

CUB's Guide to Cutting Your TV Costs

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About this guide

The Citizens Utility Board (CUB) hopes you find “CUB’s Guide to Cutting Your TV Costs” helpful in determining what is the most affordable choice for your TV needs.

This guide is not meant to be an endorsement of any particular product or choice in the pay-TV market. It is meant to give consumers good information so they can make their own choices.

CUB has strived to be comprehensive and accurate in the myriad details surrounding your choices in today’s TV market. Please know that prices and offers change often in the pay-TV industry. We list general price ranges to give you an idea of the costs associated with certain choices, but you should verify exact price tags with the actual companies you are considering.

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Happy with your TV bill?

Studies show that about eight out of 10 pay-TV customers think their bills are too high, according to the Federal Communications Commission (FCC). Americans, on average, pay more than \$100 a month for TV packages that include nearly 200 channels—even though a typical customer only watches about 17.

This is irritating to many of us, but it's even more stressful for Illinoisans on tight incomes who depend on TV service as one of their only connections to the outside world.

CUB has researched tips and tricks to help you find the TV options that are right for you. “CUB’s Guide to Cutting Your TV Costs” shows you how to reduce your cable/satellite bills, and it explains your options if you want to “cut the cord.”

Is this your TV package?

Average number of channels: **189**

Average channels watched: **17**

Average bill: **\$103**

Sources: “Advertising & Audiences Report,” Nielsen, May 12, 2014; “Cable, DBS & Telcos: Competing for Customers 2016,” Leichtman Group, Inc., Sept. 23, 2016

Why do we pay for TV? (a brief history)

Many of you probably remember the days when TV was simple—and free. The big three broadcast networks—ABC, CBS, and NBC—offered their sitcoms and dramas over the airwaves to anyone willing to watch their commercials. Cable companies only did business with homes that had poor reception, and needed network broadcasts delivered over a wire.

Then the industry discovered a way to make more money: premium channels, like HBO and Showtime. Cable companies began to market packages that included traditional broadcast programming with these premium channels. As a result, the cable industry began to enjoy several streams of revenue, including monthly subscription fees, ads on the basic program channels, and even rental fees for the set-top boxes required to receive service.

In the 1990s, another TV option, satellite television systems, rose in popularity, as the dishes they depended on got smaller and cheaper, and companies such as DirecTV and the Digital Sky Highway (Dish) Network emerged.

However, the TV industry’s game-changer was the Internet. Cable companies began to offer broadband and phone service over their lines, opening the door for “triple play” packages that allowed them to make more revenue. Today, as the speed and quality of the Internet improves, it’s possible to download or stream TV shows on computers, smartphones and tablets.

Now, viewers are beginning to bypass traditional cable TV service for streaming services such as Netflix and Hulu. However, customers who do stream TV content often find that because of a lack of competitive broadband choices they still have to rely on the cable company for their Internet connection. So “cutting the cord” doesn’t necessarily mean you won’t get a bill from the cable company.

Big TV, 2015 Profits

AT&T (owns DirecTV): **\$13.2 billion**

Comcast: **\$8.2 billion**

Time Warner: **\$3.8 billion**

Dish Network : **\$747 million**

Sources: Corporate earnings reports

What are my choices in the TV market?

| | Over-The-Air TV | Traditional Cable | Satellite TV | Telco TV | Streaming |
|--------------------------------|--|---|---|---|---|
| What Is It? | TV signals from the major networks delivered to your home with the help of an antenna in or on your home. | TV delivered to your home over a fiber-optic or coaxial cable. | TV delivered to your home via satellite. | TV offered by traditional landline phone companies and delivered to your home over fiber-optic and/or copper phone lines. | TV programs you watch through a service that delivers content to your computer network. |
| Typical Companies | The major networks (ABC, CBS, NBC, Fox, WGN), which don't charge a subscription fee for their programming. | Charter, Comcast, Media Com, RCN, Time Warner. | DirecTV, Dish Network. | AT&T (U-Verse), Verizon (FiOS). | Amazon Prime, HBONow, Hulu, Netflix, Sling Television, YouTube. |
| Price Range (per month) | No monthly subscription fee. | \$60-\$150 | \$50-\$150 | \$50-\$125 | \$8-\$75 |
| Pros | No monthly subscription fees. | Wide channel choices. | Wide channel choices. Available in rural areas. | Wide channel choices. | Lower prices. Can be a helpful supplement to basic TV. |
| Cons | Channel choices limited. Reception can be poor, unreliable. | Expensive packages. Not always available in rural areas. | Expensive packages (slightly cheaper than cable). Reception can be poor in bad weather or if home lacks an unobstructed view of the sky. Requires installation of satellite dish that some consider unsightly. This could be problematic for renters. | Expensive packages. Not available in all areas. | May have to subscribe to multiple services, each with monthly fees, to get the viewing choices you want. Requires high-speed Internet service. |

