

**BEFORE THE**

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**2008 OCT 24 PM 3: 25**

**IDAHO PUBLIC UTILITIES COMMISSION**

**IDAHO PUBLIC  
UTILITIES COMMISSION**

**IN THE MATTER OF THE APPLICATION )  
OF IDAHO POWER COMPANY FOR )  
AUTHORITY TO INCREASE ITS RATES )  
AND CHARGES FOR ELECTRIC SERVICE )  
TO ELECTRIC CUSTOMERS IN THE STATE )  
OF IDAHO. )**

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**CASE NO. IPC-E-08-10**

**DIRECT TESTIMONY OF CURTIS THADEN**

**IDAHO PUBLIC UTILITIES COMMISSION**

**OCTOBER 24, 2008**

1 Q. Please state your name and address for the  
2 record.

3 A. My name is Curtis Thaden. My business address  
4 is 472 West Washington Street, Boise, Idaho.

5 Q. By whom are you employed and in what capacity?

6 A. I am employed by the Idaho Public Utilities  
7 Commission as a Utilities Compliance Investigator. I  
8 accepted that position with the Consumer Assistance Staff in  
9 July 2007.

10 Q. What is your professional and educational  
11 background?

12 A. Prior to my employment with the Idaho Public  
13 Utilities Commission, I had 18 years experience working in  
14 private industry for Hewlett Packard in a variety of  
15 manufacturing positions which include Material Handler,  
16 Administrative Assistant, Technical Product/Process  
17 Specialist and Engineering Coordinator. In my position as  
18 an Engineering Coordinator, I worked with engineering teams  
19 to document and communicate, worldwide, the changes made to  
20 products and manufacturing processes. I received an  
21 Associate of Science Degree from Links School of Business  
22 (now known as ITT Technical Institute) in Boise, Idaho, in  
23 September of 1983. Additionally, I am a licensed real  
24 estate agent in the State of Idaho.

25 Q. Have you previously testified before the

1 Commission?

2 A. No, I have not.

3 Q. What is the purpose of your testimony in this  
4 proceeding?

5 A. I will be addressing the following:

6 (1) demographics of the 24 Idaho Counties in Idaho Power's  
7 service territory; (2) factors affecting customers' ability  
8 to pay their bills; (3) programs offering financial  
9 assistance to Idaho Power's customers; (4) programs, payment  
10 plans and payment arrangements offered by Idaho Power to its  
11 customers; (5) Idaho Power's deposit policy; and (6) energy  
12 efficiency programs offered by Idaho Power.

13 Q. Please summarize your recommendations to the  
14 Commission as discussed in your testimony.

15 A. Staff recommends that the Commission:

16 (1) Direct Staff and Idaho Power to confer about the problem  
17 of customer defaults on payment arrangements and identify  
18 solutions; (2) Encourage the Company to look for new and  
19 creative ways to increase energy efficiency and provide  
20 assistance to customers, particularly those customers who  
21 are economically disadvantaged.

22 Q. Has the Staff prepared a demographic profile of  
23 Idaho Power service territory in Idaho?

24 A. Yes. Exhibit No. 143 includes demographics  
25 obtained from the most recent Census Bureau data for each of

1 the counties served by Idaho Power. For comparison, this  
2 Exhibit also includes statistics for the State of Idaho and  
3 the United States. Exhibit No. 144 shows the 2008 Federal  
4 Poverty Level Guidelines. For purposes of Staff's analysis  
5 income at or below 100% of poverty was used. A map of the  
6 24 counties served by Idaho Power can be found in Exhibit  
7 No. 145.

8 Q. In reviewing the data, what stands out as  
9 particularly noteworthy?

10 A. Idaho Power serves over two-thirds of the  
11 state's population. When looking at each county within the  
12 service territory, it is obvious that some counties are  
13 better off than others. Blaine County has the state's  
14 highest median and average income, a very low unemployment  
15 rate (2.5%), and the lowest poverty rate (5.9%) in the  
16 state. In contrast, Owyhee County has a low median and  
17 average income and the highest percentage (15.4%) of  
18 individuals living in poverty within Idaho Power's service  
19 territory. Additionally, Owyhee County has the lowest  
20 unemployment rate (2.2%) in the state and has the highest  
21 percentage of individuals in the service territory that  
22 speak a language other than English in the home (23%).

23 Six counties (Idaho, Lemhi, Minidoka, Payette,  
24 Power, and Washington) have high percentages (over 12%) of  
25 individuals living in poverty and high unemployment rates

1 (over 4.0%).

