



Annual Report
May 1, 2015 - April 30, 2016



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, 2015 – April 30, 2016. The TEAM Collaborative informed potentially 28 million consumers about the availability of services through outreach activities, provided education to more than 56,000 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 30 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.

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 28 million telecommunications consumers in 19 different languages.

Outreach by Language	
Language	Potential Consumers Reached
Amharic	21,500
Arabic	300
Armenian	90,000
Burmese	150
Chaldean	700
Chinese	516,650
Dari	30,950
English	16,235
English (Native American)	62,500
Hmong	94,700
Ilokano	100
Japanese	33,800
Korean	132,850
Mandarin	1,800

Mixteco	20
Portuguese	401,000
Spanish	19,024,329
Tagalog	7,646,850
Vietnamese	175,120
TOTAL	*28,249,554

**This includes outreach directly to consumers. It does not include consumers reached as a result of Community Presentations, websites, newsletters, or Legislative Visits*

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 over 400,000 individuals.

Community Event Outreach	
Language	Potential Consumers Reached
Amharic	1,500
Arabic	300
Burmese	150
Cantonese	168,550
Chaldean	700
Dari	1,050
English	2,840
Hmong	74,700
Ilokano	1,600
Japanese	3,800
Korean	2,850

Mandarin	1,800
Mixteco	20
Native American English	4,500
Portuguese	1,000
Spanish	133,699
Tagalog	9,300
Vietnamese	5,120
TOTAL	413,479

Media Outreach

Media Outreach is conducted by CBOs through local ethnic newspapers, radio and television stations. This 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 media reach is based upon the circulation, listenership, or viewership numbers reported by media outlets.

Television

Television interviews potentially reached nearly 27 million viewers and were conducted on the following stations/programs:

- Best TV
- Horizon TV
- Iman Television
- Jahane Zan Ariana Afghanistan
- KSCI LA18 Kababayan Today
- LA 18 – Kababayan Today
- Napa Public Access Cable
- Univision Arriba Valle Central Program
- Univision Communications

Television Outreach	
Language	Potential Consumers Reached
Armenian	90,000
Dari	30,000
English (Native American)	50,000
Spanish	18,622,500
Tagalog	7,600,000
TOTAL	26,892,500

Radio

Radio interviews and announcements potentially reached nearly 900,000 consumers, and were conducted on the following stations/programs and in the following languages:

- 880 AM EZPA
- Hecho in California 1010
- Hmong KJAY Radio
- KADT 990 AM
- KBIF AM 900
- KIQI 1010AM
- KSJS Radio San Jose 90.5 FM
- KSQQ
- KYBU Round Valley Radio
- Radio Bolsa
- Radio Guadalupe
- Sing Tao AM 1400
- Sound of Hope Radio FM 96.1
- Uniradio Voce Hispanas AM 1450

Radio Outreach	
Language	Potential Consumers Reached
Amharic	20,000

Cantonese	145,000
English (Native American)	8,000
Hmong	20,000
Portuguese	400,000
Spanish	182,400
Vietnamese	100,000
TOTAL	876,400

Print Media

Articles, announcements and advertisements in local ethnic newspapers and other periodicals potentially reached over 860,000 readers. Placements were made in the following publications and languages:

- Borders/Fronteras
- Echo Park Magazine
- El Hispano
- Fil Am Inquirer
- Herald Monthly
- Highlander Community News
- Hyundai News
- International Daily News
- Korea Daily
- Korean Daily
- Little Tokyo News
- Miniondas
- Rumores Newspaper
- San Francisco Korean News
- Sing Tao Daily

- Song Moi Magazine
- Weekly Morning Korean News

Print Outreach	
Language	Potential Consumers Reached
Chinese	217,000
English	14,675
Japanese	30,000
Korean	410,000
Spanish	85,000
Tagalog	34,000
Vietnamese	70,000
TOTAL	860,675

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:

Congressional Representatives

- Congresswoman Judy Chu, 27th District
- Congressman Jim Costa, 16th District
- Congressman Duncan Hunter, 50th District
- Congressman Jerry McNerney, 9th District
- Congresswoman Nancy Pelosi, 12th District
- Congresswoman Loretta Sanchez, 46th District
- Congressman Adam Schiff, 28th District

Assembly Representatives

- Assemblymember Travis Allen, 72nd District
- Assemblymember Tom Daly, 69th District
- Assemblymember Bill Dodd, 4th District
- Assemblymember David Koon Hung Chan, 17th District
- Assemblymember Jim Patterson, 23rd District

