Changing world of TV and video

Ever-expanding options for viewing pleasure

By Bath Suzuein

H ow we watch, receive and pay for television programs has advanced in ways that few would have predicted. The options are a bit mind-boggling.

This issue of Consumer Action News is meant to help you better understand the rapidly changing TV and video landscape and how to make the most of your viewing choices.

We’ve gone from the 1970s, watching one of three free national broadcast networks on our stationary TV sets, to paying for cable or satellite TV services for access to a wide range of specialty programs and networks (ESPN, HBO, the Food Network, MTV, etc.), whether we watch them all or not.

Cable companies don’t stop at TV, now they sell Internet access and telephone service for a monthly package price that often tops $200. More recently, viewers have turned to online video streaming services like Netflix, Amazon (Prime) Video and Hulu to watch TV programs and movies of their choosing, whenever they want to, on a variety of devices.

Today we can receive programs directly through our computers, tablets and smartphones via video streaming services accessed through Web browsers or mobile apps. We can watch a limited amount of content for free (usually with ads), or subscribe to individual streaming services that allow us to watch movies or television series ad-free, and “binge-watch” as many episodes as we want.

Streaming video refers to watching content sent via the Internet to your receiver (personal computer, mobile device, streaming media player, “streaming stick,” game console or smart TV). You can watch videos whenever you feel like it (“on demand”), and your viewing options aren’t limited to what’s being broadcast on set days at set times.

To view streaming video on a computer, smartphone or tablet, “Options” continues on page 3

Sampling the costs of your viewing options

By Alegia Howard

T he average cable TV bill hit a record $99.10 in 2015 (a 39 percent increase from 2010), causing many consumers to opt out of pay-TV.

“Cutting the cord” is easier to do these days thanks to streaming devices and smart TVs, high-speed Internet, and companies like Netflix and Hulu that have revolutionized the way consumers watch television and movies.

But will shutting down your cable service and switching to streaming actually save you money? That depends on your video viewing preferences.

Cable costs

A quick survey of Comcast, Time Warner and Verizon Fios found that a basic cable subscription costs between $10 per month (Time Warner) and $54.99 per month (Verizon Fios Custom TV) for a limited-channels package. Prices vary based on your region and length of contract.

Don’t forget the monthly cable box rental fee. The box descrambles television signals so paying customers can watch, but freeloaders are shut out. Box rental fees run between $3.99 a month (Comcast) and $24.75 a month for a high definition digital video recorder (DVR) box (Time Warner). Taxes, fees and local surcharges can tack on as much as 20 percent more to your monthly bill, causing sticker shock and a discrepancy from the deal you originally signed up for.

Satellite TV

Satellite television is a competitively priced alternative to cable, and is especially appealing to those living in rural areas, where cable may not be an option. Depending on availability in your region, we found introductory deals for consumers who aren’t afraid of a two-year contract and have a decent credit history. The cheapest packages ranged from $19.99 (DIRECTV). “Costs” continues on page 3

Streaming privacy along with your video?

By Linda Sherry

A s people “stream” and view digital videos virtually anywhere, on devices that are at the ready 24 hours a day, the privacy of your viewing habits is bound to come into question.

Since a lot of video streaming is done via browsers, it must be assumed that online advertisers are tracking our viewing histories. Cross-device tracking is commonly used by advertisers to link information about your online behavior across multiple Internet-connected devices, such as smartphones, tablets and smart TVs.

All this raises questions about the rights of Internet users to control what is done with their personal information. Unfortunately, at this time the answers are not so simple and our rights are not particularly robust.

The Video Privacy Protection Act (VPPA) was passed in 1988, after the press gained access to the video rental history of U.S. Supreme Court nominee Robert Bork. The VPPA prohibits “video tape” service providers from knowingly disclosing users’ personally identifiable information (PII) to third parties. The VPPA is a strong law that creates an individual right to sue (called a “private right of action”) and allows a court to award damages of $2,500 or more per violation (plus attorney fees).

