

California LifeLine Case Studies

Case Studies and Recommendations for Discounted Lifeline Telephone Service for Low-Income Californians

Case Study #1

Profile of Shelia Mason:

Shelia, a domestic violence survivor, is resuming her life after living in a shelter for six months with her children. Shelia knows very little about finance, since her former spouse handled all of the money, did all of the shopping and made all of the financial decisions in the household. She has no credit in her name and has never had a savings or checking account.

Shelia's Domestic Violence Advocate was able to assist her in applying for Section 8, CalWORKs, CalFresh and WIC, but failed to tell her about any utility assistance programs. She is ready to move into her first apartment as the head of household, but was shocked to learn that utility companies demand huge deposits to begin service. Shelia needs a telephone, but when she applied for service, her local telephone company requested a \$200 deposit. She does not have funds for the deposit.

Another resident at the shelter told Shelia about Lifeline, and told her the program would refund her deposit. However, Shelia is not sure if she will qualify for the service, or how to complete the application process. She estimates that she will make fewer than 40 calls a month, and wants to find out about blocking long distance calls.

Shelia indicated that her 50-year-old disabled sister, Cindy, would be living with her. Cindy is a cancer survivor, but has been left totally deaf from the disease. Cindy receives \$550 a month from SSI. Although they will share a house, both Cindy and Shelia will have separate living quarters and maintain their own households.

Shelia needs your help. What are your recommendations for phone service, rate plans, etc.?

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Case Study #2

Profile of Maria Gomez:

Maria, a single mother of three teenagers, recently relocated her family to Inglewood, California, from New Mexico. When Maria lived in New Mexico, she participated in the Section 8 Housing Choice Voucher program. Although she is in the process of transferring her voucher to the local housing authority, the local agency is still reviewing her eligibility for the program.

Although Maria is very happy with her new life in sunny California, her children are homesick and complain about missing family and friends.

Maria has a Certified Nurse's Assistant (CNA) Certificate and is qualified to get work through a local home health agency. Maria can earn as much as \$150 a day with the agency, however she must be on call 24 hours a day to obtain assignments. If she is unable to call the agency, she will not receive any assignments. In the interim, her family is surviving on SSI benefits that were awarded to her 13-year-old disabled son.

Someone at the agency told Maria about California LifeLine, but she is not sure whether she is eligible for the program, and no one at the agency was able to explain the benefits of the program or what would be the best plan for her family.

When Maria relocated from New Mexico, she left a \$1,000 unpaid telephone bill. According to Maria, while she was at work, her children allowed a neighbor to use the telephone, and the neighbor created a huge bill calling her boyfriend in Miami.

Maria is ready to accept a long-term nursing position, which will allow her to be self-supporting, but she needs your help. Is she eligible for California LifeLine service? What are your recommendations for phone service, rate plans, etc.?

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Case Study #3

Profile of William Ross:

William Ross is 72 years old and resides in a senior trailer park in Palm Springs, California. Bill is single, with no living family members. All of his friends live in the Palm Springs area.

Bill has existing telephone service through a local telephone company, and only uses the phone to discuss chess moves with his local chess partner. Bill is a bit old fashioned: He believes that the telephone is impersonal, so he prefers to visit with friends instead of calling.

Although Bill receives a very modest monthly income of \$1,300, he has been able to manage quite well until recently, when his doctor changed his medication. Bill's monthly expenses have now increased by \$200 due to the cost of the prescriptions.

Bill is afraid that he will not be able to afford food. In addition, he is worried that, as summer approaches and the temperatures reach as high as 130 degrees, he will face a very high electric bill.

About a month ago, a telemarketer called Bill and persuaded him to add optional features to his phone service, including unlimited long distance calling, call waiting, call forwarding and voicemail. Bill is losing his hearing. In fact, his doctor estimates that he will be totally deaf within three months. At this time, he does not know how to access any of the optional features.

Bill needs your help. What are your recommendations for phone service, rate plans, etc.?

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Case Study #4

Profile of Laura Carter:

Laura is re-integrating from Providence House, a transitional center where she has spent the first six months after her release from prison. She has no home or family except for her three children, who are residing in three different foster homes.

Since Laura committed a white-collar crime, one that did not involve drugs or violence, her case manager was able to secure low-income housing, where her rent is \$220 a month. Laura has signed up for the Family Reunification Program, with the goal of regaining custody of her children as soon as possible.

