

CONSUMER CONNECTION



VOLUME FIFTEEN | EDITION FOUR | WINTER 2019



PETS FOR VETS
ADOPTION FEES WAIVED FOR **MILITARY VETERANS—P.14**

ALSO INSIDE:

**TODAY'S PERMS
RIDE SAFER
WAVES—P.8**

**STATE BACKS STEM
EDUCATION FOR
GIRLS—P.16**

**RAPID JOB GROWTH
FORECAST IN HEALTH
CARE—P.18**

STATE OF CALIFORNIA
dcca
DEPARTMENT OF CONSUMER AFFAIRS

**CONSUMER
CONNECTION**

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Services and Housing Agency

KIMBERLY KIRCHMEYER
Director, Department of
Consumer Affairs





CONTENTS



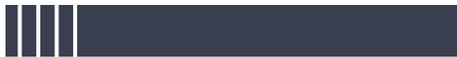
#AskDCA—**P.2**



Executive Spotlight—**P.11**



Rapid Job Growth Forecast
in Health Care Sector—**P.18**



Pet Insurance: What You
Need to Know—**P.4**



So, You Want to Be a
Professional Boxer?—**P.12**



Briefs—**P.20**



Proper Mattress Disposal
Matters—**P.7**



COVER STORY:
A Call to Paws—**P.14**



Reach Out—**P.22**



Return of the Perm—**P.8**



STEM/STEAM Education +
Girls = Success—**P.16**



What You Need to Know
About the Census—**P.24**





#ASKDCA

YOU HAVE QUESTIONS? WE'VE GOT ANSWERS!

Matt Woodcheke

Consumer Connection staff

Got a question about your contractor, dentist, doctor, cosmetologist, or one of the many other professionals licensed and regulated by the Department of Consumer Affairs (DCA)? Maybe you'd like to know more about how DCA helps consumers make wise purchasing decisions by informing them about the laws that protect them? Now is your chance to ask!

Submit your question via email to publicaffairs@dca.ca.gov and it may be answered in a future issue of *Consumer Connection*.

Please note: We are not able to answer questions regarding the status of a license application, complaint, or investigation. Some questions have been edited for clarity or brevity.



Q I RECENTLY FILED A COMPLAINT AGAINST MY DOCTOR. I'M TOLD THAT MY COMPLAINT HAS BEEN REFERRED TO A MEDICAL BOARD MEDICAL CONSULTANT. WHAT DOES THAT MEAN?

Medical consultants are licensed physicians in good standing with the Medical Board of California (MBC) who are in practice or employed in the field of medicine in the community. They provide their services to the Board to review quality of care complaints. Their role is to determine whether the care and treatment provided was within the standards of practice.

They may be asked to review issues such as diagnosis and treatment, excessive or illegal prescribing, dishonesty, and inappropriate examinations. By reviewing and evaluating complaints and copies of your medical records, the medical consultant can determine whether there is evidence of gross negligence, negligence, or incompetence.

If the medical consultant doesn't find a violation or sufficient evidence to prosecute, MBC will close the complaint and you will be notified. But if the medical consultant determines that a violation may have occurred and more investigation is needed, the matter is referred to the Division of Investigation's Health Quality Investigation Unit within the Department of Consumer Affairs for formal investigation.

Q I WENT TO PICK UP A NEW PRESCRIPTION THE OTHER DAY, AND I COULDN'T GET MY PRESCRIPTION UNTIL THE PHARMACIST TALKED TO ME ABOUT IT EVEN THOUGH MY DOCTOR ALREADY EXPLAINED IT TO ME. DOES THE PHARMACIST HAVE TO TALK TO PATIENTS ABOUT PRESCRIPTION MEDICINE?

Yes, the pharmacist has a duty to talk to you about all new prescription medications that have not been provided to you before. This consultation provides the pharmacist with the opportunity to educate you about your new prescription, and to protect you from potential problems associated with a new medication by discussing possible side effects, circumstances where the drug shouldn't be used, and the importance of following the directions. Consultation also provides the pharmacist one more opportunity to prevent dispensing errors by inspecting the medication container's contents to ensure that the proper drug is dispensed.

A patient can decline a pharmacist consultation, but it's not recommended. When getting your prescription filled, make sure you know the name of the medicine and what it is supposed to do, how long and how often you should take it, what to do if you miss a dose, and information on potential side effects.

Q MY CAR HAS BEEN IN THE SHOP FOR OVER TWO WEEKS NOW. THE DEALER OFFERED ME A RENTAL CAR BUT SAID I WOULD HAVE TO PAY FOR IT. IS THIS RIGHT? THEY ALSO HAVEN'T BEEN PARTICULARLY GOOD ABOUT COMMUNICATING WITH ME.

Automotive repair dealers may sometimes provide a loaner vehicle while your own car is being worked on, but they are not required to do so. Some automotive insurance policies may offer a rental vehicle at no cost.

Your vehicle being in the shop for over two weeks with poor communication is another matter. If you're having difficulty reaching a resolution with the automotive repair dealer, you may wish to file a complaint with the Bureau of Automotive Repair at www.bar.ca.gov.

Q I'M A DCA LICENSEE. I RECEIVED A CALL THAT I AM BEING INVESTIGATED AND NEED TO SEND A CREDIT CARD PAYMENT TO AVOID A WARRANT BEING ISSUED FOR MY ARREST. THIS SOUNDS PHONY. WHAT'S GOING ON?

Licensees of several of DCA's boards and bureaus have reported receiving similar phone calls. Unfortunately, this is a new spin on an old scam. Callers identify themselves as DCA/board/bureau staff members or investigators, notify the licensee that they are under investigation or that an arrest warrant has been issued in the licensee's name, and demand money.

In some instances, scam artists identify themselves as other entities including local police, the Drug Enforcement Agency, or the FBI.

The callers may be "spoofing" DCA/board/bureau phone numbers to make the calls appear to be coming from DCA or the board/bureau.

DCA/board/bureau staff members or investigators will never contact licensees demanding money, payment of any form, or personal information without conducting an official investigation or inquiry. If you receive such a call, refuse the demand for payment. 





PET INSURANCE: WHAT YOU NEED TO KNOW

NEW LAW HELPS PET OWNERS FILE CLAIM FASTER AND WITH LESS CONFUSION

Laurel Goddard

Consumer Connection staff

Just like for humans, health care for pets can be expensive. Insurance can help cut those costs, but the necessary paperwork is often confusing and cumbersome. For California pet owners, however, help is on the way.