But streaming video companies have brought court cases saying the law doesn’t apply to them.

In 2011, TV show streaming service Hulu was hit with a class-action lawsuit claiming it had violated the VPPA by sharing user information with Facebook. In the Re Hulu Privacy Litigation case, plaintiffs charged that Hulu disclosed user identities and other personal information protected by the VPPA via Hulu’s Facebook “Like” buttons. Last year, a district court found there was not enough evidence to judge whether Hulu had “knowingly” disclosed to Facebook the videos that Hulu users had watched. Both parties agreed to drop the suit.

However, earlier in the case, U.S. Magistrate Judge Laurel Beeler concluded that a term used in the VPPA (“similar audio visual material”) was a “broad phrase designed to include new technologies for pre-recorded video content.” Judge Beeler’s 2012 decision marked the first time a court opined on the law’s protections to ensure it applies to all companies that provide streaming video services.

Social sharing buttons on streaming sites are a result of an amendment to the VPPA that went into effect in 2013. Streaming company Netflix lobbied Congress to change the law so that viewers could share their online video viewing habits, which would not have been prohibited under the VPPA. The amendment made it easier for businesses to obtain user consent and to share personally identifiable information about movies and other streaming content. (Those who decide to share such information with Facebook friends can adjust privacy settings in Facebook so that only certain people see their posts.)

Apps

Most mobile software (“apps”) is free to download onto your smartphone or tablet. Apps can track you and send information to third parties for marketing and other purposes. There are no specific privacy laws that protect the information apps collect, and most require users to consent to data collection for the apps to work. In effect, consumers “Privacy” continues on page 4

Web Bonus

Visit the Consumer Action News online to read “New ways to watch college with traditional pipelines”: bit.ly/CA_News_spring_2016

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How to stream video

By Monica Steinisch

Streaming—watching content in “real time,” sent via the Internet—has become a realistic option for many more consumers, thanks to the increasing availability of high-speed Internet, the development of streaming devices and the proliferation of video content. But how and what you stream depends on your equipment (devices), your software and apps, your budget and personal preferences. If you’re not streaming video yet but would like to start, the information here will help you sort out your options.

On a computer

Generally you will need a:
- Fast Internet connection—called broadband
- Relatively recent computer operating system (OS) (Windows, Android, Apple iOS)
- Recent version of a Web browser (Firefox, Safari, Internet Explorer or Chrome, for example). You may also need additional software, called a “plug-in,” such as Microsoft Silverlight, Adobe Flash Player or Apple QuickTime. If not preinstalled on your computer, a notice will pop up on your screen alerting you that it is available for free download.

Video streaming service (Netflix, Amazon (Prime) Video, Hulu, etc.) websites typically provide detailed requirements for what you will need to stream and how to download and install any necessary software.

Once you’re connected, streaming is as easy as choosing what you want to watch and clicking Play. Though some content will require a subscription or purchase. If you have technical difficulties, look for a Help or Support link on the website you are streaming from or in the operating system or software you’re using.

You can typically stream on Wi-Fi without a problem, but if your video is not playing or keeps stopping, try connecting the computer directly to the Internet modem or router with an Ethernet cable. Or, you can try to get closer to the Wi-Fi connection to boost the signal with a Wi-Fi range extender.

On a mobile device

Smartphones and tablets generally come ready to stream. There will be a lot of video you can watch on your mobile device without having to take any additional steps. If an app is required to watch a particular video and it’s not already installed on the device, you can download it from the Apple App store, Google Play Store or an app developer (Netflix, for example). Often, however, an app isn’t necessary, because you just stream with the browser through the content provider’s mobile website (similar to its regular website, but optimized for mobile devices’ smaller screens).

How fast you can stream depends on your wireless connection: 4G mobile networks stream faster than mobile Bluetooth. G. Regan recommends streaming video can quickly drain your battery, so plan accordingly by limiting your play, carrying a portable battery charger and planning ahead.