Laura has obtained a part-time job as a courtesy clerk at a local supermarket, earning \$15 per hour, and currently is working about 20 hours a week. Since Laura's job is on-call she must call the store each morning to see if she is needed that day.

Since there is no telephone jack in Laura's low-income apartment, she must walk three blocks through a dangerous neighborhood every morning to call the store. She must also report every morning via telephone to her parole officer. In addition, she needs to communicate with social workers and her children's foster parents.

Laura is determined to make it without going on welfare, and has put herself on a very strict budget. Laura has heard about the California LifeLine program and would like more information on eligibility, how to apply, discounts and benefits. Laura estimates that she will make fewer than 60 calls a month, but if the Department of Social Services allows her to call her children, the number of calls may increase.

When Laura was imprisoned three years ago, she left an unpaid phone bill in the amount of \$300.

Laura is attempting to get her life on track and make a home for her children. She desperately needs your help. What are your recommendations for phone service, rate plans, etc.?

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Case Study #5

Profile of Ahmad John Wilson:

Ahmad is an 18-year-old freshman at Westwood College and he is very serious about his studies. He moved out of the dorms in the middle of the semester because his roommate's constant partying interfered with his study time.

Although Ahmad is a full-time student, he works part-time as a waiter on Restaurant Row. Ahmad is listed as a dependent on the medical and dental insurance that is provided by his father's employer, and Ahmad is very careful to keep the coverage.

Ahmad needs a telephone so that he can stay in touch with his parents, who reside in Arkansas. Ahmad has heard about California Lifeline but is not sure if he qualifies. He earns about \$16,000 a year as a waiter with salary and tips and receives about \$12,000 in grants and \$25,000 in student loans.

Ahmad needs your help. What are your recommendations for phone service, rate plans, etc.?

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Case Study #1

Profile of Shelia Mason:

Shelia, a domestic violence survivor, is resuming her life after living in a shelter for six months with her children. Shelia knows very little about finance, since her former spouse handled all of the money, did all of the shopping and made all of the financial decisions in the household. She has no credit in her name and has never had a savings or checking account.

Shelia's Domestic Violence Advocate was able to assist her in applying for Section 8, CalWORKs, CalFresh and WIC, but failed to tell her about any utility assistance programs. She is ready to move into her first apartment as the head of household, but was shocked to learn that utility companies demand huge deposits to begin service. Shelia needs a telephone, but when she applied for service her local telephone company requested a \$200 deposit. She does not have funds for the deposit.

Another resident at the shelter told Shelia about Lifeline, and told her the program would refund her deposit. However, Shelia is not sure if she will qualify for the service, or how to complete the application process. She estimates that she will make fewer than 40 calls a month, and wants to find out about blocking long distance calls.

Shelia indicated that her 50-year-old disabled sister, Cindy, would be living with her. Cindy is a cancer survivor, but has been left totally deaf from the disease. Cindy receives \$550 a month from SSI. Although they will share a house, both Cindy and Shelia will have separate living quarters and maintain their own households.

Shelia needs your help. What are your recommendations for phone service, rate plans, etc.?

Recommendations:

- Per the Lifeline definition of a household, both Shelia and Cindy are eligible for Lifeline service.
- Both Shelia and Cindy are qualified for Lifeline under the program-based guidelines: Shelia because of her Section 8, CalWORKs, CalFresh and WIC benefits, and Cindy because of her SSI benefits.
- When Shelia applies for telephone service, she should inform her local telephone company that she qualifies for Lifeline under the program-based guidelines. Once she tells the telephone company that she qualifies, they will begin the application process for her.
- It is recommended that Shelia ask her local telephone company to place her on an interest-free payment plan to help her pay the upfront costs of establishing home phone service, including the \$200 deposit. Once Shelia is approved for Lifeline, the Lifeline service provider will credit her the difference between the regular rate she paid for monthly service and the California LifeLine discounted rate, retroactive to the date her service began or the date she applied for California LifeLine, whichever is later. Additionally, the deposit she paid for basic service will be refunded via a credit on her bill. If Shelia's bill has a net credit balance of \$10 or more, she can request a refund check from her service provider.
- It is recommended that Shelia have measured rate service because she only makes 40 calls a month. However, there should be a discussion regarding flat rate service should her needs change.
- Although Cindy is sharing a home with Shelia, if she maintains her own household, she can qualify for her own Lifeline connection. If Cindy does not maintain her own household and instead is part of Shelia's household, Shelia will be able to request a second discounted phone line if Cindy uses a TDD/TTY device.
- Cindy should be told about the California Telephone Access Program, which offers telecommunications equipment and services to people with disabilities.