Tips on cutting your cable bill

Pay TV is one of the few industries where, typically the longer you're a customer, the more the company charges you. The best deals seem reserved for the newest customers. So how do you beat the system? CUB compiled the following tips and tricks.

1. Look at your current bill. The first step is asking yourself: Do I need all the services that I'm getting? Probably not, and you might be able to downgrade to a lower-priced package. For example, if you don't need premium or movie channels, see if there's a cheaper package without HBO or Showtime. Feeling pressure from streaming services, cable companies are starting to offer "skinnier" bundles—meaning cheaper packages with fewer channels. Ask your current company about its cheapest plans.

2. Find your company's hidden deals. The easiest way to cut your TV costs is to ask for a lower price. But do some detective work first. Visit your current company's website to find the rate you would pay if you were a new customer. Because you are a current subscriber, the website may not display those new-customer prices. That's why Julian and Ben Kurland, the founders of a bill-cutting company called Billfixer, recommend searching your cable provider's site in "private" or "incognito" mode. It's simple to do—there should be a menu on your browser (Google Chrome, Internet Explorer, Firefox, Safari) that lists "private" or "incognito" mode. (Of course, calling the company to see what it charges newcomers is an option, too!) Once you know the best rate the company offers, ask for it.

Important: Before you call your TV company, know exactly what your goal is. Make sure you know the costs, dates, components, and terms of your current contract or service. Also, have your account number and bills readily available.

3. Find out what the other guys charge. Check your mail for offers from other pay-TV companies or streaming services, or go to their websites and find the lowest prices for the services you want. Then call up your current company and threaten to switch to a competitor unless it meets or beats the rival deal. You don't want to overuse the "I'm going to take my business elsewhere" line, but it can be an effective tool—because, as tech writer Ed Oswald points out, "It costs more to gain a customer than to keep one."

4. Go straight to your company's cancellation or retention department. Avoid talking to a front-line customer service representative, and instead go directly to the department that has the most power to give you the best deal. If the phone menu gives you an option like "Cancel my service," take it and negotiate a better rate.

5. Be nice. Be confident and assertive, but also pleasant. It's easy to lose your cool, especially when it comes to your cable company. But remember that the pay-TV employees you talk to hold all the power and an army of angry customers yell at them, A LOT. **So be different**—they'll more likely give you what you want. Like we said, the "I'm going to take my business elsewhere" line can be effective, but don't overuse it, like the boy who cried wolf. This line can be just as useful: "I really like your product, and I want to stay with your company."

6. Ask for extra. Negotiate high, meaning don't be afraid to ask for a great deal. Even if you've negotiated a lower bill, don't hesitate to ask for a one-time credit—on top of the lower rates. For instance, if the rep says you're going to have to pay a fee for any change of service, ask him or her to waive it. Just ask confidently and politely: "Don't settle," says finance expert Farnoosh Torabi.

7. Don't give up. It can take three to five calls to get what you want. If you get rejected, call back a few days later and talk to a new representative. Maybe there's a new deal that's perfect for you, but wasn't available the last time you called. Finance expert Torabi suggests talking to a rep through your company's online support. The "chatroom" can sometimes be faster and easier than wrestling with phone systems and long wait times.

8. Beware of getting upsold. “A bargain is only a bargain if it’s something you actually want,” *Wall Street Journal* reporter Charles Passy warned. Your company may try to offer you free premium channels—for a short period, typically six months. If you don’t want that, skip it and ask for a better free upgrade, such as faster Internet. Just remember that eventually a promotion will expire, and you will have to cancel it—or bargain again—or your bill will go up.