For smooth streaming over the long term, keep the operating system, browsers and apps updated as new versions are released. Another benefit of mobile devices: You’re not limited to just watching streaming video, you can stream your own video for others to watch using an app such as Periscope or Meerkat.

To a television

If you prefer to watch on a full-size screen, you’ve got some choices for streaming to your TV. Here’s a recent comparison from Digital Trends: http://bit.ly/1QkKJCO.

HDMI connection: An HDMI cable allows you to connect almost any device to a TV that has an HDMI port. All digital TVs since the end of 2009 (and many before then) have at least one HDMI port. Adapters are available if the HDMI cable doesn’t match up to the port(s). While functional, a long cable going from your device on the couch to the TV across the room is not the most streamlined.

TIP: Busts being charged toward an expensive HDMI cable, cheap ones usually work just as well.

Set-top box: The streaming media player box plugs directly into your TV’s HDMI port and can operate on a wired or wireless high-speed Internet connection. Set-top boxes stream content to your TV directly from a streaming service. You don’t pay a monthly fee for this box, though you do for a cable box—you purchase it outright.

Set-top boxes include Roku, Amazon Fire TV, Apple TV and Android TV (various vendors). The box you choose will depend largely on the devices you’re streaming from and the availability of apps and content you want to watch.

For example, the Apple TV box works with Apple’s AirPlay technology to enable you to link devices on a wireless network and stream video from a piece of Apple equipment onto your television screen. You can also use Apple TV to display what’s on your mobile device or laptop screen on the television.

Streaming stick: The Amazon Fire TV, Roku Streaming Stick and Google’s Chromecast are smaller, but cheaper alternatives to the set-top box. About the size of a large thumb drive, these streaming media players plug directly into your TV’s HDMI port. Once plugged in, you choose the video you want to watch. The Roku and Amazon Fire sticks are operated with a remote control. With Chromecast, you have to use an app on your computer or mobile device.

Whether to go with a set-top box or a streaming stick depends on how serious you are about your technology (boxes are more powerful and, unlike the Chromecast stick, don’t require a computer or mobile device to control them).

To compare streaming sticks, see articles at Lifehacker (http://bit.ly/1XeA18m), The Street (http://bit.ly/1RscCMO).

For a recent comparison of streaming media players, visit CNET (http://cnet.co/1LiB3iy).

Game console: If you’re ready to just want a single device to play games and also view programming, consoles such as Xbox One, PlayStation and Wii have video streaming capability. But if shows and movies are your top priority, go for a streaming media player, which will also give you some gaming.

Blu-ray players: Some Blu-ray players are Wi-Fi capable, meaning they have a built-in receiver to connect to your wireless router. Others are Wi-Fi only, meaning that you need to purchase an inexpensive Wi-Fi adapter (a dongle) to connect to your network. Once online, you should have the option to stream movies and shows from Netflix (with a subscription), videos on YouTube, music and maybe more.

While Blu-ray can be a good option if you still watch DVDs and your streaming needs are basic, it won’t offer you as many content choices as a dedicated streaming media player (set-top box or stick).

Smart TV: A smart TV has Internet connectivity and Web 2.0 capability built in, so no streaming media player is needed. Different makers and models will have different interfaces (what you see on screen when you are controlling the TV) and pre-installed apps (streaming services), so shop around to get the one you’ll be happy with.

When streaming after initial set-up is simple. But if you’re not in the market for a new TV anyway, using a set-top box or a game console will make sense only if you’re ready to invest.

For answers to some FAQs, see “Smart TV’s: Everything You Need to Know” (http://bit.ly/1QyFHFV).

Regardless of which approach you take to streaming, you need to keep (and pay for) your cable or satellite so you want to continue watching all the stations you currently get through your TV service provider.

You might just free over-the-air HDTV broadcasts (local channels, PBS, etc.), you could attach an HD antenna to your TV (approximately $20). (See Tom’s Guide: http://bit.ly/1TaOxam).
### Options

**Continued from page 1**

- High-speed broadband Internet connection
- Paid video streaming subscription (Netflix, Amazon Prime Video, Hulu Plus, etc.) or a free video service (YouTube, Hulu, etc.)

