Exhibit No:

lssue(s):

- Gas Bill Affordability,
- Fixed Customer Charge,
- Late Fees,
- Protections for Low-Income and Medically Vulnerable Customers

Sponsoring Party: Consumers Council of Missouri

DIRECT TESTIMONY OF

JACQUELINE A. HUTCHINSON

Case No. GR-2022-0179

Filed: August 31, 2022

1Q. PLEASE STATE YOUR NAME, OCCUPATION, AND BUSINESS2ADDRESS.

A. My name is Jacqueline A. Hutchinson, and I am the Director of Advocacy for
Consumers Council of Missouri ("Consumers Council"). My business address is 3407 S.
Jefferson Ave., Saint Louis, MO 63118.

6 Q. WHAT ARE YOUR QUALIFICATIONS AND EXPERIENCE?

A. I have a BS degree in Business Administration from Washington University in St.
Louis, and a MS degree in Urban Affairs and Policy Analysis, from Southern Illinois
University in Edwardsville, IL.

10 My career spans more than forty years with Community Action Agencies (CAA's) in the 11 state of Missouri. I have been responsible for the implementation of Federal, State, and 12 private donation fuel assistance and homeless prevention programs in the St. Louis area. 13 Those programs include Low-Income Home Energy Assistance Programs (LIHEAP) and 14 Community Services Block Grant (CSBG) programs in the St. Louis area. I have worked 15 with low- and moderate-income consumers who cannot afford to pay their utility bills. 16 After retirement from my long career with community action, I joined Consumers Council as staff in 2020. I am currently the Director of Advocacy for Consumers Council. 17

I have also been actively involved in energy policy issues and advocacy for low-income consumers on a local, state, and national level for more than 30 years. Over my career, I have participated as a presenter in numerous educational seminars and conferences

focusing on utility issues and how those issues impact consumers, particularly vulnerable
 consumers.

Q: HAVE YOU TESTIFIED PREVIOUSLY BEFORE THE MISSOURI PUBLIC SERVICE COMMISSION?

5 A. I have provided testimony on behalf of low-income Missourians in almost every 6 Missouri Public Service Commission ("Commission" or "PSC") general rate case 7 impacting the St. Louis area since 1987.

Q. CAN YOU EXPLAIN MORE ABOUT YOUR EXPERTISE, AS IT RELATES TO THIS PSC MATTER?

10 A. Most notably my expertise includes the following:

11 Cold Weather Rule and Affordability Plans

I have provided testimony and/or been a part of negotiations in every Cold Weather Rule 12 13 proceeding in Missouri, including the rulemaking case that initially created that rule. I have 14 reviewed affordability plans with tiered credits, and low-income rates that have been 15 proposed in other states, and have recommended that the best of such plans be implemented 16 through rate case proceedings in Missouri. I have participated in settlement negotiations with various utilities, worked with Missouri Public Service Commission (Staff), the Office 17 18 of the Public Counsel (OPC), and nonprofit advocates to develop viable low-income 19 affordability programs, as well as programs that are designed to protect consumers who are 20 vulnerable due to serious medical conditions.

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Governor's Energy Policy Council

In 2003, I was appointed by Governor Bob Holden to the Missouri Energy Policy Council. The initial focus of the Council was to prepare a state report focusing on three key areas: an analysis of Missouri's current and future energy supplies and demand and impact on lowincome consumers; an analysis of the impact on Missouri of standard market design rules proposed by the Federal Energy Regulatory Commission; and recommendations regarding how Missouri state government could demonstrate leadership in energy efficiency.

8 The PSC Cold Weather Rule and Long-Term Energy Affordability

9 I was an appointed member of the Cold Weather Rule and Long-Term Energy 10 Affordability Task Force set up in Case No. GW-2004-0452. I worked with this group to 11 establish agreed upon modifications to the Cold Weather Rule in 2004 that provided 12 additional protections to disabled and low-income families and set standards for low-13 income energy affordability programs.

14

Q. FOR WHOM ARE YOU PROVIDING TESIMONY IN THIS PROCEDURE?

A. I am providing testimony for Consumers Council of Missouri ("Consumers
 Council"), a nonpartisan, nonprofit corporation. Consumers Council works to build a more
 inclusive and equitable community through coalition building, collaboration, community
 education and empowering consumers statewide, and advocating for their interests.