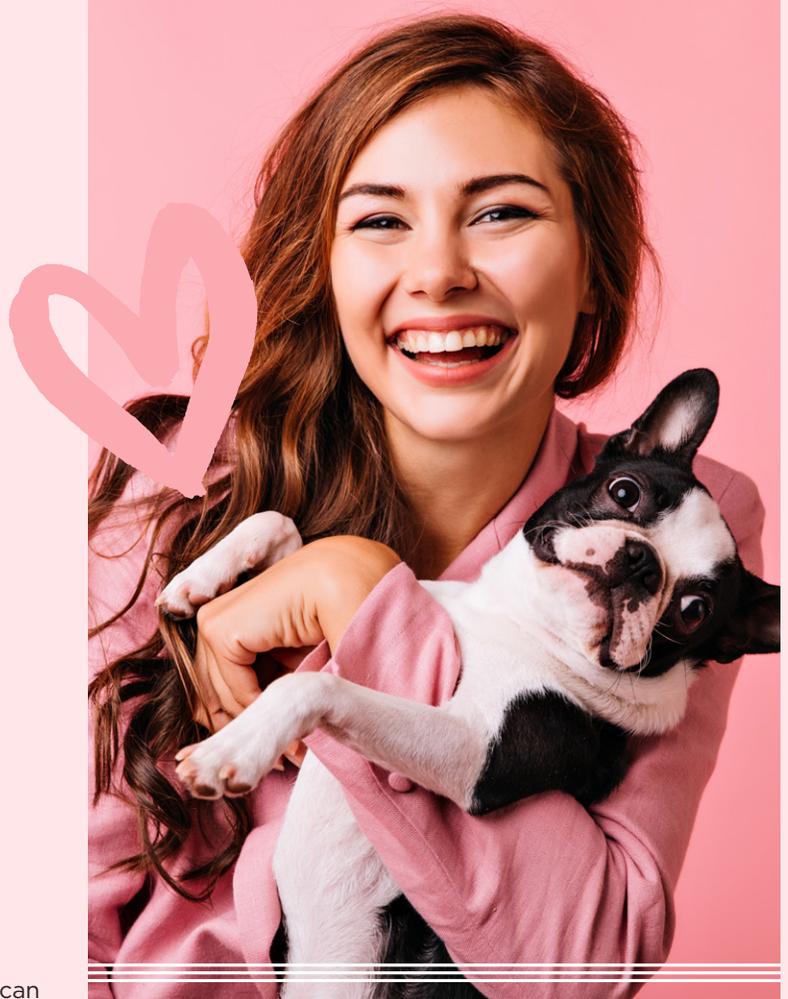
About 2.5 million pets were insured in 2018 across the United States and Canada, according to the North American Pet Health Insurance Association. California leads the way in terms of annual veterinary costs for dogs and cats, according to Assembly Member Wendy Carrillo, who authored Assembly Bill 1535 to ensure pet insurance claims can be filed faster and with less hassle.

The bill was signed into law in 2019. It calls for additional transparency from insurers, and requires a written disclosure printed in 12-point boldface type be issued with the policy to include, among other things, accurate contact information for the California Department of Insurance (CDI) and for the insurer or the agent or broker of record, as well as:

- CDI's mailing address, toll-free phone number, and internet website address.
- The address and customer service phone number of the insurer or the agent or broker of record.
- If the policy was issued or delivered by an agent or broker, a statement advising the policyholder to contact the broker or agent for assistance.

Existing law requires an insurer to disclose policy exclusions, waiting or affiliation periods, deductibles, coinsurance, or annual lifetime policy limits.

No one wants to make an agonizing financial decision about a pet's well-being or survival, or be forced into an "economic euthanasia" decision. Pet insurance can help make sure you never have to, but it might pay to crunch the numbers to see if the repeated cost of premiums is worth the investment if you have to make a claim.



**ABOUT 2.5 MILLION PETS WERE INSURED IN
2018 ACROSS THE UNITED STATES AND CANADA,
ACCORDING TO THE NORTH AMERICAN PET
HEALTH INSURANCE ASSOCIATION.**

For example, canine cancer treatment costs upwards of \$5,000. Surgeries and emergency treatments can easily rack up thousands as well. Would you be able to easily pay off that debt on a credit card? Or, do you have money like that set aside? Consider how likely it is that a major or catastrophic pet health problem might occur and how that might affect your finances, your family, and your conscience. For some, it might make more sense to stash savings in a special account for unexpected vet bills. Even insurance won't cover all your expenses, since deductibles and co-pays usually apply.

Here are some issues to chew on:

- **Read all the fine print and make sure you understand the coverage.** Don't hesitate to ask a lot of questions up front, including hypothetical ones: "What if my dog has major surgery and needs additional boarding for monitoring or medications?" "Are diagnostic tests covered?" Customer service should be able to provide detailed answers. If company representatives are not helpful at this stage, they likely won't be when it comes time to make a claim.

- **Ask about exclusions.** Some policies won't cover certain breeds, breed-specific ailments, pre-existing conditions, or older animals.
- **Learn your options.** Some auto insurers offer coverage for pets injured while riding in your car. Check with your car insurer first, and ask about additional coverage.
- **Uncover all the discounts.** Do your research and get quotes from at least three insurers. Ask about multiple pet discounts and cost savings for online quotes and payment methods. Does the coverage offered have exclusions for preexisting conditions? If so, the insurer will likely not pay for treatment for any condition for which the pet owner has received medical advice or the pet has received treatment prior to enrollment in a new pet insurance policy.
- Is there a waiting or affiliation period, which means the period of time specified in a pet insurance policy that must pass before some

or all of the coverage in the policy can begin? If so, any costs for treatment provided before the end of the waiting period will not be covered by the policy.

- Does the coverage exclude costs for treatment of a hereditary disorder, which means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease? If your pet has a hereditary disorder, such as a hip dysplasia, the insurer might not pay for treatment related to that disorder.
- Does the coverage exclude costs for a congenital anomaly or disorder—a condition that is present from birth, whether inherited or caused by the environment, and which may cause or otherwise contribute to illness or disease?
- Is there a deductible or coinsurance clause? Your veterinarian will expect you to pay the amount of any deductible or coinsurance percentage.
- Is there an annual or lifetime policy limit that will cap the amount that

will be paid for veterinary services? If so, you need to consider whether the coverage is a reasonable investment in terms of premium paid versus total benefit available.

- Will the renewal premium be increased if a claim is made? If so, how much?
- Is there a basis for reimbursement or formula for payment for veterinary services other than the actual amount of the billed services? Examples include claims payments based upon a standardized schedule of costs or a schedule of “usual and customary” charges in the industry for the services provided. Your veterinarian will expect you to pay the balance of any billed amount not paid by the insurer.

CDI licenses and regulates insurance companies. Check a license at www.insurance.ca.gov.

Verify licenses for veterinarians, registered veterinary technicians, and veterinary hospitals through the California Veterinary Medical Board's website at www.vmb.ca.gov. ©

Some policies won't cover certain breeds, breed-specific ailments, pre-existing conditions, or older animals.