9. Be open to locking in. Your pay-TV company may offer you a lower rate, but require you to sign a one-to-two-year contract. The downside is you won’t be able to take advantage of a better deal in that time. But the upside is your bill won’t change until the contract ends.

10. Write it all down. Always (always!) write down your new prices, contract terms—including when the new offer ends—along with the name and, if possible, ID number of the company employee who gave you the offer. Don’t wait for your first bill to verify those rates. Within a week of negotiating the new deal, call your company to verify that your account has been updated. (There’s a chance that the cable representative entered the wrong notes in the system.) Again, the offer you’re being given will likely end and your bill will go up. Find out when, so you can prepare to negotiate then.

11. Buy your own modem. If you get Internet service through your pay-TV company, skip the annoying \$8 to \$10 monthly modem rental fee and buy your own device. That can save you hundreds of dollars. Just make sure you buy a modem that is supported by your cable company. And remember: Not all companies allow you to buy your own modem. CUB has a fact sheet on which ones do, at www.CitizensUtilityBoard.org.

12. Be wary of bundles. Cable and phone companies offer “triple play” packages that bundle TV, Internet and digital phone service at discounted rates compared with the prices you would pay buying the services separately. The phone part of a package often is not a good deal. These calling plans include a full menu of services (voicemail, Caller ID, Call Waiting, etc.), unlimited calls, and some nifty features. For example, AT&T U-Verse and Comcast allow you to check voicemail messages on your TV. However, most customers don’t make enough calls or use enough services to justify such a plan. (And remember, the phone service is digital, not landline, and it will not work in a power outage.) Try this: Analyze your phone needs—what extra services you want, if any, and how many calls you make in a month. Find out what prices a company offers for bundling TV and Internet only. Then do the math. Buying a cheaper phone plan and bundling your cable and Internet services might beat any triple play package.

Tips on cutting the cord

People tired of dealing with their cable/satellite provider might consider “cutting the cord.” The marketplace now offers a variety of more affordable options. If you have a high-speed Internet connection, streaming services offer potentially thousands of viewing options that can be tailored to your family’s interests at a fraction of the cost. But be careful: Getting multiple streaming services can become just as costly as a cable package.

Want something simpler? Think about ending your cable subscription and simply using an indoor or outdoor antenna to get local channels for free. It’s not for everyone, but today’s antennas have come a long way from the old “rabbit ears.”

Either of these options—or a combination of the two—could meet your TV needs, and lower your costs.



“It was the scariest thing I could think of.”

What is streaming?

Streaming services supply programming over the Internet for a monthly subscription. Typical examples of these providers include Amazon Prime, Hulu and Netflix. Streaming options could be perfect for households seeking the

flexibility to choose their programming—and dictate their costs—in a channel-by-channel “a la carte” style, which is something traditional cable customers have wanted for years. Even though streaming services are Internet-connected, you aren’t limited to watching your favorite shows on your computer, tablet or smartphone. For a one-time price that ranges from \$30 on up, you can purchase devices—with names like Roku, Apple TV, Google Chromecast and Amazon Fire Stick—that connect to most modern TV sets and allow you to stream Internet content through them.

The irony is that even if you cut the cable cord and use streaming services, you probably won’t cut ties with your cable company, because there’s a good chance you’re getting Internet service from that provider. So the cable company will still send you a bill. If nothing else, you can use the pressure of the possibility of switching to a streaming service to bargain for a better deal with your cable company.

Streaming pros and cons

Pros

Lower subscription costs: Monthly subscriptions are \$20 or less for many streaming services—much cheaper than a traditional cable bill. Subscriptions entitle users to the full inventory of content on a service’s website. Plus, you can cancel and restart service without contracts or penalties.

Choices: Streaming services offer thousands of classic and new movies and TV shows at your fingertips. You have the freedom to customize the content that’s right for you.

Convenient sign-up: Unlike traditional cable TV, which requires special equipment and a possible home visit by a technician, streaming services operate like a website—they require only an Internet connection. A subscription can be established through online sign-up and payment in as little as 15 minutes.

