



A CONSUMER ACTION PUBLICATION

GETTING UP TO SPEED

BROADBAND INTERNET
FOR LOW-INCOME
HOUSEHOLDS



HAVING ACCESS TO HIGH-SPEED INTERNET AT HOME HAS MANY BENEFITS, FROM INCREASED COMMUNICATION WITH FAMILY AND FRIENDS TO THE ABILITY TO FIND JOBS AND IMPROVE ONE'S HEALTH.

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Broadband is the service that gives you access to high-speed internet. In today's world, having access to broadband is a necessity. Unfortunately, many low-income households are not connected to the internet. This publication explains more about broadband, including its importance, benefits, availability and pricing. It also presents special programs that help low- and moderate-income households get internet service.

01. BENEFITS OF BROADBAND

Having access to high-speed internet at home has many benefits, from increased communication with family and friends to the ability to find jobs and improve one's health.

Here are just a few of the things you can do on the internet:

- Communicate with family and friends through email, video chat and social media
- Complete homework assignments (many assignments require the internet for research and to access student materials)
- Search for jobs (even, in some cases, work from home, or "telecommute")
- Apply for assistance and services
- Find information on topics of interest and local events
- Read the news
- Manage health care and meet with a doctor by video
- Enroll in online banking (check balances, transfer money between accounts and deposit checks by taking a photo of them)
- Shop online (order and pay for your purchases with a debit or credit card)
- Watch videos on your mobile device, computer or TV
- Upload and download large files, including video and audio

02. BROADBAND TECHNOLOGY

There are many different types of technology that internet service providers (ISPs) can use to connect households to the internet. These include dial-up, cable, fiber and satellite via "fixed" lines, as well as wireless and Wi-Fi "mobile" technologies. Except for dial-up, all of these technologies enable a broadband

(high-speed) connection.

Broadband is defined by the Federal Communications Commission (FCC) as providing speeds of at least 25 Mbps download and 3 Mbps upload. Check the agency's speed guide (<https://www.fcc.gov/consumers/guides/>

[broadband-speed-guide](#)) to see how much speed many common online activities require. There is also a guide to how much speed is needed by a household (<https://www.fcc.gov/consumers/guides/household-broadband-guide>), depending on the types of online activities and the number of devices being used. Learn more about speed requirements from Pew (<https://www.pewtrusts.org/en/research-and-analysis/articles/2020/11/30/how-much-broadband-speed-do-americans-need>) and Consumer Reports (<https://www.consumerreports.org/internet/how-much-internet-speed-do-you-need-a1714131782/>).

To access the internet, you need an internet-ready device such as a smartphone, tablet or computer. Sometimes these devices can connect directly to your mobile carrier’s network for a monthly fee. Other devices can connect only to wireless internet signals (Wi-Fi) in your home, office or public places when you are near a signal. For home-based internet, you will need a

modem to bring the broadband signal into your home. (Your provider may charge a monthly modem rental fee.) To create a home Wi-Fi network, where you do not need to be connected to the modem by a cord, and one or more users can access the internet at the same time, you will need to connect via a “wireless router.” Often, modems and wireless routers come together in a single device. If your modem does not have a built-in router, you will need to connect an external router to it.

The broadband technology you choose will depend on where you live (urban or rural), service offerings and price. In most areas, there are two fixed (not mobile) broadband providers—the local cable company and the local phone company. In many areas, consumers have three or more choices for mobile broadband from national wireless service providers. In most cases, you will be required to sign a contract for broadband service. Make sure you understand your contract, including any early termination fees for switching service before your contract expires.

03. MOBILE TECHNOLOGY VS FIXED BROADBAND

When the internet became widely available to households and businesses in the late 1990s, access was provided only by “dial-up” service, which was slow to “load” web pages and download files. Broadband internet access sold today is very fast by comparison, and users have come to expect speedy connections that allow them to do the many tasks that are now common on the internet, from banking and schoolwork to watching online video and keeping in touch with family.

Mobile broadband, usually accessed on a smartphone or tablet computer, can vary

in availability and reliability because it is relayed by local cell phone towers, and in some areas, transmission towers are few and far between. Fixed broadband, delivered through a direct connection from the provider’s network into the home, is often more reliable. Mobile broadband is usually device specific, while fixed broadband allows all the members of your household to connect their internet-enabled devices (even smartphones) if you have a Wi-Fi router. However, many people like the freedom of mobile broadband, which allows you to access the internet anywhere your provider offers services.

