



**Telecommunications Education and
Assistance in Multiple-languages**

Annual Report

June 16, 2008 – February 15, 2009

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

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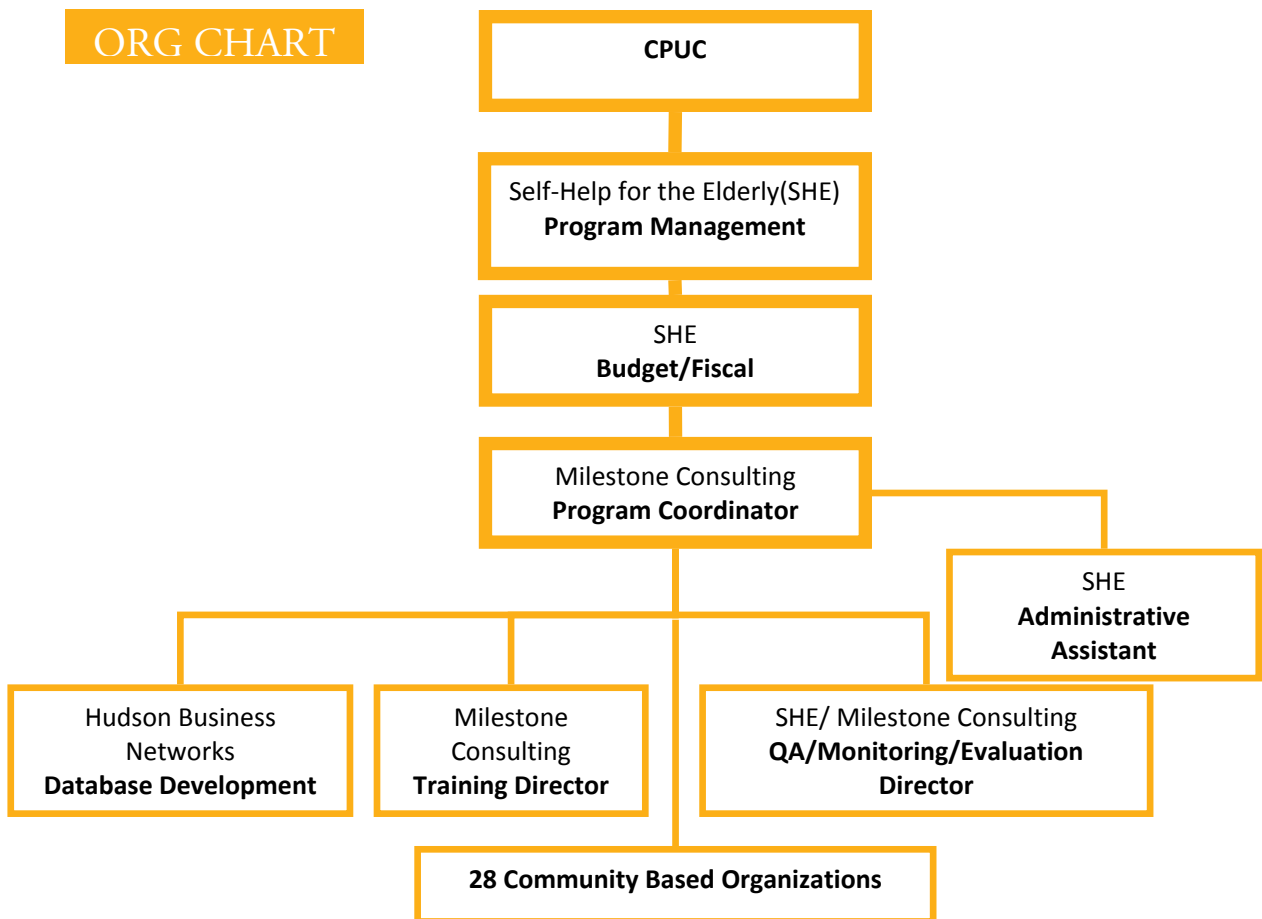
BACKGROUND

In February 2008, the California Public Utilities Commission (CPUC) issued a request for Proposals to operate the Telecommunications Education and Assistance in Multiple-languages (TEAM) program. A new program, TEAM was developed to address issues identified in the 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. The contract began on June 16, 2008 and the first year concluded on February 15, 2009. This report covers that period.