Cons

Device/Internet limitations: Streaming services may not work on all your devices and they may perform poorly on a slower Internet connection. Plus, if your Internet plan has a data limit, that could be a problem.

Lack of live content: If you like to watch live TV, such as the Oscars or baseball playoffs, streaming services may not be for you. However, must-see events often stream live, and some streaming services provide live TV content. (Those live services may limit how many streams your family can view at once.)

Important

If you consider a streaming service, make sure it’s available on all your devices. Also, determine the service’s minimum Internet speed, and confirm that your broadband connection meets that requirement.

It adds up: If your viewing habits are diverse—sports enthusiasts, for example—you may find streaming services frustratingly limited. Subscribing to multiple streaming services to get your preferred content (and, possibly, a DVR), can be inconvenient, and the total bill can be just as hefty as a traditional cable package. “In 2016, cable cutting looks a lot less like salvation, and more like a few new heavily compromised TV bundles,” wrote *Wall Street Journal* columnist Geoffrey A. Fowler. “If you do it at all, you’ll want to take care that it doesn’t end up costing you more.”

Popular streaming services

- **Amazon Prime** is \$99 a year, or about \$11 a month if you don’t want to lock into a year-long offer. Some critics have said its library of shows and movies is limited compared with other services. But there are other perks: Access to songs and free ebooks, and you can buy many items on Amazon.com with free, two-day shipping.

- **DirectTV Now:** Launched in December 2016 by AT&T, this is the latest streaming service to offer live TV options. The app ranges in price from \$35 a month for 60 chan-



nels to \$70 a month for 120 channels. If a package doesn't include a channel you want, it will cost you more to get it. (HBO, for example, costs an extra \$5 a month.)

- **HBO Now** provides access to all HBO programming, such as the popular *Game of Thrones* series, for a \$15 monthly subscription.
- **Hulu's** focus seems to be on popular prime time TV. One big advantage is that it releases episodes as soon as they air. (That makes it a better option for watching shows that are in the middle of a season.) Hulu comes with two options: an \$8 monthly plan that has limited commercials, and a \$12 monthly plan that is commercial-free.
- **Netflix** offers thousands of commercial-free shows and movies for a basic subscription of \$8 per month. (Upgraded monthly subscriptions cost \$10 and \$12.) One strength of this service is its large library, which includes old and new movies, foreign films, TV classics like *Cheers* and *Star Trek*, and original programs like *House of Cards*.
- **PlayStation Vue** is an app for the PlayStation 4 game system and mobile devices that allows users to subscribe to premium cable channels like HBO and Showtime, as well as up to 90+ additional channels for up to \$74.99 a month. The service has four plans with varying numbers of channels, ranging from \$39.99 to \$74.99 a month. Vue is one of the few services that allows you to watch live TV.
- **Sling TV** might be best for people who crave live TV. Sling offers live content, such as sports, prime time shows, and breaking news. The service starts at \$20 a month, but charges an extra \$5 to \$9 for additional sports, movie or news content.

Note to sports enthusiasts: The broadcasts of most major sporting events are available through streaming services operated by the professional sports leagues, such as Major League Baseball (MLB), the National Football League (NFL), the National Basketball Association (NBA) and the National Hockey League (NHL). What complicates streaming choices for sports fans is that each of these services requires its own subscription.

Don't forget...

While traditional cable packages and streaming services offer a wealth of content, your public library also is a great source of TV programming—and it's free! Librarians typically maintain a comprehensive collection of DVDs, including favorite TV shows and movies. Your library card can help you keep your TV costs down.

Supplements or alternatives to streaming



Installing a High Definition TV (HDTV), over-the-air antenna at your home can deliver a variety of live, local TV channels, and serve as a nice supplement to streaming services. Or, if you just want basic TV, an antenna can be your stand-alone choice.

Although getting an antenna might rid you of expensive monthly cable fees, there are trade-offs to consider before taking the plunge. Also, it is possible that you may live in an area where an antenna isn't able to give you access to any channels.

About HDTV antennas

An HDTV antenna is much better than the old-fashioned “rabbit ears” that your parents or grandparents used. (They also look different—some are sheets of plastic you put on the wall.) Today’s version can help you avoid a high-priced cable subscription by serving as your stand-alone TV service or a supplement to your streaming service.

