

Day 1- Keynote session

Claire Milne: Well, thanks very much, Teresa, for that kind introduction, and thank you to all the preceding speakers, including Malcolm Turnbull, even if I can't thank him in person, for those brave, fighting words.

Nice of you, Teresa, to say you were delighted to meet me, but I'm sure your delight can't come anywhere near mine at being here - just great. And thank you so much for making it possible for me to make this long journey to be here in person. It is such a genuine pleasure to be in a room with people who share this longstanding enthusiasm of mine for communications affordability, which - as you're aware - I've been working on for many years. I've attended quite a number of relevant conferences, but I think this is the first one that has actually been devoted to affordability throughout, and certainly the first time that people have come, actually prepared to devote two days to thinking about what I believe is an increasingly important subject. So I could spend the next hour saying how pleased I am, but perhaps I should try moving on and saying a little more. I should apologise - I don't have business cards - I've given up on them - but you will see here my email address... Please do make a note of that.

I think the slides will be available afterwards. And I will be extremely happy to be in touch after my departure, or even during this week, with anybody who would like to take these discussions further than we're able to in the time that the conference allows.

What I'm going to talk about is, fairly logically, in three bits. How did we get to where we are now? The journeys to affordability, with a particular focus here on my own journey - by way of further introduction which, at the same time, I hope will give you a somewhat broader introduction to the history of affordability. Then the major part of the talk is where, in fact, are we now? So, a bit of an overview of recent trends and what's going on in a number of countries throughout the developed world. And then, to finish, briefly by looking at where we are going or where we might go next, with particular reference to some research projects that we might like to undertake.

Throughout all of this, I'd like you to bear in mind that it's a story of interaction between technology and people. I was very pleased to hear Malcolm Turnbull saying that communications isn't just about technology - it's also about affordability. I would like to add to that that affordability isn't just about technology, and it's not just about money - it's about people. It's for that reason that I find it such a fascinating subject - that the deeper I delve into it, the more I find that affordability is bound up with so many other aspects of our lives and the way we do things. So, moving on to my personal journey here.

Of course, physically I've had a very nice personal journey here via Singapore and Malaysia, but that's not quite what I'm talking about - I'm talking about my journey through the years. I was born in London in 1951, which doesn't actually feel so long ago to me - I'm a baby boomer, like I think some other people in the room - but goodness, didn't we do things differently then...

My parents happened to be in the UK, although they were based in New York. I just got dropped off in London, but of course this was very important news to go back to the grandmothers in New York. My father shared the news, as people did in those days, using a telegram. Here it is. I don't know if you can actually read what it says on here... The message is, "Claire, 30th. Both well. Phone farm. Love, Harold." So, he crammed a good deal into those eight words, and a couple of things I should bring out here. One is that it was not that my father was unacquainted with the use of the telephone - I'll come onto that a bit more in a moment, because he was American and he knew all about the

phone - but he wouldn't have dreamed of making a transatlantic phone call, even for announcing the birth of his first child.

The next point was that the way that telegrams were charged for was significant. It was by the word. So you can tell he can crammed as much as he could into as few words as possible. And then, lastly, he asked the recipient - who was his own mother - to pass the news on to my other grandmother by telephone. "Phone farm" - that's what that means. He wasn't going to send two telegrams - he was going to do things the cheapest way. This was my arrival, illustrating a lot of the important features of affordability: that my father - although he wasn't completely on the bread line - was being very careful with his money, and his attitudes mattered, even at such an important moment in his life.

Now I'd like to pick up on the differences I just mentioned between the US and the UK. What you see here in this slide is the percentage of households in the two countries that had a phone - either fixed or mobile - at different times during the last century. In case you can't see, this goes from 1920 up to about 2010. A long time span. And a percentage going up this axis from 0 to 100. You can see that even in 1920, 35% of American households already had phones at home. There was a little dip in the war years, but then a steady growth. Whereas in the United Kingdom, we were much, much later getting started.

As I've said, for much of the century, the UK was something like 30 years behind the US in telephone penetration and, correspondingly, in telephone usage. For this reason, I believe we have looked - indeed, we still are looking - to the United States for a lead in many areas to do with what you might call telephone culture. Moving on, again, to my personal journey here - this is me, aged two. I had, an early leaning towards the telephone, as you can see - that's a real phone. I was in the States at the time. That's the kind of phone that didn't have a dial - you just picked up the handset and the lady on the other end would say, "Number, please?" Of course, I was too small to answer her, but I would sit there for ages listening with pleasure to the nice lady on the other end.