Mobile (not home-based) broadband plans are sold by amounts of access, measured in megabytes (MB) or, in larger allowances, gigabytes (GB) or terabytes (TB), of data. Playing (“streaming”) video or music for even a few hours a day can quickly use up your mobile data allowance.

When you use more data than your plan offers, you will be warned before you reach your limit so that you can avoid

being charged more money for additional data. (Whenever possible, set your phone to Wi-Fi to allow you to save your mobile data allowance for when Wi-Fi isn’t available.)

Mobile internet plans typically require a credit check and they may require you to lock into a contract. If you end the contract early, you typically must pay an early termination fee of \$100 to \$200 or more.

04. BROADBAND PRICING

Broadband service fees are charged monthly, which means you pay a fixed rate for your connection. With home-based access, most customers can use the internet as often as they like, for as long as they like (though very heavy users could exceed a plan’s data allowance and be charged an additional fee).

Home-based internet is sold by speed, which usually is measured in Mbps (megabits per second). You will pay more for faster speeds. A broadband connection has two speeds: “download” and “upload.” When you are surfing the internet, you are downloading information from the web; when you are sending email or posting a photo, you are uploading to the web. Download speeds

tend to be faster than upload speeds.

Your plan is priced by the maximum speed it can reach; however, this can vary. Many “speed test” websites exist to help you measure and track your broadband speed.

You can buy prepaid smartphones and data. Prepaid plans require no credit check and no contract. When you have used up all the data you paid for, you will have to purchase more if you need more access to the internet. Prepaid mobile internet can be a good way to control costs, however most plans require you to provide a debit or credit card to automatically “re-up” your plan at regular intervals, such as monthly.

05. LOW-COST BROADBAND PROGRAMS

In an effort to close the “digital divide,” telecommunications companies, nonprofits and the federal government offer programs that make high-speed internet more affordable for low-income

households.

Following are programs providing discounted internet. It is necessary to apply for these services, and eligibility

requirements vary. (Not all are available in all parts of the U.S.)

Affordable Connectivity Program (ACP).

You may qualify for the FCC's Affordable Connectivity Program (<https://acpbenefit.org/>) if you:

- Currently receive a Lifeline benefit (see next program listing) (Lifeline subscribers qualify for the ACP automatically, but must opt in to the ACP with their existing provider or enroll with another participating broadband provider), **or**
- Have an income that is at or below 200% of the Federal Poverty Guidelines (<https://acpbenefit.org/do-i-qualify/>), **or**
- Have a household member (such as yourself, your spouse, or your child or dependent) who receives benefits through the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income (SSI), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), Veterans and Survivors Pension Benefit, or certain Tribal programs, **or**
- Received a federal Pell Grant in the current award year, **or**
- Received free or reduced cost school lunch or breakfast through the National School Lunch Program (NSLP), including through the Community Eligibility Provision (CEP) of the NSLP, in the 2019-2020, 2020-2021 or 2021-2022 school year, **or**
- Meet the eligibility criteria for a participating provider's existing low-income internet program.

The program provides a benefit of \$30 per month (\$75 for residents of Tribal lands), paid directly by the program to the service provider, resulting in a lower bill for you. Eligible households also can receive a one-time discount of up to \$100

to purchase a laptop, desktop computer or tablet from participating providers if they contribute more than \$10 but less than \$50 toward the purchase price. Visit the ACP website (<https://acpbenefit.org/do-i-qualify/>) to find out if you are eligible and to apply.

Federal Lifeline. You may qualify for federal Lifeline (<http://www.lifelinesupport.org>) if:

- Your household has an income that is at or below 135% of the Federal Poverty Guidelines for your household size and state, **or**
- You or someone in your household receives SNAP, SSI or benefits from one of the other qualifying assistance programs (<https://www.lifelinesupport.org/do-i-qualify/>).

You can receive only one Lifeline subsidy per household, for either phone (landline or wireless) or internet service (home broadband or wireless data). The monthly discount for voice-only service is up to \$5.25 (up to \$34.25 for qualifying customers who live on Tribal lands). (Voice-only Lifeline support was scheduled to end on Dec. 1, 2021, but that phase-out has been paused for one year.) The monthly discount for home broadband, wireless data service or eligible bundled phone/internet service is up to \$9.25 (up to \$34.25 for qualifying Tribal lands residents). The final cost to you depends on which carrier, service type and plan you choose. Use the Lifeline National Verifier application system to create an account and see if you qualify (<https://www.checklifeline.org/lifeline>) or call 800-234-9473 for assistance. You can find a service provider that participates in Lifeline by using the online search tool (<https://data.usac.org/publicreports/CompaniesNearMe/Download/Report>).