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Q. WHAT TESTIMONY DO YOU OFFER IN THIS CASE?

A. Consumers Council opposes the level of the rate increase requested by Spire. Consumers Council also opposes the additional fees and surcharges that Spire proposes to increase. In the wake of the continuing COVID-19 pandemic, and the economic crisis which it has caused for many, any rate increase would amplify the threat to the health and safety for families already struggling to meet their basic needs.

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Q. HOW ARE NATURAL GAS CONSUMERS FARING TODAY?

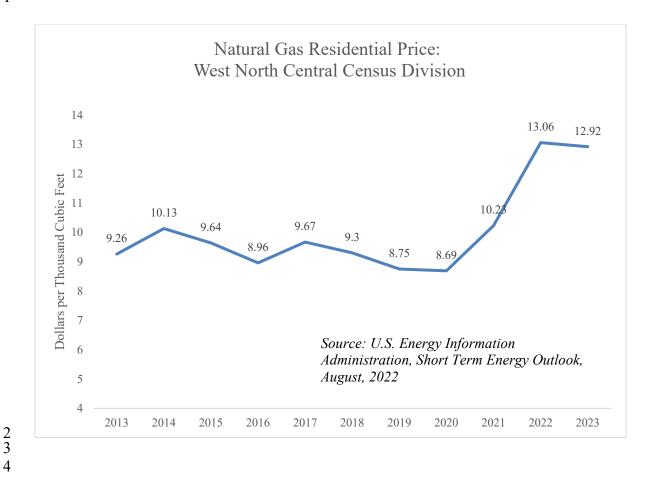
A. Retail natural gas prices have risen sharply for residential consumers over the past
two years and are forecast to remain high at least through 2023. According to the U.S.
Department of Energy/Energy Information Administration (EIA), the average residential
retail natural gas price in the West North Central Census Division increased from \$8.69
per thousand cubic feet by over 50% to \$13.06 in 2022.¹ That price, which forecasts have
moderated slightly to \$12.92 in 2023, is projected to remain far above prices from the
previous ten-year period.

16

17 The most recent EIA residential natural gas price forecast is illustrated below (on the18 following page).

- 19
- 20
- 21

¹ U.S. Energy Information Administration, Short-Term Energy Outlook, August 9, 2022.



These price increases will exacerbate the already-high home energy burdens experienced by Spire's low-income customers.

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9 It is widely understood that low-income households experience higher home energy 10 burdens² than their higher income counterparts. On average, a 2015 household living in 11 the Midwest with income below \$20,000 carried a home energy burden of over 12%. By

² The term, "home energy burden" refers to the proportion of household income devoted to home energy and utility expenditures.

- 1 contrast, a household with income between \$80,000 and \$100,000 carried a burden of about
- 2 2%.³ This dynamic is illustrated in the table below (on the next page):

Percentage of Households Forgoing Necessities At least Once/Year to Pay Utility Bill: Midwest Census Region

Household Income	Median Home Energy Burden
Less than \$20,000	12.4%
\$20,000 - \$39,999	5.1%
\$40,000 - \$59,999	3.2%
\$60,000 to \$79,999	2.7%
\$80,000 to \$99,999	2.1%
\$100,000 to \$119,999	1.9%
\$120,000 to \$139,999	1.7%
\$140,000 or more	1.5%

3 4 5

6 As demonstrated below, rising prices and home energy affordability challenges bring stark 7 choices to low-income households. Responses to Department of Energy Surveys 8 conducted over many years clearly indicate that home energy affordability challenges 9 cause low-income households to cut back on purchases of other necessities such as food and medicine in order to stay connected to vital utility services. As shown in the table 10 below, over 37% of Midwest households with incomes of less than \$20,000 reported 11 12 foregoing necessities at least once per year to pay an energy utility bill. Thus, rising prices 13 and increasing burdens, absent robust programs and policies to protect Spire's low-income

³ U.S. Energy Information Administration, 2015 Residential Energy Consumption Survey microdata tabulated by National Consumer Law Center.

