RURAL ELECTRIC COOPERATIVES

IN THE MIDWEST

RE-AMP Quarterly Analysis: Q2, 2025

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Executive Summary

Rural electric cooperatives encompass around 10% of the Midwest's electricity system in terms of customers, volume of sales, and greenhouse gas emissions. But they differ markedly from the more dominant investor-owned utility model. They are non-profit, democratic, locally-controlled and lightly regulated. As such, they hold unique promise, and offer unique opportunities and challenges for climate and energy advocates.

In this analysis, we present a landscape overview of rural electric cooperatives (co-ops) in the Midwest. Key findings include:

- There are more than 270 rural electric distribution cooperatives within the RE-AMP footprint. They deliver around 10% of the region's energy (by megawatt hour) and serve 11% of the region's total utility customers.
- Cooperatives are mostly self-regulated and run by a board of directors elected from among their member-owners. In addition to serving as board trustees, member-owners have a range of opportunities to engage directly with decision-making in their cooperative. The range of opportunities can vary from one cooperative to the next.
- Cooperative elections are frequently marked by low turnout and a lack of competition, potentially signaling low member engagement or an underlying lack of accessibility. From 2015-2021, over 70% of co-ops in RE-AMP states had an average turnout under 10%. Over 40% of co-ops in RE-AMP states had no contested seats in their most recent election, where information was available.
- Different co-ops offer a wide array of different programs – from shutoff protections to energy efficiency rebates, to distributed and community solar, to broadband internet, to loans for local businesses. Programmatic offerings may be dependent on factors including state regulation, funding sources, cost, staff capacity, and member support.
- Cooperatives in our region remain disproportionately reliant on coal for their energy. In 2023, 74% of the electricity from cooperative-owned generation within RE-AMP states was powered by coal – among all electricity generated in RE-AMP states, only 26% was coal-powered. Of the electricity that cooperative customers ultimately consumed in our region, 43% was coal-powered.
- While not an exhaustive list, conversations with RE-AMP members on their interactions with cooperatives have helped us distill four unique challenges, highlighted here: *staff capacity; uncertainty in federal programs; growing electricity demand*; and *gaps in capacity from climate organizations looking to engage in cooperative work*.
- These conversations also helped identify five strategic opportunities – relatively attainable initiatives for a campaign to promote or a cooperative to adopt: *expanding mail, online and proxy voting*; *expanding home efficiency and home upgrade assistance through inclusive investment*; *introducing virtual power plants (VPPs); community benefit plans and community benefit agreements;* and *direct pay tax credits*.
- Ultimately, all work to expand clean energy and democratic engagement within cooperatives requires a careful, hyperlocal approach and collaboration between and among member-owners, advocates, board members, and staff. We see a path toward cooperative reform and a real possibility of fulfilling the cooperative promise. That path is through a network of individuals who understand the system and the people within them.

We hope that this report will help ground and strengthen existing co-op initiatives, as well as help introduce the ins-and-outs of co-ops to a wider audience.

The Rural Electric Cooperative Story

Richard Schmukal

Richard Schmukal, a Christmas tree farmer born and raised in Northern Michigan, still remembers the day his family first got electricity. He was nine when the Cherryland Rural Electric Cooperative Association came and "put a big pole in the ground." He remembers, Tuesday night in the winter of 1948: "They said the lights were going to be turned on, and it changed our lives forever." [1]

When the United States was first being electrified, low-density rural areas were not attractive to investor-owned monopoly utilities. In 1930, 68% of homes were electrified – but only 10% of rural homes.[2] Congress passed the federal Rural Electrification Act in 1936 to allow rural people to form democratically controlled cooperatives, bringing electricity and long-term investments in energy infrastructure to their communities.[3]

Originally, co-ops were responsible only for distributing power, which they bought from nearby investor-owned utilities or federal hydropower where available. But over time, distribution cooperatives joined together to form generation and transmission cooperatives (G&Ts), which were able to pool their power to build their own power plants and transmission lines. In some cases, those G&Ts joined up to form regional G&Ts ("super G&Ts"), like the eight G&Ts from the Missouri Basin who came together to form Basin Electric in 1961, in order to provide supplemental power on a larger scale.[4]

Rural Electric Cooperatives are unique, inspiring, complicated businesses. Consumer-owned and locally controlled, their model for delivering electricity is guided by principles including democratic control, collective economic participation, autonomy, and concern for community. Cooperatives are designed as non-profits (although some may now have for-profit arms), where any excess revenue either goes toward future operations or is returned to members in the form of dividends, and the elected board of directors governs the staff, rate-making, and other critical decision-making. Everyone who receives electricity from a distribution co-op is a "member-owner" who owns "equity" that is returned to them periodically and who can run for the board of directors and vote in elections. The co-op model keeps wealth local and offers a voice to every single person who pays an energy bill.

To people only familiar with investor-owned utilities (IOUs), the co-op model may seem too good to be true. IOUs, which are the dominant form of electric utility, are regulated monopolies, and notorious for their shareholders' skyrocketing profits, their customers' increasing energy bills, and perpetually delayed, unmet, or broken commitments to the public good. But, unlikely though it may seem, Rural Electric Cooperatives still power most rural areas all across America.

The cooperative landscape in the Midwest is vast and varied. As co-op staff are fond of saying: "If you know one co-op, you know one co-op." Engaging in the rural cooperative system demands a humble, patient, collaborative, and hyperlocal approach. Getting from one door to the next to talk to member-owners may take 20 minutes by car (or more!), and these are areas where traditional environmental groups are often not well-equipped – culturally, materially, and relationally – to engage. Yet, cooperatives are an important slice of the energy sector that must be engaged with critically and carefully if we are to move the Midwest toward equitably eliminating greenhouse gas emissions by 2050. And while co-ops aren't perfect, perhaps they can offer a pathway to an energy transformation that puts people, not profits or corporations, first.

As co-op staff are fond of saying: "If you know one co-op, you know one co-op..."

Co-ops in the Midwest

How many rural electric cooperatives are there in the Midwest?

As of 2023, there were 274 electric distribution cooperatives operating within RE-AMP's 10 state footprint, and approximately 24 generation and transmission (G&T) cooperatives that provided energy to distribution co-ops active in our region. Seven of those G&Ts are part of Basin Electric, and two are a part of Associated, both "super G&Ts." Not all distribution cooperatives are a part of a G&T, while others have contracts with multiple (see the Appendix).

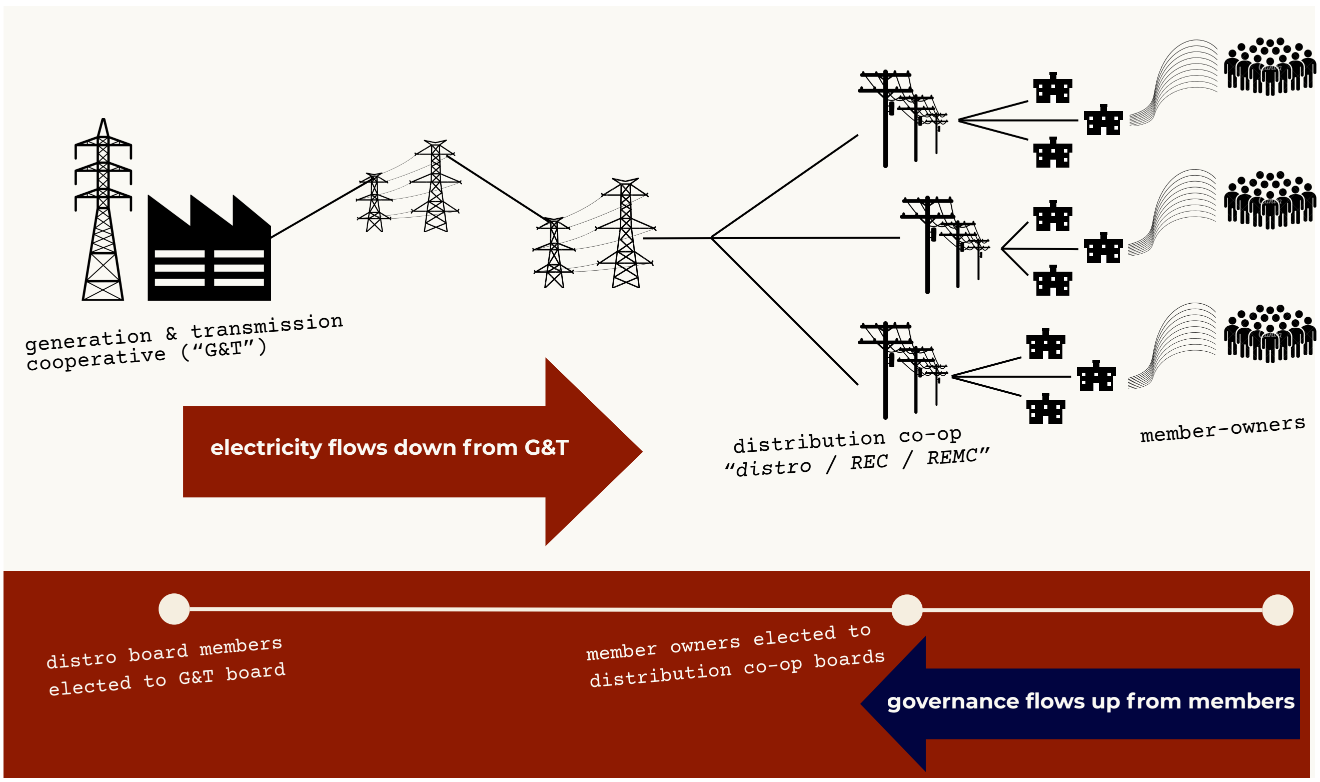


Figure 1: Illustrating the cooperative structure.

