Exhibit No. 802

Consumers Council of Missouri – Exhibit 802
Testimony of Jim Thomas
Direct
File No. ER-2024-0261

Exhibit No.:

Issues: Affordability Concerns

Residential Rate Design Assistance Programs

Witness: Jim Thomas

Type of Exhibit: Direct Testimony

Sponsoring Party: Consumers Council of

Missouri

Case No.: ER-2024-0261
Date Prepared: July 21, 2025

DIRECT TESTIMONY

OF

JIM THOMAS

ON BEHALF OF THE CONSUMERS COUNCIL OF MISSOURI

Case No. ER-2024-0261

July 21, 2025

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INTRODUCTION, EXPERTISE, AND PURPOSE OF TESTIMONY Q. PLEASE STATE YOUR NAME AND BUSINESS ADDRESS.

A. My name is Jim Thomas. My address is 5412 S. 37th Street, St. Louis MO 63116.

I was asked by Consumers Council of Missouri (Consumers Council) to provide my professional opinions and recommendations regarding: (1) the affordability of the rates proposed in this case for residential customers, including the effect of those rates would have on low- and moderate-income customers, and (2) whether Liberty's low-income customer assistance programs, as designed, are sufficient to enable Liberty customers to maintain their electric service.

Q. WHAT IS YOUR EDUCATIONAL BACKGROUND AND WORK EXPERIENCE?

A. I earned a Bachelor of Arts degree from Oberlin College. I have been employed by People's Community Action Corporation (PCAC) since 2013 and serve as Director of Operations. PCAC is a Community Action Agency, receiving its identifying funding from the Community Services Block Grant, a federal grant distributed to and administered by the states to help families and individuals move from poverty to self-sufficiency. Missouri has 19 such agencies that serve every county in the state. However, I am not representing my employer in these proceedings.

In my position at PCAC, I research and author a comprehensive Community

Needs Assessment every three years, manage our Strategic Planning process,

develop programs to meet identified needs and strategic goals, complete our

annual Work Plans for approval by the State of Missouri, along with other various managerial responsibilities. I also provide leadership and supervision to staff who provide direct assistance, including utility assistance, to families unable to meet their basic needs, while providing a gateway to services to change their lives.

I've conducted workshops and given presentations on data aggregation, management, and analysis on numerous occasions, most recently before a statewide professional alliance of the Missouri Community Action Network.

Q. CAN YOU EXPLAIN MORE ABOUT YOUR EXPERTISE AS IT RELATES TO THE

SUBJECT MATTER OF YOUR TESTIMONY IN THIS RATE CASE?

A. I am a Certified Community Action Professional (2023) and am certified for Results Oriented Management Accountability (ROMA) (2019). ROMA is a federally mandated standard practice for all community action agencies, requiring that programs of the agency identify numerical targets, clearly defined measures to achieve those targets, services that will facilitate that achievement, and periodic and regular evaluation of performance standards and achievement.

As mentioned above, I have the lead role in developing my agency's Community Needs Assessment. The Assessment is the foundation upon which all planning, program development, and program implementation are based. It is an extensive and comprehensive aggregation and analysis of both qualitative and quantitative data that identifies the needs of Community Action's target population, those with income below 200% of the federal poverty level, the community context in which

they live, and the state of resources to help move them toward self-sufficiency. The
most recent Assessment I authored was 173 pages.

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

A. I am providing testimony for 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.

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

A. Yes. I have provided testimony on similar issues and concerns in the Spire rate case GR-2025-0107.

Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY?

A. The purpose of my testimony is to address issues surrounding the affordability of the rates Liberty is proposing for residential electric customers, including the effect of those rates on low- and moderate-income customers. I also address the reasonableness of the utility's proposed residential customer charge.

I will further provide recommendations for certain programs designed to assist
Liberty customers in maintaining household electric service, in the interests of
protecting the health, safety, and well-being of the individuals in those households.

