Motivations Behind Low-Income Households Bypass of Support for Universal Service*

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Abstract

An ongoing challenge in the administering of universal service programs is to ensure those who have been targeted for support receive the intended benefits. Even though the Lifeline and Link-Up programs in the United States provide low-income households with the opportunity to receive up to a ten dollar federal discount on their local phone bills and up to thirty dollars to help establish service, some policy makers are concerned that the participation rates in these programs are too low. Nationally, the FCC estimates that only 38 percent of households eligible actually participate. For Florida the FCC estimated participation rate is less than 15 percent. In response to these concerns, local exchange carriers and the utility regulator in Florida are marketing the programs, and the carriers are conducting local outreach events to encourage Lifeline participation.

This study examines why Florida households decline to participate in Lifeline. We conducted focus groups, with mostly senior citizens, one week after outreach events or workshops in Miami, Tampa, Jacksonville, Gainesville and Fort Lauderdale. The focus group data indicate that most new Lifeline participants were already existing phone subscribers who were previously unaware of Lifeline. Awareness and lack of trust were the principle reasons why participants believed more low-income households don’t enroll in Lifeline. Furthermore, all of the focus group participants expressed a strong inclination that wired telephone service was essential to their overall physical and emotional health because it provided a necessary link to the rest of the world.
With a national penetration rate at more than 94 percent for traditional telephone service, one might assume that phone service is nearly universal in America. But some economically disadvantaged households may view prices for local phone service as a burdensome cost, especially households with fixed incomes or with incomes near the federal poverty level.

Two governmental programs, Lifeline Assistance (Lifeline) and Link-Up America (Link-up), provide financial assistance specifically to low-income households to make local telephone service more affordable, both in terms of monthly rates and costs for establishing phone service. The Federal Communications Commission (FCC) establishes guidelines and the Universal Service Administration Corporation (USAC) administers the federal Universal Service Fund that supports Lifeline and Link-up. Following FCC guidelines, each state participating in Lifeline and Link-up may develop its own policies, such as procedures for certifying Eligible Telecommunications Carriers (ETC) and procedures for verifying whether a customer qualifies for the assistance. States that do not have these state-based low-income programs are “federal default states” that must follow specific certification and verification procedures.

According to FCC estimates, currently one-third of qualified low-income households participate in Lifeline nationally. Reflecting concerns for what many believe is a low participation, the FCC and National Association of Regulatory Commissioners are working with states to increase Lifeline and Link-up participation through “Lifeline Across America,” a public awareness campaign that includes developing a set of best practices to target low-income consumers as well as a train-the-trainer program to better educate state and local government personnel involved in the programs. To increase enrollment, the FCC also expanded the federal default eligibility criteria to include an income-based criterion of 135 percent of Federal Poverty Guidelines (FPGs) and two additional federal means-tested programs — the National School Lunch’s free lunch program and Temporary Assistance to Needy Families (TANF).

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2 Telecommunications service providers in the United States the Universal Service Fund through fees paid to the FCC.
3 An ETC is a telecommunications service provider whose service qualifies for discounts funded by the Universal Service Fund.
4 Lifeline Order and FNPRM at ¶ 5
5 Lifeline Order and FNPRM at ¶ 1.
7 Lifeline Order and FNPRM, ¶¶ 12-18. The federal default eligibility criteria are used if a state does not establish its own eligibility criteria. Prior to this FCC decision, the federal default eligibility criteria were 125 percent of the FPGs or participation in at least one of the following federal programs: Medicaid, Food Stamps, Supplemental Security Income (SSI), Federal Public
States vary in terms of Lifeline participation rates. According to a 2001 USAC study that compared the number of Lifeline recipients with the number of households receiving Medicaid, the Lifeline participation rates for states like California and Maine were more than 100 percent while twelve states were below 10 percent.8 A National Consumer Law Center study found states with high Lifeline participation usually feature one or more of the following practices: automatic enrollment of households that participate in one of the eligible government assistance programs (e.g. Food Stamps), self-certification by households that wish to sign-up and significant outreach to increase awareness about Lifeline.9

Individual states like Florida have also been working toward increasing Lifeline enrollment.10 Concerned that the current state participation rate may only be 14 percent and that this is too low compared to the rest of the nation,11 in February 2005, the Florida Public Service Commission (FPSC) entered into settlement agreements with BellSouth, Verizon, and Sprint under which the companies will implement a simplified certification and enrollment process. Previously subscribers had to demonstrate their eligibility for the programs at the time they signed up. Under the settlement agreements, now subscribers need only sign a form, under penalty of perjury, that they participate in one of the qualifying programs and identify the program. The companies also agreed to adopt the FCC’s 135% of FPGs.12