2 In Gooding, Jerome, Owyhee, and Twin Falls  
3 Counties, the unemployment rate is lower than the state  
4 average of 3.4% but the poverty rate is significantly higher  
5 than the state average of 11.5%. With the exception of Twin  
6 Falls County, these counties have high percentages of  
7 individuals who speak a language other than English in the  
8 home. The low unemployment rate coupled with high poverty  
9 rates suggests that these counties have a large percentage  
10 of "working poor", individuals who are employed but unable  
11 to cover life's basic needs due to low wages, inadequate  
12 benefits, and little opportunity of economic advancement.  
13 Relatively low-paying jobs in these largely rural  
14 agricultural communities help explain this situation.

15 Q. Do the Federal Poverty Level Guidelines reflect  
16 an accurate gauge of poverty in the United States and Idaho?

17 A. Not necessarily. The 100% of poverty level is  
18 widely regarded as underestimating what it costs to maintain  
19 a basic standard of living. Federal and state government  
20 agencies charged with the responsibility to protect human  
21 health and welfare generally set household income  
22 eligibility limits for social service programs at levels  
23 exceeding 100% of poverty. Since total household income is  
24 used to determine eligibility for most social services, the  
25 income of all wage earners in a household is combined. For

1 the State of Idaho, there are roughly 44,000 households at  
2 or below 100% of poverty. The total number of Idaho  
3 households that qualify for LIHEAP benefits under last  
4 year's eligibility threshold (150%) of poverty is 101,000.

5 Q. What conclusion can be drawn from these  
6 demographics?

7 A. Customers who are living in poverty and/or are  
8 unemployed have limited or diminished financial resources  
9 with which to pay utility bills. Given the recent economic  
10 turmoil, Staff believes that the Census data, although  
11 somewhat stale, provides a fairly good picture of Idaho  
12 Power's customers today. In fact, there is probably reason  
13 to believe, as discussed below, that customers may be worse  
14 off in the future. Staff is concerned that a significant  
15 number of Idaho Power customers will have problems paying  
16 their electric bill, especially when faced with increasing  
17 rates.

18 Q. Do you see a trend developing that could further  
19 impact the ability of customers to pay their utility bills?

20 A. Yes. Current Idaho Department of Labor data as  
21 of August 2008 shows an upward trend in the state's  
22 unemployment rate (4.6%). The state's projected  
23 unemployment for September 2008 was 5.0% and is increasing  
24 rapidly. This would represent the highest state  
25 unemployment rate in four years. The national unemployment

1 rate increased to a five-year high (6.1%). When comparing  
2 the first eight months of 2008 to the first eight months of  
3 2007, 50% more unemployment checks have been issued by the  
4 state. In the Treasure Valley alone, several retail and  
5 manufacturing business have announced layoffs recently,  
6 including the loss of 1,500 jobs at Micron.

7 An increase in the unemployment rate can lead to  
8 an increase in the percentage of the state's population who  
9 fall below the Federal Poverty Guidelines. As a result,  
10 more strain will be placed upon agencies that provide  
11 financial assistance for payment of utility bills. The  
12 number of disconnections has the potential to increase as  
13 people experience difficulty paying their bills. Even  
14 people who were high wage earners can find themselves in a  
15 tight financial situation following a layoff. Higher  
16 unemployment, rising fuel costs and increasing food costs  
17 are additional stresses that will have an impact on people's  
18 finances.

19 Q. Do you see any other factors that might inhibit  
20 a customer's ability to pay his/her power bill?

21 A. The current housing crisis (record number of  
22 foreclosures) has placed additional pressure on households.  
23 Homeowners with ARMs (Adjustable Rate Mortgages) that are  
24 unable to refinance their home due to declining property  
25 values will be faced with making a higher mortgage payment

1 when their ARM resets in 2009. This could cause a severe  
2 hardship on individuals who are already strapped with having  
3 to pay higher utility costs. Low income households are not  
4 the only ones impacted. This is an issue that impacts a  
5 diverse group of wage earners.

6 Q. What resources are available to help customers  
7 pay their energy bills?

8 A. LIHEAP (Low Income Home Energy Assistance  
9 Program) is funded by the Federal government through a grant  
10 to the State of Idaho. Unlike the situation in other  
11 states, there is no state government funding available in  
12 Idaho to help customers pay energy bills at any time of  
13 year. For the 2007-2008 winter heating season, \$2,006,229  
14 was distributed to 10,421 Idaho Power customers in Idaho to  
15 help pay home heating bills. The average amount paid to  
16 each participant was \$193. Participants are allowed to earn  
17 up to 150% of the Federal Poverty Guidelines. The table  
18 below reflects the number of Idaho Power customers in Idaho  
19 who received LIHEAP benefits and the average dollar amount  
20 allocated during the last three heating seasons.

