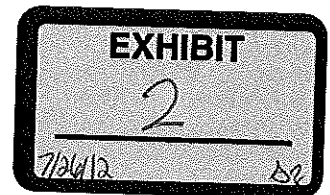


Testimony: Ameren Missouri -- July 26, 2012

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It's interesting that these hearings throughout the region are being held during the summer that we are having record breaking high temperatures and our air conditioners are running 24/7

I am here this evening representing the seniors in our area and particularly in the five counties of Franklin, Jefferson, St. Charles, St. Louis and St. Louis City. As an active volunteer who has worked with and for seniors in these five counties, as well as seniors throughout Missouri, for over 47 years I do believe I can represent them and speak for them.

I am especially concerned about those seniors living on a low to medium fixed income. This is information I got from the 2006 American Community Survey in MO. There are Missourians in 686,311 households who live on incomes below the 60% median of \$42,200. This income threshold was set by the MO Housing Development Commission Task Force on Senior Housing in its recent report. Of the 138,191 senior households that were housing cost burdened, 79% were low-income households. Senior householders who own their home, but continue to have a mortgage have the single highest level of housing costs 88.2%. Among those spending more than 30% of household income on housing are 27,016 senior home owners with a mortgage, 39,388 senior home owners without a mortgage and 42,461 senior householders who are renters.

In Missouri in 2006, 36% of householders over age 65 live in houses constructed prior to 1960. I remind you that older homes require higher maintenance and repair costs than younger homes and often present challenges for older householders, especially those with disabilities.

I understand that those living at 135% of poverty have access to funding that assists them with the cost of their utilities through the agencies that distribute Dollar More funds. And, I thank Ameren MO for finding the dollars to contribute. However, this summer we have read, as of yesterday, that 24 people, all seniors living in our area, died in their homes because they didn't have the A/C turned on. In most cases there was a working A/C in the home but apparently they were concerned about not being able to pay their bill.

I can't bring you the bills of seniors to show you what it costs them to live on their fixed income like the seniors I met many years ago when I first began my journey as an advocate for the senior population. A senior, before she presented her testimony professed her fear to me that they might turn off her electricity if she complained about getting an increase at a public meeting. She wondered what she would do if they did turn it off because there was no other company to go to as a customer. Another stood in front of the attorneys for the utilities and spoke with an accent from her country of birth. After she shared her monthly income she listed each monthly bill she paid, estimated her cost for food, and told them what was left to spend for something frivolous, such as a birthday present for a grandchild. She summed it up by asking them if this is how they would want their own mothers to have to live?

Gentlemen, I want to share with you some statistics, also from 2006, prepared by the MO Dept. of Health and Senior Services that I hope will further clarify my position that for the senior population of Missouri an increase in the cost for electricity could mean more reports of deaths

next summer. I happened to have it among my files and I hope you will agree with me that most of the figures would hold true in 2012. Population figures would be higher because we have the tsunami of the boomer generation being counted as they become seniors.

Franklin County:

Population as of 2005, 12,560; Seniors filing MO joint income tax returns as of 2004, 49.8%; (the other 50.2% didn't need to file because their federal report showed no taxable income after deducting medical costs, etc.)

Social Security as total personal income, 0.25%; Seniors aging in place in their homes as of 2000, 84.3%; Other categories are also for the year 2000; Median Value of housing, \$93,500; Seniors in poverty, 8.8%; Average income for all senior households, \$34,147. Remember that living in the home means upkeep, property taxes, and perhaps having to replace a roof, an air conditioner or furnace. The years stated apply to all the other counties as well.

Jefferson County:

Population, 21,417; Seniors filing MO joint income tax returns, 54.2%. Social Security as a total personal income, .018%; Seniors aging in place in their homes, 85.6%; Median value of housing, \$93,300; Seniors in Poverty, 6.3%; Average income of senior households, \$34,330.

St. Charles County:

Population, 32,402; Seniors filing MO joint income tax returns, 52.6%; Social Security as a total personal income, 0.08%; Seniors aging in place in their homes, 83.8%; Median value of housing, \$122,600; Seniors in poverty, 5.1%; Average income of senior households, \$42,742.

St. Louis County:

Population, 143,897; Seniors filing MO joint income tax returns, 39.8%; Social Security as a total personal income, 0.14%; Senior aging in place in their homes, 82%; Median value of housing, \$114,800; Seniors in poverty, 5.3%; Average income of senior households, \$51,093.

City of St. Louis County:

Population, 43,107; Seniors filing MO joint income tax returns, 35.3%; Social Security as a total personal income, 1.01%; Senior aging in place in their homes, 61.2%; Median value of housing, \$63,500; Seniors in poverty, 17.4%; Average income of senior household, \$32,343.

Gentlemen, I believe you can agree with me, the incomes today for seniors living on a fixed income are not much higher then they were in 2005. We all know the cost of living has risen. This is not the time to come and ask for a 14% increase from your customers who don't have another option for the energy that will turn on their lights or keep their homes cool in summer. I ask you advise Ameren Missouri to go back to the books and find a way to get that 14% with by making adjustments to their budget. We thank them for being able to sell electricity to other communities at a higher rate and keep our rates down. That's great business. If this rate increase goes through my husband and I will have to look at our own budget and see where we can cut to pay that electric bill. I ask you, is this how you'd like your mother, or father, to have to live?

Thank you very much for giving me this opportunity to express myself concerning this rate increase.