



# Annual Report

May 1, 2014 - April 30, 2015



**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 period of May1, 2014 – April 30, 2015. The TEAM Collaborative informed potentially 15 million consumers about the availability of services through outreach activities, provided education to more than 45,000 consumers, and assisted them with resolving more than 2,000 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. Milestone Consulting is contracted to plan and oversee program operations and provide CBO training and technical assistance. During this period, TEAM CBOs provided services to consumers in 43 languages.

### COMMENTS FROM A TEAM PARTICIPANT:

"I don't now what I'd do without TEAM help from Lao Khmu. Throughout the years I feel like they are my second family and I can turn to them anytime. The person that has been helping me is like a second daughter to me. I feel like a small person to the phone company and they can step over me because I cannot read or write English. At Lao Khmu TEAM they treat me as an equal and they are very dedicated to what they do. They care about me and I feel a strong trust with them. I know now that I am protected by the California Public Utilities Commission through Lao Khmu. I don't know what I'd do without their help. All of my kids are busy with their work and kids of their own. Sometimes I fell like I'm all alone. However I feel a sense of relief knowing I can turn to Lao Khmu. I'm glad that the CPUC is on my side and they understand my concern. My life has been a struggle. I am a recovering cancer patient. I have lost sleep when the phone company overcharged me. I am unable to work and have a fixed income. I just can't afford to pay more than I am supposed to pay. Lao Khmu has helped me with my bills and now I can sleep more soundly.

Sophalla , April 2015  
(translated to English from Cambodian)

## **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 announcing services through the media, attending community events, and ensuring that community organizations, community leaders and elected representatives are aware of available services. Participating CBOs may also propose special outreach projects to reach their specific communities.

**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.

## I. Outreach Services

TEAM CBOs conducted program outreach by attending various community events, placing announcements or conducting interviews in local ethnic media. The number of consumers reached is 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 15 million telecommunications consumers in 22 different languages.

<b>Outreach by Language</b>	
<b>Language</b>	<b>Consumers Reached</b>
Amharic	2,316
Arabic	20,300
Armenian	36,000
Assyrian	10,000
Burmese	15,000
Cambodian	23,000
Cebuano	500
Chinese	412,570
Dari	10,800
English	172,690
Hmong	40,033
Ilokano	1,100
Japanese	36,200
Korean	141,400
Mandarin	10,400
Native American English	1,000
Portuguese	400,500
Spanish	523,200
Tagalog	13,397,300
Thai	4
Vietnamese	264,760
Visayan	500
<b>TOTAL</b>	<b>15,519,573</b>
This includes outreach directly to consumers. It does not include consumers reached as a result of Community Presentations, websites, newsletters, Legislative Visits, or through the TEAM Help Line.	

## Community Events/Fairs

TEAM CBOs provide program information and educational brochures at various community events, health fairs, and ethnic celebrations. During this period, information was provided to nearly 340,000 individuals.



<b>Community Event Outreach</b>	
<b>Language</b>	<b># Reached</b>
Amharic	316
Arabic	20,300
Assyrian	10,000
Burmese	15,000
Cambodian	1,000
Cebuano	500
Cantonese	109,270
Dari	800
English	11,190
Hmong	15,033
Ilokano	1,100
Japanese	6,200
Korean	1,400
Mandarin	10,400
Native American English	1,000
Portuguese	500
Spanish	23,200
Tagalog	107,300
Thai	4
Vietnamese	4,760
Visayan	500
<b>TOTAL</b>	<b>339,773</b>

