

2024

Annual Report



Table of Contents

- 01 — [What We Do](#)
- 02 — [A Message From our Board President](#)
- 03 — [Who We Are](#)
- 04 — [2024 Consumers Council
Accomplishments](#)
- 11 — [2024 Annual Event and Awards](#)
- 12 — [Financial Summary](#)
- 13 — [Our Donors](#)

What We Do

Consumers Council of Missouri works hard to reduce what communities spend on their basic energy needs. When investor-owned utilities request a rate increase, we intervene at the Public Service Commission, arguing for a lower rate and advocating for the expansion and maintenance of customer assistance programs. Our utility work is guided by feedback we receive from community advisory groups.

Working with collaborators, we challenge banks to provide equitable access to their products, services and create products to increase home ownership and home maintenance opportunities for consumers who are low- and moderate-income. We also give input into their economic development investments, insuring investments for small businesses and in low- and moderate-income communities, throughout the St Louis metropolitan area.

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. We also provide educational webinars on the differences between the benefits and costs of Traditional Medicare and Medicare Advantage plans.

A Message from Our Board President



Dear Members, Friends, and Supporters,

Thanks to you, our wonderful staff, and our community advisory committee members, Consumers Council of Missouri (CCM) has grown tremendously in 2024. We are better able to meet the current challenges in utility rates and banking access and whether there will be stability in the Medicaid and Medicare programs.

With electric, gas, and water companies all asking for rate increases in 2024, our efforts as intervenors in those cases has made an important difference. The trainings that we have conducted have led to a larger number of community members sharing powerful testimony before the Missouri Public Service Commission (PSC). We have worked in collaboration with other intervenors to successfully block Spire's attempts to limit our involvement in rate cases before the PSC.

CCM currently has significant grants and a prudent reserve thanks to several large donations, and our Board will steward these funds wisely. Yet we are significant underdogs in the utility ratemaking arena. Utility companies literally spend millions of dollars to press for policies that loosen consumer protections and increase their profits.

I always remind CCM's supporters that the money that we commit to our mission is the only money that we can count on for the long-term due to stock market volatility that impacts on foundations and other world events that impact on philanthropies. Ratepayers need CCM to be strong and vibrant, year after year. I hope you will join me in becoming an annual giver, offering a donation that is significant for your own budget.

My community organizing background taught me about the Gamaliel Network's "Three Faces of Power." For CCM to succeed, we must constantly:

- Build a sustainable base of supporters and advocates
- Take meaningful action together at key times
- Change the narrative through earned media and strategic communications

I look forward to working with you to grow a more powerful CCM in 2025!

Warmly,

Jeanette Mott Oxford

Jeanette Mott Oxford, President

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.

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."

Our 2024 board

Jeanette Mott Oxford ("J-MO"), President
Ed Weisbart, MD, Vice-President
Dave Cannon, Treasurer
Shawna Collier, Secretary
Georgie Donahue
Nicole Lynch
Sen. Tracy McCreery
Peter Merideth
Odester Saunders
Cara Spencer
Etefia Umana
Joyce Armstrong, Board Member Emeritus

Our staff



Sandra Padgett
Executive Director



Jacqueline Hutchinson
Director of Advocacy



Antonio Weston
Community Engagement
Social Media Specialist



John Coffman
Utility Consumer Counsel

2024 Consumers Council Accomplishments

Utilities

Energy insecurity, or high energy burden, is the inability to adequately meet basic household energy needs and is a growing public health threat to households who have low- and moderate-income. A [report completed at Consumers Council's direction](#) shows that between 2020 and 2023, Ameren and Spire rate increases outpaced both national inflation and Missouri's average weekly wage growth. And there are no signs that utility consumers will experience relief anytime soon. Many households, stretched thin by the pressures of rising grocery and housing costs, are simply unable to keep up. Between March and December 2024, Ameren disconnected over 90,000 households including 16,116 households in September 2024 and 17,043 households in October 2024.