ABOUT TEAM, ORGANIZATIONAL CHART AND CBO LIST

Self-Help for the Elderly serves as the lead agency in the TEAM collaborative, which consists of 28 CBOs throughout California, serving consumers in over 23 languages.



The following Community Based Organizations provided TEAM services during the program period:

Organization	Location	Languages
Asian-American Resource Center	San Bernardino	Vietnamese, Cambodian, Hmong, Spanish
Asian Community Center	Sacramento	Japanese, Chinese, Vietnamese, Hmong
Campaign for Social Justice	Tarzana	Arabic, Armenian, Russian, Farsi, Dari, Pashto, Spanish, Urdu, Persian, Vietnamese
Central California Legal Service, Inc.	Fresno	Spanish, Hmong, Cambodian
Centro La Familia Advocacy Services, Inc.	Fresno	Spanish
Centro Legal de la Raza	Oakland	Spanish
Chinatown Service Center	Los Angeles	Spanish, Cantonese, Mandarin
Chinese Newcomers Service Center	San Francisco	Cantonese, Mandarin
Eastern European Service Agency	San Jose	Bosnian, Albanian, Serbian, Croatian, Macedonian, Russian, Polish
El Concilio of San Mateo County	Burlingame	Spanish
Fresno Center for New Americans	Fresno	Hmong, Lao, Khmer
International Institute of Los Angeles	Los Angeles	Spanish and Chinese
Khmer Society of Fresno	Fresno	Cambodian and Lao
Korean American Community Services*	San Jose	Korean
Koreatown Youth and Community Center	Los Angeles	Korean, Spanish
Lao Khmu Association	Stockton	Lao, Khmer, Hmong, Vietnamese, Cambodian, Spanish, Chinese, and Tagalog
Lighthouse Learning Resource Center*	Grand Terrace	Spanish
People's CORE	Los Angeles	Tagalog Ilocano and Cebuano

Portuguese Community Center	San Jose	Portuguese
Search to Involve Pilipino Americans	Los Angeles	Tagalog Ilocano and Cebuano
Southeast Asian Community Center	San Francisco	Vietnamese, Chinese
Self Help for the Elderly	San Francisco	Cantonese, Mandarin, Toihanese, Taiwanese
SHE M.T. Liang	San Jose	Cantonese, Mandarin
Suscol Intertribal Council	Napa	Native American, English
Union of Pan Asian Communities	San Diego	Vietnamese, Tagalog & Spanish
Vietnamese Community of Orange County, Inc.	Santa Ana	Vietnamese
Watsonville Law Center	Watsonville	Spanish
Yu-Ai-Kai *	San Jose	Japanese, Spanish

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 posting posters in public locations in the community; conducting media interviews through local ethnic newspaper, radio and television outlets; and attending community events or providing education workshops at schools and other community organizations.

Education includes small group workshops, one-to-one sessions with consumers.

Complaint resolution includes 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 are better able to identify issues in their bills. This may lead them to seek assistance through complaint resolution services.

Data regarding outreach, education and complaint resolution is provided later in this report under statistical information.

Administrative Activities

1. As part of program implementation, a database was developed to track various statistics related to resolved complaints. Those statistics are included later in this report.
2. Two (2) Kick-Off press conferences were held at CPUC offices in San Francisco and Los Angeles. The events were attended by various media outlets, telecom carriers, and CBO representatives.

3. An initial 2-day training was attended by all participating CBOs at which program operations, updates on telecom issues, and administrative procedures were covered.
4. Ongoing training continues throughout the program and to minimize administrative costs many training sessions and other meetings with the statewide network are conducted through webcasts.