How many people do they serve?

Co-ops in our region serve a median of 8,000 customers, which is a bit smaller than their peers nationally, and much smaller than investor-owned utilities. Iowa, Kansas and South Dakota's co-ops tend to be smallest, while Indiana and North Dakota are more in line with national medians. Combined, cooperatives in our 10-state footprint serve 3.7 million homes and businesses – around 11% of the region's total utility customers (see Table 1 for details).

Who do they serve?

Generally, cooperatives serve rural communities – which are dynamic, diverse (and diversifying) places, although parts of the rural Midwest are aging and shrinking in population.[5] There is not a lot of specific information available on cooperative member-owners in our region. According to NRECA (the National Rural Electric Cooperative Association), 26% of cooperative households nationally make less than 35K a year (compared to 24% of all households),[6] and co-op consumers' average income was 12% below the national average.[7]

Across all utility types, residential customers represent ~88% of total customers, but cooperative "residential" customers tend to use more energy per year than IOU or municipal residential customers (see Table 1). In cooperatives, farms can be classed as residential; cooperative customers may also tend to rely more on electric heating, leading to higher home energy use.[8]

Table 1: Selected Utility Characteristics, from form EIA-861[9]

	# customers (sum)	% of utility customers*	Median size (# customers)	# MWh sales (sum)	% of utility electricity sales*	Median size (# MWh sales)	Average annual residential energy use[10]
National Co-ops	22,082,756	12.1%	12,377	493,803,462	10.9%	270,513 MWh	13.2 MWh
RE-AMP Co-ops	3,786,076	10.7%	8,039	95,970,152	10.2%	186,843 MWh	12 MWh
RE-AMP Munis	1,534,912	4.3%	7,733	41,842,571	4.5%	3,103,031 MWh	8.2 MWh
RE-AMP IOUs	24,272,071	68.3%	117,428	583,753,144	62.2%	260,298 MWh	8.5 MWh

**The %s for RE-AMP co-ops, munis, and IOUs do not add to 100% due to retail power marketers in deregulated states*

Governance and Operations

How are cooperatives governed?

Cooperatives are governed by boards of directors who meet monthly to make decisions on budgets, salaries, rates, and programming. G&Ts have boards made of directors appointed by distribution co-ops' boards, making similar decisions at a different scale. Distribution cooperatives sometimes have district meetings, member advisory or education groups, and community events to help make decisions. While boards tend to make overarching decisions, like rate determinations, operations and day-to-day decisions are often made by staff. G&Ts may have groups made of their member-cooperatives' general managers to help guide them, alongside groups of their member-cooperatives' staff convening across different focus areas.

Cooperatives, including distribution cooperatives, G&Ts, and non-electric cooperatives, are united by 7 principles (see Table 2, on the following page). These principles set co-ops apart, driving the mission and organization of cooperatives, even if they are not necessarily always fully enacted in practice.

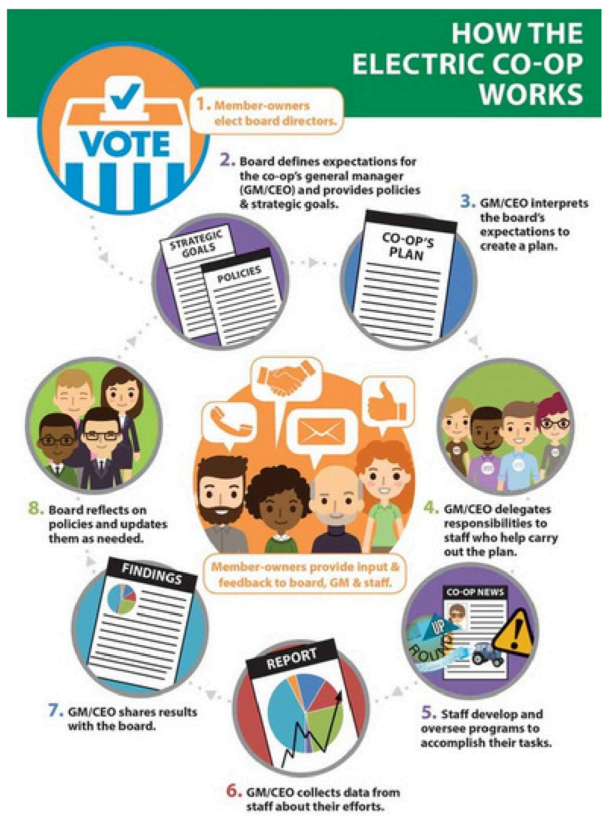


Figure 2: Graphic explaining "How the Electric Co-op Works," taken from Brown County REA.[11]

Table 2: The 7 Cooperative Principles

Principle	Definition	What it means in action
Voluntary and open membership	Co-op service is open to all who can reasonably use it regardless of race, religion, gender or economic circumstances.	Anyone within a cooperative's service area can become a member. Cooperative bylaws will usually include prohibitions on discrimination.
Democratic member control	Members of primary cooperatives (distribution electric cooperatives) directly elect representation. One member, one vote. Cooperatives at higher levels are also democratically organized.	Typically, distribution co-ops are split into districts with staggered elections on a 3-year cycle. Members may also have the opportunity to vote on bylaw amendments directly on their ballot. G&Ts usually have boards made of a trustee from each of their member-cooperatives' boards.
Members' economic participation	Members must contribute to the co-op financially, equitably, in some form. They collectively own common property.	Members typically pay a fee to begin service, "equity," and pay for their electricity. Any net revenue may be returned directly to members after a certain number of years, often either one year and/or on a 20-year cycle, in the form of dividends/capital credits. Net revenue may also go to developing the cooperative, investing in a rainy-day-fund, or supporting other activities approved by the membership.
Autonomy and independence	Cooperatives are committed to maintaining their own autonomy even if they enter into agreements or raise capital from external sources.	Cooperatives regularly enter into contracts with other entities, including the federal government, cooperative banks, G&Ts, or other utilities, just to name a few. But governance ultimately rests with democratically elected boards of members.
Education, training, and information	A commitment to providing education and training for members, board representatives, managers and employees, as well as informing the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.	Most cooperatives publish newsletters for their members. They may provide other opportunities to learn about the cooperative, like classes or tours of energy facilities. National organizations of cooperatives, like NRECA (the National Rural Electric Cooperative Association), engage in political lobbying and publish fact sheets and stories about cooperatives.
Cooperation among cooperatives	Encouraging different types of cooperatives to organize and work together locally, regionally, nationally, and internationally.	Organizations such as G&Ts or NRECA are examples of cooperatives cooperating. Other examples include mutual aid, where linemen from one electric co-op help another co-op; the "Co-op Connections" card provides discounts at other types of cooperatives to electric co-op members; and local partnerships where an electric cooperative may support a local telephone cooperative or farm cooperative.
Concern for community	Cooperatives are committed to community development for their membership.	Co-ops run various types of scholarship and economic development programs, as discussed later in the "Programs" section.

How do states regulate cooperatives?

Since co-ops are generally autonomous, self-governing non-profits, they tend to be largely unregulated by state entities such as public utilities commissions (see Table 3). Political status quo governing rural places and cooperative self-regulation may, in some states, discourage legislators from including cooperatives in utility regulation.