- 1 customers, will lead to increased adverse consequences for those customers with very real
- 2 impacts on health, safety, and well-being:

Percentage of Households Forgoing Necessities At least Once/Year to Pay Utility Bill: Midwest Census Region

Household Income	% of Households
Less than \$20,000	37.2%
\$20,000 - \$39,999	25.4%
\$40,000 - \$59,999	18.0%
\$60,000 to \$79,999	13.0%
\$80,000 to \$99,999	10.6%
\$100,000 to \$119,999	4.0%
\$120,000 to \$139,999	2.3%
\$140,000 or more	1.1%

3 4

Q. WHAT ARE THE IMPACTS OF POVERTY AND HIGH ENERGY BURDEN IN MISSOURI?

A. The following poverty and energy burden facts should be given serious
consideration and factored into any decisions that the Commission makes in this case:

9 20% of all Missourians live below the poverty index of \$23,000 per year for a family of

- 10 3.⁴ Many other households with low wage jobs are struggling to make ends meet and are
- 11 experiencing high energy burdens. Additionally, the rising costs of food, gas and other
- 12 essentials over the past year have added economic stress to the family budget.

⁴ Roger Colton, <u>2021 Home Energy Affordability Gap</u>.

Across Missouri, there are great disparities in Energy Burden. The chart below shows the wide disparities among energy burdens in St. Louis City, County, and Missouri as a whole. Although energy burden is a multifaceted problem that will require many solutions, it should be considered and addressed in this Spire rate case.

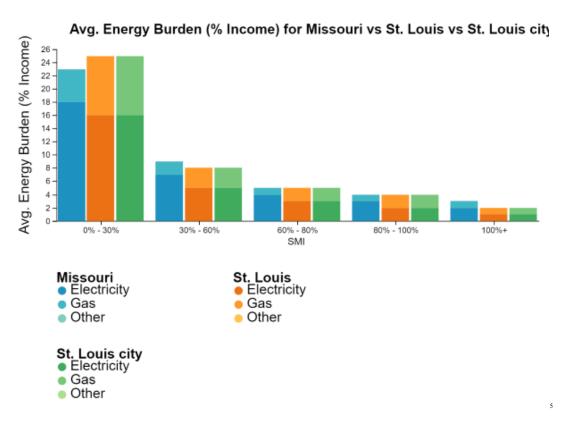
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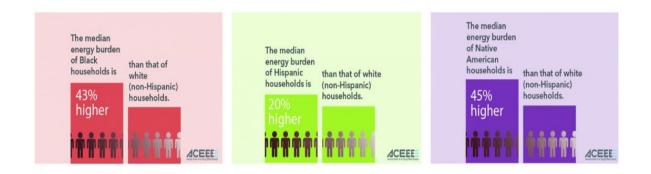


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7 It is clear that energy burden is higher for certain communities. (See Black households have
8 an average energy burden of 7.4%. The average upper quartile for energy burden is 14.8%
9 for low-income households, 12.9% for low-income multifamily households, 14.4% for
10 Black households, and 12.9% for renting households.⁶

⁵ Missouri Poverty Facts,

⁶ Muia, <u>Alleviating Energy Burden is Equity in Practice</u>, St. Louis Post-Dispatch, (July 11, 2022),



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- The 2021 Home Energy Affordability Gap Missouri report, released April 2022, stated:
- Home energy is a crippling financial burden for low-income Missouri households. Missouri households with incomes of below 50% of the Federal Poverty Level pay 29% of their annual income simply for their home energy bills. Home energy unaffordability, however, is not only the province of the very poor. Bills for households with incomes between 150% and 185% of Poverty take up 7% of income. Missouri households with incomes between 185% and 200% of the Federal Poverty Level have energy bills equal to 6% of income.⁷
- 12In comparison, the average energy burden for those at the state median income in13Missouri is 3% of their income.
- 14 The number of households facing unaffordable home energy burdens is staggering. 15 According to the most recent five-year American Community Survey, nearly 16 145,000 Missouri households live with income at or below 50% of the Federal 17 Poverty Level and face a home energy burden of 29%. And nearly 189,000 additional Missouri households live with incomes between 50% and 100% of the 18 19 Federal Poverty Level and face a home energy burden of 16%. In 2021 the total 20 number of Missouri households below 200% of the Federal Poverty Level stayed relatively constant from the prior year.⁸ 21
- 22 The Home Energy Affordability Gap in Missouri, the difference between what customers
- can afford to pay and what they are actually billed, exceeded \$765 billion in 2021, up from
- 24 \$630 billion in the previous year.⁹
- 25

⁷ Roger Colton, <u>2021 Home Energy Affordability Gap</u>.

