



Annual Report

September 1, 2012 - April 30, 2013



Self-Help for the Elderly
407 Sansome Street
San Francisco, CA 94111

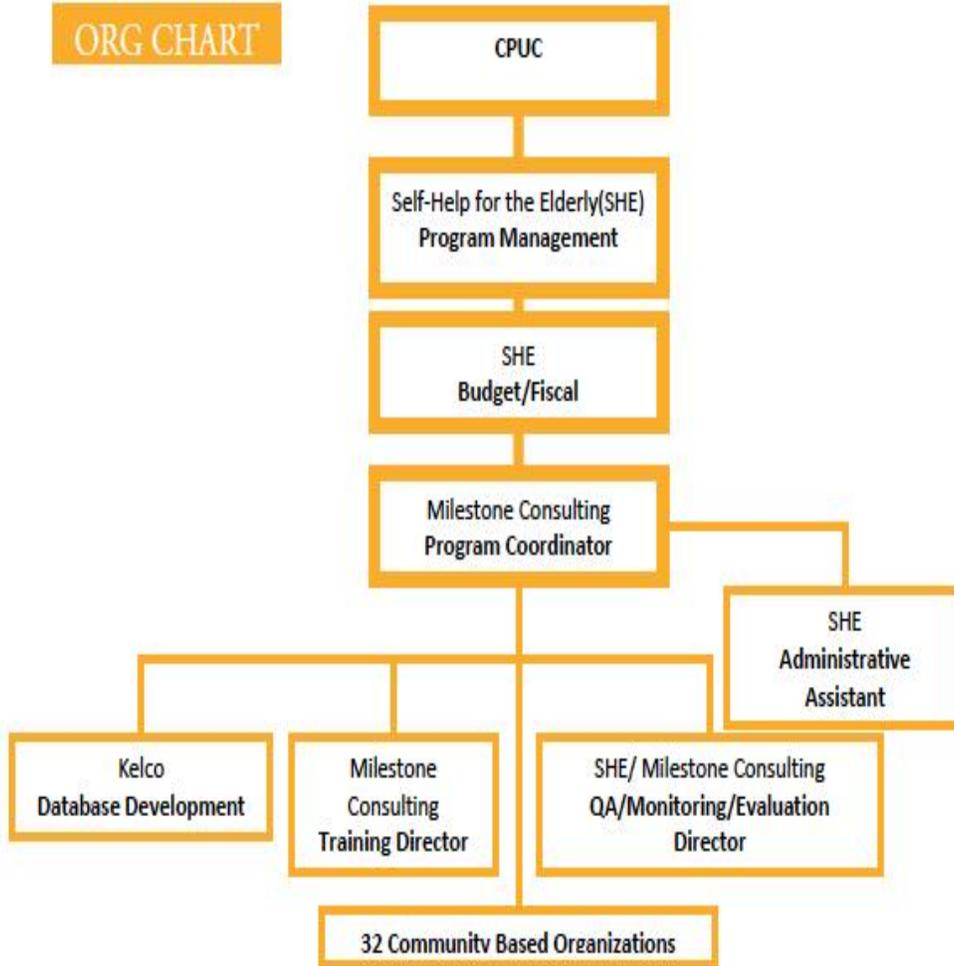
BACKGROUND

The Telecommunications Education and Assistance in Multiple-languages (TEAM) Program was developed to address issues identified in the California Public Utilities Commission (CPUC)'s limited English proficiency decision (D.07.07.043) which emerged from the CPUC's Telecommunications Consumer Protection Initiative (CPI). Self-Help for the Elderly, as lead organization for a statewide coalition of Community Based Organizations (CBOs) representing a diverse group of populations, was awarded a contract to provide services.

This report covers the eight-month period of September 1, 2012 – April 30, 2013. The TEAM Collaborative informed potentially 1 million consumers about the availability of services through outreach activities, provided education to nearly 30,000 consumers, and assisted them with resolving more than 2,100 complaints. Activities are further described in this report.

Self-Help for the Elderly is the lead agency in the TEAM collaborative, which consists of 32 CBOS throughout California. During this period, TEAM CBOs provided services to consumers in 39 languages.