Table 3: Cooperative Inclusion in Utility Regulation

State	Rates [12]	Shutoff Protections	Generation & Energy Planning Requirements	Clean Energy & Renewable Portfolio Standards
IA	Self-regulate.	Notice requirement, cold-weather and health protection.[13]	Certificate of public convenience for all electric plants >25MW.[14] Annual reports on operations (no forecasting element).[15]	Does not extend to co-ops (the established RPS for IOUs has also been met and is now dead letter).[16]
IL	Self-regulate.	Do not apply to co-ops.[17]	Do not apply to co-ops (certificate of convenience;[18] procurement plans[19]).	Does not extend to co-ops (50% by 2040).[20]
IN	Can choose to withdraw from IURC jurisdiction. All have withdrawn.	Only applies to utilities regulated by the IURC.[21]	G&Ts submit Integrated Resource Plans (IRPs) and certificates of public convenience and necessity (CPCN).[22]	Does not extend to co-ops (incentivized IOU voluntary goal of 10% by 2025).[23]
KS	Can choose to withdraw from KCC jurisdiction for rates. All have withdrawn.	Only applies to utilities under the KCC's jurisdiction.[24]	Only Evergy is required by the KCC to submit an IRP.[25]	Voluntary goal of 20% by 2020.[26]
MI	Self-regulate.	Cold weather protection for co-ops who elect to not receive low-income energy assistance funding.[27]	Annual resource adequacy demonstration process for all load-serving entities. Only rate-regulated utilities required to submit 20-year IRPs.[28]	Co-ops included in the clean energy standard.[29]
MN	Can choose to be regulated. Dakota Electric is the only to do so.	Cold-weather protection applies to co-ops.[30]	G&Ts submit IRPs.[31] All large facilities require a certificate of need.[32]	Co-ops included but have lower requirements for the 2035 deadline.[33]
ND	Self-regulate.	Only for IOUs.[34]	Only for IOUs (resource plans[35] and certificate of public convenience[36]).	Expired standard.[37]
OH	Self-regulate.	Only applies to for-profit utilities.[38]	Does not apply to co-ops (long-term forecast[39]).	Does not extend to co-ops (8.5% by 2026).[40]
SD	Self-regulate.	Only for IOUs.[41]	10-year utility plan for any utility owning or operating facility >100MW, not including wind or solar.[42]	Expired standard.[43]
WI	Self-regulate.	Only applies to privately and municipally owned utilities.[44]	Certificate of public convenience and need apply to any person constructing a generating facility.[45]	Expired standard.[46]

The absence of regulation above does not necessarily mean that cooperatives in those states do not offer shutoff protections, engage in resource planning, or invest in renewable energy – many do so voluntarily, with the board determining they should. But without regulation, cooperatives do not have to be standardized or transparent in their policies. Adding regulations for cooperatives can be complex, requiring advocates and lawmakers to navigate considerations of co-ops' costs, autonomy, consumer protections, and compliance with statewide energy goals. While state policy can be a powerful tool, the current regulatory structure also points to the importance of engaging with cooperative staff, boards, and members directly.

How do people get involved?

Member-owners are best equipped to get involved in their local distribution cooperatives. One pathway to involvement is by taking the opportunity to learn more about your co-op – some cooperatives provide educational opportunities like energy field trips or Cherryland Electric's Co-op Academy.[47] Many print monthly newsletters or annual reports with updates about the cooperative (and local recipes, and drawings with electrical safety tips from local kids). Nearly all co-ops host annual meetings that members are invited to attend, to learn more about the state of the co-op, to vote in elections and/or hear election results, and to engage directly with the cooperative's staff and board. Co-ops may also hold district meetings or community meetings with their managers.

"Never fly a kite by a power line!"

Kasen Tikka, Age 9

Kasen warns readers about the dangers of flying a kite near power lines.Thank you for your picture, Kasen! Kasen's parents are Corey and Marcel Tikka from Lake Norden, S.D.

Kids, send your drawing with an electrical safety tip to your local electric cooperative (address found on Page 3). If your poster is published, you'll receive a prize. All entries must include your name, age, mailing address and the names of your parents. Colored drawings are encouraged.

Figure 3: Electrical safety tip from South Dakota Cooperative Connections' August 2025 issue.[48]

Members can also get involved with decision making. All cooperative members are given the opportunity to run for board, although the nomination process and timeline may differ. Some boards have committees that members can participate in, such as a nominating committee that recruits candidates for board. In some cooperatives, member education groups and member advisory committees have been a stepping stone to board membership. Some cooperatives, although not all, have open monthly board meetings and post the calendar of when they will meet; others offer contact information to get in touch with board members. It's really a spectrum!

How can we tell how well the cooperative governance model is working?

We can't put a single number on how well the cooperative model is working. Cooperatives vary, they are continuously evolving, and people may disagree on what is the ultimate ideal of co-op governance. In many cases, we also lack accessible information, which can make it hard to judge. But we *can* look at a few proxies to tell how well cooperatives are living up to ideals of democratic member engagement: how much information they make accessible, turnout at annual meetings and in elections, and how competitive those elections are.

To show what information cooperatives made accessible, The Rural Electric Scorecard Initiative analyzed cooperative websites in four RE-AMP states (IL, MN, MI, ND – see Figure 4). It shows mixed results. Most co-ops **do** post their bylaws, an explanation of the utility's bills, and information on how to run for board. But only around half of utilities post board contact info to their website, or information on how to vote. Even fewer publish records of their board meetings to their website. In some cases, co-ops may mail the information out to members or make it available in some other way – however, these findings show how many opportunities are open for cooperatives to make small changes to improve transparency and accessibility.

Accessibility Metrics from the

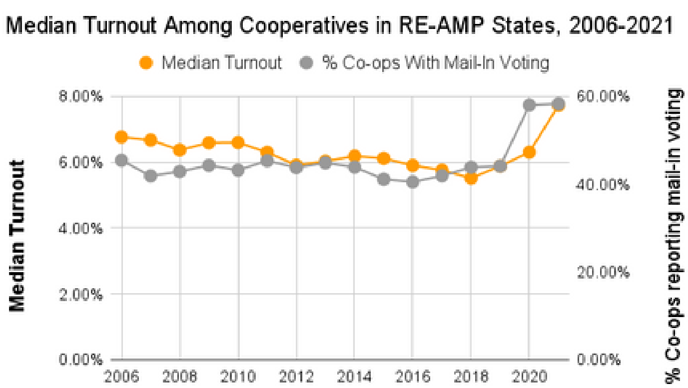
Rural Electric Cooperative Scorecard Initiative

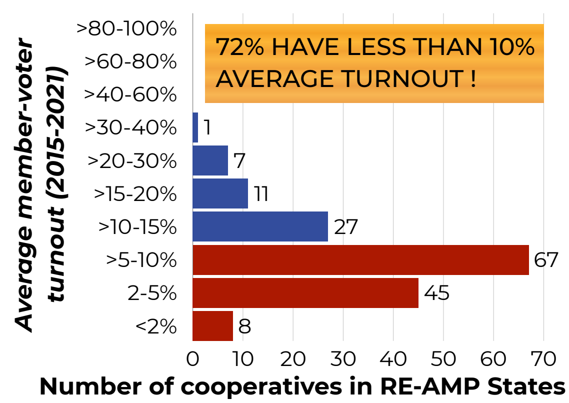
	Bill Explained	IRA Comms	How to Vote	How to Run	Meetings Published	Board Contact Info	Salaries or 990	Bylaws
Illinois	16/25	9/25	13/25	13/25	9/25	12/25	5/25	20/25
Michigan	9/10	2/10	6/10	8/10	6/10	10/10	2/10	10/10
North Dakota	10/16	2/16	12/16	13/16	8/16	4/16	0/16	14/16
Wisconsin	17/24	6/24	12/24	15/24	4/24	12/24	1/24	21/24
% Across States	69%	25%	57%	65%	36%	53%	11%	87%

How many co-ops meet the minimum threshold for each measure?

COLOR LEGEND:
- ≥80%
- 60-79%
- 40-59%
- 20-39%
- 0-19%

Figure 4: Accessibility metrics drawn from the Rural Electric Cooperative Scorecard Initiative.





Figures 5 and 6: Median Board Election Turnout by Year (2006-2021), and number of cooperatives by average turnout (2015-2021). See our Appendix.

As reported to the Rural Utilities Service (RUS), turnout in co-op elections is quite low across the board. Co-op turnout is measured by who shows up at annual meetings plus any mail-in/online/proxy ballots, so it can depend on what the annual meeting looks like (some cooperatives offer a jamboree with pork chops and inflatables; others, just a business meeting) and whether mail-in or online voting is allowed. From 2015-2021, over 70% of co-ops in our region had an average turnout under 10%, which is entirely consistent with national findings from before 2015.[49] That puts co-ops on par with local school board elections, which are cited at 5-10% and famously low-turnout.[50] Although median turnout did rise in 2021, largely due to an increase in mail-in voting, it remains to be seen where that trend may go.

Finally, many cooperative elections are not competitive – which can also be an indicator of low engagement. From digging through cooperatives' websites and newsletters, we found that among co-ops with information available for a recent election (198 in our region), over 40% had no contested seats.[51] Even in elections with contested seats, usually only one seat was contested out of two or three. In a small number of co-ops, the bylaws may require elections to be contested, or make board members term-limited. But not infrequently, incumbents serve 30+ years on a board.

Are there other reasons members may find it hard to engage?

One limiting factor can also be staff capacity. Around 27% of co-ops in our footprint report 20 or fewer employees, 57% have 30 or fewer, and 80% have 50 or fewer full-time employees, although cooperatives may also share services and employees. Cooperatives own proportionally more miles of wire than other utilities – and in RE-AMP states, co-ops maintain a median of 70 miles per employee, from Slope Electric Cooperative in North Dakota (310 miles/employee) to Butler Rural Electric in Kansas (24 miles/employee). Many cooperative staff, including linemen and management, report regularly working more than 40 hours a week.[52]

Sidebar: Why do board members serve for so long?

Many trustees are motivated to serve on cooperative boards to take leadership and give back to their community. More time on the board may help trustees "learn the ropes" and be more effective leaders – even in contested elections, voters may be most familiar with incumbents, or trust them most to do the job, leading to longer terms. But, in some cases, it could be that members are less engaged with the cooperative, and no one was motivated to run. There may also be issues with candidate recruitment, transparency, and accessibility of running for board. Co-ops are not required to establish a level playing field, and may make it harder for a challenger to run than for an incumbent. Stretches of years without contested elections or fresh voices may make co-ops more opaque and less responsive to members.