Energy insecurity can lead to poor health, hospitalizations, and food insecurity. Many who are struggling are forced to choose between purchasing food, medication, or heating/cooling their home. Some families resort to payday loan centers to cover their bills. When families lose utility service, they are placed at higher risk of investigation by child protective agencies. Moving may be an option, but can result in challenges regarding changing schools, social networking, and adult work productivity. Socioeconomic status and race/ethnicity are closely linked to energy insecurity with black and brown people across the economic spectrum experiencing energy insecurity at the highest rates.



Energy affordability advocacy

Consumers Council continued our work on a three-year (2022-2025) grant from the Missouri Foundation for Health, focusing on rate case advocacy, community engagement, and health disparities resulting from energy access inequity.

Rate Case Work

In 2024, we fought rate increases proposed by Ameren Missouri, Missouri American Water Company ("MAWC"), and Spire. We actively intervened in:

- **Ameren Missouri's request for a +15% increase** in electric utility rates, aiming to generate approximately \$446.2 million in additional revenue. Key elements of their proposal include: An increase in corporate profits to 10.25% and a rise in the residential fixed monthly charge from \$9.00 to \$10.43.
- **Missouri American Water ("MAWC") request for a +40% increase** in water and sewer service rates, translating to about +\$166.6 million in new revenue. Their proposal includes: an increase in monthly fixed charges for most customers from \$10.00 to \$21.34—a +113% increase and an elevation of corporate profits to 10.75%.
- **Spire's request for a +15% increase** in residential gas rates. Their proposal includes an increase in monthly fixed charges for most customers from \$20.00 to \$24.00 monthly.

Securitization Challenge

We challenged the securitization of costs related to the closure of Ameren's Rush Island Coal Plant (which had been violating the Clean Air Act for over a decade). Despite our opposition, the Missouri Public Service Commission ("MoPSC") approved a securitization charge for electric customers, to compensate Ameren for shutting down this plant. The charge will be "non-bypassable" and beyond the Commission's ability to ever change in the future, as provided by Missouri law. We filed a brief stating that Ameren should not be allowed to profit from mistakes regarding this power plant and argued that consumers will not be better off economically by paying for bonds on a closed power plant.

Community Solar

Consumers Council intervened in a case before the MoPSC regarding the proposed expansion of Ameren Missouri's Montgomery County Solar Project. As a result of our advocacy work, Ameren Missouri agreed to meet with us to discuss the potential creation of a future community solar pilot project, to be located in an urban or rural area within Missouri that is designated as disadvantaged, and that would leverage federal funding to provide savings on the electric bills of subscribing customers within that community solar pilot project area.

Missouri Public Service Commission Rules

The MoPSC proposed some minor changes to the way parties are allowed to intervene and participate in utility rate cases. We filed written comments and testified against their proposal. We also advocated against Spire's attempts to limit our legal involvement at the Commission, by cutting us out of settlements, if we had not filed testimony on the issues involved. The MoPSC approved the changes but denied Spire's outrageous amendment.



Utility Affordability

Critical Medical Needs Program

The Critical Medical Needs pilot program provides protections to gas, electric, and water customers who have serious medical illness and are facing utility service disconnection. Consumers Council has worked with Spire, Ameren, Missouri American Water, Liberty, the Office of Public Service, Legal Services of Eastern Missouri, and other invited community organizations to expand this program. We have also pushed for an evaluation to determine why enrollment of customers in some geographical areas is lagging.

Community Advisory Committees

Consumers Council continues to lead utility affordability community advisory committees at Southside Wellness Center and the Lewis Place/Fountain Park neighborhood association. Most members are older adults with low- and moderate-income. In 2024, these groups once again guided our utility affordability policy recommendations. They attended testimony training classes led by Jackie Hutchinson, CCM Director of Advocacy, were a strong presence at the Missouri American Water rate case hearings, and provided feedback on utility rates and customer assistance programs. They also influenced the design of the Energy Burden Tool and provided personal stories for the St Louis Energy Burden Report.

https://www.sierraclub.org/sites/default/files/2025-01/stlouisenergyburdenreportjan2025_0.pdf

Low-Income Collaboratives

Consumers Council continues to be active in Spire and Ameren low-income collaboratives focused on ensuring that customer assistance programs are working smoothly and in accordance with governing tariffs. We are also active in the leadership of the St Louis Utility Affordability Task Force, a group created at our urging after Metropolitan St Louis Sewer District passed a 32% rate increase. This task force includes all major utilities in the St Louis City/County region and is becoming a forum where utilities can work together to improve the success of their assistance programs. In addition, we play an active role in monthly meetings of the Utility Protection Collaboration, a group of community-based Missouri organizations interested in utility assistance, shut off protection, and the energy efficiency needs of vulnerable customers.