ORG CHART



TEAM Program Components

The TEAM program provides services to limited English proficient consumers by focusing on three (3) service components -- Program Outreach, Consumer Education, and Complaint Resolution.

Outreach includes publicizing the program by displaying posters, announcing services through the media, attending community events, and ensuring that community leaders and elected representatives are aware of available services.

Education includes providing consumer protection information through small and large group workshops, and one-to-one presentations.

Complaint Resolution services consist of assisting consumers with resolving disputes that they may have about their bills or telecommunications services.

Each component serves a unique purpose, while also building upon and supporting other components. For example, many consumers, particularly recent immigrants, are not aware that they are able to dispute charges on their bills. When they participate in consumer education workshops they learn about various ways in which they can protect themselves and they are better able to identify issues on their bills. This may lead them to seek assistance through complaint resolution services.



Outreach Services

TEAM CBOs conducted program outreach by attending various community events, placing announcements or conducting interviews in local ethnic media. Numbers reached through media are based on the potential number of readers, listeners or viewers as reported by media outlets.

Through media outreach and community events, TEAM CBOs potentially reached over 2 million telecommunications consumers in 17 different languages.

Outreach by Language	
Language	Year-to-Date
Amharic	500
Chinese	123,250
Dari	20,000
English	75,150
Ethiopian	30,000
Hindi	150
Hmong	22,950
Japanese	69,000
Khmer	250
Korean	105,250
Laotian	250
Portugese	40,000
Punjabi	150
Spanish	454,191
Tagalog	6,050
Urdu	50
Vietnamese	78,970
TOTAL	1,026,161
<i>** Does not include consumers reached through outreach posters</i>	

Posters

Posters were designed and printed by the CPUC and contain space for CBOs to enter contact information in the primary languages of the populations they serve. At least 29 posters were displayed at CBO facilities reaching a minimum of 2,900 people. This is based on a minimum of 100 individuals viewing each poster. CBOs submit sign-in sheets from the location where the poster is placed.

Community Events/Fairs

CBOs provide program information and educational brochures at various community events, health fairs, and ethnic celebrations. During this period, information was provided to over 190,000 individuals.

Community Event Outreach	
Language	# Reached
Amharic	1,000
Chinese	93,250
English	1,650
Hindi	150
Hmong	22,950
Japanese	24,000
Khmer	250
Korean	7,250
Laotian	250
Punjabi	150
Tagalog	6,050
Spanish	25,341
Urdu	50
Vietnamese	8,470
TOTAL	190,811

Media Outreach

Media Outreach is conducted by CBOs through local ethnic newspaper, radio and television outreach, and may include program announcements, calendar placements, and interviews about general TEAM program services or telecommunications issues of importance to consumers. Reported reach is based upon the circulation, listenership, or viewership numbers reported to media outlets.



Television

Television interviews potentially reached 300,000 viewers and were conducted on the following stations/programs in the following languages:

- KDTV Univision, Al Despertar
- Univision Telefuturo 41 Program Angulo
- Arriba Valle Central, Univision 21
- KTSY Cantonese television
- Fresno Channel 21
- Univision Arriba Valle Central
- The Vietnamese Journal, KTSF Channel 26
- Hmong TV, USA Network

Television Outreach

Language	# Reached
Chinese	50,000
Hmong	15,000
Spanish	210,000
Vietnamese	25,000
TOTAL	300,000

Radio

Radio interviews and announcements potentially reached 345,000 consumers, and were conducted on the following stations/programs and in the following languages:

- ESPA Deportes KTRB 860 AM
- Heavenly Rainbow
- Radio Impacto 105.5 FM
- KSQQ, Portugese Radio
- Radio Lazer, KXLM, KLJR, KOXR
- Bolsa Radio
- Korean American Radio AM 1400
- Sing Tao AM 1400

Radio Outreach	
Language	# Reached
Chinese	170,000
Korean	15,000
Portuguese	40,000
Spanish	70,000
Vietnamese	100,000
TOTAL	345,000

Newspaper

Articles, announcements and advertisements in local ethnic newspapers potentially reached nearly 900,000 readers. Placements were made in the following publications and languages:

- Almaden Resident
- Cambrien Resident
- Sing Tao Daily
- Korea Daily
- The Korea Times
- Borders/Fronteras
- The Japanese Daily Sun
- Rafu Simpo
- Vietnamerican Weekly
- Afghan Examiner
- Palacio of Long Beach
- Vida en el Valle News
- Stockton Record
- Korean Magazine
- Our Town El Sereno
- Mininadeas
- Ting Viet San Diego News
- Filipino Press
- Press Democrat
- Lake County News
- Singtas Daily, Sina
- LA Weekday Asian Journal
- Weekend Balita
- Our Town Magazine
- Rumores Newspapaer
- L.A. World Journal

Newspaper Outreach	
Language	# Reached
Chinese	205,000
Dari	20,000
English	149,000
Ethiopian	30,000
Japanese	45,000
Korean	83,000
Spanish	223,000
Tagalog	103,260
Vietnamese	35,000
TOTAL	893,260

Legislative Visits

TEAM CBOs visited elected officials and community leaders to provide program information and open channels for referrals of consumers in need of assistance. TEAM program information was provided to the following public officials/offices:

U.S. Congressional Representatives

Xavier Becerra, 34th District
Ami Bera, 7th District
Jim Costa, 20th District
John Garamendi, 10th District
Mike Thompson, 1st District

State Senate

Tom Berryhill, 4th District
Marty Block, 39th District
Lou Correa, 34th District
Kevin DeLeon, 22nd District
Ed Hernandez, 24th District
Ben Hueso, 40th District (was in Assembly in previous months, elected to Senate)
Ted W. Lieu, 28th District
Michael Rubio, 16th District
Lois Wolk, 5th District

State Assembly

Toni Atkins, 76th District
Jim Beal, 24th District
Wilmer Amina Carter, 62nd District
Tom Daly, 69th District
Warren Furitani, 55th District
Jimmy Gomez, 51st District
Ben Hueso, 79th District
Ricardo Lara, 33rd District
Bonnie Lowenthal, 70th District
Alan Mansoor, 68th District
Jim Patterson, 23rd District
Henry T. Perea, 31st District
John Perez, 46th District
Anthony Portantino, 44th District
Bill Quirk, 20th District
Sharon Quirk-Silva, 65th District
Shirley Weber, 79th District
Mariko Yamada, 8th District

Boards of Supervisors

Carmen Chi, San Francisco Board of Supervisors
David Chiu, San Francisco Board of Supervisors

Dave Cortese, San Jose Board of Supervisors
Jane Kim, San Francisco Board of Supervisors
Eric Mar, San Francisco Board of Supervisors
Gloria Molina, Los Angeles County Board of Supervisors
Warren Slocum, San Mateo Board of Supervisors
Katy Tang, San Francisco Board of Supervisors
Ken Yeager, Santa Clara County Board of Supervisors

Mayors and City Councils

Alicia Aguirre, Mayor, Redwood City
Richard Alarcon, Los Angeles City Council
Paul Caprioglio, Fresno City Council
Suet-Kwan Chau, Bilingual Outreach, City of Los Angeles
Stephanie Fong, District Director, San Jose
Bob Foster, Mayor, Long Beach
Eric Garcetti, L.A. City Council
Mike Gibson, Carson City Council
Pedro Gonzalez, Mayor, South San Francisco
Jose Huizar, L.A. City Council
Evan Low, Mayor, City of Campbell
Victor Manalo, Mayor, City of Artesia
Madison Nguyen, Vice Mayor, San Jose
Bonnie Pannell, Sacramento City Council
Allen Parker, City Manager, San Bernardino
Barbara Pierce, Redwood City Council
Nancy Pyle, San Jose City Council
Jay Shenirer, Sacramento City Council
Robert Silva, Mayor, Mendota
Richard Van Horne, Sacramento
Antonio Villaraigosa, Mayor, Los Angeles
Blong Xiong, Fresno City Council
Gary Yep, Mayor, Kerman

Other Community Leaders

Don Arnold, Tribal Chair, Scotts County Band of Pomo Indians
Gamaliel Bustillos, Fresno Mexican Consulate
Laura Quntinilla-Casas, Mexican Consulate, Oxnard
John Chiang, State Controller
Claudia Delgado, Cultural and Community Affairs, Mexican Consulate
Etsuko Ichinose, Advisor, Consulate General of Japan, L.A.
Sovanna Koeurt, Executive Director, Asian Pacific Development Association
Nuno Mathias, Consul General of Portugal in San Francisco
Consul Juan Matus, Mexican Consulate in Oxnard
Carrie Phillips, Salvation Army, Madera
Calvin M. Quan, Chinese Consolidated Benevolent Society