DATA PRESENTATION

Q. WHAT DOES POVERTY DATA SHOW IN RELATION TO YOUR TESTIMONY?

A. This section will include data on poverty, energy burden, LIHEAP benefits, and a sampling of counties across these indicators. It is understood that Liberty does not cover every county inclusively. However, county-wide data remains the best unit of measure to understand the context of demographics for counties where Liberty maintains service.

Poverty Data

With one outlier exception (Christian County), the demographics for lowand moderate-income individuals and households fall within a rather
consistent range of numbers and percentages across the 16 counties in
which Liberty provides service. The indicators for the 15 counties, removing
Christian from our present consideration, are all worse than statewide
indicators. By certain measures, they are all worse than those for St. Louis.

In the public imagination of many Missouri citizens, St. Louis City is the signifier of poverty in the state. Conversely, southwest Missouri has the reputation of a high growth and prosperous region. And St. Louis does indeed have a very high poverty rate. St. Charles County in the St. Louis Metropolitan Area has the lowest poverty rate of any county in the state. I will use these locations as occasional comparison points. I will also sometimes reference Springfield data. Even though the city itself is not served by Liberty, it is the most important city in the region, and it is in Greene County.

Below is a table containing population and poverty rate data for the 16 counties, plus the comparison jurisdictions. It is notable that three of the counties have higher or comparable poverty rates to St. Louis City, as does Springfield. Seven other counties have poverty rates just a few points below that of St. Louis. All but Christian County have poverty rates above the statewide rate. This data is from 2023, the last year available at this writing from the US Census Bureau.

County	Population	Pov Pop	Poverty #	Poverty %
Barton	11,685	11,518	2,559	22.2%
Dallas	17,344	17,077	3,649	21.4%
Hickory	8,501	8,337	1,627	19.5%
Polk	32,109	30,677	5,486	17.9%
McDonald	23,492	23,234	3,998	17.2%
Cedar	14,440	14,227	2,417	17.0%
Barry	34,831	34,286	5,714	16.7%
Lawrence	38,392	37,512	6,202	16.5%
Saint Clair	9,451	9,146	1,489	16.3%
Jasper	125,056	122,534	19,941	16.3%
Greene	304,611	296,062	43,037	14.5%
Taney	56,382	54,559	7,870	14.4%
Dade	7,627	7,454	1,052	14.1%
Stone	31,697	31,228	4,363	14.0%
Newton	59,490	58,164	7,810	13.4%
Christian	94,422	93,742	5,864	6.3%
TOTALS	869,530	849,757	123,078	14.5%

MISSOURI	6,196,156	6,025,993	720,210	12.0%
St Louis City	281,754	272,271	53,418	19.6%
Springfield	170,178	162,351	30,815	19.0%
St Charles Co	416,659	409,161	22,665	5.5%

Pov Pop is the number of people for whom poverty level could be determined Source: US Census Bureau, 2023 data, 1-year estimates

The next table shows poverty rates for children 0-17 years of age. This data has much wider swings, with Dallas County having an astonishingly high rate of 34.8%. Again, all except Christian have rates higher than the statewide rate.

County	Population	0-17 Total	0-17 Pov#	0-17 Pov %
Dallas	17,344	4,112	1,431	34.8%
Barton	11,685	2,677	744	27.8%
Barry	34,831	7,662	1,915	25.0%
Lawrence	38,392	9,398	2,321	24.7%
McDonald	23,492	5,875	1,406	23.9%
Polk	32,109	7,303	1,652	22.6%
Taney	56,382	11,527	2,286	19.8%
Jasper	125,056	29,871	5,783	19.4%
Cedar	14,440	3,489	642	18.4%
Stone	31,697	5,100	933	18.3%
Hickory	8,501	1,455	262	18.0%
Greene	304,611	62,566	11,125	17.8%
Newton	59,490	13,993	2,420	17.3%
Saint Clair	9,451	1,882	308	16.4%
Dade	7,627	1,583	251	15.9%
Christian	94,422	23,826	1,581	6.6%
TOTALS	869,530	192,319	35,060	18.2%

MISSOURI 6,196,156 1,343,427 193,269 14.4%

The data for seniors is a more complicated story. The range of poverty levels between counties is much narrower and, at least at the level of 100% of the federal poverty thresholds, seniors are often significantly better off than children. However, their numbers may increase at higher poverty levels, such as 200%, which is the threshold used by Community Action Agencies.