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Case Study #2

Profile of Maria Gomez:

Maria, a single mother of three teenagers, recently relocated her family to Inglewood, California, from New Mexico. When Maria lived in New Mexico, she participated in the Section 8 Housing Choice Voucher program. Although she is in the process of transferring her voucher to the local housing authority, the local agency is still reviewing her eligibility for the program.

Although Maria is very happy with her new life in sunny California, her children are homesick and complain about missing family and friends.

Maria has a Certified Nurse's Assistant (CNA) Certificate and is qualified to get work through a local home health agency. Maria can earn as much as \$150 a day with the agency, however she must be on call 24 hours a day to obtain assignments. If she is unable to call the agency, she will not receive any assignments. In the interim, her family is surviving on SSI benefits that were awarded to her 13-year-old disabled son.

Someone at the agency told Maria about California LifeLine, but she is not sure whether she is eligible for the program, and no one at the agency was able to explain the benefits of the program or what would be the best plan for her family.

When Maria relocated from New Mexico, she left a \$1,000 unpaid telephone bill. According to Maria, while she was at work, her children allowed a neighbor to use the telephone, and the neighbor created a huge bill calling her boyfriend in Miami.

Maria is ready to accept a long-term nursing position, which will allow her to be self-supporting, but she needs your help. Is she eligible for California LifeLine service? What are your recommendations for phone service, rate plans, etc.?

Recommendations:

- Maria is eligible for California LifeLine under program-based eligibility guidelines. Although the local housing authority has not deemed her eligible to participate in their Section 8 program yet, Maria's son receives SSI benefits. When Maria applies for Lifeline, she should complete the program-based section of the application. She should fill in the circle next to SSI and provide her son's name as the family member who is enrolled in the SSI assistance program.
- With regard to the unpaid \$1,000 phone bill, Maria should be told that, generally, if any portion of an unpaid bill is for basic charges, the outstanding charges would have to be paid before service can be established. In this case, the unpaid charges are for long distance calls and not for basic service, so Maria will be able to establish a Lifeline connection. The phone company will automatically place "toll restriction" (the same as toll blocking, but initiated by the phone company) on her account until the outstanding bill is paid off or the charges are reversed.
- Flat rate service is recommended for Maria due to her household size and call frequency.
- Maria should be told about prepaid calling cards so that her family can stay connected with friends and family in New Mexico while keeping long distance charges under control.
- After the outstanding bill is resolved and the toll restrictions are removed, Maria should consider adding the "toll blocking" service to prevent her homesick teens from running up a large bill. Toll blocking service is free for Lifeline participants.

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Case Study #3

Profile of William Ross:

William Ross is 72 years old and resides in a senior trailer park in Palm Springs, California. Bill is single, with no living family members. All of his friends live in the Palm Springs area.

Bill has existing telephone service through a local telephone company, and only uses the phone to discuss chess moves with his local chess partner. Bill is a bit old fashioned: He believes that the telephone is impersonal, so he prefers to visit with friends instead of calling.

Although Bill receives a very modest monthly income of \$1,300, he has been able to manage quite well until recently, when his doctor changed his medication. Bill's monthly expenses have now increased by \$200 due to the cost of the prescriptions.

Bill is afraid that he will not be able to afford food. In addition, he is worried that, as summer approaches and the temperatures reach as high as 130 degrees, he will face a very high electric bill.

About a month ago, a telemarketer called Bill and persuaded him to add optional features to his phone service, including unlimited long distance calling, call waiting, call forwarding and voicemail. Bill is losing his hearing. In fact, his doctor estimates that he will be totally deaf within three months. At this time, he does not know how to access any of the optional features.

Bill needs your help. What are your recommendations for phone service, rate plans, etc.?

Recommendations:

- Based on his income, Bill meets the eligibility guidelines for income-based Lifeline.
- If Bill makes one to two calls per day, suggest a measured rate plan; suggest a flat rate plan if he makes more.
- Bill should call his telephone carrier and request that the unnecessary calling features and related charges be removed.
- Refer Bill to the California Telephone Access Program to learn about telecommunications equipment and services for people with disabilities (since he is losing his hearing).
- Suggest that Bill inquire with each of his utility service providers about discount programs for low-income customers, savings and rebate programs, and programs that help spread costs over the entire year.
- Suggest that Bill find out about the Low-Income Home Energy Assistance Program for both utility bill and weatherization assistance. (See Consumer Action's companion resource sheet, "California LifeLine qualifying public assistance programs.")
- Tell Bill about Consumer Action publications that can help him avoid telemarketing fraud and other types of scams.