To view streaming video on a standard TV, you also need a:
- Streaming media player, which could be a streaming media set-top box (Roku, Apple TV, Amazon Fire, etc.) or a streaming media stick (Chromecast, Fire TV stick, Roku stick, etc.) or a game console (Xbox, PlayStation, Wii, etc.).

For more on streaming methods, see "How to stream" on page 2.

**Streaming services typically charge a monthly subscription fee to access movies, original series (such as Netflix's "Orange Is the New Black" and "House of Cards"), current and classic TV programs and movies. (Amazon Prime fee is annual, or you can renew your membership each individually. Some, like Crackle, are free but you must endure commercials.)

Streaming media players are a one-time purchase. For help in evaluating which media player to buy, visit Tom's Guide (http://bit.ly/1LWLq27). For consumers who own a smart TV with built-in browser, made by electronics manufacturers like Samsung, LG and Vizio, you typically don't need a media player unless the TV doesn't feature a particular streaming provider's "app" that you want. (For example, you can watch the PBS online Viewing System via an app on Roku but not on a Samsung Smart TV.) On smart TVs, set-top boxes, or streaming media players that are pre-installed or pre-configured to the streamer.

**Costs**

**Continued from page 1 to page 4**

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<th>Monthly total</th>
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**Equipment**

- Apple TV (for time-limited TV) and media player: $69 per month (with $250 set-up fee). Total: You would need an Internet-enabled TV to watch them live.
- Equipment: An Apple TV set-top box (for about $60) and media player. Other popular streaming services include Apple TV ($69 to $180) and Roku Streaming Players ($50 to $130). If you're not sure which streaming provider to choose, be sure the streaming service providers you're interested in are compatible with the media player you purchase. Google Chromium will stream Google Play apps and Pandora, but won't stream Amazon Video or other services like Netflix.

### Streaming service providers

- Providers like Netflix, Hulu and Amazon Video offer access to thousands of movies and television shows. For a fee ranging from $7.99 a month for Hulu (with some commercials) to $9.99 a year for an Amazon Prime subscription (also includes delivery from Amazon.com, access to Kindle's library, unlimited music streaming and photo storage). And Amazon offers Prime members an additional $9.99 a month, and is known for solid playback service and a huge library of movies and programs. While all three of these companies have tons of content and their own original series, Hulu is the only one that offers access to current TV programs (as long as you watch it the same day/after it) from FOX, NBC, ABC and the CW, as well as delayed or archived content from cable channels like the History and USA networks.

You can add CBS shows to your Hulu subscription for an extra $5.99 per month. The downside: If you're only going to watch a few shows from each provider, you would not save money.

Sling TV can serve as your gateway for cable/satellite access by offering, "on demand" movies and live TV, including basic cable channels AMC, TNT, USA, FX, HBO, E!, The Family, for $20 a month. Sling TV also provides access to ESPN and ESP2. For another $5 per month, you can access premium TV channels, kids programming or additional sports networks.

One downside for Sling has been lack of local markets. During last year's NCAA Championship game, Sling TV's service failed many customers, leading the company to issue an apology. Another downside of Sling TV: Digital video recorder capabilities may be limited to functions such as "pause" and "rewind" while streaming live video.

Sports lovers who have cut the pay-TV cord will still have a few subscription options for viewing live or archived games. Baseball fans can stream games through a subscription by on-demand with a $30 (monthly) AT&T Premium subscription. NFL Network offers a fall 2015 year plan for soccer fans to stream live, out-of-market regular season games. Basketball fans can stream some games at three hours after they've aired with an NBA League Pass subscription ($99.99 per year). In addition to hefty price tags, blackouts are a downside to these services. Local games are generally exclusive to regional sports networks, so you'll likely need pay-

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**What does it all mean in terms of savings? Let's compare some examples:**

- **Internet without cable (no contracts, cancel anytime).**

  **Equipment:** An Apple TV set-top box (for about $60)

  Internet access: Time Warner (50 Mbps for $34.99/month) and AT&T Fiber (57 Mbps) $50.94/month