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In part this is because most seniors have some form of fixed income that keeps them from deep poverty. However, this may not take them much beyond low income or lower moderate income.

In addition, higher costs related to medical and prescription needs, special transportation, housing, and diet may present specific challenges to both seniors and the disabled.

County	Population	Sr Total	Sr Pov #	Sr Pov %
Barton	11,685	2,385	373	15.6%
Hickory	8,501	2,668	410	15.4%
Saint Clair	9,451	2,330	358	15.4%
Polk	32,109	5,587	739	13.2%
McDonald	23,492	3,619	444	12.3%
Jasper	125,056	19,837	2,382	12.0%
Barry	34,831	7,462	841	11.3%
Dade	7,627	1,732	196	11.3%
Cedar	14,440	3,331	372	11.2%
Greene	304,611	51,677	5,721	11.1%
Stone	31,697	9,747	1,069	11.0%
Lawrence	38,392	6,558	649	9.9%
Taney	56,382	12,293	1,132	9.2%
Dallas	17,344	3,488	315	9.0%
Newton	59,490	10,704	912	8.5%
Christian	94,422	16,149	934	5.8%
TOTALS	869,530	159,567	16,847	10.6%

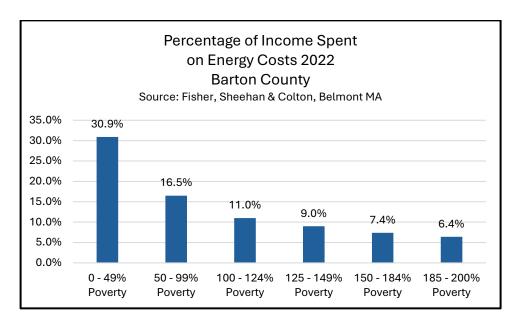
MISSOURI 6,196,156 1,102,363 119,123 10.8%

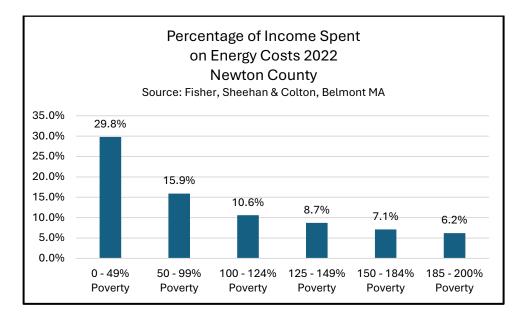
Energy Burden Data

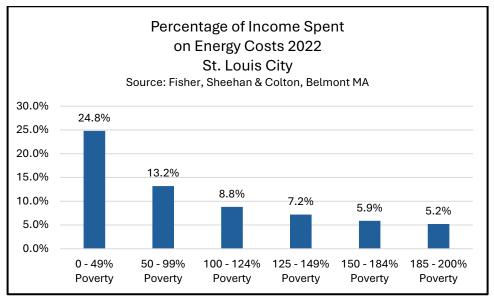
Closely related to poverty, energy burden data shows how much of a household's income is spent on energy. As a general rule, anything above 5% is considered elevated. Of course, that is all energy spending. For electricity

alone, that figure might be about 2-3%. However, the data here is not able to show specific spending percentages by electricity and natural gas.

The tables below present data from 2022, the latest year available. I've chosen two counties to highlight. Setting aside Christian County as an outlier, the tables are for Newton County, which has the lowest poverty rate of the remaining 15 counties, and Barton County, which has the highest. I am also including St. Louis City data. All 15 counties, excluding Christian, have higher energy burdens across all poverty levels than St. Louis City.