As a result, low-income households in Florida now have two options and methods to enroll in Lifeline and Link-up. First, consumers may fill out an enrollment form with the Florida Office of Public Counsel (OPC) that’s based solely on income eligibility, either at or below the following 135% FPGs:

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10 In Florida, Lifeline subscribers receive monthly phone bill discounts of up to $13.50, $10.00 federal, up to $3.50 from Florida’s eligible telecommunications carriers (ETCs). Lifeline subscribers living on tribal lands can receive an additional discount of up to $25.00. Under Link-Up, customers may receive a discount of up to $30 to establish local telephone service.
11 The FPSC estimated in 2004 that approximately 154,000 of the 1.1 million Floridians that were eligible for the Lifeline and Link-Up programs were participating. Florida Public Service Commission, Notice of Proposed Agency Action: Order Expanding Lifeline Eligibility, Docket No. 040604-TL, Order No. PSC-04-078 1-PAA-TL, August 10, 2004.
12 This provision was recently signed into law by Governor Bush, see Florida Office of Pubic Counsel Press Release (June 2005) at http://www.floridaopc.gov/web_uploaded/pdf/00075_en.pdf
Persons in household 135% of FPG*

| Persons in household | Allowable Income *
<table>
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<tbody>
<tr>
<td>One</td>
<td>$12,920</td>
</tr>
<tr>
<td>Two</td>
<td>$17,321</td>
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<tr>
<td>Three</td>
<td>$21,722</td>
</tr>
<tr>
<td>Four</td>
<td>$26,123</td>
</tr>
<tr>
<td>Five</td>
<td>$30,524</td>
</tr>
<tr>
<td>Six</td>
<td>$34,925</td>
</tr>
<tr>
<td>Seven</td>
<td>$39,326</td>
</tr>
<tr>
<td>Eight</td>
<td>$43,727</td>
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*For each additional member, the allowable income is increased by $4401*

Upon indicating whether they meet the above guideline, consumers must show proof of their household income. Once this form is completed and received, the OPC will verify and forward the information to the appropriate ETC.

The second option is administered directly with the ETCs. This form asks whether or not the customer participates in one of the following federal or state assistance programs: TANF, Food Stamps, Medicaid, LIHEAP, SSI, Section 8, and National School Lunch. Consumers must sign a self-certification statement that they are participating in one of the above assistance programs. Upon completion, this form is sent directly to the ETC for processing.

To further increase Lifeline participation among eligible low-income households, policymakers launched the Connect Florida Campaign in 2003. The campaign, conducted by Linking Solutions, Inc, the OPC and BellSouth, is intended to increase customer awareness of Lifeline through partnerships with local non-profit community-based organizations, including senior citizen centers, Section 8 housing units, churches and urban leagues. In 2004, the effort received endorsements from state legislators, the FPSC, AARP and Sprint. The campaign also includes involvement from the Department of Children and Families (DCF), the state agency that assists in distributing assistance programs that are part of the Lifeline criteria. The DCF is now providing Lifeline and Link-Up program information during its interviews with clients and brochures and posters are provided by the FPSC to local offices for distribution. Furthermore, the DCF now provides eligibility notices to all clients who qualify for Medicaid, Food Stamps, or TANF.

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13 For more details and to view the income-based Lifeline enrollment form, see the FOPC’s website on Lifeline at: [http://www.floridaopc.gov/Lifeline.cfm](http://www.floridaopc.gov/Lifeline.cfm)

14 For more details and to view the ETC enrollment form, see the FPSC’s website on Lifeline at [http://www.floridapsc.com/industry/telecomm/Lifeline/index.cfm](http://www.floridapsc.com/industry/telecomm/Lifeline/index.cfm)

15 See Florida Public Service Commission (Dec. 2004), Number of Customers Subscribing to Lifeline Service and the Effectiveness of Any Procedures to Promote Participation.
Methodology

While new efforts employed in Florida may help increase potential enrollment, there remain questions over the reasons why people do not take advantage of Lifeline and Link-up. To understand households who do not have telephone service, previous universal service studies during the mid-1990s employed two methodologies to survey households. One type of study involved door-to-door interview teams that asked a standardized set of questions canvassing households in Camden, N.J.\(^{16}\) as well as the Washington, D.C. area.\(^{17}\) In Texas, a survey project employed U.S. Census data to identify low telephone penetration and income areas in Austin, San Antonio and several rural towns to better understand why households were unable to afford telephone service.\(^{18}\) Collectively these studies suggest households often discontinued phone service because they were unable to afford long distance charges and in some cases (40 percent) subscription to cable television superseded a desire to be interconnected as a phone subscriber. Furthermore, in Texas more than half of the respondents who didn’t possess telephone service at the time of the survey had subscribed within the past three years.