21	<b>Program Year</b>	<b>Funding</b>	<b># of Participants</b>	<b>Avg. Benefit</b>
22	2005/2006	\$1,825,678	10,105	\$181
23	2006/2007	\$1,653,986	9,457	\$175
24	2007/2008	\$2,006,229	10,421	\$193

25

1 Energy Assistance funding provided by LIHEAP does not  
2 sufficiently meet the energy needs of low income customers.  
3 Therefore, "Crisis Funding" is available to customers whose  
4 circumstances qualify them for additional financial  
5 assistance under the LIHEAP program. Money is not always  
6 available for "Crisis Funding". Even when funds are  
7 available, the number of people who can be helped is quite  
8 small. For the 2007-2008 winter heating season, \$53,766 was  
9 distributed to 199 Idaho Power customers in Idaho. The  
10 average amount paid to each participating customer in 2007-  
11 2008 was \$270. The table below reflects the number of Idaho  
12 Power customers in Idaho who received LIHEAP "Crisis  
13 Funding" benefits and the average dollar amount allocated  
14 during the last two heating seasons.

15	<b>Program Year</b>	<b>Funding</b>	<b># of Participants</b>	<b>Avg. Benefit</b>
16	2006/2007	\$70,196	289	\$243
17	2007/2008	\$53,776	199	\$270

18 Q. Are there other programs in place that can help  
19 customers?

20 A. Yes. In Idaho Power's service territory, the  
21 Salvation Army administers a program, Project Share, which  
22 provides financial assistance to individuals regardless of  
23 the heat source. The program is a fuel-blind fund, which  
24 means that monies are dispersed towards payment of bills  
25 that are for any energy sources (electric, natural gas,

1 wood, coal, propane, kerosene and oil). All money  
2 collected, with the exception of administration costs, goes  
3 back to the community.

4 In the past three calendar years (2005 - 2007),  
5 Idaho Power shareholders donated \$110,421 to Project Share;  
6 Idaho Power customers in both Idaho and Oregon donated  
7 \$603,305. Of the total amount collected (\$713,726), \$61,123  
8 of the shareholder contribution (8.6% of funds collected)  
9 was paid to the Salvation Army for administering the  
10 program. The table below reflects total dollar amounts  
11 donated by Idaho Power customers and its shareholders in the  
12 past three calendar years.

13 <b>Year</b>	<b>Idaho Power Customers</b>	<b>Shareholders</b>
14 2005	\$203,126	\$45,313
15 2006	\$201,226	\$20,123
16 2007	\$198,953	\$44,985

17 Q. How much Project Share money was provided to  
18 assist with heating costs in each of the past three fiscal  
19 years?

20 A. In the past three fiscal years a total of  
21 \$526,870 was provided to households in Idaho and Oregon  
22 served by Idaho Power, the Cities of Burley, Heyburn, Rupert  
23 and Weiser and United Electric Co-Op, Inc. Idaho Power does  
24 not know how much of this money is distributed to its own  
25 customers. The table below reflects the total dollar

1 amounts paid to assist households with their heating costs.

2 **Fiscal Year                      Money Disbursed**

3 2004/2005                      \$188,509

4 2005/2006                      \$176,909

5 2006/2007                      \$161,452

6            Q.            What efforts does Idaho Power put forth to make  
7 the community and its customers aware of Project Share?

8            A.            Idaho Power publicizes Project Share through its  
9 website, newsletters, and monthly customer billings. In  
10 addition, Idaho Power implemented a program called "Comfort  
11 Cafe Products" to raise awareness and provide funding for  
12 Project Share. The program was a partnership between Idaho  
13 Power and a local coffee company (White Cloud Coffee) that  
14 sold a special blend of coffee, hot chocolate and lemonade.  
15 A percentage of these proceeds were donated to Project  
16 Share. The amount of proceeds collected in 2006 totaled \$129  
17 and in 2007 totaled \$117. The program was discontinued at  
18 the end of 2007. Though the program was canceled, Idaho  
19 Power is encouraged to continue with its creative efforts to  
20 make the community more aware of Project Share.

21            Q.            What utility programs are in place to help  
22 customers avoid being disconnected during the winter months?

23            A.            Idaho Power's Winter Protection Program (aka the  
24 "moratorium") allows residential customers whose household  
25 includes either children, elderly or the infirm to be

1 protected from disconnection during the months of December  
2 through February if they declare that they are unable to pay  
3 their utility bill in full. The Winter Payment Plan allows  
4 customers who have declared Winter Protection an additional  
5 two months of protection (November and March) if they agree  
6 to accept and follow-through on monthly payments during the  
7 Winter Protection period that are equal to half of the  
8 monthly average of the previous 12 months billings.