Water Affordability in St. Louis City

In June 2024, Consumers Council launched a three-year (2024 - 2027) initiative funded by Missouri Foundation for Health to assess water affordability in the City of St. Louis. Due to an absence of water meters, most St Louis City residents are billed a flat rate based on the physical attributes of their homes (including the number of bathrooms and bedrooms). This rate often does not represent water usage and can inflate sewer rates because MSD applies that same flat rate formula (in the absence of a water meter) to determine sewer bills.

Working with water affordability experts, we have gathered and are reviewing data obtained from St Louis City to help us develop community-driven solutions for residents struggling to pay their water bills. We are also working with our community advisory groups to educate them regarding water costs and obtain feedback regarding the struggles they have had in affording their water and sewer bills. This grant enabled us to add a Community Engagement/Social Media Coordinator to our team.



Energy Infrastructure Reinvestment Program

In November 2024, Consumers Council began an advocacy and community engagement project related to the Energy Infrastructure Reinvestment ("EIR") program. The EIR provides utilities with attractive, cost-competitive debt financing for portions of utility capital investment plans while reducing costs to customers. The program finances projects that "retool, repower, repurpose, or replace" retiring energy infrastructure or improve the pollutant profile of operating energy infrastructure.

In Ameren Missouri's +15% rate case, Consumers Council advocated for that the utility's pursuance of an EIR loan and other available federal loan programs. We argued that taking advantage of opportunities like the EIR is particularly crucial as Ameren works toward its goal of achieving net-zero carbon emissions by 2045. We asserted that Ameren should explore all available avenues to reduce the costs associated with transitioning from coal to cleaner energy sources, ensuring a more affordable and sustainable future for Missouri residents. This grant also enabled Consumers Council to expand our community engagement work, adding a part-time employee to educate community members on the availability of federal funds, the impact of energy burden on customers' bills, and Solar for All opportunities. This work is funded through a grant from the US Energy Foundation.



Energy Burden Tool

Energy burden is the percentage of household income spent on utilities. Households spending 6% or more of their income on utilities are considered as having a high energy burden. In 2024, working with Renew MO, we completed a three-year project to develop an Energy Burden mapping tool. Our community advisory groups provided essential feedback which influenced the tool's development. The end product is a map showing the variety of energy burden rates in different areas of Missouri have different energy burden.

The Energy Burden mapping tool shows that formerly redlined areas in St Louis City and many rural areas experience high energy burden. Housing stock in these areas is often less energy efficient than in more affluent areas. Urban heat islands neighborhoods experience higher temperatures during the summer than tree-filled suburban neighborhoods.

See: <https://app.power-d.city/dashboard/missouri>



Legislative Work

Consumers Council opposes legislation designed to increase utility profit, including Construction Work in Progress ("CWIP"), Future Test Year, Plant In Service Accounting ("PISA"), and Right of First Refusal ("ROFR"). CWIP forces consumers to pre-pay for electric power plants, overturning the will of Missouri voters who passed a statute banning CWIP costs in 1976. Future Test Year bases utility rates on future inflationary estimates, rather audited historical data. PISA Expansion would increase the cost of electric rates related to natural gas plants to an amount even higher than allowed by the current PISA statute. ROFR would make electric rates higher, by allowing Ameren and other monopoly electric companies to control the building of all future transmission lines in our state through no bid contracts.

In 2024, thanks to a bipartisan filibuster and the tireless efforts of the Consumers Council and our dedicated partners, we successfully blocked the passage of harmful pro-utility profit bills. However, our work is far from over. We will persist in educating consumers and legislators about the hidden costs and consequences these bills, and similarly designed future bills, would have imposed.