PROPER MATTRESS DISPOSAL MATTERS

MANY OPTIONS—BESIDES ILLEGALLY DUMPING THEM—ARE AVAILABLE

Lana K. Wilson-Combs

Consumer Connection staff

Looking to get rid of an old mattress but not sure how? Whatever you do, don't just dump it.

Dumping a mattress on the street, in an alley, or even a dumpster isn't just an eyesore, it's illegal and can result in hefty fines—as much as \$10,000—and/or jail time.

There are alternatives.

Bye Bye Mattress offers consumers several options to discard their unwanted mattresses. Bye Bye Mattress is a program of the Mattress Recycling Council. It was created by the International Sleep Products Association to develop and implement mattress recycling programs for states such as California, Connecticut, and Rhode Island, which have all enacted mattress recycling laws. You can log on to <https://byebyemattress.com/> to find a mattress collection site, recycling facility, or collection event near you.

WHY RECYCLE?

When you consider nearly 50,000 mattresses are tossed into landfills every day in America, that adds up to a lot of garbage. Plus, most of the materials that mattresses are made of, such as synthetic fabrics, foams, and metals, can take forever to break down, which ultimately can harm the environment. Almost 80 to 90% of these materials can be recycled.

USES FOR RECYCLED MATTRESSES

- **Foams and plastics:** They can be washed, shredded, processed, and recycled for applications like carpet padding.
- **Cotton flock and wool:** These materials can be cleaned, processed, and used as yarn or recycled textiles.
- **Lower-grade fabrics:** These are often processed and sold for use in vehicle matting and interiors.
- **Metals:** The frames and springs are melted and used in several alternative products.
- **Wood:** It can be chipped and used as mulch or burned as fuel.

There are other eco-friendly ways to dispose of mattresses. If you're buying a new one, most retailers are required to offer the option to pick up your old mattress when delivering it to you at no additional cost. In addition, some thrift stores accept gently used mattresses and may offer free pickup. 

RETURN OF THE PERM

THE 'TEXTURED WAVES'
OF TODAY ARE SAFER,
WITH LESS-HARSH
CHEMICALS

Cheri Gyuro

Consumer Connection staff

If there's one thing some women from the 1980s and '90s would probably like to forget, it's the perm. It's hard to forget the rotten egg smell that lingered in the hair for a week, hours in the salon wiping away the constantly dripping chemicals, the curlers, the pins, plastic caps, and hooded dryers. Then there was the mandatory 48-hour wait before washing their hair. It was torturous!

For more than a decade, women—and sometimes men—took these drastic measures, all for the look of a shoulder-length, poodle-like ball of frizz that dried and cracked their hair to oblivion.

Just like any fad, history must repeat itself, thus we have the return of the perm. Younger clients at hair salons today might not know the term “perm,” but for them, a “textured wave” is all the rave.

“I have really naturally straight hair, so I wanted to go for something not super curly, but something more wavy,” said 30-year-old Lily Xiong of Sacramento who was getting a textured wave. Xiong is a cosmetology student who sat in the client’s chair to let her fellow student, Jeromy Ainsworth, practice rolling up a perm on her tresses.

“Beauty is pain,” said Ainsworth, who meticulously rolled scores of large curler rods into Xiong’s hair.

Ainsworth said he’s had several requests for a perm in the few short months he’s been in beauty school.

Today, he’s executing a rolling pattern on Xiong’s head called the nine-block, using very large dowels to give the hairstyle a more relaxed, loose curl look. It’s a far cry from the prom perm of the ‘90s.

“They (curls) are going to look more like we used a curling iron or something like that. Nine-block curls pull away from the face. The curls will undulate backwards.” Ainsworth said.

Besides a change in roller rod style, there’s hardly anything different about the perm process. However, what has changed is quite exceptional.

“It’s not the perm we remember from when our moms were getting perms by any means,” said Greg Rupert, who is the lead educator at Xiong and Ainsworth’s beauty school in Northern California. “It’s deconstructed; it’s more of a wave now than that old-school helmet bubble that we knew of from our parents,” Rupert said.

The chemicals in today’s perms still contain sulfur, so the rotten egg smell is still there, but it doesn’t stick around for long. New technology in the chemicals is much gentler on the hair, with the same amount of strength to the hold. Built-in conditioners help get rid of the stench and avoid the tight, frizzy look of the past, promising more movement like the popular “beach wave” look. The 48-hour wait before washing the hair is still a stickler because adding water right after a perm will break the chemical process and lose the curl, according to Rupert.

Perms have been around since the early Egyptian days. Xiong said she has fond memories watching her mom get a perm back in the day, and now her new textured waves bring back that nostalgia with an updated twist.

“I’m excited that I can have a little more time to spare when I’m getting ready,” Xiong said.

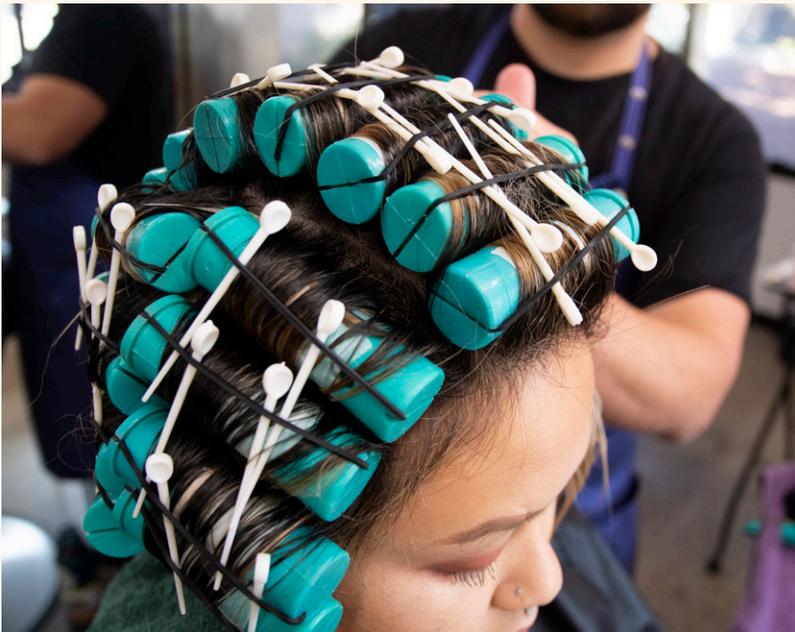


BEACH WAVE PERM: THE EASIEST WAY TO GET BEACH WAVES EVERY DAY WITHOUT TAKING A DIP INTO THE OCEAN.

RIDING THE NEW WAVE

Here are some of the most popular types of perms women and men are asking for in salons all over the world.