Organizations working on co-op reform may also point to incentives for incumbents to stay on board, most concretely represented in the form of compensation. Unlike most non-profits, where board members are purely volunteers, co-op board members are typically compensated for their work. Median compensation of the highest paid trustee in our region, as reported in distribution co-ops' Form 990 tax filings, is $12,450. It varies widely, ranging from a low of $0 at Sheridan Electric and Washington Island Electric to a high of over $50,000 at Connexus, Pioneer Electric, and Lower Yellowstone. It also varies state by state, from a median of $8,000 in Illinois to $17,500 in Indiana, and by the size of the cooperative. Board members are typically paid by the number of meetings they attend. Although most boards meet monthly, the average amount of time that directors report spending on cooperatives does vary significantly: from less than an hour or less to 20+ hours a week, although most common is in the range of 2-4 hours a week.[53]

Rates and Programs

What are co-ops' rates like? How do they compare to other electric rates?

One of electric cooperatives' main goals is to provide reliable, affordable energy for their members. Cooperatives in our states generally report cheaper electricity prices than from IOUs, although frequently not as cheap as municipal utilities (see Table 4). In Minnesota, co-ops provide the lowest residential price. Kansas is the only regulated state in our region where

IOUs have the lowest residential price. Although co-ops' costs of delivering energy are often intrinsically higher, cooperatives are able to operate with smaller margins, since they do not have the same profit-motive as investor-owned utilities (IOUs).

There are two rough metrics we can use to compare the cost of electricity from different utilities: a price per kilowatt hour (cents/kWh, calculated by dividing a utility's total revenues by their total sales), and average monthly bills ($/month, calculated by dividing annual revenue by the number of customers, and dividing by 12 months). Neither price nor average bill provides a perfect picture of affordability – how "affordable" energy truly is depends on local income levels and the total costs of living. Both prices and bills can vary based on factors outside of utilities' control; for instance, some regions use more electric heating, while others rely on gas or propane for heat, or are in more mild climates. Price per kWh is used most often, but utilities that have particularly high prices per kWh may point to average bills.

Table 4: 2023 Average Price of Electricity and Monthly Residential Bills, by Utility Type

Utility Type in RE-AMP States [54]	Avg. residential price of energy (cents/kWh)[55]	Avg. price of energy, all customers	Avg. residential monthly bill
Cooperatives	14.34¢	11.34¢	$143.29
Municipal Utilities	13.30¢	10.94¢	$90.51
Investor-Owned Utilities	15.99¢	11.56¢	$112.71

But to get a real sense of rates, most (although not quite all) cooperatives post their rate schedule to their website – we can look at Jump River Electric in Wisconsin as an example:

Jump River Electric Cooperative, Inc.
Since 1938
Your Touchstone Energy® Cooperative

1102 W 9th St N
Ladysmith WI 54848
715-532-5524
www.jrec.com

Energy Rate Schedule

Residential	
Fixed Cost of Delivery Charge	$47.00
Energy kWh Charge:	
Summer (June - August)	$0.1237
Winter (September - May)	$0.1110

Small 3-Phase	
Fixed Cost of Delivery Charge	$82.10
Energy kWh Charge:	
Summer (June - August)	$0.1237
Winter (September - May)	$0.1110

Large Power / Peak Alert	
Fixed Cost of Delivery Charge:	
Single Phase	$82.10
Three Phase	$100.00
Demand kW Charge:	
Maximum Summer	$8.53
Coincident Winter	$70.78
Coincident	$30.94
Energy kWh Charge	$0.0669

Dusk/Dawn Lighting	
Rental	$10.45

Distributed Generation	
Excess Generation kWh Credit Refer to Member Policy 311	Avoided Cost

Electric Heat	
Fixed Cost of Delivery Charge	$5.00
Energy kWh Charge:	
Summer (June - August)	$0.1237
Winter (September - May):	
Off-Peak Storage	$0.0738
Off-Peak Dual Fuel	$0.0865
Electric Heat without Backup	$0.0929
Electric Heat Separately Metered	$0.1110

Single Phase Level 2 Electric Vehicle (EV) Charger	
EV Fixed Cost of Delivery	$5.00
Energy Charges:	
Overnight (9 pm - 5 am)	$0.0572
All Other Hours	$0.2600

Utility Taxes/Service Fees and Charges	
State Tax County Tax Non-Taxable	5.00%
Program Charge Transfer of Service	0.50%
Charge *Reconnect Fee *After-Hours	up to $1.33
Reconnect Fee (2 - 8 pm) Returned	$10.00
Payment Fee Late Fee	$40.00
	$200.00
	$35.00
	1.50%

*Refer to Member Policy 312 for when this applies.

Effective January 1, 2023 JREC is an equal opportuntiy provider and employer.

Figure 7: Jump River Electric Cooperative's Rate Schedule.[57]

Each rate is made of a fixed charge and some variable charges.

- A cooperative's **fixed charge** (or "facilities" charge) is meant to recoup the cost of fixed operations, including building and maintaining transmission wires, substations, and operations. The fixed charge here ($47) is about average for cooperatives in our region, but cooperatives' fixed charges in our region range from under $20 to over $80 a month.[56]
- **Variable charges** can be structured in many different ways. Some co-ops (like Jump River) use two different per kWh rates based on season, while others might use a standard per kWh rate the whole year or a kWh rate and a "demand charge" based on your peak demand in the month. Some cooperatives also use a "variable energy tracker" or "purchased power adjustment," which fluctuates based on how the cost of energy that the co-op purchases fluctuates.

Co-ops also offer multiple rate classes and special rates, including for net metering, green energy programs, outdoor lighting, 3-phase service, irrigation service, electric vehicles, or electric heat – all of which can be structured differently. Cooperatives' ability to be flexible with rate structures and offer significantly discounted rates for technologies like heat pumps can be extremely valuable and help them tailor to the needs of their communities.

Who faces shutoffs of their electric service for non-payment?

As in investor-owned utilities, we know there are cases when cooperative member-owners cannot pay their bills and face shutoffs.[58] For instance, many co-ops who voluntarily paused disconnections during stay at home orders in March 2020 resumed disconnections within the year, as the Wisconsin cooperatives did in July 2020.[59] At the time, cooperatives said they needed to resume shutoffs in order to not raise rates for everyone, citing smaller financial margins as a reason they were sensitive to non-payment. But there is little information available to help us measure the extent of shutoffs in cooperatives, or who is most impacted. A new federal survey was released this year to collect utility shutoff data, but the data has not been released as of this writing.[60]

What do co-ops offer and not offer in terms of programs? Why?

From shutoff protections to energy efficiency rebates, to solar programs, to broadband internet, to loans for local businesses, different co-ops may offer a wide array of different programs.

The Rural Electric Scorecard Initiative tracks which cooperatives list information about shutoff protections, efficiency rebates and loans, on-bill/inclusive financing for investments, green pricing, community solar, or distributed solar incentives including net metering and credit retention (see Figure 8). Their findings show that while almost all cooperatives offer some form of efficiency rebate or loan, other program offerings vary more widely.

Programmatic Metrics from the

Rural Electric Cooperative Scorecard Initiative

	Rebates	Efficiency Loan	Inclusive Investment	Green Pricing	Community Solar	Net Metering	Credit Retention	Disconnect Protect
Illinois	15/25	6/25	0/25	8/25	3/25	Yes: 1/25 Part: 4/25	Ann: 17/25 Mth: 8/25	16/25
Michigan	10/10	5/10	0/10	6/10	7/10	Yes: 1/10 Part: 6/10	Ann: 4/10 Mth: 4/10	8/10
North Dakota	6/16	12/16	0/16	2/16	1/16	0/16	0/16	6/16
Wisconsin	23/24	1/24	0/24	16/24	11/24	Yes: 17/24 Part: 1/24	Ann: 12/24 Mth: 7/24	4/24
% Across States	72%	32%	0%	43%	29%	Yes: 25% Part: 15%	Ann: 44% Mth: 25%	45%

How many co-ops meet the minimum threshold for each measure?

COLOR LEGEND:
≥80%
60-79%
40-59%
20-39%
0-19%

Figure 8: Programmatic metrics drawn from the Rural Electric Cooperative Scorecard Initiative.