Note: You can receive both a Lifeline benefit **and** the Affordable Connectivity Program benefit at the same time—for

example, a mobile phone with a Lifeline discount and home internet with the Affordable Connectivity discount.

Access from AT&T. You may qualify for Access from AT&T (<https://www.att.com/internet/access/>) if you:

- Have at least one resident in your household who participates in the federal Supplemental Nutrition Assistance Program (SNAP), National School Lunch Program (NSLP) or the Affordable Connectivity Program, or have a household income below 200% of the federal poverty guidelines. (California households also qualify if a resident receives Supplemental Security Income [SSI].)
- Live in AT&T's 21-state service area, where it offers wireline home internet service and at least one of the five speed tiers offered under the program.
- Do not have outstanding debt for AT&T's fixed internet service within the last six months or outstanding debt incurred under Access from AT&T.

Speeds of between 768 Kbps and 10 Mbps are available; qualifying households receive the fastest available tier. Service providing 5 Mbps or more will cost \$10 a month, and service providing 3 Mbps or less will cost \$5 a month. There is no deposit or contract required, and there are no installation or internet equipment fees. In-home Wi-Fi is included, as is access to the national AT&T Wi-Fi hotspot network.

If you're approved for the Affordable Connectivity Program, you can apply your discount of up to \$30 (\$75 for qualifying residents of Tribal lands) to a special Access from AT&T plan that provides up to 100 Mbps speed, with no cap on data usage, at a price of \$30—resulting in virtually free high-speed internet service (taxes and fees may be extra).

Internet Essentials from Comcast. You may qualify for Internet Essentials from

Comcast (<https://www.internetessentials.com/>) if you:

- Participate in any one of a dozen public assistance programs, including Medicaid, HUD/Section 8, National School Lunch Program (NSLP), Head Start, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Low Income Home Energy Assistance Program (LIHEAP), Pell Grant, Special Supplemental Nutrition Program for Women, Infants and Children (WIC), Veterans Administration (VA) pension, and Tribal assistance programs (TTANF, FDPIR, etc.) (<https://www.internetessentials.com/get-help#application&Documentsneeded>).
- Live in an area where Comcast internet service is available.
- Have not subscribed to Comcast internet within the last 90 days. (Note: This requirement is being waived for Xfinity Internet customers who enroll and are approved for the Affordable Connectivity Program, and apply to Internet Essentials and are approved, by June 30, 2022.)
- Do not have outstanding debt to Comcast that is less than one year old. (Note: Households who owe money to Comcast may still qualify if approved by June 30, 2022.)

Internet Essentials from Comcast provides low-cost internet service at speeds of up to 50 Mbps downstream and 10 Mbps upstream for \$9.95 a month with in-home Wi-Fi included, as well as access to the Xfinity Wi-Fi hotspot network, the option to purchase an internet-ready computer for \$149.99, and access to free digital literacy training that's available in person, online or in print.

The Internet Essentials Plus program, available to customers who qualify for the Affordable Connectivity Program and Internet Essentials program, offers up to 100 Mbps for \$24.95—covered by the ACP



benefit of up to \$30 (taxes and fees may be extra).

Spectrum Internet Assist. You may qualify for Spectrum Internet Assist (<https://www.spectrum.com/browse/content/spectrum-internet-assist.html>) if you:

- Have in your household at least one child who receives reduced or free lunch through the National School Lunch Program (NSLP) or the Community Eligibility Provision (CEP) of the NSLP, and/or a senior (65 and over) who receives SSI.
- Have not subscribed to a Charter broadband plan in the 30 days prior to enrollment. (Current Spectrum customers who have already applied for the Affordable Connectivity Program through the National Verifier may call 844-815-8926 to apply their benefit to their Spectrum Internet service plan at any time during the duration of the program.)
- Have no outstanding debt to Charter and no unreturned equipment.

Qualifying households get 30 Mbps downstream, which is enough to power multiple devices simultaneously, and 4 Mbps upstream for \$17.99 per month, plus

taxes and fees. An internet modem is included; you have the option to add an in-home Wi-Fi router for \$5 more per month (or you can purchase your own).

Spectrum participates in the Affordable Connectivity Program (<https://www.spectrum.com/cp/broadband-get-qualified>), and current Spectrum Internet customers who have applied for and been approved for the ACP discount can apply their benefit to an existing plan.

