



## Australian Communications Consumer Action Network

### Indigenous Advisory Forum Meeting Report

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24 June 2020, 2:00 – 4:00pm (AEST) by videoconference

<b>PRESENT:</b>	<b>Heron Loban</b>	<b>Chairperson (ACCAN Board Director)</b>
	Veronica Johnson	Broome CIRCLE
	Kaylee Anderson	Consumer Action Law Centre
	Samantha Rudolf	Consumer Action Law Centre
	Nathan McIvor	Djarindjin Aboriginal Corporation
	Lynda Edwards	Financial Counselling Australia
	Toni Cork	HK Training & Consultancy
	Unaisi Buli	Indigenous Consumer Assistance Network - ICAN
	Blake Tatafu	Kimberwalli - Aboriginal Affairs NSW
	Chanelle McAuliffe	MoneyMob Talkabout
	Amy Frew	North Australian Aboriginal Justice Agency - NAAJA
	Nicole Stobart	North Australian Aboriginal Justice Agency - NAAJA
<b>ACCAN:</b>	<b>Teresa Corbin</b>	<b>Chief Executive Officer</b>
	Una Lawrence	Director of Policy
	Rebekah Sarkoezy	Policy Officer
	Kelly Lindsay	Consumer Engagement and Membership Officer
<b>APOLOGIES:</b>	<b>Carolyn Cartwright</b>	<b>MoneyMob</b>
	Paula Manning	Broome Circle

The purpose of ACCAN's Indigenous Advisory Forum (IAF) is to discuss important telecommunications consumer issues from the perspective of representatives from Indigenous communities and organisations. The forum informs ACCAN's policy priorities and work plan.

The following meeting report provides an overview of the main issues raised and discussed. IAF participants are welcome to use this document in reporting back to their organisations. This report will also be sent to invited representatives who were unable to attend.

## 1. Overview of current communications context and ACCAN activities

Chairperson Heron Loban gave a brief introduction to ACCAN and summarised the purpose of the IAF, highlighted above. ACCAN CEO Teresa Corbin made a brief statement on the current communications context. This meeting is aimed at addressing general and consumer protections-related issues, as a meeting targeted at infrastructure-related issues will be held later in the year.

Participants were encouraged to introduce themselves and share any high-level communications issues they have witnessed affecting First Nations peoples.

## 2. Discussion of Indigenous communication issues

### COVID-19

- The closure of remote Aboriginal communities to contain the spread of COVID-19 has created new communications problems for consumers, and emphasised existing problems.
- It has been difficult to keep in contact with people living in community during lockdown, due to a lack of mobile coverage, unreliable services and access to services and devices. Some financial counsellors have completely lost contact with their clients during the pandemic.
- Access to dispute resolution via self-representation has also been undermined during COVID-19, as consumers' access to communications is limited through isolation.
- Telstra made use of its payphones free during the pandemic, which several attendees praised. Free calls and WiFi through payphones meant that some attendees were able to keep in contact with clients and connections in remote communities.
- COVID-19 has solidified the fact that communications are an essential service.

### Network faults, repairs and other infrastructure issues

- Attendees re-iterated the importance of connectivity, and highlighted the fact that very little has been done in recent years to address connectivity and infrastructure problems in remote Aboriginal and Torres Strait Islander communities.
- The comparatively high frequency of outages and extensive time taken to resolve network faults is a major source of frustration for residents in remote communities, and for people that work with them.
- These issues, coupled with a lack of mobile coverage in many areas, create not just significant inconvenience but also public health risks (not being able to call emergency services, for example). Personal risk factors are also aggravated, as access to government services and EFTPOS/cashless welfare cards depend on connectivity.
- Attendees shared stories of poor network fault repair timeframes. One attendee described how Telstra took 6 weeks to repair a damaged pit on the Tiwi Islands, despite the fact it was an easily accessible area from Darwin.
- Lack of competition is a significant factor in the poor service outcomes experienced by people in remote communities. There are a small number of mobile alternatives to Telstra in these areas, but Telstra remains the primary service wholesaler and has limited incentive to restore services in a suitable timeframe.