  Streaming network TV channels: Hulu subscription with limited commercial ($9.97/month) and additionalCBS packages ($5 to $7)

  Streaming cable TV channels: Sling TV subscription ($20) with extra sports package ($5)

  **Total:** $149.94/month

  **Monthly total:** $104.91

- **Sample monthly "promo" cost of limited cable/Internet packages.**

  **Note:** Introductory deals from cable providers typically lock you into a contract or add a one-time setup fee. Any streaming services (like Netflix) that you buy are extra.

  **A. Time Warner offer of limited basic TV channels, Showtime and HBO Now:**

  - Basic TV channels, Showtime and HBO Now: $29.99 a month
  - Internet service (year one) $92.69 in year two

  **Costs:**

  - Equipment: Rent wireless modem: $15.95/month
  - HBO Now subscription: $14.99/month

  **Total:** $104.91

- **B. Comcast Xfinity offer of limited basic TV, HBO and 25 Mbps Internet:**

  - Internet fee: $44.99 a month in year one/$46.99 a year two
  - Equipment: Rent wireless modem: $15.95/month
  - HBO subscription with limited commercial package: $14.99/month
  - Showtime and Spanish-language packages: $10/month

  **Total:** $84.99 in year two

### Other considerations

There are a lot of options available to consumers looking for pay-TV alternatives. Here are some of the things you should consider:

**How important is watching live sporting events to you? If you're a March Madness fanatic and intend to host your own NCAA Championship party, you're not ready to cut the cord.**

**Do multiple people in your household stream video at the same time? If you have multiple people streaming video at the same time requires faster Internet speeds, meaning pricier monthly Internet costs.**

Your options are abundant, and costs are certainly dependent on how many services you subscribe to. But with pay-TV costs projected to rise another three to four percent this year, it's worth investigating your alternatives.
Coalition for video choice

By Linda Sherry

A recent proposal by the Federal Communications Commission (FCC) could make it cheaper and easier to watch TV, and a coalition Consumer Action is part of was an important influence in the decision-making process.

The Consumer Video Choice Coalition (http://consumer-video-choice.org/) believes that consumers should be able to access cable television programming directly through any third-party device or app they purchase, rather than being locked into equipment leased to them by cable companies.

Today, virtually all cable customers rent their cable boxes directly from the providers, at an average cost of about $232 per year, according to the FCC. Cable companies make about $19.5 billion every year on these rental fees alone.

The coalition joined forces with the realization that these companies would not release their grip on the realization that these companies would not release their grip on the realization that these companies would not release their grip on the realization that these companies (or photos) taken in a public setting usually are exempt from privacy obligations. But if they are obtained by third parties, then they can face new responsibilities for protecting the privacy of their customers’ personal information.

The FCC applied the customer privacy protections of the Communications Act to broadband Internet providers, however the details of exactly what will be considered private customer information have yet to be determined. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. The FCC says it will continue to enm. 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The FCC says it will follow established rules for delivering ads to other devices on the same network (like a phone or tablet). Wirecutter (http://thewire- catter.com) found that Vizio was not being transparent about which such policies, and reported its find- ings last late last year in an article titled “Your Privacy, Your Device, and You” (http://bit.ly/24Dw6q1).

Knowing that smart TV’s can be vulnerable, owners should make sure they install all updates to the TV’s operating system and set up guest Wi-Fi access only from trusted sources and not input sensitive, personal or financial information using the TV’s browser. Hackers have used ransomware to extort money from computer owners who inadvertently download malicious software.)

You can read a summary of the proposal here: http://bit. ly/1VSFfBO.

In January, authorized security engineers were able to infect a smart TV with “ransomware,” which locks the device until the owner pays a ransom. Engineers were able to trick the device with the username and password it used to log in, and use that information to force the TV to pay up to $1,000 to unlock it. (Fraudsters have used ransomware to extort money from computer owners who inadvertently download malicious software.)

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