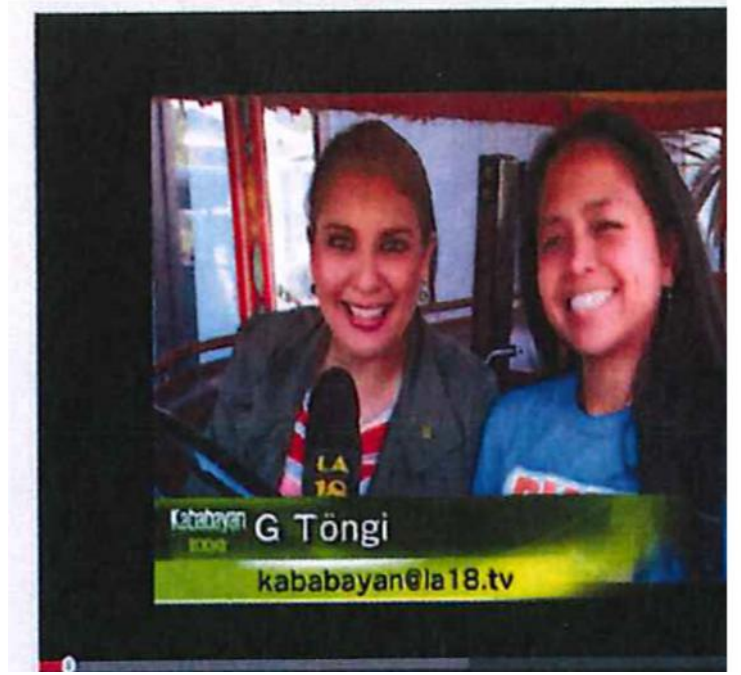
## Media Outreach

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. In most cases, media outreach is conducted in-language. Reported reach is based upon the circulation, listenership, or viewership numbers reported by media outlets.

### Television

Television interviews potentially reached over 13 million viewers and were conducted on the following stations/programs:

- Arriba Valle Central (Univision)
- Univision Channel 21
- KTSF Channel 26, Vietnamese Journal
- LA 18 Kababayan Today
- Hmong USA TV
- Payame Afghan
- Azteca America
- Napa TV Channel 28
- Kababayan Today



Television Outreach	
Language	# Reached
Dari	10,000
English (Native American)	90,000
Hmong	15,000
Spanish	115,000
Tagalog	13,200,000
Vietnamese	30,000
<b>TOTAL</b>	<b>13,460,000</b>

Radio

Radio interviews and announcements potentially reached 855,000 consumers, and were conducted on the following stations/programs and in the following languages:

- AM 1430 Radio Under the Sky
- Radio Bolsa
- Radio Bilingue
- KALIENTE 1370 AM
- Radio Lobo
- KEST AM 1450 Multi-Cultural Radio
- Bay Area Metro Radio
- KIQI 1010 AM
- Hmong Radio KJAY 1430 AM
- Univision Radio K-onda 92.1
- La Kalle 107.9
- La Buena 107.5
- KSQQ 96.1 FM

Radio Outreach	
Language	# Reached
Cantonese	130,000
Hmong	10,000
Portuguese	400,000
Spanish	165,000
Vietnamese	150,000
<b>TOTAL</b>	<b>855,000</b>



### Print Media

Articles, announcements and advertisements in local ethnic newspapers and other periodicals potentially reached 865,000 readers. Placements were made in the following publications and languages:

- APA News & Review
- Asian Journal
- Campbell Express
- Chinese Christian Herald
- Crusades Monthly
- Crescent Valley Weekly
- Filipino Press
- Fronteras
- Hyundai News USA
- Japanese Daily Sun
- Korea Daily
- Korea Times
- La Opinion
- La Prensa in San Diego
- SF World Journal
- Sing Tao Daily
- Song Moi Weekly
- Thang MoVietnamese Weekly
- Vietnamerican Magazine
- Weekend Balita
- World Journal

Newspaper Outreach	
Language	# Reached
Amharic	2,000
Armenian	36,000
Cantonese	60,000
Chinese	115,000
English	70,000
Japanese	30,000
Khmer	22,000
Korean	140,000
Spanish	220,000
Tagalog	90,000
Vietnamese	80,000
<b>TOTAL</b>	<b>865,000</b>

THE LEADING SOURCE OF NEWS AND INFORMATION FOR FILIPINO-AMERICANS

### Non-profit helps recover 100s of dollars for family overcharged by phone company

CARSON, CA – After receiving a full refund check from a past phone settlement, the Bautista family was able to put that money towards purchasing their day-to-day basic needs. This is money that this family would not have received otherwise if it was not for the help of consumer advocacy organizations like Campaign for Social Justice (CSJ).