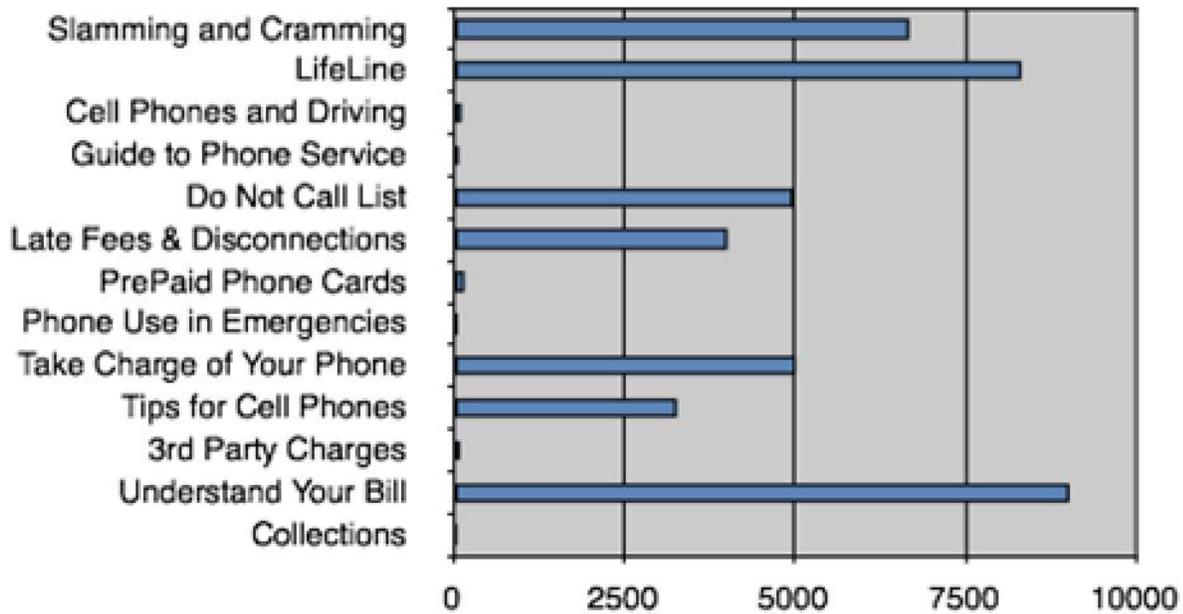
Susan Shenfil, Director of Human Services, City of Fremont
Buu Thai, Vice President, Franklin-McKinley School Board
Reverend Tun Sun, Senior Pastor Cambodian Church, Stockton
jason Wells, Executive Director, San Ysidro Chamber of Commerce
Khang Num Yee, Hmong C&MA Church
Judy Young, Executive Director, Vietnamese Youth Development Center

Consumer Education

Consumer education consists of educational workshops to small groups and one-to-one education with individuals. Educational topics are based on the CPUC's educational brochures and are conducted in the primary languages of the consumers. During this period, TEAM CBOs provided nearly 42,000 educational services in 39 different languages.

Consumer Education by Language	
Language	YTD Total
Amharic	1,453
Arabic	79
Albanian	2
Armenian	20
Bangala	47
Cantonese	4,022
Dari	412
English	992
Farsi	27
Fijian	8
French	2
German	7
Gujarati	17
Hawaiian	1
Hebrew	1
Hindi	152
Hmong	328
Illocano	3
Indonesian	14
Japanese	939

Karen	2
Khmer	606
Korean	2,431
Laotian	552
Mandarin	1,550
Mien	67
Native American English	1,286
Pashto	247
Polish	2
Portuguese	122
Punjabi	45
Romanian	5
Russian	40
Spanish	9,266
Tagolog	2,461
Thai	21
Ukranian	4
Urdu	40
Vietnamese	2,328
TOTAL	29,599