⁸ Roger Colton, <u>2021 Home Energy Affordability Gap</u>.

⁹ HEAG Fact Sheet, Roger Colton (2022).

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Q. WHAT ARE THE LASTING IMPACTS OF COVID-19 IN COMMUNITIES?

A. Missouri's elderly and disabled residents continue to have increased health risks due to COVID-19, in addition to the rising cost of all other household necessities. Any boost in their household utility costs dramatically increases the "heat or eat" decisions that many Missouri residents are already making at an alarming rate.

- 6 A recent review of current literature on the impact of COVID-19 disruption to family 7 functioning and well-being demonstrates that the pandemic disproportionally impacted 8 lower-income families, families from ethnic minority and vulnerable groups, and women:¹⁰
- 9 Both couple and family well-being and relationships are impacted in a variety of 10 ways because of financial stress (citations omitted), and the pandemic has had a 11 significant impact on finances and relationships." Id. at 208. "The financial impacts of COVID-19 in Spring of 2020 led to fear and uncertainty regarding emergency 12 13 savings, job security, income fluctuations, ability to pay utilities, and housing 14 expenses, as well as broader concerns over the financial markets (citation omitted)." 15 Id. "While the labor market has shown signs of improvement since the beginning 16 of the pandemic and the immediate financial stressors have eased somewhat, it is 17 longer-term impacts that are still concerning for many... As the pandemic lingers, 18 financial concerns have become less pressing as compared with the early months 19 of 2020, but many still worry about their basic needs. This is more prevalent among 20 lower-income households and those with job or wage losses (citation omitted). The

¹⁰ Andrade, C., Gillen, M., Molina, J., and Wilmarth, M. (2022) The Social and Economic Impact of Covid-19 on Family Functioning and Well-Being: Where do we go from here? *Journal of Family and Economic Issues* 43(205-212).

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1	recovery appears to be having unbalanced outcomes, likely having longer and more
2	negative effects for those who were already experiencing poverty prior to COVID-
3	19." <u>Id.</u> at 209.

4 Q. WHAT ARE YOUR RECOMMENDATIONS IN THIS CASE?

5 A. Gas service is essential to public health, particularly during the long recovery from 6 a pandemic, recent increased rates of inflation, and colder temperatures exacerbated by 7 climate change. Consequently, Consumers Council makes the following recommendations:

8 1. In light of Spire's rate increase granted one year ago, and the existing inflationary 9 economic conditions facing all customers, we recommend that no rate increase be 10 granted in this case unless it can be fully justified and reasonable from the consumer 11 perspective.

Reduce the fixed residential customer charge for consumers in both the Spire East and West regions to \$15 for the purpose of reversing what is an inequitable rate burden on the majority of Spire's economically vulnerable customers.

- 15 3. Eliminate all reconnection charges, collection trip charges, and punitive late fees.
- Increase the income limits for Spire's Affordability Program to 300% of the federal
 poverty level. This would be consistent with the eligibility for Ameren Missouri's
 Keeping Current/Keeping Cool programs, adopted in 2021. This change would provide
 needed assistance to many low-wage employees who struggle to make ends meet.
- 20 5. Increase the funding of the Spire Affordability/Payment Partners Program from 2.3
 21 million to 3.5 million.