On the flip side, you won’t receive the hundreds of channels that come with a cable/satellite or streaming subscription. Plus, the channels you do receive can occasionally be plagued with poor reception, especially during bad weather.



If you’re interested in purchasing an antenna, here’s what you need to consider:

1. Find out what over-the-air channels are available.

If you live in the Chicago region, you’ll have several to choose from, like major network affiliates (CBS, NBC, ABC, Fox) and PBS. However, your choices may be limited (or nonexistent) depending on where you live in Illinois. The websites below will provide a list of channels your area receives:

- Federal Communications Commission (FCC):** www.fcc.gov/media/engineering/dtvmaps
- TV Fool:** www.tvfool.com
- Antenna Web:** www.antennaweb.org

2. Make sure you have the right type of antenna.

- **Omnidirectional or directional?** With a directional antenna, you can get clear reception by aiming it toward a TV tower in the nearest major city. These antennas might be best for consumers in far suburban or rural areas, more than 25 miles from a TV tower, because they can point the antenna toward the nearest major city. An omnidirectional antenna, on the other hand, can receive signals from multiple directions. Homes within 25 miles of a TV tower, such as in a major city where there could be a lot of obstructions, should consider the omnidirectional antenna.
- **Amplified or nonamplified?** Urban households that live close to a broadcast tower can probably choose a nonamplified antenna. However, if your home is more than 25 miles from a tower, or surrounded by obstacles like hills or other buildings, an antenna with an amplifier can pick up weaker signals from distant towers.
- **Indoor or outdoor?** Indoor TV antennas might be the best solution if you live in a major metro area—near TV broadcast towers. These small and powerful devices, which can be discreetly placed in a room, are especially helpful to people who live in apartment buildings where mounting an outdoor antenna isn’t an option. However, building materials can interfere with the digital signal, as can household appliances, such as computers, and wireless gear, like Internet routers. Outdoor antennas can offer the best TV reception because they have a better line of sight to broadcast towers, with fewer obstructions. If you live far from broadcast towers (more than 25 miles), a long-range outdoor antenna may work best for you.

3. Price.

Over-the-air antennas can range in price from about \$20-\$100. The price is dependent on the strength of the antenna and the types of channels it receives. Again, using an antenna does not require a subscription fee, like a cable package, so you avoid those long-term costs.

Your cutting-the-cord checklist

Make sure to ask yourself all these questions before you cut the cord.

How many live TV channels would I get with an antenna?

There are websites available that will help you figure out what channels your home can get with an antenna:

- Federal Communications Commission (FCC): FCC.gov/media/engineering/dtvmaps
- TV Fool: TVFool.com
- Antenna Web: Antennaweb.org

What type of antenna do I want?

There are many options to consider: Do I want omnidirectional or directional; amplified or nonamplified; indoor or outdoor?

If I want to supplement my TV viewing with streaming services, how many services would I need?

Make a list of what shows you watch and then think about the streaming services that would allow you to watch that content. The cost of multiple services can add up quickly.

Do I have the right Internet connection?

Remember, you will need an Internet connection if you want to use a streaming service. That means while you may say goodbye to cable TV, you may still pay your cable company for an Internet connection. Find out how much it will cost to get standalone Internet with your current company or another one. Also, your current Internet plan might have data limits, which could be a problem if you plan to use streaming services. You might have to get an unlimited data plan.

Do I want to watch streaming services through my TV?

If yes, that would require purchasing special equipment, for a one-time price, such as Roku, Apple TV, Google Chromecast or Amazon Fire Stick. Make sure the device you choose will meet your viewing needs.

Do I need a DVR?

If you get rid of your cable subscription, you'll get rid of your DVR, which allows you to record shows. That may not be a big deal if you have on-demand streaming services. However, if you have live TV through an antenna or live TV streaming services, you may still want to record shows. Check with your streaming service to see if it has a DVR option. Also, you can subscribe to DVR services such as Channel Master, Tablo, and TiVo Roamio. These services can cost several hundred dollars, plus monthly subscriptions. (Note: TiVo Roamio has Netflix, Hulu and Amazon Prime Video built into it, but at an extra cost.)

Have I done the math?