(LAUGHTER)

So my first attitudes to the phone were formed in the United States. But then, my parents' marriage broke down, they split up, and my mother decided to return to Europe - in fact, to Britain - with me. And here I am, aged four, on my way to school in the UK. That little lady you see there is not my mother, because my mother went out to work to make sure she could look after me - that lady is Mrs Jackson, who is very important in this story, and I'll come on to her a bit more on the next slide.

So she looked after me while my mother was at work. But let's not forget the American side of my life. There I am, aged 14 - this is my dear grandmother, to whom that telegram you saw was addressed, and my aunt in the middle, and the important people are my two little brothers. These little boys here - I got two American little brothers and two British little sisters when I was around about nine years old - all about the same time. So I had the opportunity, of observing, as they grew up, how their habits were different. It was interesting to me, although both parents had the phone, how my little brothers used it with absolutely no hesitation - they picked up the phone to make social arrangements with their friends who only lived next door, whereas my little sisters wouldn't have dreamed of doing anything like that.

Here again we come to the importance of pricing structures, because the US phone was being paid for on a flat-rate tariff with all local calls included, whereas the UK phone was on rental plus calls, and the calls were quite expensive and we kept the phone in the hall where it was cold and you would not have dreamed of using it unless you really needed to. I'm going to tell you a little more about Mrs Jackson now. Ellen Florence Ada Maud Jackson - isn't that a wonderful name? That's the way they used to give people lots of names. No longer with us, I'm afraid, but a very dear and lovely

lady. She didn't have a telephone traditionally - she got one, finally, in 1981, when Mr Jackson went into hospital and it was very important for her to be able to be contacted by the hospital and to be able to call in and find out how he was.

All three of her children, incidentally, had telephones by then. But she didn't want a phone, because she thought it wasn't for people like her. And she thought it was a great expense and an unwarranted expense. But I was working for BT at the time, and I saw this was what she needed, and I made sure that she got a phone, and when she got it, it made a huge positive difference. And although Mr Jackson wasn't around for very much longer, she hung onto the phone, her children were pleased she had it, and it made a great, positive difference for the rest of her life. So again, we get the question of attitudes being inter-mingled with affordability there. And really, Mrs Jackson is the reason that I got into communications affordability. So, that is my personal story, but of course I have a professional journey, too, if I can move on...

A maths degree which took me into the telecommunications industry in the form of BT. I started out as an engineer but then rapidly moved into the policy area, and I always found universal service was the single most important and engaging area. And in universal service, affordability seemed to be the poor relation. All people's energies were still focused on rolling out networks, making them available, but they weren't thinking about the possibility for people to use them once they were there. So that's been my own special interest, which has taken me to working with ACCAN a few times, including in the Future Consumer book in 2009, and ultimately to being here today - which, as I said, I'm very pleased about. That's the story so far. Of course, it's not the end of the story. So, that's me. But of course, we all have our own journeys which have brought us here today. Everybody has their own personal story through either their own experience of difficulties with affording communications, or those who are near and dear to them, and experience of the value of overcoming the problems.

I know that's what fires up a great many of us, actually, to care about this issue. But then we also all have our own differing professional backgrounds. Many of us come with an economic slant on things - regulators and policymakers who can see the importance not only at the personal, but at the societal level, of dismantling the barriers to universal communications. Of course, affordability is just one of the barriers, as I think Malcolm Turnbull said. We have communications service providers who want to expand their markets, and who understand that one of the boundaries to markets is affordability. The notion of an addressable market is pretty close to the notion of affordability.

We have technologists who are always aiming to bring down costs, and we hope that, in a competitive market, that will be reflected in prices. And we have, of course, the social and caring professions, who need to help their clients. I think we have people with all of these backgrounds most likely represented in this room today. That is just great. We've all come here by many different personal and professional routes. The key thing I want to bring out here - although it's immensely valuable to have a group like this gathered together, to be able to exchange our thoughts from different angles, and actually come up with some ways forward - and I would say I think that, though affordability is only one of the barriers, it's one that is perhaps relatively easy to tackle and that we can tackle - but because of our different life experiences and our disciplinary backgrounds, we often use language in different ways, and I've experienced discussions where people who actually wanted the same thing thought they were disagreeing because they used words in different ways. So I'd appeal to everybody throughout the next couple of days just to watch your language! I'm sure you understand how I mean that - to be a little clear about what you mean when you say "affordability" and related terms, because I think we're all working together towards the same ends.