9           Once a year a brochure titled "Idaho Residential  
10 Consumer Information", with information on both the Winter  
11 Protection Program and Winter Payment Plan, is sent to all  
12 residential customers. All accounts that receive a "Final  
13 Notice" during the months of November through February are  
14 notified of the Winter Protection Program and the Winter  
15 Payment Plan by way of an informational insert included in  
16 the mailing titled "What You Need to Know About Our Winter  
17 Protection Program". For those customers who have declared  
18 Winter Protection, an informational brochure on the Winter  
19 Payment Plan is provided in the December, January and  
20 February reminder notices that are sent out. The intent of  
21 this brochure is to encourage these protected customers to  
22 pay a portion of their electric bills during the winter  
23 months to help maintain the unpaid balance on the account.  
24 Both Customer Service Representatives and Field Personnel  
25 are educated and trained on the protection options. It can

1 be concluded that Idaho Power adequately educates its  
2 customers on both the Winter Protection Program and Winter  
3 Payment Plan.

4 Q. Has the number of customers who have declared  
5 the need for Winter Protection increased?

6 A. The number of Idaho customers who declared  
7 Winter Protection during the 2007/2008 winter heating season  
8 totaled 10,284. This represents a 62% increase when  
9 compared to the previous winter heating season (6,362  
10 participants). The increase could be attributed to Idaho  
11 Power's educational efforts in providing customers with  
12 information about the program as well as an increase in the  
13 number of customers who are unable to pay for their heating  
14 costs. The table below reflects the total number of  
15 participants in the last four winter heating seasons.

16 Winter Season	2004/2005	2005/2006	2006/2007	2007/2008
17 Participants	6,667	7,971	6,362	10,284

18 Q. Has there been an effort by Idaho Power to  
19 increase the number of participants in the Winter Payment  
20 Plan?

21 A. Of the 10,284 participants who declared Winter  
22 Protection in the 2007/2008 winter heating season, 2,563  
23 (25%) elected to be placed on the Winter Payment Plan. This  
24 is significantly higher than the previous winter heating  
25 season that totaled only 486 participants (8%). The

1 increase could be attributed to Idaho Power's educational  
2 efforts in providing information on the payment plan and  
3 attempting to encourage customers protected from  
4 disconnection to pay at least a minimal amount toward their  
5 heating bills. The table below reflects the total number of  
6 plan participants in the last three winter heating seasons.

7 Winter Season	2005/2006	2006/2007	2007/2008
8 Participants	144	486	2,563

9 Q. Have customers on the Winter Payment Plan been  
10 able to successfully pay down their outstanding account  
11 balances before the end of the Winter Protection period on  
12 March 31?

13 A. Of the 2,563 participants who elected to be  
14 placed on the Winter Payment Plan during the 2007/2008  
15 winter heating season, over 75% (1,926 participants) were  
16 not able to meet their monthly payment. In the previous  
17 winter heating season over 77% (376 participants) were not  
18 able to meet their monthly payment. Though more people are  
19 participating, it appears the effectiveness and success of  
20 the Winter Payment Plan is in question. The table below  
21 shows the number of customers on the Winter Payment Plan who  
22 were not able to meet the agreed-upon monthly payment in the  
23 last three winter heating seasons.

1	Winter Season	2005/2006	2006/2007	2007/2008
2	# of Defaults	98	376	1,926
3	% of Defaults	68%	77%	75%

4 Q. Have the number of residential payment  
5 arrangement agreements and defaulted payment arrangement  
6 agreements made on accounts increased or decreased?

7 A. The number of Idaho Power residential customers  
8 has steadily increased over the past three calendar years  
9 (2005-2007) from 360,496 to 383,993. This represents a 6%  
10 increase (23,497). During this time period the number of  
11 payment arrangement agreements increased by 18.5% (29,929)  
12 and the number of defaulted payment arrangements increased  
13 by 14% (10,773). A customer can have more than one payment  
14 arrangement in a given month for an account. Because of  
15 this, a payment arrangement agreement and payment  
16 arrangement default does not correlate to the actual number  
17 of accounts. If a residential service location (Schedule 1)  
18 and a small commercial location (Schedule 7) are included on  
19 the same account, then Idaho Power associates the payment  
20 arrangement agreement and/or payment arrangement default  
21 with Schedule 7. Therefore, the number of residential  
22 (Schedule 1) payment arrangements and defaults are actually  
23 higher than what is reflected in the table below. This  
24 table shows the number of customers, payment arrangements  
25 and payment arrangement defaults.