Consumer Education by Topic	
Topic	YTD Total
Slamming and Cramming	6,674
California LifeLine	8,317
Cell Phones and Driving	111
Do Not Call List	4,973
Guide to Phone Service	69
Late Fees, Disconnection, Deposits	4,009
Phone Use in Emergencies	56
Prepaid Phone Cards	150
Take Charge of Your Phone Service	5,013
Tips for Buying Cell Phone Service	3,268
Third Party Charges	87
Understanding Your Phone Bill	9,022
Collections	42

Who to Complaint to	140
TOTAL	41,931

NOTE: Totals will exceed monthly duplicated count of people educated because some workshops combine more than one topic. In those cases, the number is counted for each topic. Example: 10 people attend a workshop on Slamming and Cramming combined with Understanding Your Phone Bill. 10 people will be counted for each topic.

Consumer Education Outcomes

Consumers who receive educational services are surveyed immediately before education is provided, and after they receive educational information to determine the effectiveness of presentations. Surveys include questions specific to each educational topic. All consumers are asked about their awareness of the CPUC and the process for lodging a complaint.

Consumer Education Knowledge Gained	
Topic	% With knowledge gained
Slamming and Cramming	97%
California LifeLine	94%
Do Not Call List	97%
Late Fees, Disconnection, Deposits	93%
Take Charge of Your Phone Service	97%
Tips for Buying Cell Phone Service	96%
Understanding Your Phone Bill	97%

Complaint Resolution

TEAM CBOs assist limited English proficient consumers with resolving issues related to their phone bills and/or services. Throughout the 8-month program period, CBOs successfully resolved 2,197 consumer complaints. Various statistics are tracked to help TEAM identify trends in complaint issues and populations that may be in need of additional services or education.

Examples of complaints in which TEAM was successful in resolving include:

- Handled numerous complaints in which California LifeLine benefits were denied to eligible for consumers because the forms were completed incorrectly or the LifeLine Administrator claimed they were not received. In many instances, consumers requested applications 3 or more times.
- Assisted a consumer who misunderstood procedures and sent payments to the LifeLine Administrator instead of the phone company.
- Received refund for consumer who saw a \$ 10 per month increase on her bill for using automatic bill paying.
- Handled a prepaid phone card complaint in which the consumer did not receive the full minutes promised on the card. The customer service representative stated to the CBO that although the card stated that it will cover 40 minutes of call time, that customers should expect to actually get 25 - 30 minutes. The company claimed that this was stated in the user agreement, but was unable to tell the CBO where the user agreement could be found.
- Helped a consumer who signed up for an unlimited use VOIP plan, but was then charged extra because his use was "more than the average caller".
- Negotiated on behalf of a consumer who was charged a liquid damage fee for a malfunctioning phone because of high humidity.
- assisted a consumer who did not know how to access her voicemail or use a pin number. The CBO needed have the company issue a new pin code.
- Assisted a consumer who was billed for 3 months after she requested that her service be terminated. The company eventually reversed charges of \$488.00 after numerous phone calls with various departments.
- Assisted an elderly, hard of hearing, mono-lingual Japanese-speaking consumer who insisted that she had been billed for calls to Canada that she had not made. The consumer had previously had problems with her phone line which had resulted in

“cross-calls” being charged to her account. After some basic research the TEAM CBO determined that the calls to Canada were to a Hearing Aid Center that works with the consumer. The consumer appreciated that the mystery had been solved.