Let's talk about what's going on. I'm going to have a couple of slides on general trends, then look at some country case studies. General trends - I'm sure most of this is familiar to you, but just a quick

recap... Electronic communications are just getting more and more pervasive, and so the perceptions of them being essential for social inclusion are growing. With every year that goes by, it's more important for more people to be able to afford more of them. I think we need to just think about that a little bit - it's easy to dismiss the importance, because they have moved from what used to be a luxury status to being a necessity. And there are people - particularly, perhaps, in older generations - who don't make that mental transition, who still think of some of today's communications as being in the "luxury" category - and perhaps some still are.

But change is very rapid, and we need, always, to be alert to this movement from the luxury category to something that's really essential - important, and then essential. And we also need to bear in mind how essentialness does vary according to people's situation. I'll come back - I know you have also looked at communications as one service among other essential services like water and energy, transport, and so on. It's always difficult to predict how much of anything people need, but in communications it's particularly difficult because, for example, people like me with a far-flung family do need to be in touch with them on a regular basis. Others may have their family closer at hand and not have that need. Disabilities, of course, can also lead to very different needs for being in touch electronically. Let's not underestimate the importance in people's lives of the entertainment side of communication - that can be all too easily undervalued.

Then, of course, it's no secret we have had a couple of years of very difficult economic pressures and even in prosperous countries like our own - or by and large those I will speak about today - more and more people have been going backwards economically, have had to give up some things that they would formerly have taken for granted and affordability has become a much bigger issue for more people.

And then, last but not least, we're seeing continual advances in technology and in the way the market is organised - and let me say I do believe that competitive marketplaces have done a lot for consumers in many areas, including affordability.

They offer improved services and sometimes they bring the prices down, but not always. We do seem to see an increasing trend that service providers reflect lower costs by giving you more for your money. So the package gets bigger, but it stays the same price.

So that may not always be the best path for people with very limited budgets. But these technological and market advances, though they are not always positive, do offer positive opportunities for actually lowering prices, both unit prices and package prices, for having more flexible price structures, which can make much difference, and also user control.

And we are seeing, of course, a greater diversity of services that are important and essential to people. Most of our universal service traditions were formulated around plain old telephone service - POTS, in the good old US lingo. But arguably now we also need to think about certainly broadband internet, certainly mobile, and going along with having all these services, preserving people's privacy, which is a fundamental right, for example privacy from unsolicited marketing, but there are many different aspects of privacy. And broadcast media is still essential for national cohesion and for some relaxation, well-deserved entertainment.

So these are my general themes and I'm going to illustrate them with what the ACCAN people asked for - some case studies from a number of countries, which I'm going to zip through at a great rate. If you want more details, you will find there are some URLs which are there underlined in blue, so when you get hold of the slides, if you want to refer to the documents you can, and, as I said, I'm very happy to talk to people personally either this week or later; and I will also be having a more in-

depth session with ACCAN and one or two other people on Thursday, so they're going to be the experts, if you want more.

The USA, as I said, is the granddaddy of affordability, universal service, and Canada following close behind. I'll talk about the Bahamas, that's a bit of an odd one dropped in there, the UK, of course, because it's my own country and the European Union, which forms much of the framework for what happens in the UK. And then just a brief look at the rest of the world.

I think that's two slides on - here we are. In the USA, affordability has been built into public policy since 1934. So pretty early on in that chart I showed you. Quality services should be available at just, reasonable and affordable rates.

Universal service is a big deal in the US, as you probably know. They have several different programs and the low income, or affordability program, is only one of them and it's addressed at both the federal and the state levels. I can't possibly attempt to tell you all about the state issues, but California is a good one to look at if you want to find out more. They've done the most, perhaps.

So there has been quite a focus in recent years on reforming universal service as a whole, including low income, and the low income efforts have focused particularly on avoiding waste and improving the administration. They introduced a new rule saying, only one subsidised service per household. And that subsidised service increasingly is being provided by mobile means; and it's important to take on board that the universal service isn't actually a mobile service - it is a fixed service that they're entitled to, but they can use a mobile phone to fulfil that need, if they want to. And this graph shows you in a bit more detail what I've been talking about. You can see, this is going back to 1998. This green line here is the total low income funding that has been going into the program and you can see that it has a sharp downturn here. That is the economy measures they've been introducing, but still it's peaking at somewhere over \$2 billion US and you have to add in the state programs, which probably bring that up to more like US \$3 billion. A lot of money. And another interesting point here is the share of the incumbents is decreasing.