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LIHEAP Data and Funding Benefits per Household

The federal Low Income Home Energy Assistance Program, or LIHEAP, is the anchor program that helps customers when they are unable to pay their bill in a timely way. Utility sponsored assistance programs are much smaller in comparison. The Commission itself has used LIHEAP in its rulings as a reference point to determine eligibility for utility sponsored programs. Below

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are the amounts available to households annually. Except for 2023 in the wake of the Covid pandemic, rates have mostly remained stable with two exceptions: A substantial increase in the heating minimum available to families, and a decrease in the maximum available for summer crises. Of course, electricity bill crises, relevant to this rate case, are almost always in the summer.

FFY	Heating Min	Heating Max	Crisis Winter Max	Crisis Summer Max
2018	\$45	\$450	\$800	\$300
2019	\$47	\$495	\$800	\$300
2020	\$47	\$495	\$800	\$600
2021	\$47	\$495	\$800	\$600
2022	\$47	\$495	\$800	\$600
2023	\$306	\$990	\$1,600	\$1,200
2024	\$219	\$495	\$800	\$600
2025	\$213	\$495	\$800	\$300
Source: LIHEAP State Plans, https://dss.mo.gov/fsd/energy-assistance/state-plan-liheap-lihwap-ffy.htm				
Source FFY 19 and FFY 20: LIHEAP Clearinghouse				
Source FFY 23: https://mydss.mo.gov/media/pdf/liheapstateplanfy23				

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LIHEAP eligibility is set at 60% of state median income. Data is scarce by that measure; however, it does approximate relatively well the 200% poverty threshold that Community Action Agencies use more generally.

This data shows the number of **individuals** below 200% of poverty, as

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versus **households**, which will be shown next.

County	Population	Individuals Poverty < 200%
Barry	34,831	13,425
Barton	11,685	5,287
Cedar	14,440	6,785
Christian	94,422	21,128
Dade	7,627	3,032
Dallas	17,344	7,150
Greene	304,611	103,397
Hickory	8,501	4,650
Jasper	125,056	45,649
Lawrence	38,392	15,942
McDonald	23,492	11,414
Newton	59,490	20,685
Polk	32,109	12,558
Saint Clair	9,451	4,074
Stone	31,697	11,327
Taney	56,382	20,964
TOTALS	869,530	307,467

MISSOURI	6,196,156	1,766,563
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The table below shows highly variable usage of LIHEAP that does not correspond with poverty levels. In some counties, usage seems high, at 1 in 10 households. However, the variability may be due to any number of factors. These may be whether a LIHEAP agency has an office in the county, has effective outreach (or not) to build awareness of LIHEAP, and even whether an agency runs out of LIHEAP funds, which happens. Again, this table shows **households**.

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County	Total # HH	# LIHEAP	% LIHEAP
Barry	13,360	854	6.4%
Barton	4,425	454	10.3%
Cedar	5,636	364	6.5%
Christian	35,654	1,102	3.1%
Dade	3,038	201	6.6%
Dallas	6,621	557	8.4%
Greene	132,232	5,911	4.5%
Hickory	3,457	347	10.0%
Jasper	52,000	3,777	7.3%
Lawrence	14,694	855	5.8%
McDonald	8,512	727	8.5%
Newton	22,084	1,393	6.3%
Polk	11,957	914	7.6%
Saint Clair	4,090	378	9.2%
Stone	13,161	553	4.2%
Taney	22,145	1,092	4.9%
TOTALS	353,066	19,479	5.5%

MISSOURI 2,556,271 129,771 5.1%

FEDERAL FUNDING DECISIONS AND IMPACT

Q. HOW WILL THE CURRENT PROSPECTS FOR FEDERAL FUNDING OF PROGRAMS AFFECT LIBERTY'S LOW- AND MODERATE-INCOME CUSTOMERS?

A. These customers will face great challenges.

One can accept the logic of the work requirements just added to the Medicaid and SNAP programs by the US Congress through the reconciliation bill yet acknowledge that those affected will not be able to instantaneously obtain work, or that the burden of time and paperwork to comply will force many working families who are qualified to nonetheless lose benefits. Even proponents of these

restrictions admit that many millions will lose benefits. That is, in fact, how funding reductions are to be achieved.