- Assisted a domestic violence victim who had cellular service shared with her abusive ex-spouse. The husband refused to pay for his portion of the bill, and as retaliation for the consumer seeking shelter and safety, was adding numerous services to the account and refusing to pay. The TEAM CBO was required to make several phone calls to the phone company in order to find a representative able to assist with the situation. Eventually, the CBO and the client went to a company cell phone store to find a service representative in person, who would not be able to transfer the call or walk away. The husband was removed from the plan and some, but not all of the charges were credited back to the account.
- Provided assistance to a consumer who had a faulty cell phone. The contract included insurance to guarantee replacement of faulty equipment. However, the company continued to say that they would have a repairperson fix the phone. This had not been successful twice before, The consumer was not able to advocate for enforcement of his contract because of limited English proficiency. The CBO was able to insist on compliance with the terms of the contract and the consumer received a new, working cell phone.
- Aided a consumer who had been receiving two different phone bills to the same address. The first bill was fro her regular service, on which she had long distance blocking. The CBO determined that second bill was for a long distance service that the consumer had over 10 years ago with the “old” ATT. At the time the consumer had the service, the plan did not include a monthly service fee, and she did not receive bills for years after terminating her service. However, when the plan changed (after the consumer had cancelled services) and a monthly fee was added, the system began sending monthly bills to the client in error. By speaking with several representative from both “companies” the CBO was able to help the company identify the issue, stop the billing and reverse the charges.
- Assisted a consumer who was charged a \$49 service fee for resolving an issue that was the phone company’s fault. The process fro resolution required the CBO to speak to 13 different people at the company and two weeks of calling and research.
- Assisted a consumer who had cancelled his cell phone contract within the allowable time limit but was billed for services anyway.
- Negotiated a refund of \$137.81 for unauthorized 3rd party charges on a consumer’s bill.
- Rescheduled a service call for a consumer who waited at home when a technician failed to keep the appointment.

- Recovered \$102.32 for a consumer who had received bills past the date that she requested service to be terminated. The service was stopped, but the company continued to bill.
- Assisted a consumer who had a bill over \$1,200. The consumer agreed to a long distance plans called “All Distance Plan” and “Worldwide Value Plan” and believed those plans would cover her calls. Despite the names of the plans, the company said that they did not cover the areas to which the calls were made, and the client was charged high per-minute charges as well as monthly fees for 2 plans. The company then refused to change the plans, which did not meet the consumer’s needs because she had a high outstanding balance. The TEAM CBO negotiated a payment plan, placed the consumer on measured rate for the period that she needed to pay down the balance, and shoed the consumer how to call long distance with a low cost calling card.
- Assisted an elderly consumer who insisted she had been charged for calls that she did not make to a phone number she did recognize. The CBO called the phone number and determined that the calls were made to a vitamin company and the consumer confirmed that she had made the calls, but had forgotten. The bill was correct and the CBO provided education to the consumer. However, the vitamin company had cashed the consumer’s check but had not sent the vitamins, so the CBO assisted the consumer with challenging those charges. Services related to working with the vitamin company were not billed to TEAM.
- Attempted to resolve ongoing complaint for pre paid calling card with New Eastern Telecom. TEAM CBOs continue to have difficulty getting satisfactory resolution from calling card companies.
- Received bill credit for a consumer who did not have LifeLine credit reflected on the bill because the phone company said they were “behind on entering LifeLine into their system because of the holidays”.
- Coordinated repairs on hone lines with phone equipment and pole problems. The phone worked without loud static sound for the first time in several years.
- Worked on a case fro an elderly Japanese speaking consumer who had a cll phone that did not work inside his house. he phone company told the CBO that the signal to the area was strong and that the problem was with the materials that the house was made from. The company suggested a signal booster, but would charge \$199 for the appliance.
- Got a \$55.00 service fee refunded after the consumer had been told that there would be no charge for a repairman to come and fix her phone line. but then found the charge on her bill.
- Removed long distance service for a consumer who had been slammed by a long distance company called Third Party Human Touch.

- Removed data charges for a consumer who did not know how to use data services on his phone.
- Removed internet charges for a consumer who had been crammed and did not own a computer.
- Assisted a consumer who thought her phone had been wrongfully disconnected. end result was that there was a technical problem on the line, which was resolved.
- Negotiated on behalf of a consumer who had reduced their service plan to save costs, but then was charged a \$36.00 “upgrade fee” for making changes to the account. The fee was reversed.
- Assisted with getting technical issues repaired for a client who could not access the internet despite being charged for services for several months.
- Negotiated a refund of \$218 charges for calls that the consumer did not place.
- Negotiated a reduced rate for a low income elderly consumer who was denied LifeLine because she reported an IRA account. The rate is slightly higher than LifeLine, but manageable for the consumer.
- Negotiated a payment plan and educated a consumer who, due to limited English, did not understand her cell phone plan and how rollover minutes were credited and billed.
- Removed \$76.14 of crammed charges for voicemail service that was not authorized.
- Negotiated a credit of \$22.11 for connection problem that made phone service unusable.
- Attempted resolution for calling cards purchased from Golden Bay One World that did not work. Upon calling customer service, the consumer was required to give extensive personal information, including California ID number and other data. Consumer was then told by the company that there would be a six month wait for a refund. Consumer waited six months and then contacted the CBO. When CBO contacted the company she was hung up on by customer service.
- Cancelled cellular phone service for a consumer who received a phone that would not operate correctly.
- Assisted an 91 year old woman unplug phones in her home in order to have a test run to determine why numerous calls from an unknown number were repeatedly billed to her phone. Tests were run and charges reversed.
- Removed crammed bundle packages for several consumers.