1	6. Require Spire to track and report energy burden data, number of cut-offs, collection
2	actions and other data by zip code and date and in a manner that is useful to the general
3	public. Data tracking needs should be determined in collaboration with community
4	groups.
5	7. Require Spire to work collaboratively with the Consumers Council, other intervening
6	parties, social service agencies, and other utilities to develop a joint critical medical
7	needs registry. This process should include input from customers who have a chronic
8	or serious medical condition, and medical professionals.
9	
10	Q. PLEASE EXPLAIN YOUR CONCERNS REGARDING ANY RATE INCREASE
11	FOR SPIRE AT THIS TIME.
12	A. Any increase in residential natural gas rates in this case would hurt the most
13	vulnerable Missourians the most. Families are already suffering from the impact of rising
14	prices and increasing inflation. When inflation is high, everyone pays the price, but
15	research suggest that lower-income families suffer the most. As reported in Read News
16	Time:
17 18 19	Typically food, gasoline and housing are a bigger share of total spending for lower- income households that for higher income households," says Dan Sichel an economist at Wellesley College.
20 21 22 23 24 25	Over 35% of Missouri's low-wage workers have been hit hard by record inflation. The price inflation for natural gas adds nearly \$15 per every \$100 for a typical residential bill for piped natural gas service compared to February 2021. Driven primarily by continued high prices for natural gas, home energy costs remain a significant driver of inflation, according to the latest data for February 2022 from the Bureau of Labor Statistics.

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6 7 According to the spending power of that \$7.25/hour has already dropped dramatically since 2009. In 2021 dollars, \$7.25 was more like \$9.17 per hour in 2009. Workers whose wages aren't increasing this year are hit hardest by the rising price of goods and are least likely to be able to absorb any rate increase.¹¹

8 Q. PLEASE EXPLAIN YOUR RECOMMENDATION RELATED TO THE FIXED

9 **CUSTOMER CHARGE.**

Spire's current fixed residential customer charge is extremely high at \$22.00 for 10 A. 11 Spire East and 20.00 for Spire West. Fixed charges are regressive and hurt many of the 12 elderly, low-income and moderate-income level households, and those who earn below 13 minimum wage. To promote affordability, rates should be based more on energy usage 14 than on fixed amounts. If a consumer's gas delivery rates are based primarily on a 15 volumetric measure, that consumer has a greater ability to lower their bills through energy 16 conservation or energy efficiency measures. Consumers generally prefer the ability to 17 control their bills instead of paying unavoidable fixed fees.

Ideally, the rate design for residential customers should include a fixed charge that is based
on nothing more than the costs of the meter, customer service, and the line to the dwelling.
The new customer charge should be no higher than what those costs can support, or no
higher than a fixed rate of \$15.00 per month.

22

¹¹ https://itstimeread.news/Over-35-of-Missouri-s-low-wage-workers-hit-hard-by-record-inflation-394753

Q. PLEASE EXPLAIN YOUR RECOMMENDATION RELATED TO SPIRE'S RECONNECT CHARGES, COLLECTION TRIP CHARGES, AND LATE FEES.

3 Consumers Council recommends the elimination of all Spire reconnect charges, A. collection trip charges, and late fees. Spire has not provided sufficient evidence to justify 4 5 these charges and fees, nor any evidence that these fees provide a "deterrence" to 6 nonpayment of natural gas bills. There is no evidence that these fees change behavior, 7 rather they merely create an extra cost of service for struggling customers, who are likely 8 to have high energy burdens and be unable to even cover their current bills. These added 9 fees also decrease the impact of limited utility assistance funds, reducing the amount of 10 assistance that can be applied to actual energy usage costs throughout the region and the 11 state.

Q. PLEASE EXPLAIN YOUR RECOMMENDATIONS RELATED TO THE SPIRE AFFORDABILITY PROGRAM.

A. Consumers Council supports the concept of Spire's Affordability Program and has observed opportunities for success in the pilot program stage. However, energy assistance providers and other social service agencies have had difficulty identifying and enrolling customers. The current Spire practice of automatically enrolling customers based on their LIHEAP application should be discontinued. Enrollment is occurring sometimes without the consent, prior knowledge or understanding of the program by the customer. There are better ways to ensure that eligible customers have access to the Affordability Program.

21 Consumers Council also recommends that the eligibility for receiving the benefits of this 22 program be increased to 300% of the federal poverty level. This is the eligibility level that 23 many low-income energy programs have adopted around the country. Ameren's Keeping

1	Current/Keeping Cool programs were recently amended to include a 300% of poverty level
2	eligibility. Expanding the income level would provide assistance to working poor who
3	may not receive assistance from LIHEAP.