- **Digital perm:** One of the most expensive but most popular perms uses hot rods regulated by a machine. Waves are prominent when dried and looser when wet.
- **French braid perm:** A new trend. Hair is braided instead of using rollers, creating a zig-zag pattern.
- **Beach wave perm:** The easiest way to get beach waves every day without taking a dip into the ocean.
- **Root perm:** Simply gives the hair volume and extra body while still allowing a straight hair look.
- **Spiral or piggyback perm:** Swirly, droopy curls.
- **Bricklay or nine-block perm:** If using large curling rods, forget spending an hour every day using the big barrel curling iron. This will do the trick.
- **Man perm:** Men want the longer swoop on the top for a pompadour look and a perm can help them achieve it.



Cosmetology student Jeremy Ainsworth rolls up a nine-block perm on fellow student Lily Xiong using large curling rods.



Large curling rods were used for this “bricklay” perm.



Cosmetology student Jeremy Ainsworth places a cap on Xiong as he practices giving her a perm during cosmetology school.

SAFETY TIPS

So, if you're ready to reopen the history books and get a perm, safety should be No. 1 on your mind. Some clients can be allergic to an acid perm containing glyceryl monothioglycolate. It can cause contact dermatitis throughout the life of the perm. Having a cosmetologist perform a patch test can reveal any hypersensitivity. Stylists must use protective creams and cotton around the hairline to prevent the chemicals from getting into the eyes or on the skin. Lastly, a perm that has been left on for too long or has been neglected can cause burns on the scalp.

QUESTIONS TO ASK YOUR STYLIST BEFORE GETTING A PERM

- How familiar are they with permanent wave procedures?
- How often do they perform a permanent wave service?
- What products do they use, and what ingredients are in the chemicals?

Always check to see if a hairdresser has a valid license and is in good standing by visiting the California Board of Barbering and Cosmetology website at www.barbercosmo.ca.gov. ©

EXECUTIVE SPOTLIGHT

LYNNE ANDRES BUREAU OF SECURITY AND INVESTIGATIVE SERVICES



The state agency that licenses and regulates security guards, private investigators, alarm companies, locksmiths, and repossession companies has a new boss. In April, Governor Gavin Newsom appointed Lynne Andres as chief of the Bureau of Security and Investigative Services (BSIS) at the California Department of Consumer Affairs (DCA).

Andres had been a consultant for the California Speaker's Office of Research and Floor Analysis since 2018. She was director of government relations for the California Academy of Physician Assistants from 2017 to 2018. Before that, Andres was a legislative director in the state Legislature from 2005 to 2017, including in the Office of Assembly Member Joe Baca Jr., Assembly Member Juan Arambula, Assembly Member Patty Berg, Sen. Jenny Oropeza, Sen. Ed Hernandez, and Sen. Jim Beall.

She served as federal policy advisor for Michigan Governor Jennifer Granholm from 2003 to 2004. Andres was legislative director for U.S. Congressman Bart Stupak from 1997 to 2003. She earned a Juris Doctor degree from Concord Law School.



WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT THE BUREAU?

Just how busy we are, and how hard all our team members work to help get Californians to work quickly. On our enforcement side, our team members tirelessly investigate and assist, and quite often are able to get consumers refunds from companies, usually alarm companies. But we also get refunds from other licensees as well—such as locksmiths and security guard companies.



WHAT ARE SOME OF YOUR BEST MEMORIES OF YOUR JOBS PRIOR TO THIS ONE?

Meeting so many great people, and hearing their stories. I've also really appreciated being front and center in a lot of the policy decisions that have been made in California and Washington, D.C., over the last 25 years.



WHAT IS YOUR VISION FOR THE BUREAU?

My goals are to provide excellent customer service for both our licensees and California's consumers. I also want to create an environment for our BSIS team members to ensure they feel appreciated, and that their efforts on behalf of California's licensees are recognized.



WHAT ADVICE WOULD YOU GIVE YOUR YOUNGER SELF?

To listen to my inner voice, speak up more, and to push the boundaries to expand my professional comfort zone. 🗣️



WHAT IS YOUR BIGGEST CHALLENGE?

Reducing timelines. Our volume is so staggering—over 200,000 initial and renewal licenses issued every year—that we are always looking for ways to streamline business processes.



SO, YOU WANT TO BE A PROFESSIONAL BOXER?

IT'S NOT AS EASY AS IT LOOKS; EVEN YOUTUBE BOUTS MUST MEET MEDICAL, SAFETY REQUIREMENTS

Matt Woodcheke

Consumer Connection staff

YouTube celebrities KSI (Olajide Olatunji) and Logan Paul are competitive guys. Each one has upwards of 5 billion-with-a-B video views and around 25 million YouTube subscribers. In the world of viral video stardom, they're neck-and-neck, locked in competition for digital dominance.

In August 2018, that competition moved from the web to the boxing ring. KSI and Paul faced off in an amateur boxing match, and to say their viewing public was interested would be an understatement. They filled the Manchester Arena in England to its 21,000-person capacity, and millions more watched on pay-per-view and illegal internet streams.

The match ended in a draw, but every great story gets a sequel.

In November, under the bright lights of the Staples Center in Los Angeles, KSI and Paul faced off in a main event rematch, broadcast live across the globe and on the internet. This time, the protective headgear worn by amateur boxers was traded for professional boxing licenses, issued by the California State Athletic Commission (CSAC).

Fans got their money's worth. The fight went the distance—six rounds—and in the end, KSI was declared the winner in a split decision following a controversial penalty call against Paul for hitting KSI after knocking him to the canvas in the fourth round. Paul unsuccessfully appealed the outcome of the fight with CSAC, and both men say they're ready to continue their fighting careers.

Andy Foster knows a fighter when he sees one. Not only is Foster the executive director of CSAC, he's a former professional MMA fighter and amateur boxer, and he has a message for anyone who thinks two YouTubers aren't worthy of a main event fight.

"These two men are professional boxers," Foster said of KSI and Paul. "They have the skills. They have the financial resources and the time to train appropriately for a fight,





Think you could step into the ring on a professional level? According to Foster, it's not that simple.

and they put it on their social media so anyone can see it. They had respected professional fighters sign off on their training, and they're in great shape."

Think you could step into the ring on a professional level? According to Foster, it's not that simple.

"You've got to decide if this is something you really want to do," Foster said. "There are a lot of ramifications that come with boxing, but there are going to be some people that no matter what you say to them will live and breathe for that time in the ring, and that's what their life is going to revolve around."

