who can distribute funds, increases in summer Keeping Cool benefits, and increased joint outreach activities to provide access to assistance.
- **Spire Payment Partners Collaborative** – Increased eligibility for assistance, expanded access to assistance, and ideas to improve communication with customers and the community about their customer assistance program.
- **The Critical Medical Needs Program Collaborative** – This pilot program provides protections to gas and electric customers who have serious medical illness and are facing utility service disconnection. Collaborative members include Spire, Ameren, Missouri American Water, Liberty Utilities, the Office of Public Service, Legal Services of Eastern Missouri, and other invited community organizations.
- **Utility Protection Collaborative** – We continue to play an active role in monthly meetings with community-based Missouri organizations interested in the utility assistance and energy efficiency needs of vulnerable customers.



Advocacy

This was a very successful year for Consumers Council's advocacy at the Missouri Public Service Commission ("Commission"). We secured ground-breaking protections for captive customers of investor-owned monopolies through litigation and settlement agreements.

- In May 2023, we reached a settlement with **Missouri-American Water Company**, slashing the company's request for a net annual increase of \$99.6 million to \$44.7 million. As part of the settlement, the water company agreed to provide \$100,000 to create a Rehousing Pilot Program and \$250,000 to join the Critical Medical Needs Program (see above). Shareholders and customers will share (50/50) of the funding of these programs. The water company also agreed to end its practice of charging late payment fees to water and sewer customers with past due bills.

- In June 2023, Consumers Council’s intervention in **Ameren Missouri’s 2023 electric rate case** resulted in a productive settlement. The electric company had asked for an 11.64% increase in rates. This included increasing the monthly fixed residential customer charge from \$9.00 to \$13.00. The settlement reduced that request to 5.1%, along with a \$250,000 annual increase in funding for the Keeping Current low-income program, resulting in a total of \$4.25 million annually for customers who have low-income. Other consumer protections included greater flexibility for the use of low-income funding and a \$1.0 million dollar shareholder increase in annual funding for the Rehousing Program and the Critical Needs Program. As part of its decision to deny Ameren's request to increase the monthly customer charge, the Commission cited **CCM Director of Advocacy Jackie Hutchinson’s** testimony regarding the impact of raising the fixed charge on vulnerable, low-usage customers.
- Consumers Council intervened in three other Ameren Missouri cases, including an energy efficiency case, a resource planning docket, and a review of the method of financing for the closure of the Rush Island coal plant. We also met with the electric company to express our concerns regarding the delay in service restoration after the July 1, 2023 storms, an issue that we continue to investigate.
- **In August 2023**, Consumers Council, joining with the Office of the Public Counsel (OPC) and the Environmental Defense Fund (EDF), reached a settlement with Spire regarding challenges to the contractual transactions employed by Spire in building the STL Pipeline natural gas pipeline. The parties secured \$2.5 million dollars of additional shareholder funding for low-income heating assistance over the next 5 years including: weatherization funding; and bill assistance and/or the Critical Medical Needs Program. Spire also agreed to create a new program similar to Ameren Missouri’s Keeping Cool Program in its next general rate case.



Missouri rules regarding disconnection data

On September 14, 2023, capping a multi-year process, the Commission adopted a **new rule standardizing data on involuntary shutoffs** for electric, gas, and water utility customers. Earlier, the Commission had discussed favorably adopting Consumers Council's amendment requiring the utilities to provide shutoff information by zip code. As Commissioner Maida Coleman stated, “We can’t maximize the value of the disconnection reporting data if we can’t use it to make targeted, informed decisions. This detailed data is needed now more than ever given that many consumers are experiencing extreme financial burden.”

Nevertheless, Governor Mike Parson's Office expressed concern that the zip code amendment might “increase the cost of regulatory compliance” for the utilities. The Commission adopted the rule we proposed, but without the zip code level for the disconnection data.



Municipal utility increases

Consumers Council spoke up against unreasonably high municipal utility increases in the St. Louis area.

- In June 2023, the Board of Aldermen voted to increase **St. Louis City water** rates by 44%, based on a truncated process and very little information backing up the decision. We were particularly critical of a new process that will automatically raise those water rates annually, based upon the CPI-U index, regardless of whether the actual cost of providing water service has increased. We continue to believe that greater transparency and scrutiny is needed over St. Louis City water rates.
- Despite a vigorous public campaign, including a St. Louis Post-Dispatch editorial supporting Consumers Council's position, and a unanimous resolution from the St. Louis County Council, the **Metropolitan St. Louis Sewer District (MSD)** Board of Trustees approved the entire 32% proposal of multi-year wastewater rate increases over the next four years. Consumers Council advocated for a 24% increase. The difference in these percentages does not reflect any greater investment in infrastructure. Instead, MSD has added an extra layer of cash in the calculation of rates in a manner beyond what was proposed in previous rate increase proposals.