Building upon this research and in light of recent efforts to increase Lifeline eligibility and participation in Florida, this study seeks to understand why people are not electing to participate in the Lifeline program. Specifically this study examines the following research questions:

1) Why do qualified, low-income households in Florida not participate in Lifeline?

2) What is the effectiveness of recent Lifeline community outreach efforts in Florida?

To address these questions, a total of five focus groups, ranging from six to twelve participants were conducted during the summer of 2005 in Ft. Lauderdale, Tampa, Gainesville, Jacksonville and Miami. In large part, focus group methodology was employed to understand how effective Lifeline outreach event or workshops are in educating attendees and encouraging enrollment among those attending such a program. In addition, focus groups work well in drawing out rich qualitative responses to uncover general attitudes and potential hidden


variables that researchers may fail to take into account. The results of focus group research may also form the basis of developing a larger survey.\textsuperscript{19}

The focus group sample was drawn from people who attended Lifeline and Link-up rally events or workshops as part of the Connect Florida Campaign. The typical Lifeline rally event consists of a half-hour presentation explaining the Lifeline program, its benefits and qualification criteria. Besides hearing explanations of Lifeline, the anywhere from roughly 100 to 300 attendees hear directly from government or community leaders as well as the OPC about the virtues of Lifeline. Attendees also receive written explanations of Lifeline, telephone bill illustrations of monthly savings, and enrollment forms. Representatives from Networking Solutions and OPC are on hand to assist people in completing the paperwork needed to enroll in the programs. Upon conclusion of the event program, attendees are offered lunch. In contrast to the rally events, Lifeline workshops have shorter program presentations and include a smaller audience of roughly 50 to 100 people. Workshop participants receive the same handouts and enrollment forms as those distributed at rally events; however lunch is not provided at workshops.

During rally events and workshops, attendees were provided with an informed consent form and asked to voluntarily participate in a short questionnaire concerning Lifeline and their use of communication services (the results of which are not included in this report). Attendees were also asked whether they would be interested in attending an hour-long focus group to further discuss Lifeline. In asking for participation, incentives of ten-dollar gift cards, along with food and drink were offered to those that would attend the focus group. Those who expressed an interest were instructed to provide contact information on a sign-up sheet and were provided with a flier that listed the date, time and location of the focus group. If too many people had expressed an interest, twelve subjects were randomly chosen and were sent letters reminding them of the purpose, date, time and location of the focus group as well as the incentives, a few days prior to the meeting. It was explained to all would-be participants that the letters served as their admission ticket to take part in the focus group.

Specific items for guiding questions contained in the focus script were drawn upon consultation of previous studies on universal service as well as policy experts’ familiar with Lifeline. Prior to administering the focus groups, a pretest of the script that includes guiding questions was completed in Lake City. Based upon review of the transcript and feedback from this focus group, modifications were made to the focus group script (see Appendix A for copy of the script). Each focus group used the same items for discussion that were contained in the script. While all efforts were made to follow the script, because

of varied responses within each group, moderators varied the specific ordering of questions. The moderators for the focus groups were trained and completed previous graduate coursework in qualitative research methods. The focus groups in Ft. Lauderdale, Tampa, Jacksonville and Gainesville all used the same moderator and were conducted in English. The focus group in Miami used a different moderator and was conducted in Spanish and later translated back to English.

In all there were 46 participants in the five focus groups. Forty of the participants were in the four focus groups conducted in English; while six took part in the focus group (Miami) conducted in Spanish. In terms of race and ethnicity, seven were Hispanic, 34 African-American and five Caucasian. Females outnumbered males, 35 to 11 respectively. Because of the emphasis of the Connect Florida Campaign at the time, focus group participants were above the age of 50, with 31 being 65 years of age or older.