If you think you're ready to live the lifestyle, Foster has some advice:

- Find a trainer you trust and get along with, who trusts and respects you and can devote time to your training.
- Work hard on your defense, as defense prolongs your health and therefore your career.
- Eat right, and don't dehydrate yourself to unsafe or unlawful levels to make weight.
- Take your prefight medical tests seriously. California has an incredibly extensive battery of medicals, including neurological, vision, MRI and EKG tests, a concussion test, and may also include drug screening.
- Honor any postfight medical suspensions that CSAC gives you to allow your body time to heal. If CSAC issues a "no contact" suspension, abide by the terms.
- Don't take performance enhancing drugs. California has some of the most stringent antidoping standards in the nation. Doping is not only unlawful, it can also do lasting damage to your body.

Lastly, don't expect CSAC to rubber-stamp your application.

"You don't play boxing," Foster said. "You may win, you may lose, you may get knocked unconscious. But how you behave in that moment both in victory or defeat says a lot about you. You're also a role model for millions of youth that are watching. The state has given you a license to do this activity. You need to behave and represent the sport of boxing in a way that is revered. Honor yourself, fight hard, and honor boxing." ©

A CALL TO PAWS

NEW BILL WAIVES ADOPTION FEES FOR MILITARY VETERANS BATTLING PTSD

Lana K. Wilson-Combs
Consumer Connection staff

Animal lovers know the joy and unconditional love a pet brings to their lives. So, it should come as no surprise that man's best friend is leading the charge to assist and comfort many military veterans suffering from post-traumatic stress disorder (PTSD).

According to the American Psychiatric Association, PTSD is a psychiatric disorder that can occur in people who have experienced or witnessed a traumatic event such as war, a natural disaster, a serious accident, or other violent personal assault. Recent studies from Purdue University's College of Veterinary Medicine in conjunction with Florida-





Animal lovers know the joy and unconditional love a pet brings to their lives.

based nonprofit K9s for Warriors, show that veterans who were paired with a service dog reported significantly fewer symptoms of PTSD and overall better psychological well-being.

However, many veterans who need service animals can't afford them.

That's about to change in California thanks to Sen. Ling Ling Chang (R-Diamond Bar), who authored Senate Bill (SB) 245, calling on animal shelters throughout the state to waive pet adoption fees for military veterans.

SB 245, also known as the "Pets for Vets" bill, was signed into law on August 30, 2019, and will go into effect January 1, 2020.

"This is a big win for veterans and shelter animals," Chang said during a recent interview with the California Department of Consumer Affairs. "The Golden State is home to the largest veteran population in the nation. Many return with battle scars, physically and mentally. Our veterans sacrifice so much for our freedom and they deserve a strong support system because they can still face some serious challenges when they return home."

Chang adds that not only will SB 245 give deserving homes to four-legged companions that would otherwise face euthanasia, but also bring together veterans seeking companion animals and pets in need of a home.

Under SB 245, the process for confirming an eligible veteran by a shelter would be streamlined by using the state's existing "Veteran" driver license designation. Chang said nearly 2 million veterans in California are all eligible for this program.

The desire to implement the "Pets for Vets" bill, Chang said, stemmed from hearing so many heart-wrenching stories, including one from U.S. Army veteran Lorraine Sian, who served six years in Iraq.



"Lorraine's story touched me," Chang said. "Lorraine shared with me that upon her return from Iraq, she sought the comfort and companionship of a four-legged friend but ran into financial barriers. While she was fortunate to have family members lend her the funds for a companion animal, other veterans may not have this option. With SB 245, we have removed this financial barrier."

Chang said she's also grateful to Governor Gavin Newsom, who understood the importance of SB 245. The bill received bipartisan support from both chambers as well as various organizations such as the California Association of Veteran Service Agencies, American GI Forum, AMVETS Department of California, California Association of County Veterans Service Officers, California State Commanders Veterans Council, and Vietnam Veterans of America—California State Council.

"My four-legged companions are a part of my family, bringing me stability, joy, and laughter," Chang said. "Our brave veterans deserve the same happiness."

For those looking for additional mental health care services, the Department of Consumer Affairs' Board of Behavioral Sciences (BBS) has an abundance of information on its website (www.bbs.ca.gov) about choosing a mental health professional. You can also check the Board of Psychology website at www.psychology.ca.gov, the Osteopathic Medical Board at www.ombc.ca.gov, and the Medical Board of California at www.mbc.ca.gov, which license professionals who offer similar services.

STEM/STEAM EDUCATION + GIRLS = SUCCESS

CALIFORNIA HOPES THIS FORMULA IS THE KEY TO LEVELING THE PLAYING FIELD IN HIGH-PAYING PROFESSIONS

Michelle Cave

Consumer Connection staff

In the 1960s and '70s, elementary-school children mostly from the United States and Canada were asked to draw a scientist. This social science test was conducted to discover *who* they would draw.

The findings of the original Draw-a-Scientist Test were first published in 1983, and they revealed, out of the almost 5,000 drawings created, only 28 students drew a female scientist and those 28 were drawn by girls. All the boys drew male scientists.

Gender stereotypes play a significant part in defining what is typical or “normal” in society, and this is another variable that factors into why more girls do not grow up to work in STEM or STEAM fields—science, technology, engineering, arts, and math. The topic has been studied practically ad nauseum with the intent of explaining why. Conflicting theories on the matter exist.

Regardless, in California, there is an extensive network of organizations and policy initiatives committed to increasing girls’ engagement in STEM or STEAM. And the reasoning behind those initiatives is fed by something that cannot be denied: Historically, men have outnumbered women in employment and training in both science and engineering fields.

There is evidence that school has a strong influence on students’ career aspirations. It has been noted, in elementary school, some gender stereotypes about science and math are based on the attitude and beliefs of family members and teachers. Teachers tend to perceive boys as having greater mathematical abilities than girls, even when they display equal levels of achievement. As early as the first grade, such stereotypes are apt to lead to a gender gap in math attitudes, interests, and perceptions.



Children’s gender-science stereotypes have changed in the 50 years since the first Draw-a-Scientist Test. This is reflected in the number of chemistry bachelor’s degrees earned by women, which have climbed from 19% in 1966 to 48% in 2015.

The resolution, Women and Girls in STEM Week (April 7-13), was introduced to the California Legislature in 2019 by Sen. Ling Ling Chang. According to the resolution, SCR No. 15, chapter 41, many of the fastest-growing occupations in



Gender stereotypes play a significant part in defining what is typical or “normal” in society, and this is another variable that factors into why more girls do not grow up to work in STEM or STEAM fields—science, technology, engineering, arts, and math.

California and across the nation require some expertise in the areas of STEM. On average, STEM fields pay more than careers in other fields and although women earn 60% of bachelor’s degrees, they are underrepresented in STEM-related college degrees, especially computer science and engineering fields.