State Senate

- State Senator Lois Wolk, 3rd District

County Boards of Supervisors

- London Breed, San Francisco Board of Supervisors
- Malia Cohen, San Francisco Board of Supervisors
- Dave Cortese, Santa Clara County Board of Supervisors
- Ken Yeager, Santa Clara Board of Supervisors

Mayors and City Councils

- Corey Calaycay, Mayor, City of Claremont
- Jim Davis, Sunnyvale City Council
 - Kevin Faulconer, Mayor, San Diego
 - Vartan Gharpetian, Glendale City Council
 - Barbara Halliday, Mayor, City of Hayward
- Jose Huizar, Los Angeles City Council
- Rick Jennings II, Sacramento City Council
- Ash Kalra, San Jose City Council
- Mitch O'Farrell, Los Angeles City Council
- William G. Olive, Madera City Council
- Donald Rocha, San Jose City Council
- Donna Rutherford, Mayor, City of East Palo Alto

Other Community Leaders

- John Chiang, California State Treasurer
- George Gascon, San Francisco District Attorney
- Moina Shaiq, Alameda County Human Relations Council

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:

- APALA Young Leaders Council
- API Activist Training – Action Committee
- API Community Partners
- API Dementia Care Network, Los Angeles
- API Family Caregiver Coalition
- API Housing All Committee Meeting
- Central Valley Asian Chamber of Commerce
- Coalition of Southeast Asian Organizations of San Francisco
- Collaborative of Vietnamese Service Agencies
- Community Food Drive Committee
- Consumer and Family Awareness Coalition
- El Cajon Collaborative
- Filipino American Community of Los Angeles
- Fresno Building Healthy Communities Coalition
- GAIN/GROW Job Developers Meeting
- Neighborhood Partnership Program
- San Bernardino API Task Force
- San Jose Health Coalition
- San Ysidro Coordinating Council
- Social Agencies Linking Together
- SparkPoint All Partner Meeting
- WIA Management Collaborative

Special Outreach Projects

TEAM CBOs are encouraged to propose more intensive outreach projects that are relevant to the specific communities they serve. TEAM CBOs completed a variety of special outreach projects. Some of these projects included:

- Providing turkeys and recipes for newly arrived refugees' first Thanksgiving dinners. In order to participate, consumers needed to bring in a phone bill for review, and participate in a consumer education activity.
- A telephone event for Afghan seniors who are learning to use phones and read bills.
- A collaboration with the San Diego Police Department that combined consumer safety and fraud protection with other safety events including a safety walk and door to door outreach with the theme "Protect Yourself from Overcharges".
- A special outreach and education campaign for San Francisco Chinese seniors who have difficulty when dialing the 415 area code. Many seniors mistakenly call 411 instead of 415 and are then charged fees for calling directory assistance.
- A "Fun with TEAM" Mini-Fair held in a CBO's parking lot that included consumer education games, raffles and food.
- A partnership with the Mexican Consulate that enabled a CBO to provide in-language consumer education presentations to people while they waited for consulate services.
- A "Coffee in the Park" Celebration that combined traditional Ethiopian coffee social rituals with discussion about telephone consumer protection issues.

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 56,000 educational services in 40 different languages.

Consumer Education by Language	
Language	No. Consumers Educated
Albanian	6
American Sign Language	1
Amharic	1,058
Arabic	1,080
Armenian	117
Assyrian	3
Burmese	64
Cambodian	810
Cantonese	7,496
Chaldean	54
Croatian	16
Dari	984
English	3,168
Farsi	257

French	42
Hebrew	10
Hindi	38
Hmong	433
Ilokano	1
Japanese	647
Karen	10
Korean	2,405
Kurdish	26
Lao	251
Madi	5
Mandarin	565
Mien	30
Nepali	2
Native American English	1,630
Pashto	42
Portuguese	486
Punjabi	5
Russian	142
Somali	34

Spanish	22,459
Swahili	80
Tagalog	7,862
Thai	14
Urdu	2
Vietnamese	4,069
Total	56,403

No. Consumers Educated by Topic	
Slamming	6,007
California LifeLine	9,906
Cell Phones and Driving	2,700
Do Not Call List	3,416
Guide to Phone Service	2,073
Late Fees, Disconnection, Deposits	2,476
Phone Use in Emergencies	2,244
Prepaid Phone Cards	2,864
Take Charge of Your Phone Service	3,545
Tips for Buying Cell Phone Service	2,511
Third Party Charges	3,419

Understanding Your Phone Bill	8,536
Collections	1,790
Who to Complain to	4,916
TOTAL	56,403