Results & Analysis

All five focus groups were transcribed by the moderator and coded for primary trends. In addition, each transcription was coded by a second individual for trends, independent of the moderator’s own coding. The major trends of these focus groups are revealed in the italicized subheadings below with selected quotes from the participants that help illustrate main points.

*Connect Florida Campaign events and workshops effective in getting seniors to understand and enroll in Lifeline*

As a result of the event or workshop they attended, participants across all five focus groups indicated a basic understanding of the purpose and benefits of Lifeline. Participants were grateful to have learned about the program and the monthly $13.50 savings on their local phone bill. Only two participants from one of the focus groups expressed confusion on whether the discount applied to local or long distance phone services.

"A program where low income people can get a reduction in their telephone, $13.50, and I heard that for the first time last week."

— Z in Ft. Lauderdale
“It’s when you can get a discount on your phone, 13.50 or 13.99 something like that. If you qualify.”
—L in Jacksonville

In terms of signing-up, the 37 of the 46 focus group participants enrolled for Lifeline as a result of the event or workshop. In nearly all cases, those who did sign-up as a result of the event or workshop were already current telephone subscribers.

The nine participants who didn’t sign up were either already currently in the Lifeline program or did not qualify under the eligibility requirements. Those who were part of Lifeline prior to the workshop and event had learned about the program from a social worker, friend, family member or the telephone company. In two instances, people weren’t aware they were participating in Lifeline until after the event or workshop.

Wireline telephone service is essential and highly valued

All of the focus groups expressed a strong sentiment that wired telephone service is essential because it provides a vital link to remain connected with friends, family, doctors and first-responders. Many expressed concerns over living alone and not being able to drive. Using the telephone is not only vital when they are in need, but also to order food and prescriptions, and to remain part of a social network.

“I think if there is something that is fundamental or essential, it is the telephone and that comes before anything else. You can call the doctor, 911 — you can call a relative, call for help. It is indispensable.” — A, Miami, FL

“The telephone is part of your life. …Without a phone and you’re alone and you’re old, there’s no hope. If I am not able to do anything but just pick up the receiver up and just make one breath, the operator would catch on to something is going on, because your receiver is off the hook.”
— C, Gainesville, FL

“In case you get sick or you’ve got a relative out of town, there’s a way to get in touch with them, you can talk to them and if they are in another town like that, they are going to get in touch with you on the phone. The phone is very important.” — S, Jacksonville, FL
“To me the telephone is number one because it’s a must. A person can contact — you need it.” — A, Tampa, FL

Lifeline discount should apply to wireline

When asked whether Lifeline should be expanded to cover other communication services, the majority of focus groups participants expressed a strong preference that Lifeline should only cover wireline phone service. Two of the focus groups expressed that cell phones were difficult to use and not as reliable as wired phone service, while two of the focus groups believed cell phones should be considered in lieu of wired phone service under Lifeline because of its portability. Among all participants, only five expressed that they had a cell phone. Overall, the majority of focus group participants believed that cell phones, cable television and the Internet were not as essential as phone service and therefore should not be discounted under Lifeline.

“It’s (cable television) not a priority, necessity. Phone, communication, hooking up with somebody, people you want to bug, people you want to bug you, it’s a necessity. It’s not like it’s a pleasure, you have a cell phone, that’s a little bit of luxury.” — M, Jacksonville, FL

“Even the deaf or blind can have a telephone. Everybody can use it. There are a lot of people that are computer illiterate.” — T, Tampa, FL

Biggest motivational barriers to Lifeline participation are lack of awareness and trust

Overwhelmingly focus group participants agreed that lack of awareness is the primary reason why more qualified, low-income households do not participate in Lifeline. For most of the participants, the event or workshop was the first real exposure they had to understanding Lifeline and the first opportunity they had to enroll.

Second to awareness was general distrust in programs like Lifeline that people are unfamiliar with. Four focus groups indicated seniors possess general discomfort in signing-up for a program like Lifeline that they know very little about. Three focus groups expressed that personal contact from a trusted source would ease fear and increase enrollment in such an instance, including having people on hand at the event or workshop to explain Lifeline, illustrate
potential savings on monthly phone bills and assist in filling out paperwork.