CSJ, a non-profit organization dedicated to helping consumers of any type of phone company, had previously assisted this family in filling out the necessary paperwork for AT&T's previous third-party billing settlement. The mother of the household shared that they recently received their long-awaited check of \$306.47 from the phone settlement. The mother of the household expressed her gratitude for the free assistance in retrieving this money from previous bills in which she was overcharged. Mrs. Bautista expressed, "Kung wala kayo, hindi ko alam kung paano kong gagawin. Noong natanggap namin ang tseke, ibinili namin ng bigas, pagkain, at groceries."

Ivy Daulo, a CSJ community educator who helped the Bautista family complete the paperwork for the settlement, had helped several other individuals and families throughout the Los Angeles area retrieve money owed to them. Daulo explains the importance of this free assistance: "Hindi napansin ng pamilya na nagbabayad sila nang sobra sa kaniyang mga bill. Ganyan talaga kapag busy ang tao, kaya palagi kong ipinaalaala

sa mga kababayan natin na mas maiggi kung tumawag na lang sila sa amin dahil marunong kami sa ganitong proseso at libre pa ang tulong namin. Tulad sa pamilyang tinulungan namin sa Carson, wala naman kaming hinihingi ng kapalit sa pamilya. Masaya kami at nagpupunta ang perang karapat-dapat sa pamilya at hindi sa kompanya."

Currently, there are two settlements for which consumers can file claims. One applies to any current and former AT&T cell phone customer since January 2009. The other settlement applies to any current or former T-Mobile customer since July 2010. More information can be found on the following websites: <http://www.ftc.gov/ATF> and <http://www.t-mobilerefund.com/>. Since the paperwork process can be overwhelming and some may not have access to a computer or internet, CSJ is offering free help in submitting refund claims on behalf of the consumer.

For over 10 years, CSJ has helped consumers with their concerns with different phone companies through a confidential and fast process. Thousands of community members have been helped through this consumer assistance program called Telecommunications Education and Assistance in Multiple-languages. Trained staff is available to help in the following languages: Tagalog, Ilokano, Spanish, and English. Consumers of any phone company can contact Ivy at (323) 987-8238 or email [csj.ivy@gmail.com](mailto:csj.ivy@gmail.com) with any questions or concerns regarding phone bills.

## **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:

### **Mayors and City Councilmembers**

- Liza Normandy, City of South San Francisco
- Kevin L. Faulconer, City of San Diego
- Elito Santorina, Mayor Pro Tem, City of Carson
- Sam Liccardo, Mayor, San Jose
- Chappie Jones, Councilmember, San Jose City Council

### **County Supervisors**

- Josie Gonzalez, San Bernardino Board of Supervisors
- Jane Kim, San Francisco Board of Supervisors
- Katy Tang, San Francisco Board of Supervisors
- Julie Christensen, San Francisco Board of Supervisors
- Rick Farinelli, Madera County Board of Supervisors

### **State Senators**

- Mark Leno, State Senate, 11<sup>th</sup> District
- Kevin DeLeon, State Senate, 22<sup>nd</sup> District
- Jim Beall, State Senate 15<sup>th</sup> District

### **California Assemblymembers**

- Ed Chau, Assembly, 49<sup>th</sup> District
- Travis Allen, Assembly, 72<sup>nd</sup> District
- Evan Low, Assembly, 28<sup>th</sup> District
- Tom Daly, Assembly, 69<sup>th</sup> District
- Kristin Olsen, Assembly, 12<sup>th</sup> District
- Miguel Santiago, Assembly, 53<sup>rd</sup> District
- Phil Ting, Assembly, 19<sup>th</sup> District
- Jim Cooper, Assemblymember, 9<sup>th</sup> District

### **U.S. Congressional Representatives**

- Susan A. Davis, U.S. Congress, 53<sup>rd</sup> District
- Scott Peters, U.S. Congress, 52<sup>nd</sup> District
- Congressman Mike Thompson, 1<sup>st</sup> District