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 Outcomes	
Topic	Consumers Show Knowledge Gained
Slamming and Cramming	97%
California LifeLine	99%
Do Not Call List	97%
Late Fees, Disconnection, Deposits	94%
Take Charge of Your Phone Service	97%
Tips for Buying Cell Phone Service	97%
Understanding Your Phone Bill	97%

Who to Complaint to	99%
Voice over Internet Protocol	87%
CPUC	92%

III. 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 2,119 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 the types of complaints that TEAM was successful in resolving include:

- Assisted a consumer who had been trying to dispute a bill on her own for over a year, but had communication problems and was not aware of what she was entitled to request. The account had been sent to a collections agency even though the consumer had been making regular payments while attempting to dispute the charges. The CBO was able to get the disputed amount refunded to the consumer by demonstrating that several calls had been billed multiple times at different rates. The CBO also wrote letters to the collection agency to have the case removed from the consumer's credit report.
- Received credit for a consumer who was promised twice the internet speed than he received.

- Removed bundled packages and wire pro for numerous clients who had these extra services crammed to their accounts.
- Received a refund for a consumer who had a long distance plan crammed onto their bill and had been improperly dropped from Lifeline.
- TEAM assisted a monolingual Spanish-speaking consumer with resetting the operating system on his cell phone. Instructions were only available in English, and the consumer did not understand how to set the phone so that he could access the long distance international calling features he agreed to purchase. The CBO negotiated a refund of the calling plan charges for the month for which the consumer could not place calls.
- Continued to assist consumers with Lifeline problems including discounts that were not applied, wireless accounts that had to be cancelled because consumers did not fully consent to services, and applications that the administrator claimed were not received.
- Recovered charges for a termination fee that was not disclosed to a consumer who cancelled a long distance calling plan. The consumer cancelled the plan in order to save \$20.00 per month, but was then charged a \$20.00 termination fee each month for 3 months. The customer service representative told the consumer that termination fees were standard when a long distance plan was cancelled. The CBO was able to have the charges refunded to the account and ensure that the long distance plan was also cancelled.
- Disputed fees charged for removing unwanted features. The consumer was charged a \$10.00 fee for removing Caller ID services billed at \$9.99 per month, a \$10.00 fee for removing WirePro billed at \$ 8.00 per month, and a \$7.96 fee for removing a long distance plan. TEAM Administration is currently researching several similar cases as these fees for removing individual features appear to be an emerging trend.
- Assisted a consumer with reporting fraud when he received a bill in his name for an account he never authorized and a phone line that was not connected to his home. The CBO also negotiated cancellation of charges in the amount of \$125.00.

- Negotiated a different data plan for a consumer who got a new job and was required to commute, which significantly increased phone usage.
- Negotiated a significantly lower rate for a senior consumer who wanted to cancel telephone service because she could not afford the monthly bill. The CBO advised the consumer to maintain an open phone line so that she would be connected in case of an emergency. The CBO explained the situation to the phone company and secured a \$1.00 per month plan for 12 months for the consumer.
- Recovered \$120.00 for a consumer who was billed for services on a line that was cancelled a year ago.
- Assisted a consumer who had 6 phones on a family plan and was being charged a different insurance policy for each phone when the terms and conditions indicated that one plan would cover all phones. The CBO also identified a text message that was billed 6 times (once on each phone line) for the same text.
 - Recovered \$69.00 for a consumer who was sold a plan with a promotional discount that was not honored.
 - Assisted a consumer who was promised a free internet router if she switched to U-Verse. The consumer agreed, but was then billed \$100 for the router. The CBO was able to get the charge removed and to renegotiate the monthly rate for additional savings.
 - Helped a consumer who paid a bill by mail with a money order. The company said that they did not receive the payment. The CBO negotiated a payment plan with the phone company and helped file a claim with Western Union for the lost/stolen money order.
 - Helped numerous consumers who were given free cell phones through the LifeLine program but were unaware that they were signing up for Lifeline or that accepting the phones would cause them to lose their landline LifeLine discounts.