LifeLine Enrollment Status

TEAM CBOs inquire about LifeLine enrollment to determine whether assistance with applying for program enrollment may be needed. TEAM CBOs are not paid to assist with enrollment, but help consumers with this task as needed.

Is the consumer currently enrolled in the California LifeLine Program?	
No	1,100
Yes	1,097
Total	2,197

** Note that this reports the number of consumers served who were enrolled in the California LifeLine Program at the time they received service. Many consumers served were eligible for LifeLine and had been dropped from the program or denied enrollment. Although the TEAM program does not compensate CBOs for enrolling consumers into the LifeLine program, many CBOs choose to provide that assistance when they are able.*

Home Ownership

TEAM CBOs inquire about home ownership to determine whether the consumer is unnecessarily paying for WirePro protection that should be provided by the landlord:

Is the consumer a homeowner or renter?	
Own	397
Rent	1,800
Total	2,197

Language

The primary language of the consumer is tracked to help identify trends in marketing or service issues:

Complaints by Language

Albanian	1
American Sign Language	1
Amharic	29
Arabic	5
Armenian	2
Cambodian	86
Cantonese	289
Cebuano	7
Dari	40
English	251
German	3
Hindi	6
Hmong	45
Ilokano	19
Indonesian	4
Japanese	103
Khmer	2
Korean	113

Lao	14
Mandarin	54
Pashto	3
Persian	10
Portuguese	9
Spanish	683
Tagalog	90
Thai	4
Urdu	7
Vietnamese	316
Visayan	1
TOTAL	2,197

Ethnicity

A consumer's language does not automatically identify ethnicity. For example, an Armenian may speak Armenian, Farsi, Russian or Arabic.

Complaints by Ethnicity

Afghan	42
African-American	63
Armenian	3
Cambodian	90
caucasian american	41
Chinese	342
Eastern-European	10
Filipino	119
French	1
Hmong	45
Indian	9
Indonesian	4
Iranian	7
Japanese	107
Korean	115
Laotian	15
Latino	697

Middle-Eastern	7
Mien	3
Native American	140
Pakistani	6
Portuguese	9
Russian	1
Thai	4
Vietnamese	317
TOTAL	2,197

Age

TEAM CBOs track the general age range of consumers to help identify areas in need of additional outreach and to provide demographics of the clients served.

Complaints Resolved by Age of Consumer	
21 - 59	1,163
60 and over	1,024
Under 21	10
TOTAL	2,197

Income Level

General income levels are tracked:

Complaints Resolved by income Level	
\$25,000 and over	565
Under \$25,000	1,632
TOTAL	2,197

Service Type

Complaints are categorized into six (6) different service types:

Complaints Resolved by Service Type	
Business	11
Internet	215
Pay Phone	3
Pre-paid phone card	81
Residential	1,492
Video	4
Wireless	391
TOTAL	2,197

Issue Type

TEAM CBOs categorize complaints by issue type. Many complaints have more than one issue.

Complaints Resolved by Issue Type

3rd Party, Please Specify - Drop down List for Carriers	62
Automated Voice (IVR)	39
Cramming	495
Faulty Equipment	36
In-Language - Contract	35
In-Language - Customer Service	319
Lifeline	309
Maintenance Agreement	9
Misleading Ads	82
Misrepresentation	92
Over billing	967
Pay As You Go	66
Pay Phones	5
Poor Coverage / Drop calls / No Coverage	41
Promotion/ Award Not Honored	183
Repairs/Installation	44
Rude Customer Service	36
Slamming	114

Termination Fee	30
Undisclosed Fee	67
WirePro	307
Wrong Rate	118
TOTAL ISSUES	3,457

Note: Total number of issues may exceed total number of complaints because many complaints involve more than one issue.