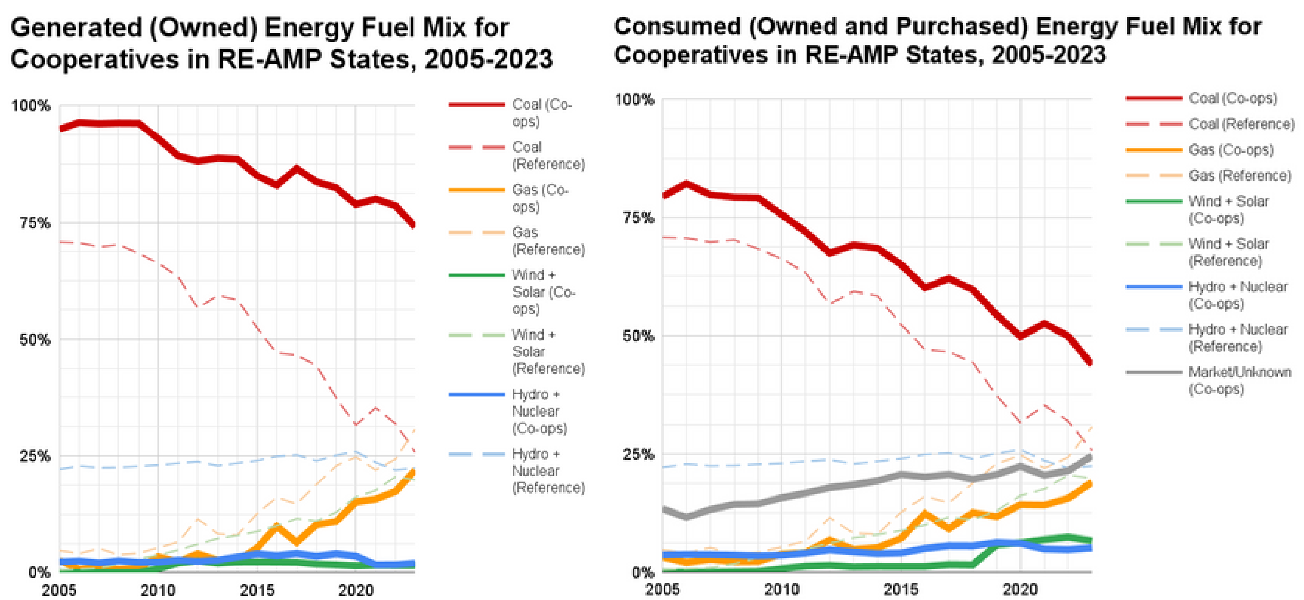
In addition to programs included in the scorecards, cooperatives may offer various non-electricity programs. For instance, 250 cooperatives nationwide offer broadband internet service within their territory.[61] Annual meetings, member appreciation days, and district meetings can serve double-duty as a community program – gathering hundreds of members together for food, games, prizes. Co-ops like Cass County Electric offer a calendar of events from across the community, not strictly limited to the cooperative's own events.[62] Cooperatives also engage in community development touching on many different elements of rural life. Most of cooperatives' revenue has to go directly towards their costs, but up to 15% of a cooperative's revenue can come from other sources, including investments.[63] Many cooperatives offer loans to local businesses – in 2021, for instance, MiEnergy invested $6,000 in chargeEV LLC, a venture to build and encourage cooperative powered EV chargers, and Midland Power Cooperative invested $50,000 in Humboldt County Conservation District.[64] In many cases, loans come from USDA programs, like the Rural Economic Development Loan & Grant Programs, with cooperatives acting as pass-throughs.

The landscape of programming different co-ops offer can be uneven: co-ops are different sizes (in terms of customers, revenue, the extent of their service area, and in staff numbers), and they are located in states with different energy regulation and incentives, and in communities with diverse populations who have different attitudes and priorities. Co-ops are more likely to offer a program when there is a requirement to do so, money available from outside sources, or support from members. They are less likely when the program is unfamiliar, will be financially costly or risky, or will require significant additional work.

Energy Sources and Emissions

Where do cooperatives get their energy? How has that changed over time?

Most distribution cooperatives source their energy from G&Ts. While those cooperatives may have a small amount of their own generation, it is typically not a substantial amount.[65] A handful of distribution cooperatives buy power from non-G&T sources, like an IOU or the wholesale market. Even of cooperatives in our region with no G&T, only a couple own a significant amount of their own generation. At the G&T level, most G&Ts own about half of their own generating capacity and buy the rest through power purchase agreements or the wholesale market. This multi-tiered and complex cooperative system means that when we trace energy sources and emissions, it's important to consider both what cooperatives own and **generate** themselves, and the energy that they ultimately **consume**.



Figures 9 and 10: RE-AMP Region Cooperatives' Fuel Mix 2005-2023, for generated and consumed energy. Reference figures are the same in both graphs, and refer to all energy generated in RE-AMP states in that period.[66]

The energy that members ultimately **consume** through their distribution cooperatives includes cooperative-owned generation, power that distribution cooperatives buy from non-G&T sources, and power that G&Ts buy but do not own. We estimate that the electricity ultimately consumed by cooperatives customers in RE-AMP states in 2023 came 43% from coal, 18% from gas, 15% from wind and solar (mostly wind), and 15% from hydro and nuclear, and about 9% unknown.[67]

A portion of that energy is **generated** by energy resources that cooperatives (mostly G&Ts) own themselves and that are located within RE-AMP states.[68] In 2023, cooperatives generated electricity in RE-AMP states from the following sources: 74% coal, 22% gas, 2% nuclear and hydro, 2% wind, and 1% from everything else.[69] Coal represents such a high fraction in part because "being tied to long-term debt service on coal plants prevents many cooperatives from making new clean energy investments," as highlighted by RE-AMP members in 2019.[70] Critical work has been done in the 6 years since to ease that burden and enable cooperatives to invest in renewables, but the issue of owning legacy coal assets clearly persists.

For comparison, considering all utility types in 2023, generation within RE-AMP states came 26% from coal, 31% gas, 22% nuclear and hydro, 20% wind and solar, and 1% other sources.[71]

In both cooperatives' generation and consumption, coal has fallen steadily, and considerably, since 2005. But notably: in 2005, cooperatives owned and consumed a higher share of coal than the RE-AMP region generation mix generally – today, that gap has grown.

One additional trend to note: as co-ops have shifted away from coal, they have also shifted towards power purchases – which may be a mix of gas, renewables, coal, and unknown/market sources. Purchasing power rather than owning generation can provide more flexibility and cheaper electricity without saddling cooperatives with long-term debt, but it may also reduce local control. Cooperatives tend to rely on power purchase agreements to source renewables, rather than constructing their own – for example Sunflower Electric in KS is developing a new large-scale solar project in partnership with Alluvial Power.[72] However, some cooperatives *have* constructed their own renewables, including community and small-scale solar around the region, like those developed by the National Renewables Cooperative Organization.[73] Cooperatives have sourced gas both through the market and through new gas plants. Two cooperatives in our region are currently building large and high-profile gas plants: Dairyland is partnering with WeEnergies to build the NTEC gas plant in Duluth-Superior, and Basin is currently constructing two large gas plants in Northwestern North Dakota.

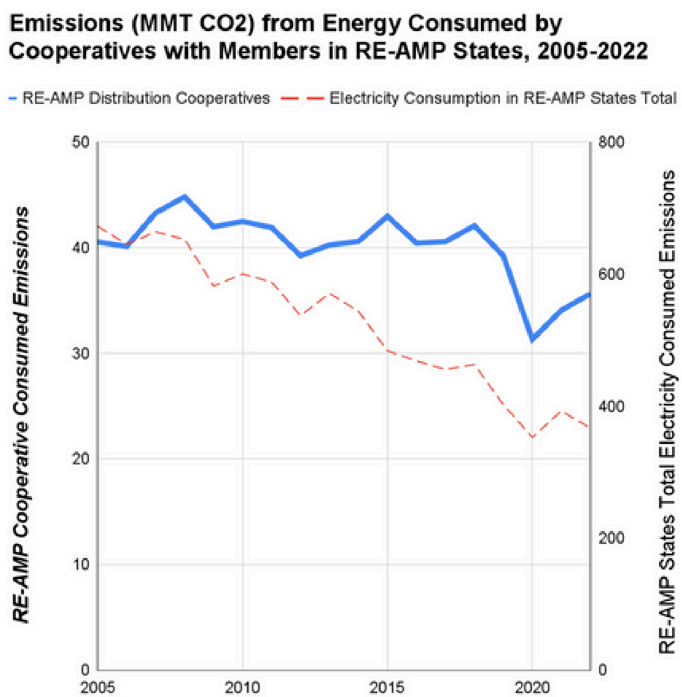
Sidebar: Which form of generation is cheapest?