Legislation

On the state legislative front, Consumers Council successfully opposed legislation that would allow **Construction-Work-In-Progress (CWIP)** surcharges for electric companies building certain types of power plants. This is the same legislation that Consumers Council has helped defeat many times since 1976, when Missouri voters overwhelmingly voted for a ban on CWIP. This legislation allows an unfair ratemaking system that charges consumers while a power plant is being built. The utility gets debt costs and profit on a project that has not yet proven itself (“fully operational”), and which may never be finished. Consumers in South Carolina were forced to pay billions of dollars in CWIP surcharges on the V.C. Summer II nuclear plant before it was canceled due to overwhelming cost overruns in 2018.

We also successfully opposed a “**Right-of-First-Refusal**” transmission proposal in the Missouri legislature. This legislation would allow local Missouri utilities, such as Ameren Missouri and Evergy, to block independent investors who want to build more electric transmission in our state. Under the legislation, transmission projects would first go to on a no-bid basis to as Ameren Missouri or Evergy, stifling innovation and increasing the costs of a project.

Personal finance

Consumers Council continues to play leadership roles in two collaboratives: the St. Louis Equal Housing and Community Reinvestment Alliance and the St. Louis Regional Financial Empowerment Collaborative. Highlights of our accomplishments are below.

St. Louis Equal Housing and Community Reinvestment Alliance ("SLEHCRA")

- Working with the National Community Reinvestment Coalition, SLEHCRA and Consumers Council provided public comments regarding proposed changes to the Community Reinvestment Act ("CRA"). Potential benefits for communities include: expanding CRA eligibility to provide a broader range of activities benefitting low- and moderate-income communities; clarifying how banks should meet the credit needs of the communities they serve; expanding reporting so that groups like SLEHCRA can better determine whether banks are meeting their CRA obligations; and encouraging banks to work more closely with community organizations.
- SLEHCRA continued to meet with Paramount Bank and First Mid Bank to assure that they were meeting their voluntary community benefits agreements obligations. Both banks showed improvement in some areas and have strategies in place to reach their goals. We maintained relationships with numerous area banks, learning about new products and services, sharing our thoughts, and making suggestions for improvements.
- SLEHCRA's long-term relationships and input influenced the opening of two new bank branches in low- or moderate-income communities considered banking deserts. Midwest Bank Centre opened an "Innovation Centre," a full-service, cashless bank branch featuring an Interactive Teller Machine in summer 2023 in the R&R Marketplace in Dellwood (North St. Louis County). Simmons Bank opened a branch in the Metropolitan St. Louis Urban League building on North Kingshighway. This full-service bank replaced what was once a payday loan branch.

The St. Louis Financial Empowerment Collaborative

Consumers Council continues its leadership role with the St. Louis Regional Financial Empowerment Coalition ("STLRFEC"), a collaborative of non-profits, banks, regulators, and city officials. STLRFEC provides free financial education and information on safe and affordable banking products and services to the community year-round. However, each year, three major events take place to educate the community. Those activities are Money Smart Month in April, Credit awareness Month in March, Home Ownership Month in October. The coalition also sponsors mini grants and bank partners year-round, to small organizations to allow them to provide financial education at their locations. For more information go to www.moneysmartstlouis.org.

Healthcare

Navigating important healthcare choices is tricky for anyone, but seniors and people with disabilities face challenges that they often aren't even aware of. Is Traditional Medicare all that they need? Do they need to get a Medicare supplemental policy? Should they join a so-called Medicare Advantage plan? The decision can have tremendous ramifications for your health, not to mention your personal finances.

If you're thinking this sounds like the wheelhouse of Consumers Council of MO, you'd be right. We've been advocating nationally with our allies for this all to be simplified, and we've been hosting programs to better inform Missourians about these decisions. There isn't a single answer that's best for everyone today, so it's important to be well informed.

As one example, on Sept. 20 2023, Consumers Council's board president Dr. Ed Weisbart held a very popular webinar "Demystifying Medicare: Things to Know Before Open Enrollment Starts". If you missed it, the webinar is posted on Consumers Council's (newly designed) website for streaming:

<https://moconsumers.org/health-care/demystifying-medicare-webinar-dr-ed-weisbart-ccm-board-president/>

2023 Annual Event and Awards



Consumers Council held a celebratory fundraiser and award ceremony on October 29, 2023, at the Ethical Society of St. Louis. Raising over \$23,000, this event was well attended by community members, supporters, and our collaborators.



The Alberta Slavin Award was presented to Ollie Stewart, the Executive Director of Southside Wellness Center. Ms. Stewart has dedicated her career to ministering and serving as an advocate for many issues, including utility rate affordability, facing the largely powerless, but growing, older adult population in the United States. She has led the older adults at Southside Wellness Center to a better understanding of utility rates and they are active advocates for the improvement of utility affordability.