Confirm that buying an antenna and/or subscribing to one or more streaming services (and a DVR, if you want) is still cheaper than a monthly cable subscription and the associated equipment, such as a cable box, you are currently renting.

10 things to look for on your pay-TV bill

CUB broke down bills from Charter Spectrum and Comcast, two of Illinois' largest cable companies.

1. News: Your bill will likely have a news section, sharing key information, such as changes to your account and/or service.

2. Account Number: Trying to find your account number? Comcast has it in a “one-stop-shop” box in the upper right-hand corner of your bill. (Your auto-pay date will also appear, if you pay online.) Charter’s account number is in the upper left-hand corner.

3. Monthly Statement Summary: This is a breakdown of what you owe. Add the “unpaid balances” and “new charges” line items to see if you’re being correctly charged.

4. New Charges Summary: Want to know exactly what items you’re paying for each month? The new charges summary (located below Comcast’s monthly statement summary) lists services and products on your account, along with additional taxes and fees. Typical services include XFINITY Bundled Services, like the Double or Triple Play, and On Demand charges.

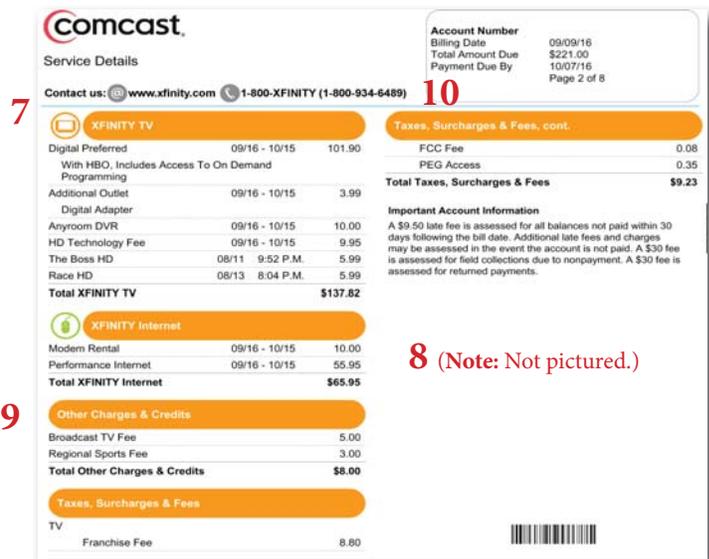
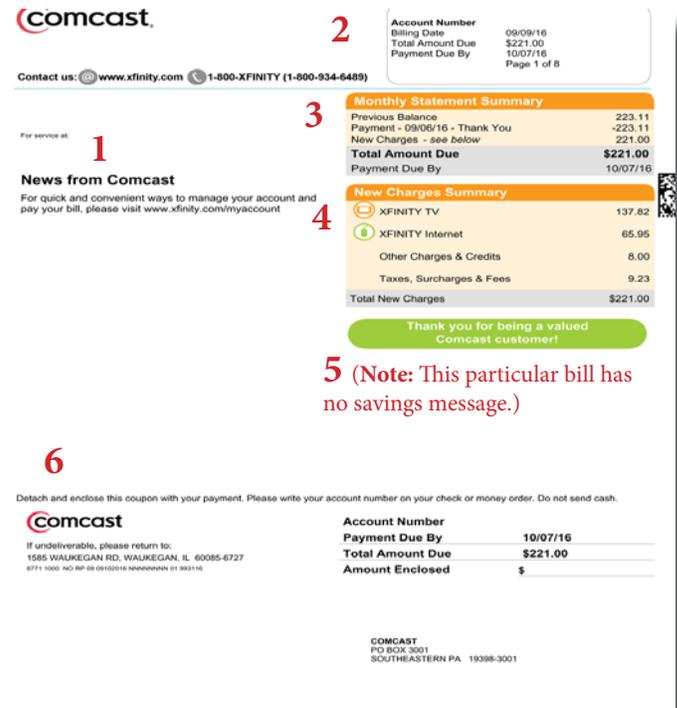
5. Savings Message: If you have a promotional deal or discount, Comcast includes a savings message that will show you how much you saved compared to the full service rates. **WARNING:** Promotional rates end. Know exactly when your bill is set to go up, and call a few weeks before to try to negotiate a better rate.