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

Personal finance

Consumers Council continues to play leadership roles in two collaboratives working on creating more equitable access to financial services and wealth building: the St. Louis Equal Housing and Community Reinvestment Alliance ("SLEHCRA") and the St. Louis Regional Financial Empowerment Collaborative.

Below are highlights of our 2024 ongoing financial empowerment activities:

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

Consumers Council and SLEHCRA maintained active membership in the National Community Reinvestment Coalition during 2024. This relationship strengthened our ability to tackle national financial issues that could impact the financial wellbeing of low-and moderate-income communities throughout our region. One of those issues was the 2024 proposed acquisition by "Capital One Financial" of "Discover Card." Consumers Council and SLEHCRA provided comments in opposition to the merger, and in support of the NCRC position, on July 19, 2024, at a Federal Reserve Board and Office of the Comptroller of Currency virtual public hearing. A decision on this merger is still pending.

On a local level we have continued to meet and strengthen our relationships with Simmons, Midwest, Paramount, First Mid, Associated, Montgomery Bank, Royal Banks and other community financial institutions. Our work assists banks in meeting their commitments to offering equitable access to financial services and investments in our community.

The St. Louis Financial Empowerment Collaborative

In 2024, Consumers Council continued its leadership role with the St. Louis Regional Financial Empowerment Coalition ("STLRFEC"), a collaborative of non-profits, banks, regulators, and city officials. STLRFEC worked to strengthen its community collaborative by focusing on planning, increasing community engagement, and the number of active financial institutions and community organizations involved. The collaborative was successful in partnering non-profits and churches with banks to provide free financial education and information on safe and affordable banking products and services to the community and issued mini grants to organizations to make those classes available. Consumers Council continues its leadership role in this important work with a goal of helping families in the region maintain healthy financial behaviors and build assets for a stable future.

Healthcare update

Pretty much everything that Consumers Council of MO does has a large impact on the health of Missourians. When skyrocketing utility costs or lack of access to affordable banking forces people to skip their meds, to put off an important medical test, or to trade off other life essentials for lifesaving medical care, the injustice of our system is there for us all to see. Our work on the abusive costs of utilities and lack of banking equity keeps utilities and banks in check. This excites us because we are sure our work indirectly saves lives.

That's also why Consumer Council's work to expose the harms of our healthcare system is so important. We have to fight for the high quality system we all need and deserve. This year Consumers Council once again hosted a large webinar educating seniors on vast differences in Medicare Advantage insurance plans over Traditional Medicare plans. Millions of seniors and people with disabilities do not get adequate information to make the best decision on which program will serve them best in the long run. Our workshops are designed to help them make those decisions.

We hope that our new focus on the direct financial harm inflicted by some of our local institutions will drive much needed changes across the MO and serve as a model for changes we can make everywhere in the USA.

Consumers Council's work is leading the way.

Organizational growth


Marillac Mission Fund COAR Grant and Bookkeeper


Consumers Council received a Comprehensive Organizational Assessment & Report (COAR) grant from the Marillac Mission Fund (MMF). MMF conducted a thorough, systemic analysis of Consumers Council's core capacity areas. The COAR grant is designed to strengthen organizational infrastructure and leadership. The final report provided our board with an invaluable opportunity to assess our internal functions and identify key areas for growth. We have since worked diligently to implement the report's recommendations, leading to meaningful improvements across our organization. We are truly grateful to the Marillac Mission Fund not only for their thoughtful and comprehensive assessment but also for funding a bookkeeper to prepare our financial reports. This need was identified in the COAR assessment report.


Deaconess Foundation Seeds of Hope Grant

Consumers Council was proud to receive a Seeds of Hope Grant from the Deaconess Foundation. Thanks to their support, we hired a part-time administrative assistant - an important step in strengthening our internal capacity. We are grateful to the Deaconess Foundation for recognizing the importance of operational support and investing in the behind-the-scenes work that helps make our impact possible.

2024 Annual Event and Awards

 Consumers Council held a celebratory fundraiser and award ceremony on October 27, 2024, at the Exodus Gallery in St Louis City. Raising over \$17,500, this event was well attended by community members, supporters, and our collaborators.