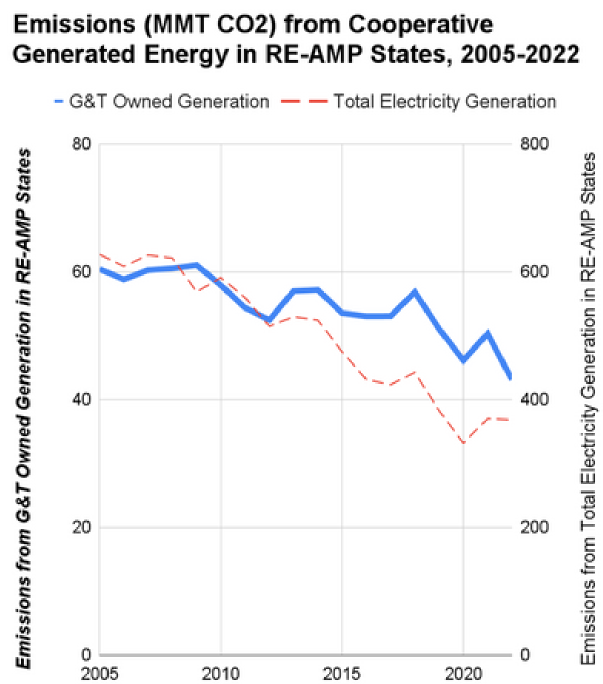
In short: wind & solar, but it's complicated. Lazard's Levelized Cost of Energy (LCOE) is the metric used most often to show this, but it's a limited tool for actually estimating the value different resources have in a complex energy system.[74] LCOE takes the lifetime costs of an energy generation resource in the US, from construction to retirement/replacement, and divides those costs by all the energy it is expected to generate, so that the price of energy can be compared ($ per MWh) between different generation sources.[75] For around a decade now, LCOE has shown that even when unsubsidized, renewables are the cheapest resources over their lifetime costs. The 2025 LCOE shows that new renewables may even be able to compete on a cost basis with operating existing fossil-fuel resources. It's a helpful metric – and clean energy advocates have pointed to it more and more often as the cost of wind & solar has fallen. But it is only one tool in a suite of considerations that determine whether wind & solar can get built, and whether they will be most affordable for consumers. Most co-ops do speak about wind & solar as the cheapest forms of electricity, although many simultaneously emphasize problems with intermittency. Buckeye, Ohio's G&T, stands out because it still calls solar and wind "costly."[76] That's not true. But it is true that with Buckeye's business already so tied up in coal, transitioning to renewables could be more difficult for them than the LCOE indicates, despite coal's high costs.

How much do rural electric cooperatives in the Midwest contribute to greenhouse gas emissions? How has that changed over time?

Since co-ops make up a significant portion of both energy consumption and generation in our states, and since a significant portion of their energy still comes from fossil fuels (especially coal), they are correspondingly responsible for a signficant share of our total greenhouse emissions. We estimate cooperatives in our states are responsible for between 34-40 million metric tons of carbon, equivalent to 10-12% of our states' power sector emissions, around 2-3% of all emissions in our states as of 2023.[77]

The volume of greenhouse gas emissions attributable to cooperatives in our states has declined over time, but not as fast as the power sector generally. From 2005 until 2022, emissions from cooperatives' consumption in our states fell 12%, and emissions from cooperatives' owned generation in our states fell 29%. In both cases, however, the pace at which cooperatives' emissions fell seems to lag behind other utilities in the region.



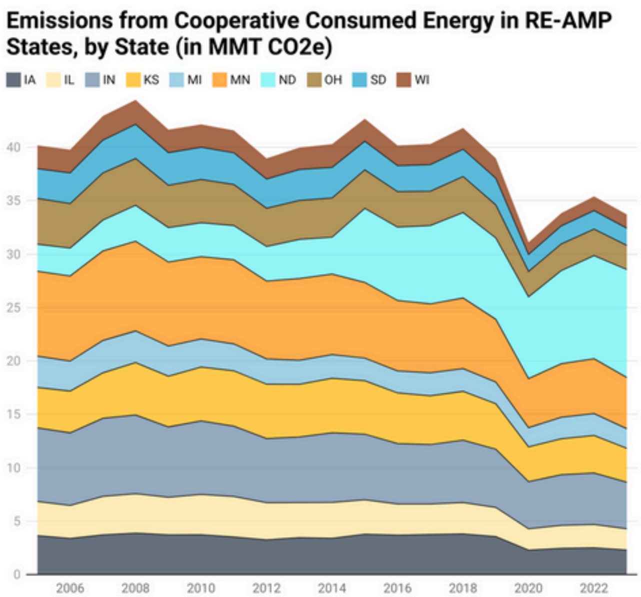


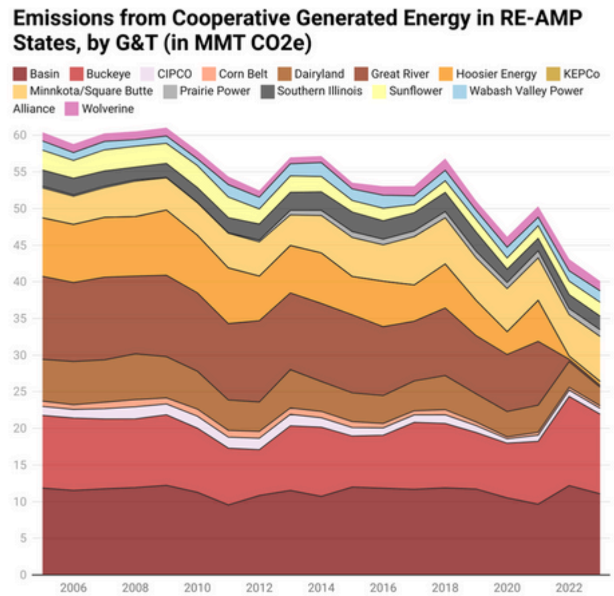
Figures 11 and 12: Cooperatives' emission data and total generation emissions drawn from RMI's Utility Hub. Total electricity consumption emissions drawn from Rhodium Group estimates.

How do co-op emissions in RE-AMP compare from co-op to co-op and from state to state?

Emissions vary based on fuel source and on size – states with high rates of coal use and large volumes of electricity sales are associated with higher emissions (see Figures 13 and 14, on the next page).

The most prominent trend from **consumed** energy (Figure 13) is the growth of North Dakota's cooperatives' emissions. Since 2005, emissions from co-ops serving members in North Dakota have ballooned, largely due to growth in sales and the persistence of coal in their fuel mix. Every other states' cooperatives have lowered their emissions since 2005.





Figures 13 and 14: Carbon emissions from consumed energy, by state, and emissions from G&T owned generation, 2005-2023. Data drawn from the RMI Utility Hub.

Emissions from energy that G&Ts **generated** from resources they own in RE-AMP states (Figure 14) followed a similar overall trend to emissions from consumed energy, but differ noticeably in the details. Three of the most drastic changes in generation emissions occurred in 2022: Buckeye's emissions bumped up, while Hoosier and Great River Energy jumped to almost zero. All three changes were due to shifts in ownership. Buckeye's emissions seem to jump up because, in 2022, it bought the third generator in the Cardinal Station.[78] Buckeye already owned two out of three generators in the plant. But when AEP decided to retire the generator which they owned, Buckeye (who had previously committed to retiring one of its generators) bought out AEP's share. Hypothetically, the third generator from AEP would just replace the generator Buckeye meant to retire, which, as of the sale, was still planned to retire by 2028 – however, for the time being, they own and operate all three Cardinal Plant generators. Meanwhile, Hoosier sold its 1GW Merom Generating Station in 2022,[79] and Great River Energy sold their 1.1 GW Coal Creek Station in 2021.[80] Both companies signed agreements to buy back some of the energy from their coal plants, but gradually ramp down their commitments. While those were critical events, selling coal plants does not actually make the emissions go away – it places the coal plant (and its financial and environmental impact) in someone else's hands. Tracking both owned generation and total consumption is key to identifying energy resources that cooperatives are directly responsible for, while still tracing the flows of energy which is bought and sold multiple times.

Challenges and Opportunities

So, what now?

The greatest challenge and the greatest opportunity of co-op reform work is the absolute necessity of working *with* cooperatives and *inside* cooperatives. The promise of cooperatives is their democratic, local control. However, their complex and variable structures create a deeply layered (and convoluted) landscape of decision making. Change at the distribution level requires local relationships built with authenticity and trust, as well as sensitivity to the principles of local control and self-determination. Change is often slow in cooperatives, although grassroots organizing around flashpoints such as rising rates or board malpractice can create instances of more immediate change. Cooperative organizations farther removed from the members, like G&Ts or NRECA, operate in venues where they take part in much broader energy conversations (such as regional transmission organizations and legislative lobbying). These organizations have influence over – and are influenced by – powerful decision makers from outside the rural cooperative sphere. But even those organizations can still be moved gradually through changes at the membership and distribution level.

What are the major roadblocks for expanding opportunities?