1	Year	#of customers	Arrangements	Defaults	% Defaults
2	2005	360,469	161,595	73,112	45%
3	2006	374,527	167,329	73,552	43%
4	2007	383,993	191,524	83,812	44%

5 Q What can be done to help reduce the number of  
6 customers who default on their payment arrangement  
7 agreements?

8 A. At this time, Staff is not sure why customers  
9 are not meeting the terms of payment arrangements. It may  
10 be that a more diligent effort by Idaho Power to provide  
11 monthly customer reminder calls would be beneficial,  
12 allowing the Company to assess each customer's situation and  
13 reinforce to each customer the importance of making the  
14 agreed upon payment. Another proposal would be to provide  
15 customers a payment coupon book. However, it may be that  
16 customers are simply agreeing to make payments in an amount  
17 and/or at a time that is not feasible given their financial  
18 circumstances. Whether customers are doing so because they  
19 feel they have no choice but to agree to terms suggested by  
20 the Company, are using payment arrangements as a means to  
21 defer disconnection of service due to a lack of ability to  
22 budget for expenses, or some other reason, more study is  
23 required to determine why so many arrangements result in  
24 default. Staff recommends that it and Idaho Power be  
25 directed to confer about this problem and attempt to

1 identify solutions.

2 Q. Does Idaho Power have a policy in effect that  
3 indirectly assists low income customers in getting  
4 reconnected after they have been disconnected for non-  
5 payment of bills?

6 A. When a residential customer is disconnected for  
7 non-payment of their bill, Idaho Power does not require a  
8 deposit to re-establish service. The Company is the only  
9 regulated energy utility in Idaho that has this policy. For  
10 low income customers who have been disconnected from service  
11 for non-payment, a deposit requirement makes it more  
12 difficult for them to re-establish service and further  
13 places them into debt. Staff believes that the additional  
14 financial burden of a deposit requirement causes a greater  
15 hardship for low income customers and often presents a  
16 barrier to customers in obtaining or retaining service.  
17 Idaho Power should be commended on their customer-friendly  
18 policy of not requiring residential deposits.

19 Q. Does Idaho Power have any programs that assist  
20 senior citizens?

21 A. Yes, the Gatekeeper Program. The program  
22 provides training to customer service center  
23 representatives, meter specialists and field representatives  
24 to notice warning and danger signs in elderly customers. If  
25 it is determined that assistance is required, the employee

1 contacts one of the local agencies on aging with the hope  
2 that some form of assistance can be rendered. With the  
3 planned implementation of remote meter reading, Staff is  
4 concerned that the effectiveness and benefit of the program  
5 will be diminished.

6 Q. What other Idaho Power programs are available to  
7 assist low income customers?

8 A. Energy efficiency programs can make bills more  
9 affordable by decreasing usage, thereby lowering energy  
10 costs. The Weatherization Assistance for Qualified  
11 Customers Program (WAQC) offers financial assistance to  
12 qualifying low income customers with electrically-heated  
13 homes for weatherization of their homes. A household whose  
14 income is 150% of poverty or less qualifies to receive  
15 weatherization services. This program is funded by Idaho  
16 Power and administered by several local community action  
17 agencies within Idaho Power's service territory. The total  
18 number of dwellings in Idaho that were weatherized in 2007  
19 was 397 at a total cost of \$1,124,581. This amount does not  
20 include IPC Administration and CAP Administration costs.

21 Energy House Call is a program offered to Idaho  
22 Power customers who live in manufactured homes that are  
23 heated by an electric furnace or heat pump. Although not  
24 technically a low income program, this program targets  
25 customers who live in housing that is more affordable for

1 people with limited or fixed incomes. Through local  
2 certified contractors, at no cost to the customer, a leak  
3 assessment is performed on the electrical heating system  
4 ducts. All leaks are sealed; compact fluorescent light  
5 bulbs and air filters are installed. Idaho Power's Energy  
6 Efficiency Rider funds this program.

7 A newly-created program, the Home Weatherization  
8 Pilot Program, is targeted to customers who do not qualify  
9 for WAQC due to income that exceeds the allowable level.  
10 The Home Weatherization Pilot Program (HWP) will provide  
11 weatherization services to twenty electrically heated homes  
12 served by Idaho Power in its Southern region. Program  
13 participants will be selected from a list of Idaho Power  
14 customers who apply for LIHEAP benefits through the South  
15 Central Community Action Partnership. To participate in the  
16 HWP pilot, a residential customer's annual income must be  
17 between 151% and 250% of the federal poverty level and use  
18 electricity to heat his or her home.

19 \$66,000 from Idaho Power's Energy Efficiency  
20 Rider funds is budgeted for the pilot. That amount includes  
21 a 10% administrative fee for Home Energy Management, L.L.C.,  
22 the contractor providing the weatherization services. There  
23 will be some additional costs associated with conducting  
24 follow-up physical audits that will be completed mostly by  
25 regional Idaho Power employees and funded by the Energy

1 Efficiency Rider to assure work has been done properly.

2 Q. Does Idaho Power adequately address the needs of  
3 its customers through its various programs?

4 A. Although there is always more that can be done,  
5 Idaho Power's programs do help customers in a variety of  
6 different ways. Idaho Power is actively participating in  
7 the energy affordability workshops now underway in Case  
8 No. GNR-U-08-1. In that case, workshop participants are  
9 exploring ways to address energy affordability and the  
10 inability of customers to pay energy bills.