 The newly established Joyce Armstrong award was presented to **Pamela Talley**, President of the Lewis Place Historical Preservation, a non-profit organization she co-founded in 2000, aimed at revitalizing her community. A doctoral-prepared nurse practitioner specializing in psychiatric and mental health, Pamela has passionately worked with low-income, predominantly African American youth and families. She has led residents of the Lewis Place/Fountain Park neighborhood to a better understanding of utility rates, and they are active advocates for the improvement of utility affordability.

 The Directors' Award was given to **Les Sterman** who served as a director of Consumers Council of Missouri from 2015 to 2024. Mr. Sterman held the roles of board member and secretary. His leadership, dedication, and persistence were invaluable during his tenure, guiding the organization through challenging times and establishing enduring procedures that will benefit Consumers Council for years to come. His meticulous attention to detail has made a lasting impact.

The event featured a presentation on water affordability by attorney and consumer advocate Roger Colton who shared insights on consumer protection and empowerment. Mr. Colton is a co-founder of Fisher, Sheehan, and Colton, a law and economics research and consulting firm. He is a nationally renowned experts on low-income energy and utility issues. Sandra Padgett, Executive Director, gave an overview of Consumers Council's work in 2024.



From left to right: Jackie Hutchinson and Pamela Talley



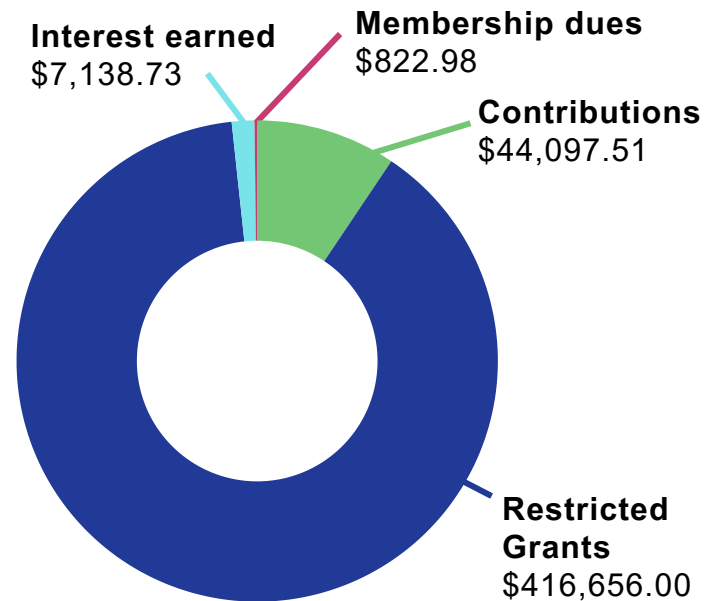
From left to right: Joan Bray, Les Sterman, and Ed Weisbart