The health care and technology sectors have driven California’s robust economy. The state, therefore, is continuing its efforts to promote STEM education in

grades K-12 to ensure that its future workforce is well equipped to embrace the 4 C’s identified as key 21st century skills—creativity, collaboration, critical thinking, and communication.

The California Department of Consumer Affairs licenses many professionals in the science engineering fields. To learn more, visit www.dca.ga.gov. 

RAPID JOB GROWTH FORECAST IN HEALTH CARE SECTOR

NO NEED TO BE A DOCTOR TO FOLLOW MANY PROMISING CAREER PATHS

Ryan Jones

Consumer Connection staff

For those employed in the health care field or anyone working toward that goal, the jobs outlook appears bright. The latest employment projection data from the Bureau of Labor Statistics (BLS) shows more than half of the 30 fastest-growing occupations are in health care and related fields. And almost all of those are under the purview of the California Department of Consumer Affairs (DCA).

Although health care may elicit thoughts of several years of expensive schooling (lots of debt) and a far-away residency for a degree necessary to land a high-paying position, that's not the only option.

Fully 18 health care and related-field jobs make the BLS's list (projecting to 2028), and even more impressively, eight of the top 12 are in health care. Home health aides and personal aides come in highest on the list with astounding predicted growth rates of 36.6% and 36.4%, respectively. On the downside, both those roles are traditionally low-paying—a median annual income of just more than \$24,000.

A closer look at BLS data, however, shows that several of the top growing health care occupations pay much better than that, with five positions having annual median salaries above \$60,000 while not requiring a Ph.D. or M.D. degree.

Occupational therapy assistants (33.1% projected growth, median salary of \$60,220) support occupational therapists by helping patients do therapeutic activities such as stretches and other exercises. They lead children with developmental disabilities in activities that promote coordination and socialization, and they teach patients to use special equipment that make daily tasks easier. They also monitor and record patients' progress.

Occupational therapy assistants typically need an associate's degree from an accredited program, requiring two years of full-time study. The California Board of Occupational Therapy (www.cbort.ca.gov) licenses occupational therapy assistants.



Physician assistants (31.1%, \$108,610), or P.A.s, are academically and clinically prepared to provide health care services under the direction and supervision of a doctor of medicine or osteopathy. P.A.s make clinical decisions and provide a broad range of diagnostic, therapeutic, preventative, and health maintenance services.

In California, P.A.s must graduate from a program accredited by the Accreditation Review Commission on Education for the Physician Assistant and must also pass a national examination. The Physician Assistant Board (www.pab.ca.gov) licenses physician assistants in California.

Nurse practitioners (28.2%, \$107,030) serve as primary and specialty care providers, delivering advanced nursing services to patients and their families. They determine the best path to improve or manage a patient's health and discuss ways to integrate health-promoting strategies into a patient's life. Nurse practitioners generally care for a certain population of people such as adult and geriatric health, pediatric health, or psychiatric and mental health.

Nurse practitioners must earn at least a master's degree from an accredited program. These programs include classroom education and clinical experience. He or she must have a registered nursing (RN) license before pursuing an advanced practice degree. The Board of Registered Nursing (www.rn.ca.gov) oversees nurse practitioner certifications in California.



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Speech-language pathologists (27.3%, \$77,510) assess, diagnose, treat, and help prevent communication and swallowing disorders in children and adults. This includes related cognitive or social communication problems. Patients may be unable to speak at all or they may speak with difficulty because of rhythm and fluency problems such as stuttering. Communication and swallowing problems may also be caused by stroke, brain injury, hearing loss, developmental delay, or autism.

Obtaining at least a master's degree or equivalent from an accredited program is necessary to become a speech-language pathologist. Also required in California is 300 hours of supervised work in clinical settings, and 36 weeks of required professional experience (RPE) while holding a temporary RPE license. To obtain a full license, it is also necessary to pass a national examination. The Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board (www.speechandhearing.ca.gov) licenses speech-language pathologists in California.

Genetic counselors (27%, \$80,370) assess individual and family risk for a number of inherited conditions such as genetic disorders and birth defects. Typically, they evaluate genetic information to identify patients or families at risk for specific genetic disorders. They write detailed reports to provide information on complex genetic concepts for patients and referring physicians. Physicians and counselors often use genetic information to help predict whether a baby is likely to have a hereditary disorder such as Down syndrome or cystic fibrosis.

Genetic counselors typically need a master's degree in genetics or genetic counseling. The American Board of Genetic Counseling provides certification for genetic counselors. To become certified, a student must complete an accredited master's program and pass an examination. In California, genetic counselor licensing is handled by the California Department of Public Health (www.cdph.ca.gov).

Several other professions in health care, also regulated by DCA, made the BLS rankings with at least 20% projected growth, including:

- Physical therapy assistants (22.8%).
- Medical assistants (22.6%).
- Substance abuse, behavioral disorder, and mental health counselors (22.5%).
- Marriage and family therapists (22.3%).
- Physical therapists (21.9%).
- Respiratory therapists (20.8%).

Employment in nearly all major occupational groups is projected to increase by 2028, BLS reported. Among the fastest growing groups include health care support (18.2%) and health care practitioners and technical occupations (11.9%).

"Increased demand for health care services from an aging population and people with chronic conditions will drive much of the expected employment growth," the BLS report said. 



THERAPY NEVER INCLUDES SEXUAL BEHAVIOR

From the state Capitol to the therapist's office, the California Board of Psychology is taking steps to help consumers and therapists navigate their rights and responsibilities in the current social climate.

Clients have rights to protect them from inappropriate behavior, chief among them: the right to be treated with dignity and respect in a safe environment, free from sexual, physical, and emotional abuse.

Therapists have a responsibility to ensure sexual behavior with a patient does not occur.

The Board, in conjunction with the Board of Behavioral Sciences, Medical Board of California, and Osteopathic Medical Board of California, has issued an update to the booklet *Therapy Never Includes Sexual Behavior* to inform clients—and warn therapists—that sexual conduct has no place in professional therapy.

The booklet, available for free to download at the Board's website, at www.psychology.ca.gov, guides clients through the process of filing a complaint and offers suggestions to support the process of selecting a new therapist. Terminology and warning signs have also been updated to more accurately reflect modern-day methods of communication. Sexting, out-of-session communication via text, and social media contacts are specifically addressed.

In addition, the Board is sponsoring legislation to update the definition of sexual misconduct and increase the penalties for therapists who engage in sexual behavior with clients. Currently, engaging in phone sex or trading nude photos are acts that are not punishable by license revocation. Senate Bill 275 (Pan) would change that by allowing the Board to suspend or revoke the licenses of those who prey on vulnerable consumers of psychological services.

If you are a consumer and believe you have experienced inappropriate behavior by a therapist or medical professional, contact the appropriate licensing board to file a complaint.