Internet First. You may qualify for Internet First (<https://www.internetfirst.com>) if you:

- Participate in any one of a dozen public assistance programs, including Medicaid, HUD/Section 8, Unemployment, National School Lunch Program (NSLP), Head Start, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Tribal TANF, Supplemental Security Income (SSI), Low Income Home Energy Assistance Program (LIHEAP), Pell Grant, Special Supplemental Nutrition Program for Women, Infants and Children (WIC), and Veterans Administration (VA) pension.

- Live in an area where RCN, Grande or Wave (Astound) service is available (currently areas of California, Illinois, Maryland, Massachusetts, New York, Oregon, Pennsylvania, Virginia, Texas, Washington State, and Washington, D.C.).
- Have not subscribed to RCN, Grande or Wave (Astound) services within the 60 days immediately prior to applying for the Internet First program.

Qualifying households can get up to 50 Mbps speed for \$9.95 per month, plus taxes. There are no contracts, no credit check, and no installation or activation fees. (Check if the company is offering its 60-days-free promotion for new customers at the time you apply.) If you wish to continue receiving the Internet First offer after the first year, you must reapply annually. The same program eligibility rules will apply. The monthly rate is subject to increase for each subsequent one-year period, by no more than \$10.00 per month.

EveryoneOn. You may qualify for EveryoneOn's Connect2Compete (C2C) program (<https://www.everyoneon.org/find-offers>), offered through a partnership with cable companies, including Cox Communications (<https://www.cox.com/aboutus/connect2compete.html>) and Mediacom (<https://mediacomc2c.com>), if you:

- Have at least one student in grades K-12 living in the household.
- Have at least one member of the household participating in the National School Lunch Program (NSLP) (Mediacom and Cox), or have a household member participating in SNAP, TANF or public housing (Cox).
- Have not subscribed to internet service from Cox or Mediacom within the last 90 days and don't have any outstanding Cox or Mediacom bills or unreturned equipment.

Both the Cox and Mediacom Connect2Compete programs provide internet service (Wi-Fi modem included) for \$9.95 per month (plus taxes) at speeds up to 25 Mbps (Mediacom) or 50 Mbps (Cox). There are no deposits, installation fees or contracts. Mediacom also participates in the Affordable Connectivity Program, offering Connect2Compete+, a program offering a download speed of up to 50 Mbps to which you can apply your ACP benefit; learn more at <https://mediacomcable.com/acp/>.

You can visit the EveryoneOn site and enter your ZIP code to find low-cost internet service and computers in your area (<https://www.everyoneon.org/find-offers>).

PCs for People: You may qualify for PCs for People's internet plan (<https://www.pcsforpeople.com/recipients/low-cost-internet>) if you:

- Are below 200% of the Federal Poverty Guidelines or are currently enrolled in a qualifying income-based government assistance program (<https://www.pcsforpeople.org/eligibility/>).

Qualifying households receive internet access at 4G LTE speeds, allowing up to 50 Mbps download and 10 Mbps upload, for as low as \$15 per month. Because all plans are prepaid, there is no credit check. New customers, regardless of plan length, are required to purchase a wireless LTE modem through the program, which costs \$80.

PCs for People has been approved as a provider of both internet services and hardware benefits through the ACP. Clients that meet PCs for People's existing eligibility requirements will qualify to have their monthly internet bill covered.

06. STAYING SAFE ONLINE

When you and your family are using the internet, be aware that you could be exposed to scams.

Scammers use email, surveys, online ads, pop-up boxes and search results to trick you into sending them money or personal information. Here are some resources to help you stay safe online:

Consumer Action offers many free, multilingual brochures and guides that alert you to online risks and offer ways to protect your privacy on the internet. (<http://www.consumer-action.org/english/library/C355>)

Family Online Safety Institute offers many resources to make the online world safer for children and families. (<https://www.fosi.org>)

OnGuardOnline.gov is the federal government's website to help you be safe, secure and responsible online. (<https://www.onguardonline.gov/>)

CONSUMER ACTION

www.consumer-action.org

Consumer Action empowers low- and moderate-income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy.

CONSUMER ADVICE AND REFERRAL HOTLINE

Submit consumer complaints:

Online: English (<https://complaints.consumer-action.org/forms/english-form>) or Spanish (<https://complaints.consumer-action.org/forms/spanish-form>)

Phone: 415-777-9635 (Chinese, English and Spanish spoken)

ABOUT THIS PROJECT

Consumer Action created this brochure with the sponsorship of Comcast NBCUniversal.

A series of companion flyers offering more detail on the low-income internet plans mentioned in this guide are available online (https://www.consumer-action.org/modules/articles/low_income_broadband_plans).

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