6. Payment Slip: Besides the bill itself, the payment slip could be the most important part—unless you pay online. The slip should be torn off and mailed in with your check or money order—cash can’t be sent. Fill in the amount you wish to enclose. If the payment envelope has a window, make sure the company’s address is displayed.

7. Services or Charge Details: If you want a more comprehensive list of your services and products, check out the services details on the back of your bill. It’s broken down by individual service.

Bonus: Look for additional fees—like equipment charges and premium channels—that are not included in your standard monthly package. For example, your modem rental fee could be listed as “wireless gateway” under “Additional XFINITY Internet Services.” If you use your own modem, a charge shouldn’t appear. (See “Key charges” on the next page.)

8. Partial Month Charges & Credits (or, Partial Month Charges): Any changes you made in the middle of the



previous billing period—like adding or removing a service—are reflected here.

9. Other Charges & Credits: Pay close attention to charges listed under the “Other Charges & Credits,” or, simply “Other Charges” section. Comcast also uses it to display credits you have on file and any fees associated with installation, reactivation, and lateness of payment. Charter might list a cable maintenance fee in this section. (See “Key charges.”)

10. Taxes, Surcharges & Fees: Local and state taxes, franchise fee (a fee collected for local or state government), Federal Communications Commission (FCC) fees, and other fees associated with your services and area can be found here.

Key charges:

While some of these fees can be avoided, they are all add-ons that allow a company to raise your bills while not increasing the advertised rate of your cable package:

***DVR Service:** This covers the digital video recorder that allows you to record your favorite shows. If you have multiple TVs you might have to pay for multiple DVRs. The DVR and set-top box can be one in the same.

***DVR Additional Outlet Digital Adapter (optional):** Some families who own more than one TV choose to purchase a digital adapter instead of another set-top box/DVR. The small device allows digital TV signals to be enjoyed on an analog TV.

***Anyroom DVR (optional):** Allows people to watch recorded shows from any room in their house and view their recordings on different TVs at the same time.

***Broadcast TV Fee (or Surcharge):** Comcast says this \$5 charge covers the costs associated with the networks’ carriage contracts (the business agreement that allows a pay-TV company to carry a network’s programs). However, critics argue that customers already pay for the right to view a network’s content through subscription fees.

***HD Technology Fee (a.k.a. Digital Receiver):** Most pay-TV subscribers lease set-top boxes in order to view their content. These rental fees cost cable customers \$20 billion a year, according to the Federal Communications Commission (FCC).

***Regional Sports Fee:** This fee is designed to help Comcast recoup money it spends on big broadcasting contracts for professional sports and regionally owned sports networks. For most packages, you help them recover this money—even if you’re not a sports fan.

***Wire Maintenance (optional):** This monthly insurance plan (about \$5) covers cable-related repairs. Read the fine print: These plans are often so limited they’re not helpful. A company may include this for free as part of a package.

***Wireless Gateway, a.k.a. Modem Rental (optional, if you use your own modem):** A charge should only appear if you rent your Internet modem from a cable company.

***Blast! Internet Service (optional):** Any type of broadband speed increase—whether it be promotional or negotiated—will be filed under this label on a Comcast bill.

Your rights as a cable customer

In 2007, Illinois Attorney General Lisa Madigan, CUB and other consumer advocates pushed for the Illinois General Assembly to create some of the nation's strongest service quality standards. Those standards require pay-TV providers to credit customers for poor service quality.

Examples of potential credits:

—If a company fails to install service within seven days of a customer request, customers will receive 50 percent off the installation fee or the monthly fee for the lowest-cost basic service, whichever is higher. If the company fails to install service within 14 days, the customer gets the entire installation fee waived or the monthly fee of the lowest-cost basic service, whichever is higher.

—If a cable provider fails to remedy service interruptions or poor video or audio service quality within 48 hours, customers receive a pro rata credit of total regular monthly charges equal to the number of days of the service interruption.

—If a cable company fails to keep an appointment or to notify the customer of an appointment the day before, the customer will receive a \$25 credit.

—If a cable company sells your personal information to an unrelated marketing list against your wishes, the customer will receive a \$150 credit.