Tax provisions around Medicaid funding are very likely to cause the elimination of health care resources for rural Missourians. In addition, the Trump Administration froze \$500 million in assistance to food banks, which provide major assistance to local food pantries, greatly exacerbating food scarcity for those in need. The "Section 8" housing choice youcher program is also proposed to be cut.

Having to spend more on housing, health, and food, many households will face extremely hard choices from the ripple effect of program cuts. Already precarious lives will be further stretched. Even a responsible working adult in a low wage job can have chaos erupt when her clunker of a car gives out and must be replaced, or when his daughter has a medical emergency. The fact is that utility bill delinquencies are certain to skyrocket.

Although remaining LIHEAP funding for FY 2025 was finally released after being frozen by the Trump Administration, **all** LIHEAP federal employees were fired on April 1, 2025. The President has not yet proposed a full budget to Congress, but he has provided a partial or "skinny" budget. In that skinny budget, the President specifically cited LIHEAP for total elimination in FY 2026.

Community Action Agencies are the core of utility assistance programs in Missouri, providing the resources (administrative support, physical facilities, computers, database software and management, etc.) needed to verify customer

eligibility and provide enrollment. Their foundational funding is the federal Community Services Block Grant, which the President has also specifically targeted for elimination. Virtually all of Missouri's utility assistance programs will flounder if the state's Community Action Agencies are debilitated or closed.

Things can change, as they sometimes do in politics, but as things stand now,

Missouri is headed toward a train wreck for low- and moderate-income utility

customers, their ability to afford and pay for their services and, frankly, for the utility

companies as well.

Each rate case contains its own set of facts and should be decided on the circumstances and evidence as presented to the Public Service Commission.

Nonetheless, the Commission should be fully aware of the larger context in which utility companies are proposing their rate changes. It is to everyone's benefit, not just low-income customers, to recognize these dire circumstances, and act and decide accordingly.

RECOMMENDATIONS

Q. WHAT ARE YOUR RECOMMENDATIONS IN THIS CASE?

A. My recommendations are based on the data and considerations provided above, as well as other witness testimony in this case.

Residential Customer Fixed Charge

Keep the fixed residential customer charge at its present level of \$13.00.

The residential customer fixed charge ought to correspond only with the costs of providing service specifically to a customer. As explained in the

testimony of Consumers Council witness Caroline Palmer, Liberty's customer charge should only include the meter, customer service and billing costs, along with the line to the dwelling (the "basic customer method").

Applying any rate increase to volumetric charges allows a customer to retain greater control over their monthly bills, by engaging in conservation and energy efficiency.

Fees and Charges

All of Liberty's reconnect charges, collection trip charges, and punitive late fees should be eliminated.

In my experience working with customers who are low- and moderate-income, such charges rarely impact bill paying behaviors, and the added cost simply makes it harder to maintain essential services, or to re-establish such services after disconnection.

Even should the Commission decide to allow retention of the fees and charges in principle, given Liberty's fiasco with customer service and billing, these charges in reality and at present are of highly questionable validity.

Thus, at least in this case, these extra charges should be eliminated until such time as a new rate case might allow re-evaluation.

Disconnections

I recommend continuation of the moratorium on disconnections. Liberty currently operates with a moratorium on disconnections. With its continuing problems with customer service and billing, the moratorium must continue.