### **Other Community Leaders**

- Chaosarn Chao, President, Lao Community Development, Inc.
- Howard Himes, Director Napa County Health and Human Services
- Noelani Salings, Governing Board Member, Santa Clara Unified School District
- Hector Comacho, Jr., Trustee, San Mateo County Board of Education
- Fiona Ma, State Board of Equalization
- Jerome Horton, Chairman, State Board of Equalization

## **Community Presentations**

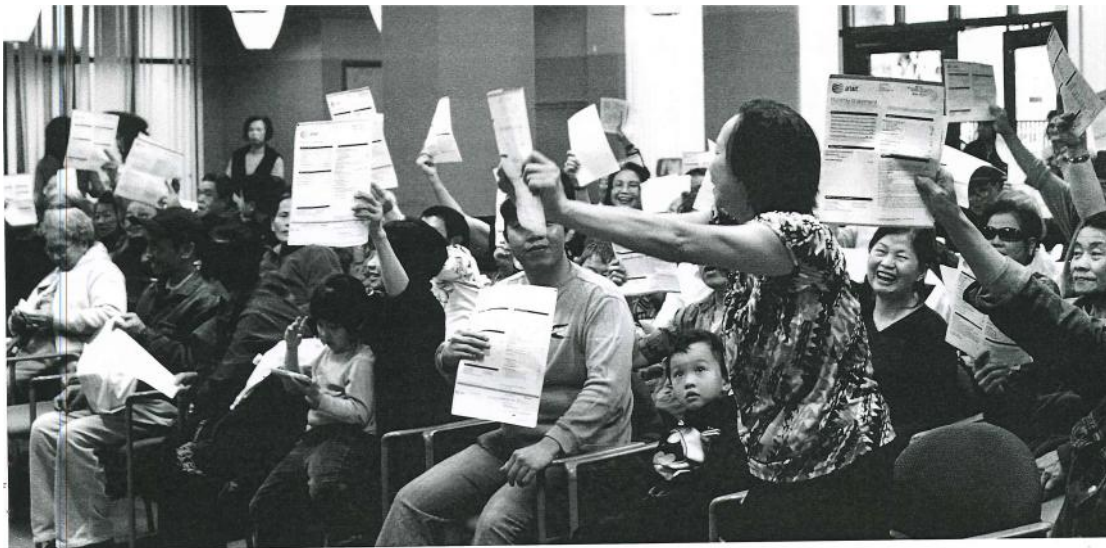
TEAM CBOs make brief presentations at coalition, task force, workgroup and community meetings about the TEAM Program and the services available. This process informs other organizations about program services and how they can refer their own clients to the TEAM program for assistance. Presentations were made to the following groups:

- Kai Ming Head Start Family Economic Success Workshops
- Community Housing & Services Coalition in Sacramento
- 2nd Annual Community Resources Meeting in Fresno
- Student Activist Training Program in Los Angeles
- Family Resource Center Executive Council, Fremont
- Central Valley Roundtable, Fresno
- API Older Adult Task Force, Los Angeles
- Stockton Chamber of Commerce
- Echo Park Community Coalition, Los Angeles
- San Ysidro Board of Directors
- Central Valley Outreach Round Table
- Bi-National Health Week Task Force
- Anthem Blue Cross Advisory Committee
- Refugee Employment Program Services
- Hmong Cancer Coalition
- LA Planning Cultural and Preservation Committee
- Los Angeles Department of Public Social Services Community Meeting
- San Francisco Community Food Drive Committee
- Community Beacon Newspaper Group
- APALA Steering Committee
- San Bernardino Valley College Coalition

### **Special Outreach Projects**

Special Outreach Projects were introduced for the first time this program year. TEAM CBOs were encouraged to propose more intensive outreach projects that would be relevant to the specific communities they serve. TEAM CBOs completed a variety of special outreach projects. Some of them include:

1. A Vietnamese New Year celebration was combined with a telephone bill clinic to over 200 Vietnamese-speaking consumers. A special luncheon was provided and musical and cultural entertainment was interspersed with consumer education, bill review, and complaint resolution services. Consumers who brought telephone bills were entered into to special drawings for prizes. The event was promoted in conjunction with educational topics in Vietnamese magazines and television interviews.