Highlights

- TEAM CBOs provided mutual support by planning and working together on various regional events
- Program management travelled to the Round Valley Indian reservation to provide program information to Native American consumers. Discussed issues specific to this group of consumers and developed plan for addressing their unique circumstances.
- TEAM management provided a Legislative Briefing in August to representatives of the California Legislature.
- TEAM received feedback from numerous consumers regarding how the education workshops benefitted them. Feedback will be used to inform a more detailed evaluation process in year 2.
- Complaints in which TEAM was successful in resolving varied and included:
 - consumers unnecessarily subscribing to inside wiring services while they were renting and the wiring responsibilities were the landlords
 - Receiving full benefits from prepaid calling cards
 - Issues resulting from lack of English proficiency and inability understand sales contracts
 - Bills for cell phones which were already paid for
 - Assisting with difficulties encountered as a result of changes to the California Lifeline program
 - Identity thief
 - Getting credit for DSL service which had been removed months prior
 - Getting credit for calls billed on a phone bill which had been placed with the use of a calling card

- Getting credit for incoming calls from Korea – the customer was not aware that cell service was billed differently here than in Korea.

Kick-Off Press Conferences

Two Press Conferences were held at CPUC offices in San Francisco and Los Angeles to inform the public about the availability of new program services.



CBO Training and Support

The TEAM program has been designed to provide ongoing comprehensive training and support to participating CBO partners. In addition to a 2-day training, ongoing training sessions are conducted in person and via webinar, regular technical assistance visits are provided, and consistent networking is facilitated to promote sharing of best practices among CBOs.



Some Northern California TEAM members joined forces at the Kick-Off media event in San Francisco. True to its name, the TEAM program is a partnership between Community Based Organizations, the CPUC, and telecom carriers.

Community Outreach Events

TEAM CBOs conducted outreach at numerous community events throughout the State. Below, CBOs in the Fresno area organized their own event to reach students at a local adult school. Representatives from various community organizations were invited, telecom education workshops were conducted, and consumers brought bills for review and dispute resolution assistance.



Looking forward to the next term

Self Help for the Elderly was awarded a two year contract with more funding and a longer term in the second year. Self Help plans to expand on the program by:

- contracting with more CBOs,
- including a study on the telecommunications needs of remotely situated native American Indians,
- conducting regular outreach to local elected officials
- increasing outreach and education, particularly in areas where CBOs are not currently located



TEAM members consistently share information and offer mutual support to ensure excellence in program services and continued quality improvement.

PROGRAM STATISTICS

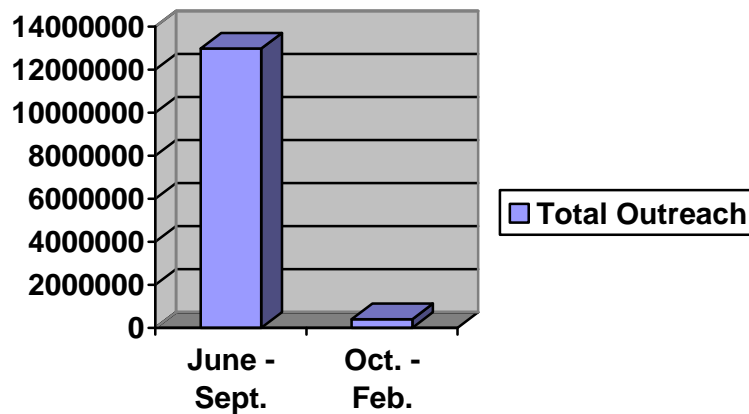
Outreach

TEAM CBOs conducted outreach by attending various community events, placing announcements or providing interviews to local ethnic media organizations, and through the placement of TEAM posters at CBO offices.