- Assisted several consumers file claims in the AT&T class action settlement for 3rd party billing charges.
- Helped a consumer who purchased an internet router and modem from the phone company but was charged a rental fee. The phone company insisted that “everyone pays a rental fee” even if they purchased the equipment. A second person at the phone company said that the fee was actually a mandatory warranty fee although the consumer had initialed an agreement that said there was no warranty on the equipment. After several tries, the CBO was able to have the charges removed.
- Recovered overpayment for a consumer who was charged \$.14 per minute for international calls even though his international calling plan specified calls would be billed at \$.06 per minute.
- Accompanied a consumer to the cell phone store that sold her a non-working phone. The phone was replaced after several hours of discussion.
- Removed charges totaling \$57.90 for an assortment of fees, including a \$20.00 fee for paying the bill in person.
- Assisted a consumer who was unaware that his account was switched to paperless billing. The consumer did not have a computer or use email. Because he had not received a bill in the mail, his account went unpaid for 3 months and a large balance accrued. The CBO was able to negotiate a payment plan.
- Recovered charges for several Directory Assistance calls that the consumer did not make and which were charged at nearly \$2.50 each.
- Helped a consumer who opened a new account, but was charged for services beginning 10 days before he called to open the account.

- Continued to remove slammed long distance service by USBI. Native American consumers in particular continue to be slammed by USBI, and then charges are immediately removed without question once the CBO calls to challenge the charges.

LifeLine Enrollment

TEAM CBOs ask consumers if they are already enrolled in LifeLine or require assistance in applying. 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 at no cost when time and resources allow.

No. consumers currently enrolled in the California LifeLine Program	
No	1,171
Yes	948
Total	2,119

The table above reports on the number of consumers served who were enrolled in the California LifeLine Program at the time they received TEAM assistance. Many consumers were eligible for LifeLine but were dropped from the program or denied enrollment.

There are numerous reasons that eligible consumers are incorrectly dropped or denied LifeLine enrollment, including an application 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, a requirement that check stubs be printed and include withholding information on them, and a requirements for initials on the application even when a consumer writes their name in other languages or Asian characters and does not have initials. Numerous attempts to address these issues with the CPUC have gone unaddressed.

In addition, there is no process to resolve LifeLine complaints in relation to the application process itself. Specifically, that the application process prevents an eligible consumer from complying. For these reasons, the number of LifeLine complaints actually entered into the TEAM database, reported to the CPUC, and eligible for CBO compensation are well below the actual number of cases and problems experienced by TEAM consumers.

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.

No. TEAM consumers that are homeowners or renters	
Own	277
Rent	1,842
Total	2,119

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.

Language	# Served
Amharic	6
Arabic	44
Armenian	65
Bengala	0
Burmese	4
Cambodian	47
Cantonese	346
Cebuano	15
Chaldean	1

Dari	75
English	65
English (Native American)	165
Farsi	5
German	5
Greek	1
Hindi	2
Hmong	29
Ilokano	31
Indonesian	2
Japanese	86
Korean	174
Lao	19
Mandarin	14
Mixteco	1
Nepali	1
Pashto	7
Persian	7
Portuguese	23
Russian	1
Sinhala	1
Somali	3
Spanish	603
Swahili	4
Tagalog	47
Thai	1
Vietnamese	219
TOTAL	2119

Ethnicity

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

Ethnicity	# Served
Afghan	84
African	3
African-American	10
Armenian	64
Bangladeshi	2
Burmese	4
Cambodian	47
European American	25
Chinese	361
Congolese	2
Disabled Veteran	1
Eastern-European	7
Ethiopian	4
Filipino	93
Hmong	29
Indian	1
Indonesian	2
Iranian	10
Japanese	88
Korean	176
Laotian	19
Latino	625
Middle-Eastern	42
Native American	166

Portuguese	23
Russian	5
Somali	4
South Asian	2
Thai	1
Vietnamese	219
TOTAL	2119

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	1,021
60 and over	1,087
Under 21	11
TOTAL	2,119

Service Type

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

Complaints Resolved by Service Type	
Business	8
Internet	227
Pay Phone	56

Pre-paid phone card	42
Residential Landline	1,226
Video	6
Wireless	554
TOTAL	2,119

Issue Type

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

Issue	# Resolved
3rd Party Billing	139
AT&T 3rd Party Settlement	9
AT&T Cramming Refund Class Action	6
Automated Voice (IVR)	2
calling card company not reachable	12
calling card did not give full minutes	25
calling card did not work	23
Cramming	292
Faulty Equipment	87
High Bill	752
In-Language - Contract	20
In-Language - Customer Service	42
Lifeline	193
Maintenance Agreement	4
Misleading Ads	27
Misrepresentation	83
Over billing	578
Pay As You Go	3

Pay Phones	6
Poor Coverage / Drop calls / No Coverage	85
Promotion/ Award Not Honored	100
Repairs/Installation	43
Rude Customer Service	18
Slamming	104
T Mobile Cramming Refund/Settlement	8
Termination Fee	18
Undisclosed Fee	71
WirePro	160
Wrong Rate	126
Wrongful Disconnection	33
TOTAL	3,069