2. An outreach campaign conducted through independent cellular phone stores, in which posters and flyers were placed in numerous stores and presentations made to store employees about the TEAM program. Store employees were encouraged to refer customers who had difficulties with their plans or bills and were unable to communicate due to language difficulties. To date, 10 wireless cell phone stores have agreed to distribute information to customers and to refer consumers in need of in-language assistance.
  
3. In response to extreme predatory sales practices targeting low income monolingual Chinese-speaking senior citizens, one TEAM CBO conducted a California LifeLine Program special outreach project warning consumers about the scams and misrepresentation occurring in the community. The project included disseminating information about the issue via television, radio and print media, and providing special educational sessions and presentations about wireless LifeLine rules and vendor misconduct, and utilizing social media in Chinese to warn consumers about the scams. The project included 4 media placements, information provided at a large community holiday event, discussion of the issue with Congresswoman Pelosi's office (the representative in S.F. Chinatown), presentations to 239 attendees of New Immigrant Orientations, a meeting with various community organizations in the area to alert them of the problem, and documentation of the improper practices. In one week, the CBO dealt with 57 consumers who had been victims of the predatory sales practices.

## California LifeLine Program

Discounted Home Phone or Pre-Paid Cell Phone Services



- One family can only have **ONE** LifeLine plan, cell phone OR landline.  
 一個家庭只能享有一個普濟優惠，家庭電話或者免費手機。
- Your plan may be cancelled if you enroll for both a cell phone and landline. You may be charged the regular rates.  
 當你同時擁有免費手機計劃，你的家庭電話將會被取消普濟優惠，變為原價。
- Be careful of additional charges and early termination fees.  
 一旦被取消普濟計劃，電話公司將收取手續費。
- Understand the cost of a new telephone plan.  
 在申請及簽署新計劃時，請了解清楚新計劃。

### Do you qualify?

Are you enrolled in:

- Medicaid/Medi-Cal, LIHEAP, SSI, Federal Public Housing Assistance or Section 8, CalFresh, Food Stamps or SNAP, WIC, NSL, TANF, Bureau of Indian Affairs General Assistance, Food Distribution Program on Indian Reservation

Household Size	Annual Income Limits
Your income:	
1-2	\$25,500
3	\$29,700
4	\$35,900
Each additional	\$6,200

Effective 6/1/2014 to 5/31/2015

4. A home visitation program in which female Afghan consumers were provided TEAM services including telephone use and consumer education at home with family and friends. This project enabled the CBO to reach consumers who, because of cultural barriers would not be able to travel to the CBO for services.



5. A large bill clinic combined with a holiday toy give-away program. The CBO asked parents to bring phone bills as part of documentation to apply for the toy give-away for their children. The CBO reviewed and discussed phone bills with 656 consumers and provided them with consumer education in 3 large education workshops at the civic center.
6. A larger scale advertising campaign in a quarterly sales and coupon mailer delivered to 25,000 households in the immediate community in which the CBO is located.
7. A large campaign focused on ethnic restaurants and markets that included placing posters at cash register stations and in windows as well as placing outreach materials in grocery bags.





8. A “TEAM Appreciation Day” celebration that included consumers who had been assisted by TEAM in the past bring friends and neighbors to a luncheon. The consumers shared their experiences with TEAM and how the program helped them and encouraged their guests to avail themselves of services. The event included a potluck lunch and a prize drawing.



9. An outreach campaign consisting of colorful posters strategically placed at venues frequently visited by Limited English proficient consumers, such as day labor centers, in-language newspaper racks, coin laundries, and ethnic ethnic grocers. This campaign resulted in 75 consumers seeking information.