Conversations with RE-AMP members on their interactions with cooperatives have helped us distill four unique challenges, highlighted here:

- **Cooperative staff capacity.** As discussed in the "Governance" section, many cooperatives operate with a relatively small staff who do many jobs just to keep the lights on – maintaining their power lines while facing more extreme weather events and, as Lake Region Electric put it, "a majority of our poles are on Social Security."[81] A small staff size can keep costs down, but it can also be a significant barrier to expanding outreach, efficiency programs, taking advantage of grants and new technologies, etc.
- **Uncertainty in federal programs and policy.** About half of the cooperatives in our states are reliant on loans from the USDA's Rural Utilities Service (RUS) – and while that number is lower than it has been in the past, it still leaves cooperatives quite sensitive to federal policy. USDA programs, including the Rural Energy Savings Program and Energy Efficiency & Conservation Loan Program, have long provided much-needed subsidized capital to help cooperatives implement energy efficiency.[82] Programs introduced in 2021's Inflation Reduction Act (IRA), like New ERA, Powering Affordable Clean Energy (PACE), and Rural Broadband grants were introduced to help cooperatives take on large projects that would otherwise not have been possible.[83] But beginning in January 2025, the Trump administration paused the New ERA and PACE grants, and then reopened them with the requirement that proposals be stripped of any provisions around climate or equity.[84] Tax credits that were a core feature of how cooperatives expected to expand clean energy, in particular the Investment Tax Credit (ITC - §45Y) and the Production Tax Credit (PTC - §48E), were significantly scaled back in the federal budget bill passed July 3.[85] The administration has also proposed repealing EPA rules for power plants' carbon emissions. Concerned about their coal investments and potential costs, cooperatives and NRECA have generally opposed these rules, but their future remains uncertain.[86]
- **Growing electricity demand.** Across the electric system, utilities are facing the challenges of growing energy demand – most dramatically, from data centers.[87] Growth may hold appeal, especially for cooperatives that need to pay down debt and believe they can better utilize their existing system. Creative rate design, including demand response programs like "Beat the Peak" which send alerts to use less energy at peak times, are becoming more common in response.[88] But rising electricity demand can be difficult to navigate in myriad ways, from changes in transmission and grid congestion, to wholesale energy prices, to interconnection rules at the regional transmission organization level. It is also a unique challenge in terms of transitioning away from fossil fuels. One large data center can use as much or more power than an entire coal plant, and more than a majority of distribution cooperatives currently use for *all* their customers.[89] Merom and Coal Creek, the two coal plants discussed above as having recently sold been by G&Ts in the region, are now finding data centers to buy their energy. Basin Electric is building their two new, large, costly gas plants in order to accommodate load growth in the region.
- **Gaps in capacity from climate organizations looking to engage in cooperative work.** Although RE-AMP includes organizers living and working in rural communities who can help lead the way, capacity for climate and energy work has traditionally been concentrated in more urban organizations. Given that gap, the organizations that work in cooperatives are often not based in the local, rural areas of the co-ops they engage in and may not have the personal and cultural connections to effectively work across difference.

What are some strategic opportunities?

Though the challenges are significant, there are so many opportunities for cooperatives to increase democratic engagement and help transition the energy system. By no means an exhaustive or definitive list, the five strategies highlighted below are meant as relatively attainable initiatives for a campaign to promote or a cooperative to adopt:

- **Expanding mail, online and proxy voting.** Mail voting is perhaps one of the most straightforward community organizing campaigns to run within a cooperative, and a great opportunity for first time organizers to get involved in cooperatives. Expanding voting by mail means that members can participate without physically attending an annual meeting, which in large cooperative territories may be hours away. Capitalizing on flexibility, increased turnout, and potential cost-savings (Clark REMC in IN estimated their annual meeting would cost $57,000[90]), campaigns to expand mail voting can also promote new ways – other than elections – for cooperatives to draw members together and engage members where they're at, like Annual Meetings that take place simultaneously in multiple locations, member appreciation days, and more district meetings.
- **Expanding home efficiency and home upgrade assistance through inclusive investment.** Inclusive utility investment can be applied to any energy upgrade or installation that will save both energy and money.[91] The utility provides the initial upgrade at low-to-no cost, investing with their own capital, and establishes a cost-recovery charge where customers pay for the service in installments smaller than the estimated cost savings. Since the cost-recovery is tied to a site, rather than a person, and limited to expected savings, inclusive investment can broaden access to long-term improvements to renters and low-credit customers. Most cooperatives have yet to implement inclusive investment programs (Midwest Energy's on-bill program in Kansas[92] is the only cooperative example in the RE-AMP footprint).[93] But cooperatives which self-regulate their rates (see our chart on p.8) only need board approval to introduce inclusive utility investment.
- **Introducing virtual power plants (VPPs)**. VPPs are one of the next-generation solutions to energy demand. They use software to control how much energy various distributed resources (e.g. battery storage, electric vehicles, smart thermostats) feed into the grid and how much they demand from it, and when, all in order to provide reliable, affordable power when there are disruptions to service or a surge in energy demand. Although equitable implementation requires considerations of cost, community benefit, ownership and consent, cooperative VPPs offer a promising alternative to purchasing energy, peaker capacity, or ancillary services to meet demand. VPPs can help take stress off the grid and add flexibility to integrate more renewable energy and decarbonize energy supply.[94] VPPs are starting to arrive in the Midwest, but their rollout may be slowed because of interruptions and cuts to federal programs which were going to distribute millions to G&Ts like Great River Energy, Minnkota, and Dairyland to establish VPPs. In Minnesota, Dakota Electric has enrolled 44,000 member-owners and over 400,000 air conditioner units into their new VPP program which allows them to reduce load by up to 25 mW during peak use and save around $15 million/year in the wholesale power it purchases.[95]
- **Community benefit plans and community benefit agreements.** The New ERA and PACE programs included a requirement for awardees to develop Community Benefit Plans. Though the process may be new to utilities and developers, community benefit plans require consultation with community organization and stakeholders, providing an opportunity to build genuine trust and ensure that communities inform and feel the benefits of energy projects. Outside of New ERA and PACE participants, voluntary community agreements can still help energy developers, including cooperatives, work with host communities to agree on mutually beneficial and mutually supportive terms.[96]
- **Direct pay tax credits.** The direct pay provision included in the IRA (also called "elective pay") allowed cooperatives to take advantage of tax credits for renewable energy for the first time. It offered non-profit, tax exempt organizations an option to receive a refund from the IRS – a direct payment – equivalent to the value of the tax credit. As in the case of

- (**Direct pay, cont.)** Northeastern REMC, who are embarking on new solar projects because "direct-pay credits make solar financially feasible for us," direct pay has already been critical in helping cooperatives expand ownership of their own clean energy.[97] Despite major rollbacks of the clean energy tax credits, the direct pay provision remains in place, and can be used as long as there are tax credits to use it on – for instance, credits remain in place for facilities that begin construction by July 2026, and baseload technologies including battery storage.[98] Cherryland Electric's explainer on direct-pay gets to the heart of the issue: "Whether you like government incentives or not, every member of Cherryland has benefited from the programs over the years."[99]

What campaigns are wholly local and member-led, and how do outside nonprofits engage in a productive and healthy way?

In any cooperative business, "outsider agendas" may be suspect; respecting, maintaining and strengthening cooperative self-determination is critical. But outside organizations can and do engage with cooperatives in necessary and supportive ways. With cooperatives, there are so many avenues of engagement: at the distribution level, the G&T, the super G&T, through national cooperative organizations, and in state and federal policy. Elections ultimately lie with members: one member, one vote. But even in elections, outside nonprofits may add to the co-ops' own capacity to educate members on how cooperatives work, help with candidate recruitment among members, publicize the election, interview candidates, promote turnout, etc. Nonprofits may also have expertise in energy policy, technology, community engagement, etc. and be able to provide trainings or technical assistance to cooperative staff or boards. Outside organizations, including nonprofits, are also necessary in order to help provide third party audits, keeping cooperatives accountable.

What types of campaigns have been undertaken in co-ops?

Non-profit organizations and rural organizers have been successful engaging with cooperatives on multiple fronts. Many RE-AMP members are currently engaged in cooperative candidate recruitment and education, and working in a community of practice to share lessons on cooperative elections across the region. In addition to elections, campaigns can take many different shapes. We'll give five examples:

- The Rural Electric Cooperative Scorecard Initiative (RESCI), which is ongoing, provides information on cooperatives and reviews the information they make accessible. In some cases, it has been a fruitful way to engage with co-op staff and inspired them to add information or modernize their websites.
- RenewMO has been active in encouraging cooperatives to apply for federal funding for broadband and renewable energy. They held public meetings, organized letters to the editors, a Facebook group, and community working group. Cooperatives were critical in building out rural broadband because of their existing infrastructure – RenewMO saw some success connecting funding proposals to letters of support from co-ops.
- Advocates in Illinois have been trying for the past few sessions to pass cooperative and municipal utility transparency bills which increase transparency over how voting operates, including a requirement that all cooperatives allow mail in voting, as well as ensuring cooperatives participate in energy planning, and clarify their solar policies.[100] Cooperatives in Illinois have pushed back against the proposed legislation, focusing on issues of cost and autonomy – an example of the complex considerations and tensions between cooperatives, advocates, and consumers.[101]
- In 2022, Connexus in Minnesota (~140,000 customers) restructured their contract with Great River Energy. In 2025, Johnson County REMC and Tipmont REMC in Indiana (both ~30,000 customers) left their G&Ts. Cooperative campaigns to make an early exit from their power purchase contracts with G&Ts have created leverage for distribution cooperatives and their members.[102] These initiatives are sometimes member-led through grassroots reform pressure, or can be initiated and led by the board, and can have

- *(Exiting G&T contracts, cont.)* complicated system impacts. On the one hand, it enables individual cooperatives to have more flexibility and independence (including the ability to purchase their own wholesale power and develop more distributed energy), or it can be used as a strategy to hold G&Ts accountable beyond what is possible in the boardroom. On the other hand, it is often a transition only accessible to larger and wealthier co-ops. If broadly applied, it may also erode our democratic energy institutions by shrinking the income base for G&Ts who are still saddled with coal debt, shifting participation towards private power markets, and decreasing participation in public power markets.
- Back in the 1970s, George Crocker, a founder of Community Power, got started organizing when farmers engaged in civil disobedience (unscrewing bolts) to protest a transmission line that Cooperative Power, a predecessor to Great River Energy, was building to connect a coal plant in North Dakota to the Twin Cities. Change was slow to come, but significant: that process taught GRE they needed to engage farmers with a better, more cooperative process, eventually becoming the basis for the Midwest transmission organization (MISO)'s long range transmission planning process, which is the national gold-standard.[103]

A Network Approach

Cooperatives offer strategic opportunities for advocates to engage in reform work. But they are complex and delicate political and technical ecosystems that cannot be effectively transformed by external organizations. The first step to solving a problem is understanding it – and where you fit in that picture. There is so much to understand not just politically and technically around co-ops but also relationally and culturally. These elements, visible and not, must be understood as entangled, interacting forces. A network approach, grounded in humility, is necessary if we want to see greater democratic authenticity AND cleaner and more efficient energy development.