Through all outreach components, CBOs potentially reached nearly 14 million telecommunications consumers in 18 different languages:

Outreach by Language**	
Language	Year-to-Date
Armenian	300
Bosnian	125
Cambodian	1,450
Cebuano	250
Chinese	703,662
Dari	25,000
English	180,250
Hmong	1,200
Japanese	1,650
Ilokano	300
Korean	148,120
Laotian	400
Portuguese	110
Russian	200
Spanish	353,810
Tagalog	12,201,600
Thai	150
Vietnamese	151,970
TOTAL	13,770,547

Although Outreach activities continue throughout the program year, CBOs focused the majority of their outreach efforts during the first half of the contract period in order to inform communities about the availability of these new program services:



Outreach 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 27 posters were displayed reaching a minimum of 1,350 people. This number is based on a minimum of 50 individuals viewing each poster. CBOs submit sign-in sheets from the location at which the poster is placed.

In addition to posters placed in CBO offices, posters have been placed in locations at which limited English proficient consumers may view them, such as libraries, check cashing outlets, and welfare offices. Statistics do not include the numbers of consumers who may view posters at those sites.

Community Events/Fairs

TEAM CBOs conducted outreach at a minimum of 55 events during the program period. Through those events, CBOs provided program information and educational brochures to over 30,000 individuals in eighteen (18) languages.

Community Event Outreach	
Language	# Reached
Armenian	300
Bosnian	125
Cambodian	1,450
Cebuano	300
Chinese	8,462
English	250
Hmong	1,200
Ilokano	300
Japanese	1,650
Korean	1,620
Laotian	400
Mandarin	200
Portuguese	110
Russian	200
Tagalog	4,100
Spanish	8,320
Thai	150
Vietnamese	1,970
TOTAL	31,107

Media Outreach

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

“과다 청구 전화비 꼭 해결해드려요”

KYCC 무료 프로그램 램을 소개했다. 김아름 디렉터는 “한인들 중에 전화비가 갑자기 많이 나오거나 전화 서비스가 문제가 생겨도 영어가 불편하다 보니 문제를 해결하지 못하고 피해를 입는 분들이 많다”며 “이런”분들을 위해 영어통역과 함께 전화서비스에 대한 피해를 줄이기 위해 이번 프로그램을 시작하게 됐다”고 말했다.

노인들을 돕는 단체인 ‘셀프-헬프 포 더 엘더리(Self-Help for the Elderly)’의 후원으로 시작된 이 프로그램은 지난 한달여간의 준비



한인들의 전화비 과다 청구 피해를 막기 위해 새 서비스를 KYCC가 시작한다. 왼쪽부터 KYCC 오드리 카시아스 디렉터, 김아름 디렉터, 리 김 코디네이터.

비기간을 거쳐 본격적으로 시작됐다. 2009년 2월까지 계속된다.

리 김 코디네이터는 “전화회사에서 옵션을 추가해 고객들과 전화비가 더 청구되거나, 법이나 영어를 몰라 전화서비스 피해를 입기도 한다”며 “영어가 불편하거나 전화비 청구서에 의문점이 갈때, 또 한국분들은 국제전화를 많이 하시는데

“집전하다 셀프-청구서 내역에 의문점이 있으세요?”

과다한 전화비-청구서나 전화카드 등으로 피해를 입는 한인들을 위해 ‘한인타운청소년&커뮤니티 센터(KYCC)’가 직접 발벗고 나섰다.

23일 KYCC(관장 송정호)는 전화 서비스 피해방지를 위한 기자회견을 갖고 새롭게 신설된 ‘전화비 과다청구 피해 막기’ 무료 프로그램을 소개했다.

한편 이 프로그램은 매주 화요일부터 금요일 오전 9시-오후 6시까지 실시된다. 문의: (213) 365-7400, Ext: 215 장열 기자

The Los Angeles Korean community was informed about TEAM Program services in this article in The Korea daily in October, 2008.

Television

Television interviews potentially reached over 12 million viewers and were conducted on the following stations/programs:

- Inland Empire Local Channel 3
- Colton Channel 11
- KTSF Channel 26 – Vietnamese Journal
- Arriba Valle Central, Channel 21
- Kababayan LA, Channel 18 (2 interviews)
- Canal 42 Tu Vision
- Payame Afghan

Television Outreach	
Language	# Reached Y-T-D*
English	100,000
Dari	25,000
Spanish	142,000
Tagalog	11,800,000
Vietnamese	50,000
TOTAL	12,117,000



A TEAM CBO representative conducts an “in-language” interview with a local television station.