## II. 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 over 51,000 educational services in 38 different languages.



<b>Consumer Education by Language</b>	
<b>Language</b>	<b># Educated</b>
Amharic	1,162
Arabic	902
Armenian	428
Assyrian	3
Burmese	44
Cantonese	5,191
Chaldean	66
Dari	1,007
English	2,073
Farsi	167
French	8
Hindi	14
Hmong	594
Indonesian	7
Ilokano	68
Japanese	829
Karen	13
Khmer	616
Kinyarwanda	3
Korean	2,786
Kurdish	4

Laotian	332
Mandarin	484
Mien	40
Native American English	2,581
Nepali	6
Pashto	1
Portugese	187
Russian	45
Somali	9
Spanish	16,602
Swahili	19
Tagolog	4,845
Thai	1
Ukranian	2
Vietnamese	4,211
<b>TOTAL</b>	<b>45,361</b>



<b>Consumer Education by Topic</b>	
<b>Topic</b>	<b>YTD Total</b>
Slamming	4,663
California LifeLine	9,718
Cell Phones and Driving	2,962
Do Not Call List	4,848
Guide to Phone Service	1,495
Late Fees, Disconnection, Deposits	1,702
Phone Use in Emergencies	1,851
Prepaid Phone Cards	3,094
Take Charge of Your Phone Service	3,303
Tips for Buying Cell Phone Service	2,150
Third Party Charges	2,071
Understanding Your Phone Bill	8,465
Collections	1,449
Who to Complain to	3,655

<b>TOTAL</b>	<b>51,426</b>
NOTE: Totals will exceed monthly 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	Consumers Show Knowledge Gained
Slamming and Cramming	98%
California LifeLine	99%
Do Not Call List	97%
Late Fees, Disconnection, Deposits	92%
Take Charge of Your Phone Service	97%
Tips for Buying Cell Phone Service	96%
Understanding Your Phone Bill	98%
Collections	0
Who to Complaint to	99%
VOIP	87%
CPUC	90%

## **Complaint Resolution**

TEAM CBOs assist limited English proficient consumers with resolving issues related to their phone bills and/or services. Throughout the program period, CBOs successfully resolved 2,630 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:

- Assisted with removing a bundled package billed at \$430.41 per month. Consumer was told that they needed to “make promotional credits” in order to receive a discounted rate and a \$200 rebate. CBO was able to reverse charges and remove unwanted services.
- After signing up for a “Freedom Essentials” bundled package to include internet for \$79.78 per month, the consumer received a bill for \$761.17. The CBO worked with the company to identify an error in a switch request and was able to have the bill credited in the appropriate amount.
- Assisted a consumer who had a bill of \$1,751.13 due to someone fraudulently using their phone number. The CBO assisted the consumer with obtaining police reports, removing the case with a collection agency and having the charges dropped by the phone company.
- Several clients living on tribal lands were assisted with completing tax exemption applications and having charges on bills for taxes reversed.

- Numerous consumers were assisted with canceling costly and unwanted bundled packages.
- Negotiated a waiver of a monthly \$36 electronic transfer fee for a blind and disabled elderly consumer who was unable to travel to pay the bill.
- CBOs dealt with numerous 3rd party charges to bills for services the consumers did not order or understand.
- Asked for bills to be sent in Spanish for a monolingual consumer who was embarrassed to call the company himself.
- Received credit for a consumer who was given a faulty cell phone and then charged \$499.99 for a replacement.
- Assisted a consumer with a cell phone on which the Speaker button was the same as the Internet button. Whenever the consumer used the speaker on the phone, she was being charged for internet usage without her knowledge.
- Received a credit of over \$93.00 for a consumer who was able to show that he was charged for numerous dropped calls.
- Assisted a LifeLine consumer with dropping a bundled package she was sold costing \$124.00 per month.
- Negotiated on behalf of a consumer living on tribal lands who was told that they needed to install new phone lines in order to get service. Phone lines were at the house, but the company indicated they could not use existing lines. The low income consumer was told they would need to pay \$125.00 per hour to have a line installed or hire someone else to dig a trench for the phone line. Consumer chose to dig the trench themselves in order to get phone service.
- Helped a consumer who had been charged \$120.00 for a repair visit when the technician did not resolve the problem.
- Advocated on behalf of a 90 year old monolingual Spanish speaker who was recently widowed. The CBO helped her change the service into her name, and upon reviewing past bills, found that she was being charged for 2 different long distance plans, and for

internet service even though she did not own a computer and was illiterate. The CBO helped the consumer save \$507 per year.