MATT WOODCHEKE



NEW LAW CALLS FOR REPLACEMENT OF DEROGATORY MENTAL ILLNESS REFERENCES

In the previous issue of *Consumer Connection*, we reported on the importance of fighting stigma when it comes to mental illness and the efforts statewide to break it down.

To that end, Governor Gavin Newsom recently signed into law Assembly Bill 46 (Carrillo, Chapter 9, Statutes of 2019), which continues and expands on the work of previous legislation that removed harmful and antiquated language from the law when referring to those with mental illnesses, replacing derogatory terms with more culturally sensitive terms. The bill makes those changes throughout various provisions of the law.

"AB 46 will reduce the perpetuation of discrimination and misconceptions about those who face mental health challenges and promote the dignity of all Californians," said Assembly Member Wendy Carrillo, the bill's author, in a news release. "AB 46 will reinforce the fact that all people with mental health challenges have the ability to live full, productive and meaningful lives."

LAUREL GODDARD



ARCHITECTS GO TO FULL POWER TO COMBAT CLIMATE CHANGE

The American Institute of Architects (AIA) has launched a tool kit to help architects fight climate change.

In September 2019, the AIA board of directors passed a resolution supporting architecture that includes eco-friendly designs and materials. AIA launched an initiative encouraging the architectural profession to engage in supporting changes for building design that reduces waste and energy consumption, improves air quality, and uses reclaimed materials.

The tool kit is called the *COTE Top Ten Toolkit*. The publication is available to all architects who are looking for information about designing high-performing, equitable buildings, according to the AIA website. The guide focuses on efforts to design for energy, economy, and equitable communities.

For more details or to obtain a copy of the tool kit, visit the AIA website at <http://aia.org>.

CHERI GYURO





SOLAR MANDATE FOR NEW HOMES TO TAKE EFFECT

You are about to start seeing more solar panels on rooftops. A new regulation went into effect January 1, 2020, that makes California the first state in the nation to require solar panels for new houses. The mandate by the California Energy Commission will boost the state's goal to produce 50% of its energy from renewable resources by 2030.

Single-family homes and multifamily dwellings up to three stories high must abide by the new standard, which CEC predicts will add about \$9,500 to the cost of an average new home. CEC also estimates a homeowner will save \$19,000 over the course of a 30-year mortgage.

Homebuyers will have the option of purchasing solar panels outright, leasing them, or using a shared solar grid that serves multiple homes in a neighborhood. Exemptions to the rule include homes with limited roof space and those that receive an abundance of shade.

The mandate stems from the state's Global Warming Solutions Act of 2006. Final terms of the solar panels rule were initially endorsed in May 2018 by the CEC. Final approval for the state's building code came the following December.

RYAN JONES



FIND THE RIGHT BOARD TO FILE OSTEOPATHIC COMPLAINTS

When you need help with a medical problem, it's important that you find the right doctor. When you need help with a doctor, it's important you find the right board at the Department of Consumer Affairs.

In California, if you have a complaint involving a doctor of osteopathic medicine, a D.O., you should file that complaint with the Osteopathic Medical Board of California at www.ombc.ca.gov.

That's a different board than the one that investigates complaints against medical doctors, or M.D.s. A complaint against a medical (allopathic) doctor should be made to the Medical Board of California at www.mbc.ca.gov.

It's a mistake scores of consumers are making. If you file a complaint with the wrong board at the Department of Consumer Affairs, we'll do our best to make certain it gets in front of the right people. But that may mean your issue won't be addressed as quickly as possible.

BEN DECI



When you need help with a medical problem, it's important that you find the right doctor. When you need help with a doctor, it's important you find the right board at the Department of Consumer Affairs.



A GREAT TOOL TO HELP WITH A LANDSCAPING PROJECT

It's cold outside, the trees are dormant, and everything is bare. Now is the perfect time to get started on a landscaping project if you want a change of scenery on your property.

The first step is to hire a landscape architect. There are 3,500 licensed landscape architects in California, each trained to create a beautiful design and oversee the crews that will make that design a reality. Whether it's a small home or a large business in a bustling city, working with a licensed landscape architect can help ensure the integrity of a project.

The California Landscape Architects Technical Committee (LATC) has issued the Consumer's Guide to Hiring a Landscape Architect to help property owners gather information about landscape architectural services. Suggestions made in this publication can help ensure the safety and protection of consumers who can have their new landscaping project completed by the time summer flowers begin to bloom.

To receive a copy of the guide, visit the LATC website at www.latc.ca.gov and click on the Consumers button at the top of the page, then the Publications link.

CHERI GYURO



REACH OUT



The Department of Consumer Affairs (DCA) protects and serves California consumers while ensuring a competent and fair marketplace. DCA accomplishes this by administering more than 3.9 million licenses in 250 license types, including permits, certificates, and registrations through the licensing and regulatory entities under its jurisdiction.

DCA provides consumers with current license status information on the millions of professionals licensed or certified through its entities. To check licenses, report concerns with a licensed professional, or to find out more about a profession, contact one of the many DCA entities listed below.

ACCOUNTANCY, CALIFORNIA BOARD OF

2450 Venture Oaks Way, Suite 300
Sacramento, CA 95833
(916) 263-3680
www.dca.ca.gov/cba

ACUPUNCTURE BOARD

1747 North Market Blvd., Suite 180
Sacramento, CA 95834
(916) 515-5200
www.acupuncture.ca.gov

ARBITRATION CERTIFICATION PROGRAM

1625 North Market Blvd.,
Suite N-112
Sacramento, CA 95834
Toll-free: (800) 952-5210
(916) 574-7350
www.dca.ca.gov/acp
www.LemonLaw.ca.gov

ARCHITECTS BOARD, CALIFORNIA

2420 Del Paso Road, Suite 105
Sacramento, CA 95834
(916) 574-7220
www.cab.ca.gov

ATHLETIC COMMISSION, CALIFORNIA STATE

2005 Evergreen St., Suite 2010
Sacramento, CA 95815
(916) 263-2195
TTY: (800) 326-2297
www.dca.ca.gov/csac

AUTOMOTIVE REPAIR, BUREAU OF

10949 North Mather Blvd.
Rancho Cordova, CA 95670
Toll-free: (800) 952-5210
www.bar.ca.gov

BARBERING AND COSMETOLOGY, BOARD OF

2420 Del Paso Road, Suite 100
Sacramento, CA 95834
Toll-free: (800) 952-5210
www.barbercosmo.ca.gov

BEHAVIORAL SCIENCES, BOARD OF

1625 North Market Blvd.,
Suite S-200
Sacramento, CA 95834
(916) 574-7830
www.bbs.ca.gov

CANNABIS CONTROL, BUREAU OF

Mailing address:
P.O. Box 419106
Rancho Cordova, CA 95741-9106
Toll-free: (833) 768-5880
www.bcc.ca.gov