11 Q. Will an increase in Idaho Power's rates affect  
12 customers' ability to pay their bills?

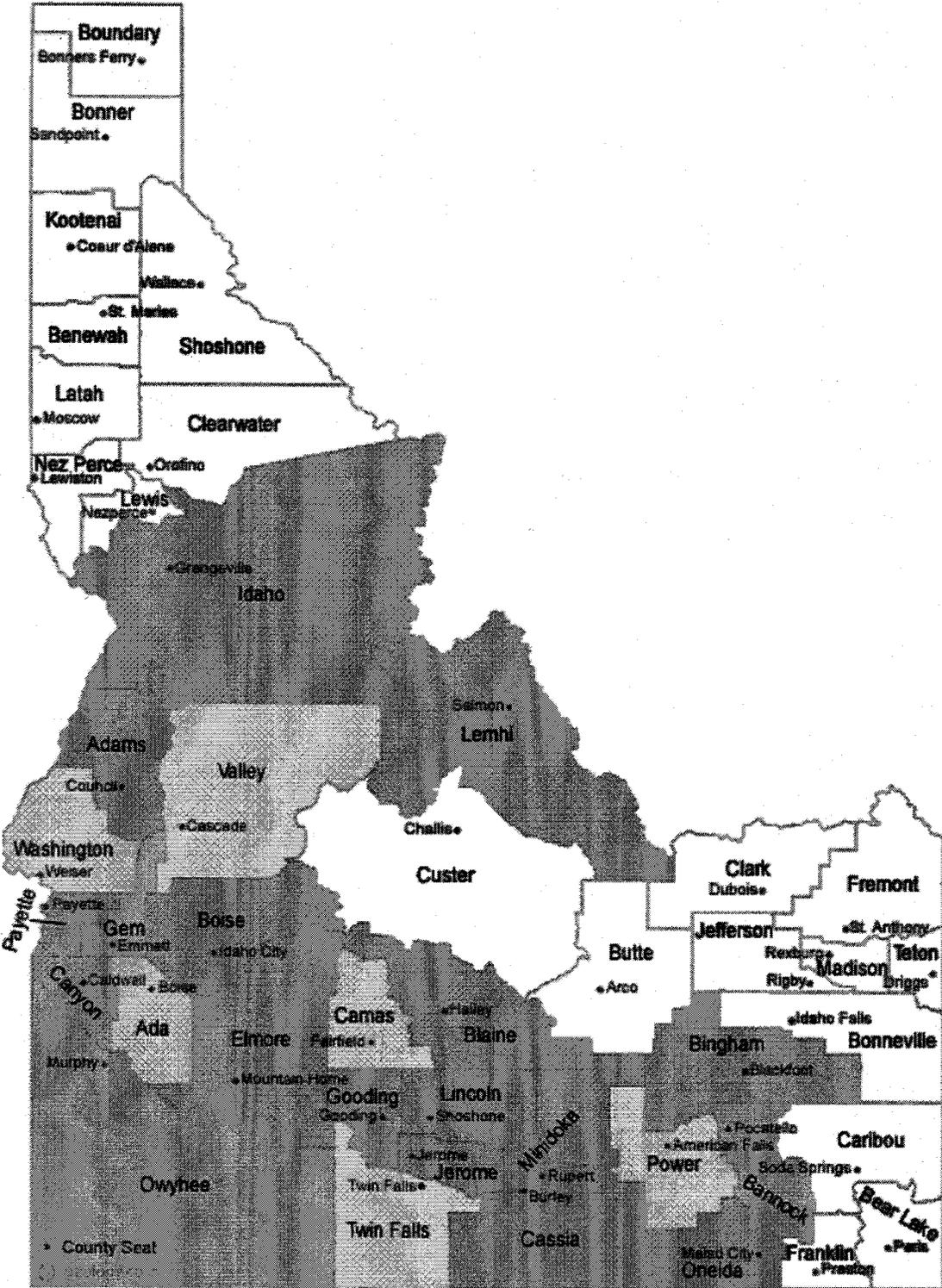
13 A. Yes. As I have pointed out in my testimony,  
14 there are many factors affecting customers' ability to pay,  
15 and a rate increase will add to the financial difficulties  
16 faced by customers. Although Staff has not recommended a  
17 residential rate increase in this case, the Company will  
18 need to continue to be more flexible in making payment  
19 arrangements. It will need to work with the customers to  
20 ensure that payments can be made based upon schedules that  
21 fit the customers' circumstances and needs. Staff  
22 recommends that the Company be encouraged to look for new  
23 and creative ways to increase energy efficiency and provide  
24 assistance to customers, particularly those customers who  
25 are economically-disadvantaged.

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Q. Does this conclude your testimony?

