From: Melnykovych, Andrew (PSC)

To: "Ordover, Eileen"

 Subject:
 RE: ACM Comments Case No, 2016-00059

 Date:
 Tuesday, May 31, 2016 4:25:26 PM

Dear Ms. Ordover:

The comments of the Associated Community Ministries will be placed into the case record in the above-referenced matter.

RECEIVED

By Kentucky PSC at 4:54 pm, May 31, 2016

Thank you.

Andrew Melnykovych

Director of Communications
Kentucky Public Service Commission
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From: Ordover, Eileen

Andrew.Melnykovych@ky.gov

Sent: Thursday, May 26, 2016 3:50 PM **To:** PSC - Public Information Officer

Subject: ACM Comments Case No., 2016-00059

Attached please find the comments of Association of Community Ministries, Inc. in Case No. 2016-00059, An Inquiry Into the State Universal Fund.

Thank you for your consideration.

Eileen Ordover

Attorney Legal Aid Society 416 W. Muhammad Ali Blvd., Suite 300 Louisville, KY 40202

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COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of: An Inquiry Into the State Universal Service Fund

Case No. 2016-00059

Comments of Association of Community Ministries, Inc.

Association of Community Ministries, Inc. (ACM) appreciates this opportunity to

comment on the future of the Kentucky Universal Service Fund (KUSF) and to highlight

the role of the KUSF in affording low-income households access to basic telephone

service. In particular, ACM is concerned that the vulnerable people it serves be able to

make emergency calls – such as to 911 – as needed. ACM urges the PSC to refrain from

making any changes to the KUSF that would jeopardize this access, and to make such

reasonable changes as may be necessary to preserve it.

ACM is an umbrella organization for the 15 independent community ministries

that provide services to low income individuals in Louisville Metro. Each ministry

serves a designated geographical area of the community. The common mission of the 15

ministries is to serve as an emergency assistance network encompassing all of Jefferson

County.

ACM members serve a financially fragile population. Many emergency

assistance clients have significant health issues and subsist on Supplemental Security

Income ("SSI"), a program for elderly people and people with disabilities who are living

in poverty. The maximum SSI benefit is currently \$733.00 per month for an individual,

and \$1,100.00 for a married couple (where both partners meet the eligibility criteria). We

also have clients among the working poor, including many who are eligible for the Low

Income Home Energy Assistance Program (LIHEAP) because their household income is

at or below 130% of the federal poverty level. For a one-person household, for example, this currently means gross income of \$1,287/month or less; for a family of four, \$2,633/month or less. Kentucky's high poverty rates mean that many households are subsisting, or trying to subsist, at these income levels.¹

Households with incomes in these ranges are highly vulnerable to financial crises, and it is for this reason that ACM members together operate its county-wide emergency assistance network. Among the emergency services ACM members provide is assistance with utility payments. Under these programs, member ministries assist households in crisis to pay their energy and water bills. Funding is provided by LG&E, the Louisville Water Company and Louisville Metro Government.

There is, however, no like funding available for assistance with telephone bills. The discounts and plans funded through Lifeline and KUSF are all that comprise the safety net for low income households unable to afford basic telephone service and, so, the ability to communicate in an emergency. Even with the current KUSF subsidy of \$3.50, Kentucky households with the lowest incomes lag behind peer households in most of the rest of the country in access to voice service: Kentucky is in the bottom fifth of the states for voice penetration among households with income below \$10,000, and in the bottom tenth for voice penetration among households in the \$10,000 - \$19,999 range.² In this

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¹ According to the U.S. Small Area Income and Poverty Estimate for 2014 (the latest year for which data is available), 19% of Kentucky's population lives in poverty, compared with 15.5% of the U.S. population as a whole. Kentucky's child poverty rate is 25.9% (compared with 21.7% for the U.S.). Kentucky also has a higher percentage of households receiving SSI benefits for the disabled and elderly poor than the U.S. overall (7.9% versus 5.3%).

² Federal Communications Commission, Federal-State Joint Board on Universal Service, 2015 Universal Service Monitoring Report at page 52, Table 6.8.

context, it is critical that the Commission rigorously scrutinize any course of action for its potential to curtail access to basic voice service for those Kentucky households poor enough to qualify for a Lifeline subsidy.

Doing so will require a two-step approach. First, the Commission must determine what impact a proposed action – whether a reduction in the monthly KUSF per line subsidy, a cap on participation or any other cost-cutting or regulatory measure – is likely to have on the Lifeline plans and discounts marketed to Kentucky consumers. Second, it must determine whether that result will diminish access to (or the affordability of) basic voice service for poor households. This would be a complex undertaking in any case, but is even more fraught in light of the Federal Communications Commission's recent order in its Lifeline and Link Up Reform and Modernization docket. The 163-page report and order adds many points of uncertainty to the analysis, mandating, among other things, new minimum standards for broadband and voice service and a 5-year phase out of voice-only service. It is impossible to predict at this time how the telecommunications market will respond, let alone how the interplay between that response and any potential cuts to the KUSF subsidy, caps on disbursements, or other measures will affect plans marketed in Kentucky, and so the cost of accessing basic, emergency telephone service.

For all of the above reasons, ACM urges the Commission to proceed with extreme caution in this matter; to refrain from making any changes to the KUSF that might jeopardize access to affordable basic voice service for all qualifying households; and to make such reasonable changes as may be necessary to preserve it. ACM thanks the

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³ In the Matter of Lifeline and Link Up Reform and Modernization et al., Third Report and Order, Further Report and Order, and Order on Reconsideration, WC Dkt. Nos. 11-42 et al. (rel. April 27, 2016).

Commission for this opportunity to be heard, and reserves the right to file additional comments as warranted by future developments in the Commission's investigation.

Respectfully submitted,

Association of Community Ministries, Inc. 10617 Taylorsville Rd. Louisville, KY 40299

Marlon Cummings

Treasurer and Board Representative on Low Income

Utility Issues

Date: May 26, 2016

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