The blue line here shows what has been taken up by the incumbent companies, and all the rest, the red line, is the new competitors, the great proportion of whom are mobile. So that's very much the way things are going. And their focus now is on bringing broadband service within the scope of low income provisions and there is actually a big consultation going on right as we speak. You're just in time to contribute to it, if you want to! The background to that was an interesting pilot program that took place over the past year or 18 months, when a number of different models were tested for attracting low income consumers. Different tariffing models, different conditions under which they were offered. And I've highlighted here the staff report which resulted from that exercise, which shows that low income people did have - surprise, surprise - an inclination to go for the lower price offers. But perhaps the most interesting finding, which doesn't come out in a first reading of this report, is how many people, although they were made aware of the offers and they were very advantageous offers - even free, in some cases - just didn't take them up at all. And I do recommend this report to anyone who hasn't come across it, who's interested in the area. I think it is quite enlightening because it does clarify how affordability is only one barrier and people's lack of interest in broadband, lack of time, lack of attention very often just to think, "Is this for me?" could be a part of the problem.

So briefly, then, moving on to Canada. The Canadian regulator, CRTC, currently has a review of basic telecommunications services. So they are looking both at what is needed now and how to make services affordable - among other issues, I should say. And importantly for us, there is an Affordable Access Coalition in Canada, which has submitted a substantial and very interesting intervention to this proceeding, with lots of supporting evidence, and arguing how vital and how practical affordable

broadband is for everybody in Canada. They've done a lot of consumer research, which you might like to look at, and they did a little regulatory study, estimating the costs of affordable broadband for all at around 1% of service revenues - though, I should say that, as far as I could see, that figure was based on providing subsidies to levels sort of approximating the US ones, rather than on a thorough understanding of consumer need. And I think that's a danger we're all exposed to.

We owe all of this, incidentally, to the Public Advocacy Information Centre that I mention on this slide, who will be doing more work in this area, so watch this space. But this is just one picture that I took out of one of their research reports, showing where affordability rates compared with other barriers to take up. So, on the left here, this is to do with cell phones and this here is to do with home internet. It's the reasons why people don't have those services. And of the ones who don't have them, we see the blue chunks here are "personal choice". So that's 80%, I think - no. Yes, it is in the case of cell phones and a 40% or so in the case of internet. The red chunk is "affordability", or "costs", in each case. And then there's "not knowing how to use it", "poor quality", and various other reasons why people don't have it. So we're seeing significant chunks of Canadians not having these services for affordability reasons, but also significant chunks who just don't think they want them. They don't think they want them - but remember Mrs Jackson.

Now, here we are - a quick sortie down south into The Bahamas. I said I would drop this in for you, and the reason is I had a certain personal involvement in this proceeding, but I thought it was worth mentioning because it displays, actually, the only example I've come across of a regulator being concerned about the affordability of cable television. This is very unusual because, of course, in most developed countries - I think in most countries altogether - broadcasting free-to-air is also available free or at a nominal cost to the public at large and we don't need to be too concerned about its affordability, other than a television set, which is a one-off purchase. And it's the state that is funding the public service broadcasting.

Well, in The Bahamas, they don't have taxes, they don't have public expenditure and so they're not going to have a publicly-funded broadcaster. And what they have indeed is a universal service obligation on their cable television provider, who for years and years had been providing what they called their "Basic package" at \$30 a month. Well, they wanted to raise the price to \$38 a month, which was amply justifiable in view of the costs of the service. They did all the things they were meant to do about demonstrating the costs. But the regulator decided that they couldn't permit this price increase, on the grounds of affordability to the lowest 10% in the income stakes in The Bahamas. So, what's happened following, as I said, some outside intervention, is that Cable Bahamas is offering to have a new entry level basic cable TV package for \$10 a month in order to get its \$38 for everybody else approved, and the regulator's final decision is still awaited - or it was when I last looked a few weeks ago. I think this is a very interesting precedent for other countries. Here is just a little picture of the various packages that CBL was offered and over at the left here we have the \$30 prime package and then they go up from there. Some of these other prices - don't be misled by the \$9 and \$10 there because these are add-ons. You have to pay the \$30 to get that option.

So on to my own country - the UK. As you may be aware, Ofcom did quite a big study of essential services just over a year ago and they did consumer research among low income citizens and concluded that mobile and broadband are now more important to social inclusion than directories or payphones. But because of the way the European Union legislation is formulated, and our own legislation reflects that, directories and payphones are required as a part of universal service. Few people are interested in them. Everybody is interested in mobile and broadband and we don't have to have those. This may be something that Ofcom, or the UK, will raise with Europe in its own review, which I will tell you about in a moment. The major affordability problem is broadband for families with school-aged children.