- 4 This increase in eligibility, along with the additional funds requested, would allow Spire to 5 serve some of the 246,000 households who are between 200% and 300% of federal poverty level, and who may not be eligible for other forms of assistance. 6
- 7 Below are charts, based on 2019 census data, that reflect the potential numbers of eligible customers up to 300% of poverty. Although these number reflect all Missouri families, 8
- 9 they can be extrapolated to reflect poverty levels in the Spire service area.

State of Wissouri Hoeselito	LDD
50% of poverty	57,783
125% of poverty	186,730
150% of poverty	247,232
185% of poverty	329,465
200% of poverty	367,826
300% of poverty	614,362

State of Missouri–HOUSEHOLDS

10 WHAT ELSE DO YOU RECOMMEND RELATED TO THE SPIRE О. AFFORDABILITY/PAYMENT PARTNERS PROGRAM? 11

12

The Spire Payment Partners Program should be redesigned to include collaboration A. with interested intervenors and agencies providing utility assistance in the Spire service 13 areas. I believe that several best practices can be borrowed from the successful Keeping 14 15 Current Program of Ameren Missouri. Program details are outlined in the Ameren Program Design Study, an independent study performed by APRISE, Inc.¹² This
 affordability program should provide equitable access and be available to customers who
 do not receive LIHEAP assistance.

I also recommend ongoing bi-annual reviews of the Spire program be performed by an
independent outside reviewer, which includes a process for community feedback from
those who receive assistance from the Spire Affordability/Payment Partners Program.
Recommendations should be utilized to make design improvements to the program that
can be assessed by all interested parties.

9 Q. PLEASE EXPLAIN YOUR RECOMMENDATION REGARDING 10 TRACKING AND REPORTING ENERGY BURDEN DATA, NUMBER OF CUT11 OFFS, COLLECTION ACTIONS, AND OTHER DATA BY ZIP CODE AND DATE 12 AND IN A MANNER THAT IS USEFUL TO THE PUBLIC.

- 13 A. Spire should be ordered to track and report energy burden data, number of cut-offs,
- 14 collection actions, and other data by zip code and date. Data tracking needs should be
- 15 determined in collaboration with community groups.
- 16 The data should be reported in a consistent manner that is useful to the general public as 17 well as to the Public Service Commission. Standard and transparent data collection is the
- 18 basis of good decision-making, and this requirement will assist the Commission in
- 19 developing programs that can appropriately assess trends.

20 Q. PLEASE EXPLAIN YOUR RECOMMENDATION REGARDING A MEDICAL 21 REGISTRY PROGRAM?

A. Spire should continue to work collaboratively with other utilities, intervenors, interested nonprofits, and medical professionals to develop a transparent and easily

¹² Aprise Study of Ameren Missouri Keeping Current Program (November 2020).

1	accessible medical registry program for Spire customers who have a chronic or serious
2	medical condition, providing heightened procedures to help prevent medical tragedies
3	related to household disconnection from energy services.
4	Consumers Council recommends the adoption of the assumptions and model below, which
5	take into account best practices from other successful Critical Medical Needs programs
6	around the country. This recommended approach borrows generously from the best
7	practices compiled in a recent report from the National Consumer Law Center, entitled
8	"Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to
9	Save Lives Now." ¹³
10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	 Consumers Council recommends the following— Assumptions: Utilities are a necessity of modern life, and the loss of utility service can pose a direct threat to the health and well-being of those living in a home where service is terminated. Exposure to prolonged periods of extreme heat or extreme cold can endanger a person's health. The danger is much more pronounced for consumers who have a serious illness, are medically vulnerable, rely on medical equipment that requires electricity, or need refrigerated medications. Seriously ill consumers who have fallen behind on their utility bills may not have the capacity to research and apply for serious illness protection, negotiate reasonable payment plans, and complete applications for federal and charitable bill payment assistance, energy efficiency programs. Utility commissions should err on the side of protecting lives and health. Utilities run the risk of litigation and reputational harm if the customer needs to be hospitalized or dies due to disconnection of essential utility service while seriously ill. Coordination among all utilities is essential for protection of customers with serious medical illnesses.

¹³ Wein, O. B. and Harak, C. (2021) *Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to Save Lives Now*, National Consumer Law Center, Inc.: https://www.nclc.org/issues/energy-utilities-a-communications/protecting-seriously-ill-consumers-from-utility-disconnections.html.