## **Affordability**

- The affordability of phone and internet services remain a significant communications access barrier, particularly for Aboriginal people living in metropolitan or major regional areas where infrastructure is comparatively available and reliable.
- Research undertaken by Kimberwalli suggests that only 45% of Aboriginal households in the Mt Druitt area of NSW had access to internet at home.
- There was significant discussion of Telstra's recently announced low-income mobile product. This product is a \$30 2GB data, talk and text plan aimed at keeping consumers on limited incomes connected. The group were largely dissatisfied with this offering, as it is nowhere near the value of other affordable products on the market. For example, Telstra offers a standard \$30/month pre-paid mobile plan with 8GB included data.
- Telstra has previously indicated that 99% of their customers' mobile phone usage relies on data – how can 2GB per month be suitable for consumers on limited incomes, especially because these consumers likely will not have home broadband?

## **Digital inclusion**

- Aside from affordability and infrastructure barriers, digital capability is comparably low in many Aboriginal and Torres Strait Islander households due to cycles of inequality, especially for older people. This means that even if Indigenous people have access to communications services, they may need additional supports to be able to use these services.
- The device cost barrier was also discussed as a significant issue impacting Indigenous households, especially during the COVID-19 pandemic.

## **Poor selling practices and consumer debt**

- Telcos' poor customer service, irresponsible upselling, manipulative sales tactics and cold-calling are ongoing issues driving debt amongst Indigenous people.
- Some attendees reported lower numbers of new debts presenting in remote communities, but old debts are still emerging.
- Attendees discussed examples of irresponsible sales practices they were aware of, for example selling Foxtel to consumers on limited incomes, or signing consumers up for multiple phones and tablets once discovering they had children.

## **3. Presentation by MoneyMob Talkabout of research report**

Chanelle McAuliffe from MoneyMob Talkabout presented findings from a research report into telco debt in remote Indigenous communities. This project was funded via an ACCAN research grant.

### **General findings**

- The report aims to establish how widespread telco debt is in remote Indigenous communities in the Northern Territory.
- MoneyMob Talkabout, along with a number of other community groups, discovered \$1.1m dollars in debt in remote communities in the NT. Roughly \$778,000 had been waved, and \$345,000 was outstanding.
- A majority of the debt sat with Telstra. The average debt was around \$5,000 and the largest debt was \$22,000. Nearly 80% of debtors were women.

## Common mis-selling practices

The report identified a number of common mis-selling practices that contribute to telco debt in remote communities:

- Manipulating knowledge obtained about client's personal circumstances to push additional sales.
- Unsolicited upselling.
- Cold calling.
- Misleading/inaccurate advice in order to procure a sale.
- Pressure tactics.
- Inadequate credit and guarantor assessments.
- Selling knowingly to consumers living in areas with no mobile phone coverage.

Contributing factors include franchisee arrangements, the weak regulatory environment, and financial incentives to oversell.

## Other issues

- **Access to the TIO and remedies for unconscionable conduct:** Indigenous consumers in remote areas are unlikely to contact the TIO for a number of reasons. Consumer advocates voiced their frustrations that cases were rarely treated as incidences of unconscionable conduct, and systemic issues are not recognised in TIO deliberations.
- **Access to financial hardship arrangements:** The report found that some consumers were not offered financial hardship arrangements when they should have been.

## 4. ACCAN research focus 2020

### Possible topics

- There is a knowledge gap surrounding the telco issues for Indigenous people residing in metropolitan and major regional areas
- The proportion of time consumer advocates spend resolving telco issues, with a view to convince industry of the need to fund financial literacy and financial counselling
- The digital divide between indigenous and non-indigenous people experienced through COVID-19, including access to essential services, devices and issues resolution.

## 5. Wrap up & close meeting

ACCAN CEO, Teresa Corbin, thanked the IAF participants and Heron Loban, the chairperson, for their time and valuable contributions. The chairperson closed the meeting at 4.00pm.