Among the socially perceived necessities of this - I can't dwell on this because I'm getting a little short on time here. But I think you have surveys like this, too. What I've got here is, down the page, a number of different forms of electronics or electronic communication and across the page we have - or in this column - the percentage of people who, in 2012, thought that those were essential. The other part of this chart, incidentally, is showing how closely bunched these perceptions were across different social subsets. So if you go to where I took this from, down here, you will see that they asked, for example, older people, families with children, young singles, their views and you get different percentages, obviously. And you can see the biggest variation is in television, which the young singles don't care about at all anymore, but the older pensioners still think is vital.

But you can see computer and internet for homework for a child was thought essential by two thirds of people. And that was three years ago. And the real point to make here is - though I don't have the figures for you - if you look back over these figures from earlier years, you can see how rapidly these are changing. And the social necessities list, of course, has probably 100 items on it. There are many, many more important things, like a roof over your head, enough to eat, a warm coat and so on, and those have stayed in position for many, many years. But these electronic communications have come in at a huge rate and climbed up to very close to the top - and they're still climbing. And I'm sure you will be finding the same thing in Australia. I think the only other item that has changed with anything like the same rapidity is a car.

So European Union. We have a review of the universal service framework upcoming. And it will be a thorough review. We have had a few of these. They should take place every three years. And every time we have found so far that we'll stick with our good old fixed universal service because mobile has been so successful that everybody has it already, so we don't need any regulations; and until now broadband hasn't been taken up by a majority and so it's not yet essential for social inclusion. So I've wondered a few times whether there is a sweet spot where just the right number of people have the service that it really should be universal - not too many, not too few. But, there are indications that this time maybe we will see change and that broadband will go in as a necessary universal service. Some countries are themselves introducing it, and the European Commission has launched a number of advanced studies for this review. I said here I'm looking at affordability - that's affordability among all sorts of things, I should say. But I was very pleased to see that affordability was in there, because I'm afraid it could have been left out. It would have been quite plausible.

It is a topic of concern - I'm aware of another study that I've mentioned on this slide on the affordability of utilities generally - energy, communications, water and transport. That's something which you can look out for again, due to report this month. And, again, I attended a workshop on that earlier this year. I think that communications is recognised as being perhaps the toughest nut to crack - not in the sense of being impossible to provide it, because, unlike energy, for example, we do have falling unit costs, which is a great advantage. But analytically it's very tough in knowing about usage and what type of usage is needed. So it is a difficult one there.

Now from the European Union to the broader world just briefly. I want to take you to the ITU which, of course, looks at all the countries in the world and the message from

is that ICTs are essential for sustainable development. I've taken this from the World Summit on the Information Society documents, which as you know is constantly monitoring the availability of electronic communications everywhere. And what we have down the page - you won't be able to read this, but you can look it up here. This is the new proposed sustainable development goals, which you probably know are due to be introduced this year. Pretty far-reaching. I think number one reads, roughly speaking, "Abolish poverty". So you might wonder what numbers 2-14 are there for! But there's a whole lot there about health, education, and so on. And across the page what we have is different WSIS action lines. So WSIS has come up with a whole load of things that it expects its

members to be doing and a green square means that this WSIS action line contributes significantly to this sustainable development goal.

So not all the squares are green, but a great many of them are. So - and my guess - we'd have something like 40%, perhaps, there. ICTs, in other words, are really vital to all-round sustainable development. And that means, of course, that they have to be affordable, and they have to be affordable not just to the elite in each country. And I was particularly pleased to see this chart in the ITU's "Measuring the information society 2014", because I had been asking the ITU for many years to pay attention to affordability and they rather belatedly, in my view, did so for the first time in 2009, in their "Measuring the information society" exercise. But this is the first time, to my knowledge, that they have gone beyond a single figure per country - which, of course, is inadequate for understanding what's really going on - and are looking at different income groups within a country.

So, what you see here across the bottom - we go from 0-100% of people in a country. I think this lot is on income and this lot is on expenditure. So there's not a big difference between the two lists. And the red colour, which you might be able to see better than the others, is that the price is less than 5% of income for that proportion of people. So we have a lot of developed countries where the price of - this is a basket of communications services - is less than 5% of income or expenditure for everybody. And then the other colours go through different amounts of income that people have to spend. So the blue is 5-10%, then this colour is 10-20%, and the green is over 20%.