Radio

Radio interviews and announcements potentially reached over 650,000 listeners and were conducted on the following stations/programs:

- KLOK
- KHDV
- KMJV
- Little Saigon Radio
- 105.1 FM – LA Buena
- Station KIQI
- Radio AM 1430 (Heavenly Rainbow)
- KPFZ

Radio Outreach	
Language	# Reached Y-T-D*
Chinese	300,000
English	60,000
Spanish	200,000
Vietnamese	80,000
TOTAL	650,000

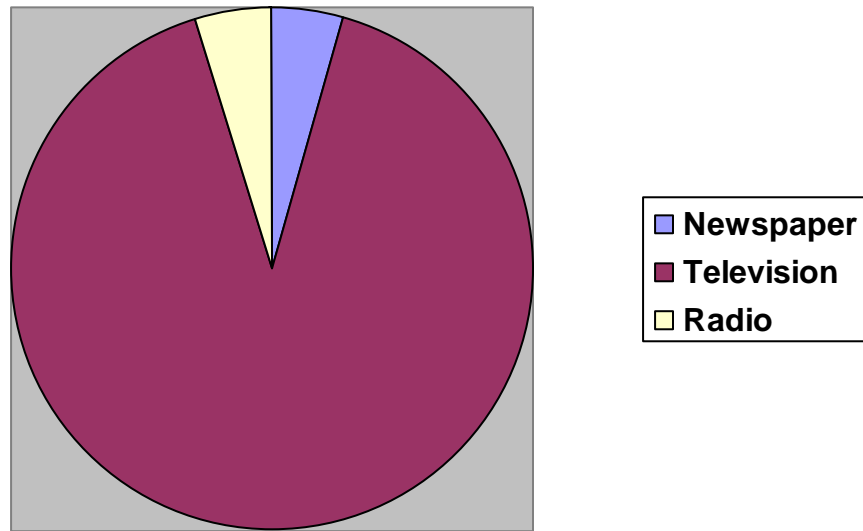
Newspaper

Articles and announcements in local, ethnic, in-language newspapers potentially reached over 600,000 readers. Articles were placed in the following publications:

- World Journal
- Ming Pao Daily News
- International Daily News
- Sing Tao Daily
- Tieng Viet San Diego
- KACS Korean Monthly
- El Chicano
- Korea Daily
- Korea Times Los Angeles
- The Voice

Newspaper Outreach	
Language	# Reached Y-T-D*
Chinese	395,000
English	20,000
Korean	1,500
Spanish	24,000
Vietnamese	20,000
TOTAL	605,500

Total media outreach potentially reached more consumers through television because of the medium's larger reach throughout various communities:



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.



Educational workshops are based on the CPUC's CalPhone Info brochures.

Consumer Education by Topic	
Topic	YTD Total
Slamming and Cramming	8,022
California LifeLine	7,965
Do Not Call List	2,546
Late Fees, Disconnection, Deposits	1,050
Take Charge of Your Phone Service	2,502
Tips for Buying Cell Phone Service	2,867
Understanding Your Phone Bill	6,900
Who to Complaint to	781
VOIP	394
TOTAL	33,027
<i>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: Ten people attend a workshop on Slamming and Cramming combined with Understanding Your Phone Bill. Ten people will be counted for each topic.</i>	

Consumer Education by Language	
Language	YTD Total
Arabic	4
Armenian	443
Bosnian	97
Cambodian	584
Chinese (Cantonese and Mandarin)	4,944
Croatian	15
Dari	8
English	2,851
Farsi	488
Hmong	427
Ilokano	30
Japanese	404
Khmer	36
Korean	421
Laotian	205
Portuguese	113
Russian	84
Serbian	13
Spanish	4,987
Tagalog	1,899
Vietnamese	3,586
TOTAL	21,639
<i>NOTE: Totals will exceed monthly duplicated count of people educated because some workshops combine more than one topic and some clients attend more than one workshop.</i>	

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 over 800 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.