Financial Summary

Financials – 2024 Annual Report

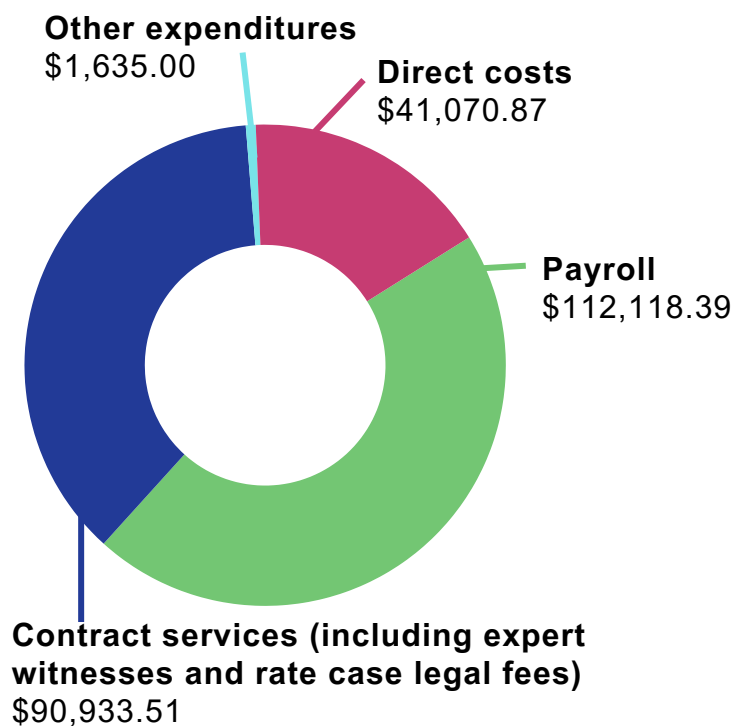
Revenue

Contributions	\$44,097.51
Restricted grants	\$416,656.00
Interest earned	\$7,138.73
Miscellaneous	\$2.50
Membership dues	\$822.98
Total revenue	\$468,717.72



Expenditures

Direct costs	\$41,070.87
Payroll	\$112,118.39
Contract services	\$90,933.51
Other expenditures	\$1,635.00
Total expenditures	\$245,757.77



Our Donors



Cheryl
Adelstein



Gail Ahumada,
J-MO, and
Dorothy, *In
honor of J-MO
and Dorothy's
40th anniversary*



Dave
Allen



Tom and Deb
Allen



Tracy
Anderson



Joyce
Armstrong



Herbert
Bentley



Judy
Bentley



Jenny
Birgé



Amy
Blouin



Michael
Bobroff



Joan
Bray



Kevin
Bryant



Dave
Cannon



Lynn
Chipperfield



Suzanne
Chisum



John
Coffman



Roberta
Collier



Shawna
Collier



Cathleen
Cox



Karen
Dickson



Georgie
Donahue



Kim
Dunbar



Energy
Care



Enterprise
Bank



Lisa
Ezeamii



FCB
Bank



Mary
Ferguson



Carla
Feuer



Margaret
Foege



Robert
Freund



Dorothy
Gannon



David
Gerth



Dana
Gray



Michael
Greenfield



Lorretta
Haggard



Suzzi
Harper



Allison
Hawk

Our Donors Cont.



Byron
Henderson



Carl
Hoagland



Arthur
Hoffman



Tracy
Holtzman



Esther
Hutchinson



Jacqueline
Hutchinson



Todd
El



Kim
Jayne



Jermaine
Johnson



Julie
Jones



Bob
Keller



Jeanne
Kirkton



Steve
Knight



Mark
Krasnoff



David
Lander



Legal Services of
Eastern MO Inc



Arthur
Lieber



Nicole
Lynch



Doris McCarter,
*In Honor of
J-MO and
Dorothy's
40th Anniversary*



Tracy
McCreery



Peter
Meredith



Phillip
Michaels



Missouri Central
Credit Union



Bruce
Morrison



Jeanette
Mott Oxford



Maggie
Mueller



Stuart
Murphy



National Council of
Jewish Women



Christopher
Padgett



Matthew
Padgett



Sandra
Padgett



Parker's Table at
Oakland and Yale



Julia Pendleton,
*In Honor of
J-MO and
Dorothy's
40th Anniversary*



Donna
Pierre



Emily
Piontek



Jonathan
Pulphus



Andrew
Reeves

Our Donors Cont.



Renew
Missouri



Jim
Roos



Robert "Sandy"
Rothschild



Amanda
Schneider



Karen Sell,
*In honor of
J-MO and
Dorothy's
40th anniversary*



Katherine
Shiue



William
Siedhoff



Simmons
Bank



Steve
Sorkin



Cara
Spencer



Tracy
Spivey



St Louis Community
Foundation



Les
Sterman



Josie
Stieglitz



Julianne
Stone



Julie
Sutfin



Pam
Talley



The P. Wayne and Jane
B. Goode Foundation



Jim
Thomas



Mary
Tipton



David
Toby



Linda
Truman



A. Keith
Turner



Benjamin
Uchitelle



Etefia
Umana



Unwrap
You



Aimee
Wehmeier



Ed
Weisbart



Lola
Zasaretti

THANK
YOU!

A special
thank you to our
anonymous donors

**Thank you for supporting
Consumers Council of Missouri!**

Contact

Consumers Council of MO Inc
20 S. Sarah St.
St Louis, MO

(314) 556-2269

www.moconsumers.org

info@moconsumers.org