So, broadly speaking, the green means that you cannot reasonably expect people there to be affording these services. And I should say, of course, all these numbers are rules of thumb and we don't have time today to discuss where they come from or what they mean, but I do believe that they tell us something useful about people in the round, overall, being able to afford the services. So, you see - and as we go down, you get a more multi-coloured picture right down at the bottom. We have some very poor countries where almost nobody is able to afford a sensible level of communications service usage. Australia, in case you are looking for her, is somewhere up here, I'm pleased to say.

So, that brings me to the end of looking around where we are. And just briefly, I'd like to suggest some future directions that we might develop in. And this is very much a personal selection - it's some, it's certainly not all, and I hope we'll come up with many more ideas between us in the course of the next couple of days. I've already mentioned the importance of payment methods, packaging and presentation and I think we can look much harder at how those, as well as the overall total cost, can help affordability. ARPU has never been the whole story and it certainly isn't now and doesn't need to be. And packed into that first bullet is looking at the needs of specific groups who have affordability problems. As I've been saying, people have very different communications needs and groups who don't have all the communications they need at this stage are no longer a mass market. They are a whole collection of rather specialised niche markets and we need to understand each of them in detail in order to meet their needs.

I believe we need to look much harder at different ways of assessing affordability. I've just shown you very briefly the overall expenditure as a proportion of income or expenditure measure, which is very broadly used, and it is useful, but it doesn't link directly to people's circumstances - we need to have an understanding of how those numbers relate to people's comfort with paying, to their ease of affording the package. And I think we can understand that much better than we do. A little one I throw in, in case anybody around here is looking for a little, maybe, Masters research topic, is the connotations of the term "Affordability" in other languages. I mean other human languages - I've spoken about disciplinary languages. I'll talk about that a little more in a moment. I think we need a much better understanding than we do of the interaction between affordability and other barriers,

to take up and use, which I've referred to a few times. And, last but not least, integrating the whole idea of universal service, including affordability, with a capability approach, which I think the communications world is just coming around to, and it does seem to me to be a very valuable way of understanding people's needs for different kinds of service.

I promised you a little more on the language issue. I just tried putting the word "Affordability" into Google Translate, and got out a whole lot of words, some in alphabets I can't decipher, but I know some of these languages and I sort of know the connotations of that word are quite different. So I think that would be really worthwhile, understanding more, because I think in Latin America, for example, where it's all Spanish, they do have some different ideas and we need to break down those barriers. And last but not least, coming back to the personal front, I'd like to just salute the efforts of this lady, who is my mother-in-law, who at 100 decided it was time to go online! And tackled the very considerable challenges of multiple disabilities, with a bravery and perseverance I wouldn't have thought was possible. So a salute to her and to the many, many other people like her, whose efforts are complementary to ours. We can address policies but we have to remember that it's individual people who actually overcome the affordability and related barriers. And I'll leave you with that thought and hope we maybe have a minute for a question or two.

Keith Besgrove: Claire, that's been a great presentation but, of necessity, you've given us a very quick canter through what's happening in an awful lot of places. In looking at your research, are there places that stand out for you - countries that seem to be addressing these issues better than others? If so, how are they going about it?

Claire: Well, I mentioned the USA as the granddaddy, and I think we have to look at the USA for many examples - of course, they have 50 different administrations there, as well as federal - so there's a huge pattern book to take up from the USA. They also do have good research, which looks at how and what they're doing is received, which is great. Another example that I mentioned when chatting with your reporter from CommsDay yesterday is South Africa - a very different kind of society where, actually, it's well worth looking at what the market has produced - not to say that the regulator has been idle, but I think it would be true to say that the market has done more for affordability, or at least the two taken together have achieved very useful and achievable results for the market.

Reg Coutts: Hi. I've just got to follow up on that question, particularly your comments about South Africa. I've just come back from a conference in Taiwan. Some of the things happening in other African countries - also in South-East Asia, Bangladesh - I think some of the innovation that's happening in those markets, I think, are well worth looking at as lessons for all of us.

Claire: Absolutely. Thank you for saying that. In fact, in 2006, I gave a talk to the Telecoms Policy Research Conference in the States, which was called Cross-Fertilisation between the Developing and Developed World. We're still not seeing as much of it as I would like, but it's very important, and let's never take our eye off these other countries.

Teresa Corbin: I'm sure you'll all thank Claire for her keynote address.