Complaints Resolved by City of Clients' Residence	
City of Residence	YTD Total
Alhambra	4
Anaheim	3
Bell	2
Burbank	3
Campbell	4
Chino Hills	1
Claremont	1
Clovis	1
Colton	2
Cupertino	5
Cypress	1
Daly City	4
East Palo Alto	6
El Cajon	2
El Sobrante	1
Freemont	1
Fresno	57
Fountain Valley	7
Fullerton	2
Garden Grove	45
Gardena	1
Gilroy	1
Glendale	113
Halfmoon Bay	1
Hayward	2
Hemet	1
Hesperia	1
Highland	5
Huntington Beach	5
Huntington Park	5
Irvine	1
Lakewood	1

La Habra	1
La Mirada	1
Los Altos	1
Los Angeles	130
Lynwood	2
Menlo Park	2
Milpitas	8
Montebello	3
Monterey Park	3
Montrose	3
Mountain View	1
Newark	1
North Hills	1
North Hollywood	2
Oakland	13
Ontario	1
Parlier	1
Pinedale	1
Rancho Cucamonga	1
Redwood City	3
Reedley	1
Reseda	17
Riverside	1
Sacramento	29
Salinas	1
San Bernardino	11
San Bruno	1
San Diego	33
San Francisco	122
San Joaquin	1
San Jose	74
San Leandro	1
San Mateo	12
Santa Ana	2
Santa Clara	5
Sanger	1
Sherman Oaks	1
South Pasadena	1
Stanton	4
Stockton	4
Sunnyvale	4
Tarzana	1
Temecula	1
Tujunga	1
Tustin Ranch	2

Union City	1
Upland	2
Van Nuys	2
Visalia	1
Vista	1
Watsonville	5
Westminster	10
West Covina	1
TOTAL	823

TEAM CBOs inquire about LifeLine enrollment to determine whether assistance with applying for program participation may be needed:

Is the consumer currently enrolled in the California LifeLine Program?	
	YTD Total
YES	522
NO	301
Not Indicated	0
Total	823

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?	
	YTD Total
Homeowner	125
Renter	696
Not Indicated	2
Total	823

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

Complaints Resolved by Language	
Language	YTD Total
Albanian	1
Arabic	1
Armenian	16
Bosnian	2
Cambodian	5
Cantonese	168
Cebuano	1
Dari	14
English	60
Farsi	108
Hmong	30
Ilokano	2
Indonesian	1
Japanese	14
Khmer	3
Korean	49
Lao	2
Mandarin	49
Pashto	5
Portuguese	23
Russian	8
Spanish	135
Tagalog	11
Toishanese	1
Vietnamese	114
TOTAL	823

A consumer's language does not automatically identify ethnicity. For example, Armenians may speak Armenian, Farsi, Russian or Arabic; likewise, A Farsi speaker may be Iranian, Armenian or Afghan.

Complaints Resolved by Consumer Ethnicity	
Ethnicity	YTD Total
Afghan	7
African	3
African American	14
Armenian	86
Bosnian	1
Cambodian	7
Chinese	221
Unspecified Eastern European	12
Filipino	19
Hmong	30
Indonesian	2
Iranian	9
Japanese	13
Korean	51
Laotian	75
Latino	78
Unspecified Middle Eastern	43
Other	2
Portuguese	24
Russian	9
Vietnamese	116
White American	1
TOTAL	823

TEAM CBOs track the general age range of consumers to help identify areas in need of additional outreach. For example, the low number of youth assisted may mean that youth are able to resolve complaints with carriers on their own. However, it is more likely, given the high usage of cell phones and text messaging by youth, that additional outreach and education should be directed to youth in the upcoming year:

Complaints Resolved by Age of Consumer	
	YTD Total
Youth (under 21)	5
Adult (21 – 60)	402
Senior (60+)	410
Not Indicated	6
TOTAL	823

Tracking household size helps to identify potential California LifeLine consumers, when paired with income levels.