All of this work requires cooperation and collaboration between and among member-owners, advocates, board members, and staff. We see a path toward cooperative reform and a real possibility of fulfilling the cooperative promise. That path is through a network of individuals who understand the system and the people within them.

Where do we start? RE-AMP members and staff came together this spring to begin illustrating what factors drive cooperative literacy and cooperatives' decision makers to support clean and efficient energy. We began with the question: what drives cooperative literacy? Meaning, what drives member-owners to be aware of: 1) How their co-op works; 2) What their rights are; and 3) How their co-op is meeting expectations and how it can improve.

Interventions such as grassroots education, outreach and communication, and transparency from the board surfaced as elements that may help increase cooperative literacy, while misinformation decreases literacy. But that's not where it ends: those interventions have different causes as well. For example, transparency from the board may come from accountability, and accountability may come from member-owner activation. And the interventions may have multiple intersecting effects: increased transparency may increase literacy directly, by helping member-owners know more about their cooperative, and also indirectly, by countering misinformation coming from outside interest groups.

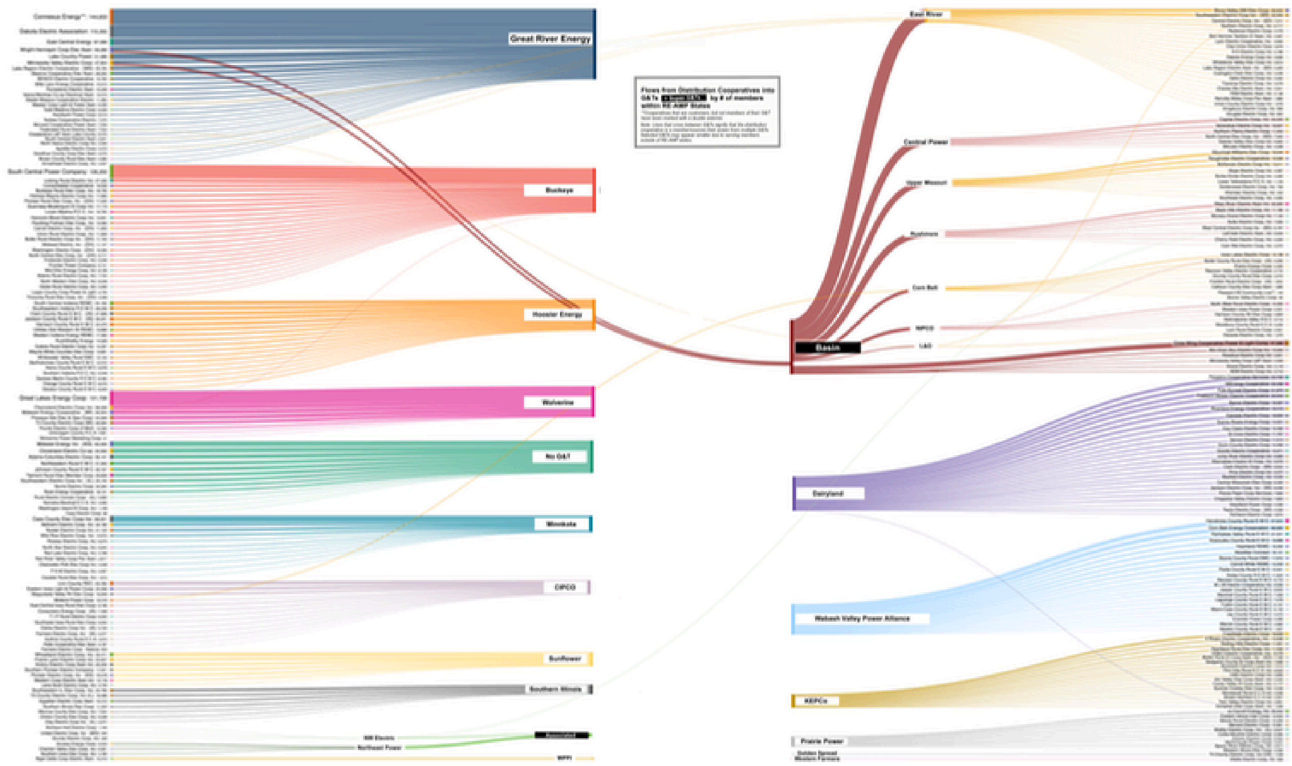
Our discussion was just a hypothesis, just a starting point for how to think about the relationship between advocacy efforts directed at different audience groups. But we hope that this analysis and this starting point will help ground advocates in the realities of co-ops and help advocates dynamically adapt strategy and action in real time.

For more about RE-AMP's working group and how to get involved in these conversations, please email Alexis Goggans (alexis@reamp.org) or Ruthie Davis (researcher@reamp.org).

Appendix

Inspired to find out more about specific cooperatives in the Midwest? Want to better understand the whole landscape?

As an appendix to this analysis, our chart below visualizes all of the cooperatives in the Midwest, sized by the number of members they have in RE-AMP states, and traces their flows into the G&Ts where they source their energy. Many cooperatives also retain contracts with federal hydropower associations, not accounted for in the figure below. If viewing digitally, zoom in to view specific cooperatives. You can also view a larger version of the graphic here. We also have a spreadsheet available here with a list of cooperatives in RE-AMP States and most of the underlying data discussed in this analysis, broken down for each cooperative. The data includes number of customers, sales, revenue, turnout, competition in elections, staff numbers, fuel mix and more.



Appendix: Mapping flows from distribution cooperatives in RE-AMP states to their G&Ts, sized by number of members in RE-AMP states.

Acknowledgements

Gratitude first for Conor Cusack (RE-AMP), who shepherded this project from the start. As the facilitator for RE-AMP's Rural Electric Cooperative working group over the past few years, their work, knowledge, and conversations with our members formed the basis of much of this analysis. Conor was also highly engaged as a thought partner, editor, and co-author throughout the drafting of this analysis.

Thank you to RE-AMP's entire Rural Electric Cooperative Working Group, who helped develop questions and inform the analysis. A special thanks to Matt Grimley (UMN), Andrew Butts (Green Neighbor Challenge), Nicholas Jansen (Groundwork Center), and Dr. Ryan Alaniz (RE-AMP) for their in-depth input and review of this report. The final report was written and designed by Ruthie Davis (RE-AMP). All remaining mistakes are my own.

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[9] Data drawn from EIA Form 861 and EIA 861S (2023), https://www.eia.gov/electricity/data/eia861/.

[10] Small utilities (less than 200,000 MWh in sales) do not have to break down their customers or sales by class, so any “residential” numbers are drawn from a subset of the cooperatives (~150 cooperatives in RE-AMP states) who report this information. Average found by dividing total sales by customers, in each utility type.

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66 For historical trends, we used the RMI Utility Hub "Operations" tab, https://utilitytransitionhub.rmi.org/operations/, looking at G&Ts and selected distribution cooperatives known not to source their energy from G&Ts. For generation fuel mix, we limited it to "Owned" generation. For consumption, we looked at "Owned and purchased." We used a different methodology for historical consumption than for current consumed fuel mix, because the RMI Utility Hub does not provide as detailed fuel mixes as self-reported data does, but historical trends cannot be assessed with unstandardized self-reported data. Reference numbers are drawn from EIA's Electricity Data Browser, "Net Generation", https://www.eia.gov/electricity/data/browser/.

67 See the Appendix – sources drawn from co-op self reporting where available, and the RMI Utility Hub "Operations" tab to fill in missing gaps, https://utilitytransitionhub.rmi.org/operations/. All fuel mixes are measured here as a percentage of generated electricity in MWh. We prefer that methodology to measuring capacity, since nameplate capacity tends to overcount intermittent and rarely-used resources, including renewables and peaker plants, while undercounting baseload power. If you are interested in discussing our methodology in more detail, please contact Ruthie Davis (researcher@reamp.org).

68 There are a few reasons why we chose to focus only on generation within RE-AMP states. First – in order to compare cooperatives with other generation resources, it is necessary to put the same geographic limits on both. We acknowledge that this leaves out generation resources located outside of our states owned by cooperatives and IOUs that operate both within RE-AMP states and outside our footprint. Second, we also hope discussing cooperative resources in our states will also be helpful when focusing on specific sources of carbon emissions in our states.

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