“There are a lot of us that don’t know about Lifeline, don’t understand what it means and usually these programs now, they’ve got so many ding-dangs, round-about, you know, you tell me one thing and when I get ready to do something else you tell me it’s something different. We get confronted with a lot of stuff like that, like if you pull out an application for food stamps. You fill that out and when you go there they tell you that it’s something different. Then you’ve go to back and do it over. That’s the way it is with a lot of these programs. But if you get somebody to get up in front of everybody and explain how important it is to them, then maybe it will register and they will understand. Sometimes if you get something like this you’ll throw it in the garbage can. They say Lifeline and that’s all you know Lifeline.” —C, Gainesville

I wouldn’t have signed immediately anyway. … The reduction of the price, and the show of the bill, a copy. At the beginning of the program, I wasn’t even going to participate, and then she kept on talking and explained it.” —E, Fort Lauderdale

Focus group participants provided a number of suggestions for boosting awareness, ranging from word of mouth to more community outreach like the Lifeline event/workshop, advertising on billboards, television, radio and newspapers and distributing fliers and materials at government assistance agencies, churches, libraries, low-income housing and community centers. A number of participants indicated more social workers should explain and encourage people to sign-up for Lifeline. One participant remarked that the social worker in their complex tries to automatically enroll tenants in Lifeline when they become new residents. Two participants suggested including Lifeline materials directly from the telephone company directly, whether in telephone bills or in letter form, something which they recall receiving in the mail.

**Lifeline criteria and enrollment process clear & appropriate**

The majority of focus group participants understood the Lifeline qualification criteria. Only a couple of participants expressed concern over how to know if someone falls within the 135 % Federal Poverty Guidelines. While there were several participants that believed people may fall through the cracks because the income threshold was too low, the majority found no fault with the list of government assistance programs or income guidelines that make you eligible to participate in Lifeline.
Participants were also provided with two different enrollment forms that may be filled out to enroll in Lifeline. The first form was a copy of the form that was distributed and filled-out at the event/workshop. Administered by the OPC, the form asks for contact information and lists the current income guidelines to participate in Lifeline. The second form, administered jointly by Sprint, Verizon and Bell South, asks for contact information and to check off participation in one of the government assistance programs that make you eligible for Lifeline. In both cases, participants didn’t have difficulty understanding the forms, but nevertheless believed the phone company form was simpler to comprehend and complete.

Some seniors feel they are entitled to Lifeline

While not consistent throughout all focus groups, two of the focus groups believed they should receive Lifeline like they do other government assistance programs. These same focus groups also expressed a strong belief that they were entitled to Lifeline given that they have worked and paid taxes for most of their adult lives.

Language a minimal factor in attitudes or understanding of Lifeline

There was only one difference in trends among the four English-speaking focus groups compared to the Spanish-speaking focus group. The Spanish-speaking focus group did not express any concerns or fears over signing-up for a government program like Lifeline that they were not familiar with while the four English-speaking groups harbored reservations.

Conclusion

The focus group participants indicated that the Connect Florida Campaign is effective in promoting and enrolling Floridians in Lifeline, especially senior citizens. As discussed above, lack of awareness and trust are the primary reasons qualified low-income households do not participate in Lifeline. For many of the participants, the first time they heard and clearly understood what Lifeline is and what it provides was at the community event or workshop. Furthermore, having someone whom they trust explain the program and assist in filling out the necessary paper work simply eased their concerns over the legitimacy of the program and was a major reason why they felt comfortable in signing-up for Lifeline.
Admittedly, the results from the focus groups are the opinions of a particular sample and demographic of low-income senior citizens in Florida and therefore are not applicable to the general population nor all of the households that currently are eligible to participate in Lifeline. Further research should be done to investigate whether or not the identified trends may apply to younger populations, particularly those between the ages of 18-44 who may have a stronger preference for the use of cell phones and other communication services. Although not detailed in this paper, preliminary coding of 15 door-to-door households conducted with low-income households in Gainesville, FL are consistent with the focus group results, specifically the valued importance of wireline telephone service and the enrollment barriers of awareness and trust.\textsuperscript{20} In addition, it would be good to conduct an additional Spanish-speaking focus group to confirm Miami focus group results, as roughly 17 percent of Floridians consider themselves to be of Latino or Hispanic origin.\textsuperscript{21} Future research on different age and demographic groups may find different results. Nonetheless, senior citizens are a substantial livelihood in Florida, as approximately 17 percent of citizens in the state are age 65 years or older\textsuperscript{22} and 15 percent of seniors 65 years or older are at or below 125 of the FPGs,\textsuperscript{23} nearly the same percentage as those between ages 18 to 64.\textsuperscript{24}

Based upon the results of this study, policy makers should consider continuing outreach events and workshops, such as the Connect Florida Campaign, to bolster Lifeline awareness. In addition, using trusted persons like community leaders and social workers to encourage enrollment would probably increase participation. Efforts by government assistance offices, like the DCF, appear effective in connecting with low-income households during client interviews and ensuring that program information is readily distributed.