Complaints Resolved by Household Size	
Number in Household	YTD Total
1 – 2	546
3	84
4	78
5	37
6	13
7	11
8	1
10	5
11	5
Not Indicated	43
TOTAL	823

Complaints Resolved by Income Level	
Income Level	YTD Total
Over \$ 25,000 annually	452
Under \$ 25,000 annually	334
Not Indicated	37
TOTAL	823

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

Complaints Resolved by Service Type	
Service Type	YTD Total
Residential	654
Wireless	115
Internet	24
Pre-paid Phone Card	22
Business	7
Video	1
TOTAL	823

TEAM CBOs categorize complaints by Issue Type. Many bills have more than one issue.

Complaints Resolved by Issue Type	
Issue Type	YTD Total
3 rd Party Billing	72
Cancellation	4
Collection	3
Consumer Education	3
Cramming	246
Faulty Equipment	5
Not-In-Language Contract	56
LifeLine	114
In-language Assistance	82
Maintenance Agreement	3
IVR	2
Misleading Ads	16
Misrepresentation	62
No Answer at Customer Service	0
Over-Billing	261
Pay Phone	3
Poor Coverage	6
Pre-Paid Calling	3
Promotion Not Honored	49
Repairs/Installation Problems	25
Rude Customer Service	13
Slamming	48
Termination Fee	16
Undisclosed Fee	17
WirePro	49
Wrong Rate	49
Wrongful Disconnection	5
TOTAL	1,212
<i>NOTE: Total number of issues may exceed the total number of complaints because some complaints involve more than one issue.</i>	

Disputed and Recovered Amounts

TEAM CBOs track the amount of a bill that is disputed and the amount of money they were able to recover on behalf of consumers. Not all complaints will have an actual disputed monetary amount. For example, a complaint about an equipment issue will not directly correspond to a charge on a phone bill.

Recovered amounts will vary from the disputed amounts for several reasons. A CBO may determine in an initial review of a phone bill that a certain charge should be disputed, but after addressing the issue with the phone company, or investigating further, they may determine that the initial disputed amount should be reduced or they may not be able to provide proof of an entire disputed claim. There are also instances in which a phone company and a consumer disagree about whether charges are valid and the entire disputed amount cannot be recovered. In most cases, the CBO and the phone company are able to negotiate a resolution that is acceptable to the consumer.

In the period of June 16, 2008 through February 15, 2009, TEAM CBOs recovered the following amounts for consumers:

- Total amount disputed: \$ 96,187.27
- Average amount disputed per complaint: \$ 90.32
- Total amount recovered: \$ 31,763.93
- Average amount recovered per case: \$ 29.83
- 217 complaints did not indicate a disputed amount
- 381 complaints did not indicate a recovered amount



Telecommunications Education & Assistance

In Multiple-Languages

Sponsored By California Public Utilities Commission

ARABIC بالعربي
ARMENIAN Հայերեն
BOSNIAN U Bosanskom
CANTONESE 粵語
CEBUANO sa Sugbaanon
DARI به دري
FARSI به فارسي
HMONG Ua Lus Hmoob
ILOCANO iT Ibkanon
JAPANESE 日本語訳
KHMER ភាសាខ្មែរ
KOREAN 한국어로
LAO ເປັນສາລາວ
MANDARIN 國語
PASHTO په پښتو
PORTUGUESE em Português
RUSSIAN по-русски
SPANISH en Español
TAGALOG sa Tagalog
THAI ภาษาไทย
URDU اردو میں
VIETNAMESE Bằng tiếng Việt

*Do you need help
with understanding
your phone bill
or
help in resolving
a complaint with
your phone company?*

Get **help** at the **community center**
listed below . . .

TEAM In Multiple-Languages
Telecommunications Education & Assistance