- Reduced a consumer's phone bill because they had an international calling plan for \$.55 per minute, but had been charged \$.99 per minute.
- Assisted a consumer who had been charged \$ 8.73 per minute for a long distance call. Charges were reversed for the consumer, however this was only agreed to by the company after the consumer agreed to purchase a calling plan for \$ 6.00 per month.
- Helped an elderly woman work with the company to change her phone number after she had received frightening phone calls from the County jail for several nights in a row.
- Utilized TEAM's legal resources to resolve an issue for an elderly Japanese man who bought a cell phone from a company that kept changing its name and location, and was not crediting the consumer's payments each month. The consumer's account was eventually credited the full amount of improper charges in the amount of \$ 427.88.
- Advocated for a consumer who had been billed for services she did not request, including a bundled package. Resolution of the case took several calls because the initial agreement was not implemented by the phone company. When the CBO followed up with the company, they stated that since they had no notes on the agreement, they would not be able to honor the negotiation to reduce the previous bill. The CBO persisted and was able to receive a credit to the consumer's bill in the amount of \$87.96 for services they were charged for and did not order.
- Removed charges of \$57.66 for data services that the consumer mistakenly incurred while pressing buttons on his cell phone.
- Removed charges on a bill for downloads that the consumer did not purchase.
- Received credit for a 3rd party billing for text messages the consumer did not request. The consumer did not understand the English text messages which instructed him to reply "STOP" to stop the charges.
- Assisted with getting a refund on a 3rd party charge for a client who had previously requested that all 3rd party charges be blocked.



- Recovered \$119.88 for a client who accidentally pressed buttons on her cell phone which prompted texting and navigation fees. The client was unable to understand the English messages that appeared on her screen.
- Assisted with recovering charges for internet services that had been cancelled in previous months.
- Assisted a senior citizen with determining an appropriate long distance plan to meet her needs and budget. The CBO helped the client find the average number of minutes per month spent on long distance calls and found a plan that would save the senior over \$400 per year. Bundled package services that the client had not requested were also removed.
- Negotiated the reduction of a bill in collections and saved the consumer \$641.47 for long distance calls the consumer did not make.
- Removed crammed bundled services and long distance plan, saving the consumer \$92.38 per month.
- Adjusted the bill for a consumer who was promised a 12-month promotional price that was not honored.
- Assisted an elderly Chinese-Speaking couple with problems related to USBI slamming, improper long distance call charges, 3rd party billing issues, and non-working equipment. Resolution of the case required the CBO to conduct 7 different phone conversations over 4 days and eventually resulted in reversal of incorrect charges.
- Assisted numerous clients who were removed from California LifeLine.
- Adjusted calling plan for an elderly client who could not understand the English recorded message telling her to press "69" to remove a caller ID blocking function. The monolingual Japanese-speaker had been unable to call her daughter in Hawaii because they both had call blocking and neither of them knew what that was.
- Removed charges for a bill that was billed to the wrong consumer and later sent to collections. Charges were rescinded in the amount of \$112.00.

- Reversed charges for a consumer who had cancelled services. The phone company “seasonally suspended” the account instead of canceling. Company acknowledged the error and canceled the charges.

- Assisted a monolingual Korean-speaking student who was sold a Hot Spot and told in Korean that the charges would be different than what was actually billed. After several telephone calls and review of bills and contracts, the CBO found that a material change had been made to the contract, which added charges from 3G to 4G and additional monthly charges. Notices of changes were in fine print on the bill, and only in English.

- Assisted a client who received phone calls at 3:30 a.m. every single day with a recorded message.

- Negotiated on behalf of a consumer with prepaid wireless plan when minutes were not credited to the account after a payment had been made. The company refused to provide a billing statement to the consumer. The only methods by which the company would accept payment required a \$2.00 fee. The CBO was able to convince the company to send billing statements that showed that the consumer had paid as required and minutes were added to this account. The CBO was also able to get a “pass code” from the company which would allow the consumer to pay his bill for a fee of \$.25 instead of \$2.00.