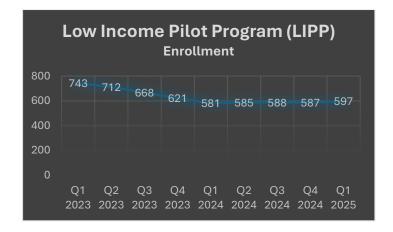
1	Stakeholder and Low-Income Programs Collaborative
2	1. <u>Liberty should create a Low-Income Programs Collaborative</u> beyond or in
3	place of its annual stakeholder outreach meeting. Currently, Liberty
4	hosts a low-income stakeholder meeting annually. In the direct
5	testimony of Nathanial Hackney, p. 12, it proposes to continue this
6	practice. This is good but insufficient.
7	2. The Collaborative should be for all Liberty programs directed at low- and
8	moderate-income customers.
9	3. The Collaborative should meet quarterly rather than annually. This will
10	facilitate better communication, timely reporting, and promote
11	accountability.
12	4. The Collaborative should have leadership selected from among the
13	stakeholders by the stakeholders to work in partnership with company
14	representatives. While Fresh Start and other programs geared toward
15	low- and moderate-income customers must be run in accordance with
16	the agreements in this rate case, shared leadership around facilitation,
17	agenda setting, and other operational matters will allow for more
18	significant and meaningful engagement from stakeholders.
19	Low Income Pilot Program (LIPP), transition to Fresh Start
20	I make these recommendations.
21	1. I support the transition of LIPP to the Fresh Start program, as outlined in

the direct testimony of Nathaniel Hackney, pp. 16-20.

2.	Funding for Fresh Start should be set at \$900,000, rather than \$500,000 as
	currently budgeted for LIPP, with corresponding enrollment targets.

- 3. The \$900,000 should be split 50/50 between shareholders and rate payers.
- 4. The enrollment target should be much higher than Liberty's proposed target of 374. I recommend retaining the program cap of 2000, with annual/quarterly targets to be established in coordination with the Collaborative outlined above.

Enrollment in LIPP has declined and stagnated (Q1 2023 = 743; Q1 2024 = 581; Q1 2025 = 597; overall a 20% decline). It has certainly never come close to the program cap of 2000 participants.



Liberty proposes smaller enrollments (and thus, smaller funding) with larger rewards, targeting 374 enrollments to match its funding recommendation of \$300,000. The target of 374 is too low given the number of people eligible for the program. Using various methods of calculation (e.g. increased target in parity with increased funding; past

peak performance as baseline, etc.), I would recommend a target somewhere between 1250 and 1600 to start.

It must be highlighted that this is the only company funded program that actually includes any arrearage forgiveness. I've already demonstrated the financial challenges low- and moderate-income people are likely to face in the future. This is not a time to actually reduce commitments to assist customers restore and maintain their financial well-being.

- 5. The company should track retention based on participation or nonparticipation in budget billing, as the company suggests. Liberty is
 modeling Fresh Start on Ameren's Keeping Current program and has
 raised a valid concern. Ameren, too, has found confusion among
 enrollees about budget billing and annual adjustments in the budget
 billing amount in their Keeping Current program. I know this also from
 personal knowledge of the program at my own agency. This opportunity
 will produce important data to evaluate operations.
- 6. A clear and systematic process should be developed for establishing need, annual budgeting, annual targets of customers served, and annual achievement of targets, and all such information be reportable to stakeholders and partner agencies. Systematic planning and tracking of targets would provide a better opportunity for improved success, with

1	specified targets and outcomes accountable to affected communities
2	and stakeholders.
3	7. The development and maintenance of this process must include input
4	from stakeholders and partner agencies in a formal collaborative process.
5	Regular reporting would occur at the quarterly Collaborative meetings.
6	8. The third-party audit suggested by Liberty should be budgeted at \$40,000
7	and must include customer and stakeholder interviews.
8	The company is to be commended for suggesting the audit. However,
9	its budget of \$25,000 is too small. The budget must incorporate custome
10	and stakeholder interviews, which will increase costs. A larger budget is
11	required for a comprehensive audit.
12	9. The Collaborative members must be directly involved in selecting the
13	third-party program auditor.
14	Critical Medical Needs Program
15	1. Like the Fresh Start program, Liberty should create a clear and
16	systematic process of establishing need, annual budgeting, annual
17	targets of customers served, and annual achievement of targets, all
18	reportable to stakeholders and partner agencies. The program has had
19	success so far in enrolling customers, but my recommendation would
20	provide a better opportunity for improved success with targets and

outcomes accountable to affected communities and stakeholders.