The Directors' Award was given to Joyce Armstrong and a new award, "The Joyce Armstrong Award" was announced to honor her contributions as the co-founder of Consumers Council. In 1971, Ms. Armstrong and Alberta Slavin noticed that the same foods sold in the same grocery store chains had higher prices in (predominantly Black) North St. Louis than they did in (predominantly White) suburban areas in the County. Their advocacy work resulted in greatly improved pricing parity among grocery stores in the St. Louis Community and eventually led to the creation of Consumers Council of Missouri. Working for economic justice for all Missouri consumers, Ms. Armstrong is a long-time board member of Consumers Council, which has benefited from her exceptional leadership, tenacity, collaboration, and wisdom. Although retiring as an active board member, Ms. Armstrong will continue as an Emeritus Board Member.

The event featured a fascinating discussion between Ray Hartmann, St. Louis journalist and former Consumers Council board member, and Joyce Armstrong regarding her experience as a founding member of Consumers Council. Sandra Padgett, John Coffman, and Jacqueline Hutchinson gave an overview of Consumers Council's work in 2023.

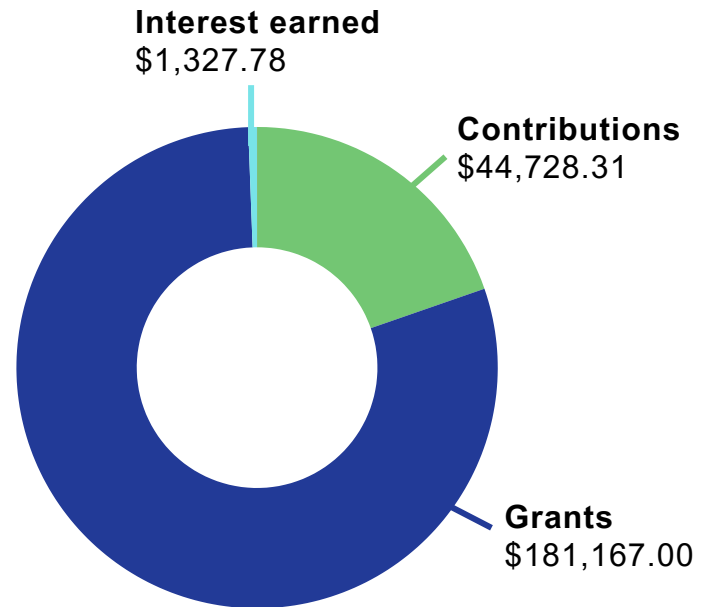


Financial Summary

Financials – 2023 Annual Report

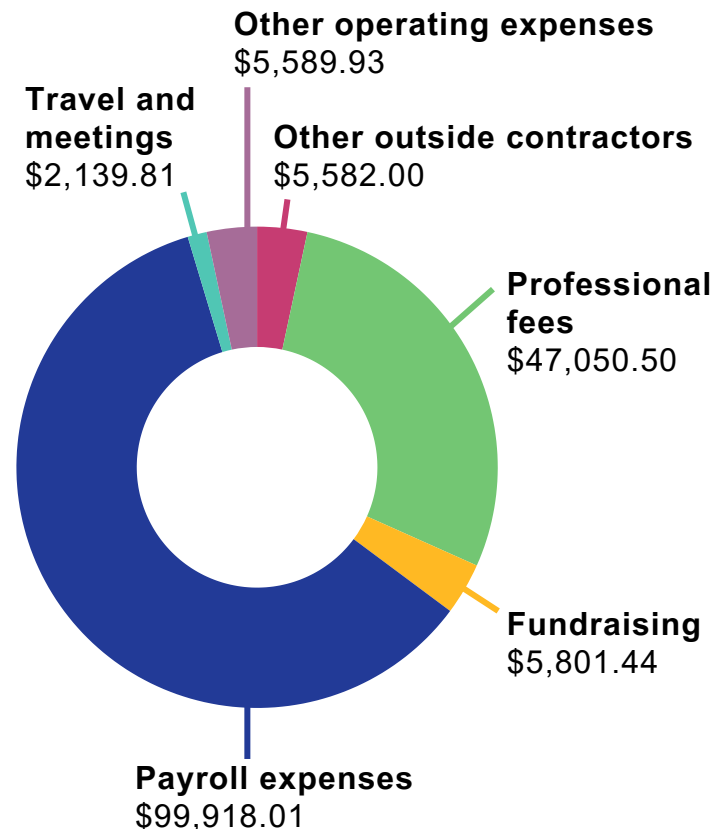
Revenue

Contributions	\$44,728.31
Grants	\$181,167.00
Interest earned	\$1,327.78
Miscellaneous	\$14.00
Total revenue	\$227,237.09



Expenses

Professional fees	\$47,050.50
Payroll expenses	\$99,918.01
Travel and meetings	\$2,139.81
Fundraising expenses	5,801.44
Other outside contractors	\$5,582.00
Other operating expenses	\$5,589.93
Total expenses	\$166,081.69



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Thank you for supporting
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