**LifeLine Enrollment**

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.

<b>Is the consumer currently enrolled in the California LifeLine Program?</b>	
No	1,121
Yes	912
<b>Total</b>	<b>2,033</b>

This reports the number of consumers served who were enrolled in the California LifeLine Program at the time they received TEAM assistance. Many consumers served were eligible for LifeLine but were dropped from the program or denied enrollment. The CPUC does not allow the TEAM program to compensate CBOs for enrolling consumers into the LifeLine program. However, many CBOs choose to provide that assistance when they are able.

There are numerous reasons for eligible consumers to be dropped or denied LifeLine enrollment, including a process that is extraordinarily difficult for LEP consumers to understand. Some requirements for income documentation are also difficult for low income consumers to comply with, including requests for 3 consecutive months of paycheck stubs, printed check stubs with withholding information printed on them, and a requirements for initials even when a consumer's name is spelled in Asian characters and does not have initials.

### 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	277
Rent	1,756
<b>Total</b>	<b>2,033</b>

### Language

The primary language of the consumer is tracked to help identify trends in consumer issues and to determine that services are available to the most consumers possible.:

Albanian	0
American Sign Language	0
Amharic	67
Arabic	19
Armenian	7
Bengala	0
Bini	1

Bosnian	0
Burmese	5
Cambodian	61
Cantonese	316
Cebuano	9
Chaldean	0
Dari	70
English	73
English (Native American ONLY)	160
Farsi	17
French	2
German	2
Ghani	0
Greek	0
Hindi	3
Hmong	38
Ilokano	24
Indonesian	1
Japanese	76
Khmer	0
Korean	159
Lao	11
Mandarin	6
Mixteco	1
Nepali	0
Pashto	3
Persian	7
Portuguese	28
Romanian	0
Russian	1
Somali	0
Spanish	513
Swahili	6
Tagalog	56
Thai	4
Urdu	0
Vietnamese	284
Visayan	3
TOTAL	2033

### **Ethnicity**

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

Afghan	73
African	4
African-American	25
Armenian	8
Bangladeshi	0
Burmese	5
Cambodian	61
caucasian american	31
Chinese	320

Congolese	5
Disabled Veteran	1
Eastern-European	5
Ethiopian	67
Filipino	91
French	0
Hawaiian	0
Hmong	38
Indian	3
Indonesian	1
Iranian	15
Japanese	80
Korean	160
Laotian	11
Latino	514
Middle-Eastern	27
Mien	1
Native American	164
Nigerian	1
Pakistani	0
Portuguese	27
Romanian	1
Russian	4
Samoan	0
Somali	0
South Asian	0
Thai	3
Vietnamese	287
TOTAL	2033

**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.

<b>Complaints Resolved by Age of Consumer</b>
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21 - 59	975
60 and over	1,053
Under 21	5
<b>TOTAL</b>	<b>2,033</b>

### Service Type

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

<b>Complaints Resolved by Service Type</b>	
Business	9
Internet	205
Pay Phone	10
Pre-paid phone card	88
Residential	1,251
Video	6
Wireless	464
<b>TOTAL</b>	<b>2,033</b>

### Issue Type

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

3rd Party, Please Specify - Drop down List for Carriers	204
AT&T 3rd Party Settlement	4
AT&T Cramming Refund	14
Automated Voice (IVR)	5
calling card company not reachable	16
calling card did not give full minutes	59
calling card did not work	29
Cramming	342

Faulty Equipment	41
High Bill	576
In-Language - Contract	24
In-Language - Customer Service	56
Lifeline	190
Maintenance Agreement	5
Misleading Ads	9
Misrepresentation	139
Over billing	465
Pay As You Go	3
Pay Phones	2
Poor Coverage / Drop calls / No Coverage	92
Promotion/ Award Not Honored	120
Repairs/Installation	40
Rude Customer Service	20
Slamming	118
T Mobile Cramming Refund	5
Termination Fee	29
Undisclosed Fee	63
WirePro	151
Wrong Rate	73
Wrongful Disconnection	30
<b>TOTAL</b>	<b>2924</b>