Complaining to your company

Have your paperwork ready. Prior to calling your pay-TV provider, make sure you know the costs, dates, components and terms of your current contract or service.

Call at the right time. One study showed that customers who called between 9 and 11 a.m. got the fastest response time. It's no guarantee, but it can't hurt to call at off-peak times.

Take a tactful tone. No matter how exasperated you may feel, it's always best to be calm and civil.

Calmly escalate. If you feel you are not getting the answer you want, politely ask to speak with a supervisor.

Make a record of the call. Ask for permission to record the call. By law you have to get permission, but knowing the call is being recorded will keep the customer service rep on his or her toes. Even if you don't record, take good notes. As you finish your call, restate the issue, the solution and timing to avoid confusion and more calls later. Write down all pertinent information to your case, the times/dates you called, the employee who took your call, and his or her ID number, if possible.

Get social. If you're not getting anywhere with your pay-TV company, consider taking your concerns to social media. Twitter and Facebook can be effective forums for your grievance. Remember, the rule is the same on social media as it is on the phone: Be direct, but civil (please).

Socially awkward

Memo to Big Cable: Don't give bad service to Saturday Night Live stars... especially if they have Twitter accounts. In 2015, SNL's Colin Hanks ripped Time Warner Cable on Twitter, causing it to ask: "Is there anything we can do to help?" Hanks replied: "Perhaps you could check with the 3 technicians who have been to my apartment this week for a total of 7 hours?" His rant got a response from the CEO.

A cable bill of rights

TV may have started out simple—just three channels—and free, but in the decades since the industry has made it complicated and expensive. CUB is committed not just to educating Illinois consumers about current conditions in the pay-TV environment, but we also want to gauge what changes they would like to see in the industry.

After researching common complaints about the industry, CUB compiled this list of reforms called a Cable TV Customer’s Bill of Rights:

- A-la-carte pricing, so you pay only for the TV channels you actually watch.**
- Special senior discounts and basic, low-cost packages, so pay-TV bills don’t bust your budget.**
- Limits on excessive cable box rental fees, which can cost up to \$200 a year.**
- Headache-free cancellation policies so you can cut the cord with the click of a button.**

Tell us what you think of these reforms. Take an online survey at www.CUBCableCenter.com.

CUB Email Poll, Aug. 2016

Would you support a proposal to create a Cable Bill of Rights?

Yes: 98.6 percent

No/No response: 1.4 percent

Pay-TV glossary

Analog TV: The transmission of audio and video via electronic pulses. Most TVs manufactured before 2004 are analog TVs. The federal government mandated in 2009 that most TV stations stop broadcasting analog signals and switch to digital signals. By now most people have digital televisions, but those with older models will need a digital converter box to watch TV.

Digital adapter: A small device for displaying digital television signals on your analog TV (also known as a Digital Terminal Adapter).

Digital TV (DTV): The transmission of audio and video via binary code—a series of 1s and 0s. Digital TV has higher quality pictures and sound. Digital signals also take up less space than analog, freeing up airwaves for more channels and other purposes, such as a wireless network devoted solely to police and fire emergencies.

Digital Video Recorder (DVR): A type of set-top box you rent from your pay-TV company. It lets you pause and rewind live TV, and record shows.

High Definition Television (HDTV): This digital TV format is considered to be the highest quality for picture and sound.

Modem: A device cable companies use to deliver Internet service. The modem connects to the Internet.

Router: Connects to the modem and allows you to share your Internet with multiple devices. (It “routes” Internet traffic to the appropriate devices—home computer, pad, smartphone—on your home network.) A router allows a home to have wireless Internet, or Wi-Fi.

Note: In some cases the modem and router are combined into a single device.

Satellite TV dish: A curved antenna that captures a TV signal from a satellite. At one time, a dish, receiver and related equipment could cost a consumer \$2,000 or more, but people can now get them for free as part of a Satellite TV package.

Satellite TV receiver: Converts the broadcast signal a dish captures from a satellite into the pictures and sound a subscriber sees on the TV. Subscribers can get High Definition Television receivers, and those equipped with Digital Video Recorders (DVRs) included in a Satellite TV package.

Set-top box: A device you rent from your cable or satellite TV company that allows you to view your TV package.

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