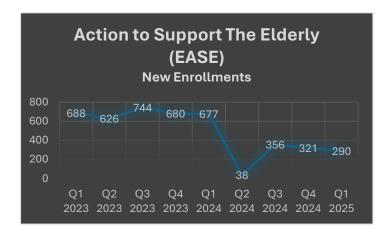
The CMNP program began midway through 2023, so 2024 is the only year with full reporting of enrollment, which stood at 56. This feels underutilized to me. In fairness to Liberty, similar programs at other companies feel underutilized to me, too. These are new programs gaining their footing. The planning and reporting process I recommend here should help clarify how to evaluate success.

Action to Support the Elderly (EASE)

Again, <u>Liberty should create a clear and systematic process of</u>
 <u>establishing need, annual budgeting, annual targets of customers</u>

 <u>served, and annual achievement of targets, all reportable to stakeholders</u>
 <u>and partner agencies.</u>

As is the case with most of the programs I'm examining, enrollment has declined and/or stagnated. This is a worthwhile program, and the benefits are meaningful to participants.



Project Help

 Project Help should expand the scope of crisis situations it covers to include all households in crisis.

As a program entirely supported by donations, Project Help may not fall under the jurisdiction of this Commission. Still, I must address it.

It is the only assistance program unequivocally targeted to help those in crisis. Yet it is restricted to seniors and the disabled. Its reported assistance is accordingly quite small. It assisted 27 households in 2023 and 29 in 2024. This is a program that needs both to grow resources and to expand its parameters.

Liberty, in response to a query from Consumers Council, reported donations to the program for 2023, 2024, and Q1 2025. Once again, even in that short reporting period, we see a sharp falloff, from \$57,103 in 2023, to \$19,024 in 2024.

These figures are useful in demonstrating the trajectory of fundraising, but incomplete in showing the capacity, that is, the total financial resources available to the program, which has existed since 1987.

This program appears to be neglected, which is unfortunate. In a world where true crisis assistance is limited and likely to become ever scarcer, donor driven programs like Project Help are essential.

2. <u>Liberty should create a clear and systematic process of establishing</u>

need, annual budgeting, annual targets of customers served, and annual

1	achievement of targets, all reportable to stakeholders and partner
2	agencies.
3	Community Outreach for Utility Bill Assistance Programs
4	1. Liberty should target specific resources and programs to educate
5	customers about the availability and services of their low-income
6	customer assistance programs. This marketing should focus on high
7	energy burden communities. However, this should not be a substitute
8	for, or instead of, more general promotion of the programs to all
9	customers.
10	2. Liberty should recommit to and increase promotion of its Project Help
11	program, in light of reduced funding for governmental assistance
12	programs helping those in crisis.
13	Q. Does this conclude your testimony?
14	A. Yes, it does.

1	BEFORE THE PUBLIC SERVICE COMMISSION
2	OF THE STATE OF MISSOURI
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•	In the Matter of the Request of The Empire)
	District Electric Company d/b/a Liberty for)
	Authority to File Tariffs Increasing Rates for) File No. ER-2024-0261
	Electric Service Provided to Customers in Its)
	Missouri Service Area)
5	Missouri Service Area)
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1	I, the undersigned, being duly sworn, states that my name is Jim Thomas, and that the
2	foregoing Direct Testimony of Jim Thomas, including attachments, was prepared by me on
3	behalf of the Consumers Council of Missouri. This testimony was prepared in written form
4	for the purpose of its introduction into evidence in the above utility case at the Missouri
.5	Public Service Commission.
6	
.7	I hereby swear and affirm that the attached testimony is true and correct to my best
8	knowledge, information, and belief, and I adopt said testimony as if it were given under oath
9	in a formal hearing.
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28	Subscribed before me on this $\frac{20}{2}$ day of July, 2025:
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	CONTELLA FARLEY Notary Public - Notary Seal
	STATE OF MISSOURI St. Louis City
	My Commission Expires: Sep. 18, 2026
	County of St. Louis City
	The foregoing instrument was acknowledged
	before me 20 day of July , 2025
	hat the a Visality
	Your Name Here Notary Public 1 10 0 0 0
	Your Name Here, Notary Public 18, 202 (
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