CEMETERY AND FUNERAL BUREAU

1625 North Market Blvd.,
Suite S-208
Sacramento, CA 95834
(916) 574-7870
Toll-free: (800) 952-5210
www.cfb.ca.gov

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901 P St., Suite 142A
Sacramento, CA 95814
(916) 263-5355
Toll-free: (866) 543-1311
www.chiro.ca.gov

CONTRACTORS STATE LICENSE BOARD

9821 Business Park Drive
Sacramento, CA 95827
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Toll-free: (800) 321-2752
www.cslb.ca.gov

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(877-3ASKCRB)
www.courtreportersboard.ca.gov

DENTAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1550
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www.dbc.ca.gov

DENTAL HYGIENE BOARD OF CALIFORNIA

2005 Evergreen St., Suite 2050
Sacramento, CA 95815
(916) 263-1978
www.dhbc.ca.gov

HOUSEHOLD GOODS AND SERVICES, BUREAU OF

4244 South Market Court, Suite D
Sacramento, CA 95834
(916) 999-2041
bhgs.dca.ca.gov

LANDSCAPE ARCHITECTS TECHNICAL COMMITTEE

2420 Del Paso Road, Suite 105
Sacramento, CA 95834
(916) 575-7230
www.latc.ca.gov

MEDICAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1200
Sacramento, CA 95815
(916) 263-2382
Toll-free: (800) 633-2322
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1300 National Drive, Suite 150
Sacramento, CA 95834
(916) 928-4785
www.naturopathic.ca.gov

OCCUPATIONAL THERAPY, CALIFORNIA BOARD OF

2005 Evergreen St., Suite 2250
Sacramento, CA 95815
(916) 263-2294
www.bot.ca.gov

OPTOMETRY, CALIFORNIA STATE BOARD OF

2450 Del Paso Road, Suite 105
 Sacramento, CA 95834
 (916) 575-7170
 Toll-free: (866) 585-2666
www.optometry.ca.gov

OSTEOPATHIC MEDICAL BOARD OF CALIFORNIA

1300 National Drive, Suite 150
 Sacramento, CA 95834
 (916) 928-8390
www.ombc.ca.gov

PHARMACY, CALIFORNIA STATE BOARD OF

2720 Gateway Oaks Drive
 Suite 100
 Sacramento, CA 95833
 (916) 518-3100
www.pharmacy.ca.gov

PHYSICAL THERAPY BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1350
 Sacramento, CA 95815
 (916) 561-8200
www.ptbc.ca.gov

PHYSICIAN ASSISTANT BOARD

2005 Evergreen St., Suite 1100
 Sacramento, CA 95815
 (916) 561-8780
www.pab.ca.gov

PODIATRIC MEDICAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1300
 Sacramento, CA 95815
 (916) 263-2647
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**PRIVATE POSTSECONDARY EDUCATION,
BUREAU FOR**

1747 North Market Blvd., Suite 225,
 Sacramento, CA 95834
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 Toll-free: (888) 370-7589
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AND GEOLOGISTS, BOARD FOR**

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 (916) 263-2222
 Toll-free: (866) 780-5370
www.bpelsg.ca.gov

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1625 North Market Blvd.,
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 Sacramento, CA 95834
 (916) 574-7340
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 (916) 574-7720
 Toll-free: (866) 503-3221
www.psychology.ca.gov

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 Rancho Cordova, CA 95670
 (916) 552-9000
www.brea.ca.gov

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 Sacramento, CA 95834
 (916) 322-3350
 TTY: (800) 326-2297
www.rn.ca.gov

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OF CALIFORNIA**

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 (916) 999-2190
 Toll-free: (866) 375-0386
www.rcb.ca.gov

**SECURITY AND INVESTIGATIVE SERVICES,
BUREAU OF**

2420 Del Paso Road, Suite 270
 Sacramento, CA 95834
 (916) 322-4000
 Toll-free: (800) 952-5210
www.bsis.ca.gov

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AND HEARING AID DISPENSERS BOARD**

2005 Evergreen St., Suite 2100
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www.speechandhearing.ca.gov

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2005 Evergreen St., Suite 1500
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 (916) 561-8708
 Toll-free: (800) 737-8188
www.pestboard.ca.gov

STUDENT ASSISTANCE AND RELIEF, OFFICE OF

Mailing address:
 P.O. Box 980818
 West Sacramento, CA 95798-0818
Physical Address:
 1625 North Market Blvd.,
 Suite N-327
 Sacramento, CA 95834
 Toll-Free: (888) 370-7589
www.osar.bppe.ca.gov

VETERINARY MEDICAL BOARD

1747 North Market Blvd., Suite 230
 Sacramento, CA 95834-2987
 (916) 515-5520
 Toll-Free: (866) 229-0170
www.vmb.ca.gov

**VOCATIONAL NURSING AND PSYCHIATRIC
TECHNICIANS, BOARD OF**

2535 Capitol Oaks Drive, Suite 205
 Sacramento, CA 95833
 (916) 263-7800
www.bvnpt.ca.gov

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What You Need to Know About the Census

Every 10 years, people across the country and in California fill out the Census in order to have an accurate count of all people in the United States. The Census determines California's federal funding for important community services that help support our families and fair share of representation in California and Washington D.C.

The next Census is in Spring 2020. Let's ensure all Californians are counted so we can put those resources to good use here at home!

Census Key Dates

Starting in mid-March 2020, each household will get a letter in the mail. It will explain the different ways you can fill out the Census. If you don't receive a letter, you can still go online or call to fill it out. Be sure you include any person living in your household, family or not.



Why All Californians Should Take the Census

The Census is safe, protected and confidential. The Census helps determine how much money California receives for important programs and services. When you fill out the Census, you help your community get its fair share of money.



BUILD BETTER ROADS AND SCHOOLS



FUND COMMUNITY PROGRAMS FOR SENIORS, CHILDREN AND FAMILIES



CREATE JOBS



IMPROVE HOUSING

Information collected as part of the 2020 Census cannot be shared by other governmental agencies or used against you in any way. California is different and diverse. ALL Californians count. Take the Census.

How to Complete

Every person in the country is required to fill out the 2020 Census form. Luckily, you have three ways to respond.



MAIL: Request a paper Census form in English or Spanish that can be mailed back to the U.S. Census Bureau.



PHONE: The Census can be completed by phone in 13 languages.



ONLINE: For the first time, the Census form will be available to complete online in 13 languages.

Video and printed guides will also be available in 59 non-English languages, and there will be a video in American Sign Language, plus a printed guide in braille. Whichever you choose, just make sure you fill out the form!

**Department of Consumer Affairs
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