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Case Study #4

Profile of Laura Carter:

Laura is re-integrating from Providence House, a transitional center where she has spent the first six months after her release from prison. She has no home or family except for her three children, who are residing in three different foster homes.

Since Laura committed a white-collar crime, one that did not involve drugs or violence, her case manager was able to secure low-income housing, where her rent is \$220 a month. Laura has signed up for the Family Reunification Program, with the goal of regaining custody of her children as soon as possible.

Laura has obtained a part-time job as a courtesy clerk at a local supermarket, earning \$15 per hour, and currently is working about 20 hours a week. Since Laura's job is on-call, she must call the store each morning to see if she is needed that day.

Since there is no telephone jack in Laura's low-income apartment, she must walk three blocks through a dangerous neighborhood every morning to call the store. She must also report every morning via telephone to her parole officer. In addition, she needs to communicate with social workers and her children's foster parents.

Laura is determined to make it without going on welfare, and has put herself on a very strict budget. Laura has heard about the California LifeLine program and would like more information on eligibility, how to apply, discounts and benefits. Laura estimates that she will make fewer than 60 calls a month, but if the Department of Social Services allows her to call her children, the number of calls may increase.

When Laura was imprisoned three years ago, she left an unpaid phone bill in the amount of \$300.

Laura is attempting to get her life on track and make a home for her children. She desperately needs your help. What are your recommendations for phone service, rate plans, etc.?

Recommendations:

- Based on her income, Laura meets the eligibility guidelines for income-based Lifeline.
- Laura appears to have underestimated the number of calls she will make each month. She has to call both work and her parole officer each morning (total 60 calls) and she also has to communicate with social workers and her children's foster parents, bringing the call total to more than 60 per month. If Laura averages only two to three calls per day, she should apply for measured rate service. However, flat rate service should be discussed as an alternative if she is permitted by the courts to call her children and ends up making three or more calls per day on average.
- Tell Laura about the discounted charges to establish or change service.
- Also tell Laura that she can request an interest-free payment plan to help pay for service connection charges and/or any deposit for basic service.
- Ask follow-up questions to ascertain whether the \$300 unpaid telephone bill is for basic service or for toll and long distance calls. Advise Laura that she will need to pay off any basic charges before she can establish Lifeline service. Upon reconnection, she will be subject to toll restriction (the same as toll blocking, but initiated by the phone company). If the unpaid bill is for toll or long distance calls, Laura will be able to establish Lifeline service without first paying off the unpaid bill, but will be subject to toll restriction until the entire long distance bill is paid off.
- Laura should be told that under California law, landlords must provide one working jack for each rental unit. For more information and legal assistance resources on this issue, see the California Tenants guide published by the California Department of Consumer Affairs (<https://www.achhd.org/documents/California-Tenants-Guide.pdf>).

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Case Study #5

Profile of Ahmad John Wilson:

Ahmad is an 18-year-old freshman at Westwood College and he is very serious about his studies. He moved out of the dorms in the middle of the semester because his roommate's constant partying interfered with his study time.

Although Ahmad is a full-time student, he works part-time as a waiter on Restaurant Row. Ahmad is listed as a dependent on the medical and dental insurance that is provided by his father's employer, and Ahmad is very careful to keep the coverage.

Ahmad needs a telephone so that he can stay in touch with his parents, who reside in Arkansas. Ahmad has heard about California LifeLine but is not sure if he qualifies. He earns about \$16,000 a year as a waiter and receives about \$12,000 in grants and \$25,000 in student loans.

Ahmad needs your help. What are your recommendations for phone service, rate plans, etc.?

Recommendations:

- Ahmad is ineligible for Lifeline. He does not qualify under program-based guidelines or income-based guidelines (more than \$28,700 per year), and he is presumably listed as a dependent on his parents' tax return, another reason he is ineligible. (Also, as his parents' dependent, Ahmad would be considered part of their Arkansas-based household, which would prevent him from getting a California LifeLine connection.)
- Suggest that Ahmad look into a bundled service plan that might save him money on phone and Internet service (and cable, if he wants it).
- Ahmad should consider wireless service or VoIP (Voice over Internet Protocol), both of which typically offer free nationwide calling so that he can call his family without worrying about adding costs.