A. Yes, it does.

# Idaho Power Service Area (24 Counties)



**Counties Served:** Ada, Adams, Bannock, Bingham, Blaine, Boise, Camas, Canyon, Cassia, Elmore, Gem, Gooding, Idaho, Jerome, Lemhi, Lincoln, Minidoka, Oneida, Owyhee, Payette, Power, Twin Falls, Valley, and Washington.

**2008 FEDERAL POVERTY LEVEL GUIDELINES**

**Annual Income Guidelines (\$)**

Family Size	100%		125%		135%		150%		175%		185%	
	Poverty	Hr. Wage										
1	10,400	5.00	13,000	6.25	14,040	6.75	15,600	7.50	18,200	8.75	19,240	9.25
2	14,000	6.73	17,500	8.41	18,900	9.09	21,000	10.10	24,500	11.78	25,900	12.45
3	17,600	8.46	22,000	10.58	23,760	11.42	26,400	12.69	30,800	14.81	32,560	15.65
4	21,200	10.19	26,500	12.74	28,620	13.76	31,800	15.29	37,100	17.84	39,220	18.86
5	24,800	11.92	31,000	14.90	33,480	16.10	37,200	17.88	43,400	20.87	45,880	22.06
6	28,400	13.65	35,500	17.07	38,340	18.43	42,600	20.48	49,700	23.89	52,540	25.26
7	32,000	15.38	40,000	19.23	43,200	20.77	48,000	23.08	56,000	26.92	59,200	28.46
8	35,600	17.12	44,500	21.39	48,060	23.11	53,400	25.67	62,300	29.95	65,860	31.66

For Family units of more than 8 members, add \$3,600 per person

Minimum Wage - Idaho & Federal = \$6.55 per hour

**Monthly Income Guidelines (\$)**

Family Size	100%		125%		135%		150%		175%		185%	
	Poverty	Hr. Wage										
1	867	5.00	1,083	6.25	1,170	6.75	1,300	7.50	1,517	8.75	1,603	9.25
2	1,167	6.73	1,458	8.41	1,575	9.09	1,750	10.10	2,042	11.78	2,158	12.45
3	1,467	8.46	1,833	10.58	1,980	11.42	2,200	12.69	2,567	14.81	2,713	15.65
4	1,767	10.19	2,208	12.74	2,385	13.76	2,650	15.29	3,092	17.84	3,268	18.86
5	2,067	11.92	2,583	14.90	2,790	16.10	3,100	17.88	3,617	20.87	3,823	22.06
6	2,367	13.65	2,958	17.07	3,195	18.43	3,550	20.48	4,142	23.89	4,378	25.26
7	2,667	15.38	3,333	19.23	3,600	20.77	4,000	23.08	4,667	26.92	4,933	28.46
8	2,967	17.12	3,708	21.39	4,005	23.11	4,450	25.67	5,192	29.95	5,488	31.66

Exhibit No. 144  
Case No. IPC-E-08-10  
C. Thaden, Staff  
10/24/08

Source: United States Department of Health & Human Services - <http://aspe.hhs.gov>  
Covers all States and DC except Alaska and Hawaii.  
Income Guidelines as Published in the Federal Register on January 23, 2008.

DEMOGRAPHICS - IDAHO POWER TERRITORY

County & County Seat	Population (a)	Population Change 00-06 (a)	Median Income (c)	Average Income (d)	Percentage below Poverty (c)	Unemployed (b)	Persons under 18 yrs (e)	Persons over 65+ yrs (e)	Non-English Spoken at Home (f)
Ada	359,035	19.3%	\$50,754	\$39,302	9.1%	2.7%	25.9%	9.6%	7.8%
Boise									
Adams	3,485	0.3%	\$32,187	\$26,612	11.9%	6.5%	19.5%	18.1%	3.8%
Council									
Bannock	78,443	3.8%	\$38,943	\$25,436	13.0%	3.5%	28.6%	10.4%	6.3%
Pocatello									
Bingham	44,051	5.5%	\$38,966	\$21,569	13.2%	3.5%	31.9%	10.4%	13.6%
Blackfoot									
Blaine	21,501	13.2%	\$54,131	\$52,245	5.9%	2.5%	22.8%	9.6%	12.5%
Hailey									
Boise	7,641	14.6%	\$41,566	\$24,856	9.9%	3.4%	22.1%	11.3%	5.0%
Idaho City									
Camas	1,088	9.8%	\$37,654	\$26,577	7.4%	2.7%	20.5%	13.6%	2.9%
Fairfield									
Canyon	173,302	31.8%	\$39,433	\$20,397	13.2%	3.6%	30.1%	10.1%	17.6%
Caldwell									
Cassia	21,365	-0.2%	\$35,023	\$25,166	14.7%	3.8%	32.4%	12.9%	16.9%
Burley									
Elmore	28,114	-3.5%	\$37,148	\$25,786	11.8%	4.1%	29.1%	8.3%	13.2%
Mountain Home									
Gem	16,658	9.1%	\$36,992	\$22,289	11.9%	3.9%	24.5%	16.5%	7.2%
Emmett									
Gooding	14,404	1.7%	\$34,819	\$30,857	12.4%	2.7%	28.7%	14.4%	18.0%
Gooding									
Idaho	15,762	1.6%	\$31,511	\$22,292	14.6%	6.1%	21.1%	18.3%	3.4%
Grangeville									
Jerome	20,130	9.7%	\$36,165	\$27,249	13.2%	3.2%	30.3%	11.4%	16.9%
Jerome									
Lemhi	7,930	1.6%	\$31,153	\$23,375	12.6%	5.5%	21.5%	17.8%	3.4%
Salmon									
Lincoln	4,522	11.8%	\$36,658	\$21,318	10.4%	3.9%	29.1%	11.5%	14.9%
Shoshone									
Minidoka	19,041	-5.6%	\$33,739	\$20,086	13.1%	4.5%	29.7%	14.2%	21.8%
Rupert									
Oneyda	4,176	1.2%	\$36,834	\$19,056	10.4%	2.3%	26.4%	15.2%	3.9%
Malad									
Owyhee	11,104	4.3%	\$31,315	\$22,089	15.4%	2.2%	29.1%	12.5%	23.0%
Murphy									