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2	
3	1. Who is eligible?
4	Any customer or permanent household resident with an existing serious illness
5	whose condition would be aggravated by the involuntary disconnection or
6	suspension of utility service.
7	1 2
8	2. Who can certify?
9	Physicians, physician assistants, osteopaths, nurse practitioners, hospice care
10	professionals, nurses, or licensed mental health professionals.
11	The judgment of the certifying professional shall be considered presumptively
12	valid and conclusive, unless successfully challenged in a formal complaint filed
13	by the utility at the Missouri Public Service Commission.
14	
15	3. Certificate Content (no official form required to document illness):
16	1) Name and contact information of the certifying party;
17	2) Service address and name of patient;
18	3) A statement that the patient resides at the premises in question; and
19	4) A statement that the disconnection or suspension of utility service will
20	aggravate an existing serious illness.
21	
22	4. Prompt initiation and adequate duration of protection.
23	Initial Protection: Customer shall obtain an initial protection from disconnection
24	(whether a reconnection or a suspension of a termination) via a phone call;
25	certification of a serious illness must be submitted within 30 days. Utility shall
26	promptly reconnect services during that 30-day period (if the household was
27	already disconnected) and shall waive the reconnection fee.
28	
29	<u>Renewal</u> : The initial disconnection protection shall last one year and is renewable
30	for the duration of the medical condition if certified by the appropriate medical or
31	other professional.
32	
33	5. Adequate Notice and Easily Accessible Notification Process.
34	
35	Utilities shall notify customers of the serious illness protection rules at initiation of
36	service and whenever collection and disconnection notices are sent. Notices shall be
37	made available in both English and any other language used by substantial numbers
38	of their customers within the utility's territory. Utilities shall also partner with energy
39	assistance community organizations for outreach and referrals to the critical medical
40	needs program.
41	
42	6. Affirmative Outreach.
43	
44	Utilities shall train company service representatives and field agents to solicit
45	information regarding any serious illness in the household and they shall have the
46	authority or ability to postpone a termination pending certification of the illness. At

1 2 3		least three days before the scheduled disconnection, the utility must attempt to contact the customer or a responsible adult occupant by telephone, in person, or, with the customer's consent, electronically. If the utility succeeds in making contact, it must
4		inform the customer of the serious illness protection. Utilities must include
5		information about serious notification protections in collection and disconnection
6		notices sent to consumers.
7		
8		7. Monitoring and Enforcement.
9		
10		Utilities shall collect, report, and analyze data regarding the implementation of their
11		serious illness rules. Utilities shall break this information down by zip code or census
12		tract and shall include:
13		• Number of serious illness protection requests.
14		Number of serious illness protection requests granted.
15 16		Number of payment agreements.Number of serious illness account disconnections.
17		 Number of serious illness protection reconnections.
17		• Number of serious niness protection reconnections.
19		
17		
20	Q.	DOES THIS END YOUR TESTIMONY?
21		
22	A. Ye	28.

BEFORE THE PUBLIC SERVICE COMMISSION OF THE STATE OF MISSOURI

In the Matter of Spire Missouri Inc.'s d/b/a Spire Request for Authority to Implement a General Rate Increase for Natural Gas Service Provided in the Company's Missouri Service Areas.

File No. GR-2022-0179

AFFIDAVIT OF JACQUELINE A. HUTCHINSON

I, the undersigned, being duly sworn, states that my name is Jacqueline A. Hutchinson and that the foregoing Direct Testimony of Jacqueline A. Hutchinson, including attachments, was prepared by me on behalf of the Consumers Council of Missouri. This testimony was prepared in written form for the purpose of its introduction into evidence in the above utility case at the Missouri Public Service Commission.

I hereby swear and affirm that the attached testimony is true and correct to my best knowledge, information, and belief, and I adopt said testimony as if it were given under oath in a formal hearing.

Jacqueline a

Jacqueline A. Hutchinson

Subscribed before me on this 3 day of August, 2022:

mells SHANNELL L FELTON Notary Public - Notary Seal

STATE OF MISSOURI Saint Louis County y Commission Expires: Feb. 17, 2026 Commission #22326244