\textsuperscript{20} This study was conducted to help write questions for a survey that is being administered in the mail to 2,500 low-income households in Florida.
\textsuperscript{23} U.S. Census Bureau (March 2005), Table of Poverty Status by State: 2004 Below 100% and 125 % of Poverty – People 65 Years and Over http://pubdb3.census.gov/macro/032005/pov/new46_100125_06.htm
\textsuperscript{24} U.S. Census Bureau (March 2005), Table of Poverty Status by State: 2004 Below 100% and 125 % of Poverty – People 18 to 64 Years of Age http://pubdb3.census.gov/macro/032005/pov/new46_100125_05.htm
APPENDIX A
LIFELINE FOCUS GROUP SCRIPT
**Lifeline Focus Group Interviews Script**

Welcome! (My name and affiliation)

We are here today to discuss your understanding of the Lifeline and Link-up Programs as part of a research project to make these programs more accessible and telephone service more affordable in the State of Florida.

First I need your permission to ask you questions and record your responses (pass out and collect signed consent forms and provide green copy to each participant). (Once everyone has signed form, please go ahead and turn on tape).

Before we begin discussing your understanding of these programs, I’d like to take some time to go around the room and introduce one another. Please tell me your name and a little bit about yourself, specifically where you were born, your favorite pastime/hobby and favorite all-time television show.

It’s great to get to know all of you. Some of you probably recognize one another from the outreach event that took place a week ago. I’d like to ask you a series of questions regarding the event and the Lifeline and link-up programs.

1. **Can you tell me what the Lifeline program is? Can you tell me what the Link-up program is? When did you first hear of Lifeline?**

2. **Have you chosen to participate in the Lifeline and/or Link-up program. If yes, why? If no, why not?**

3. **Why should you sign up for the Lifeline program? (Note, if necessity of phone service is raised, ask whether they are entitled to gov’t discounted phone service under Lifeline.)**

4. **How important is it to have wired phone service in your home? In terms of other needs, where would you rank wired phone service? What services/needs are more important to you than wired phone service?**

5. **Do you believe that Lifeline is as important as other governmental programs that provide assistance? Go through the following programs as examples (Food Stamps, Medicaid, Federal Public Housing (also known as Section 8 housing)**

6. **Do you feel entitled to Lifeline the same way as you do to other governmental programs that provide assistance? Go through the following**
programs as examples (Food Stamps, Medicaid, Federal Public Housing (also known as Section 8 housing)

7. ** How easy do you think it is to fill out the paperwork to qualify for Lifeline subscription? (display copy of yellow OPC form and joint phone company forms separately) What do you think of this form and the process involved? Should this form and process be changed? Assuming you didn't come to the outreach event/workshop, how easy would it be fill out this form?

8. ** How easy do you think it is to qualify for Lifeline? Should the Lifeline qualification criteria be changed?

9. ** What do you think could be done to make more people sign up for Lifeline and Link-up? Let’s think and list as many reasons as possible by brainstorming.

10. ** What are some specific reasons you believe people do not sign up for the Lifeline discount? Let’s think and list as many reasons as possible by brainstorming.  
(Note, if privacy concerns are raised ask why and whether if it's gov't or company related. If gov't, does this apply to all gov't programs that provide financial assistance.)

(Note, if distrust/fear issues are raised, ask why and whether if it's gov't or company related. If gov't, does this apply to all gov't programs that provide financial assistance.)

(Note, if pride issues are raised, ask why and if applies to Lifeline or different types of gov't assistance. If gov't, does this apply to all gov't programs that provide financial assistance.)

11. ** Would the federal money used for the Lifeline discount be better spent on other services such as cell phones or the Internet, or cable TV? What else?

12. ** Is there anything else you would like to add?

That concludes our focus group session. Before you leave today, I want to thank you for your participation and handout your $10 gift card for participating in this study (pass out cards at this time). If there is anything I can do to help answer your questions regarding Lifeline and/or link-up, I’d be happy to entertain questions as you leave.