DEMOGRAPHICS - IDAHO POWER TERRITORY

County & County Seat	Population (a)	Population Change 00-06 (a)	Median Income (c)	Average Income (d)	Percentage below Poverty (c)	Unemployed (b)	Persons under 18 yrs (e)	Persons over 65+ yrs (e)	Non-English Spoken at Home (f)
Payette Payette	22,595	9.8%	\$36,622	\$24,025	13.2%	5.4%	28.0%	13.3%	10.2%
Power American Falls	7,914	5.0%	\$34,248	\$21,154	14.4%	4.5%	30.5%	11.2%	21.1%
Twin Falls Twin Falls	71,575	11.3%	\$36,891	\$26,196	12.5%	3.2%	26.4%	14.3%	11.5%
Valley Cascade	8,036	15.5%	\$42,852	\$34,126	9.1%	4.0%	20.3%	14.2%	3.3%
Washington Weiser	10,202	2.3%	\$32,195	\$22,548	14.0%	4.4%	24.9%	19.1%	13.1%
<b>Area Total</b>	<b>972,074</b>								
<b>Area Avg.</b>		<b>7.2%</b>	<b>\$37,408</b>	<b>\$26,025</b>	<b>12.0%</b>	<b>3.8%</b>	<b>26.4%</b>	<b>13.3%</b>	<b>11.3%</b>
<b>Idaho</b>	1,466,465	13.3%	\$40,509	\$28,478	11.5%	3.4%	26.9%	11.5%	9.3%
<b>U.S.</b>	299,398,484	6.4%	\$44,334	\$34,471	12.7%	4.6%	24.6%	12.4%	17.9%

Source Key:

- (a) - 2006 U.S. Census Bureau <http://quickfacts.census.gov/qfd/states/16000.html>
- (b) - 2006 Federal Statistics <http://www.fedstats.gov/qf/states/16/16001.html>
- (c) - 2004 U.S. Census Bureau <http://quickfacts.census.gov/qfd/states/16000.html>
- (d) - 2005 Federal Statistics <http://www.fedstats.gov/qf/states/16/16001.html>
- (e) - 2006 U.S. Census Bureau <http://quickfacts.census.gov/qfd/states/16000.html>
- (f) - 2000 U.S. Census Bureau <http://quickfacts.census.gov/qfd/states/16000.html>

Definitions:

- Median Income** = the middle point of all wages above and below
- Average Income** = total of all wages divided by number of wage earners
- Poverty Level** = minimal level of income for adequate standard of living
- Unemployed** = # of individuals registered w/ Dept. Labor seeking employment

## CERTIFICATE OF SERVICE

I HEREBY CERTIFY THAT I HAVE THIS 24TH DAY OF OCTOBER 2008, SERVED THE FOREGOING **DIRECT TESTIMONY OF CURTIS THADEN**, IN CASE NO. IPC-E-08-10, BY MAILING A COPY THEREOF, POSTAGE PREPAID, TO THE FOLLOWING:

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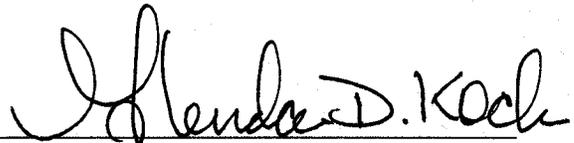
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