

Day 1 – Heron Loban/Deena Shiff

Teresa Corbin: OK, I'm just going to get Deb Fullwood to come up to just give you a quick little presentation from the National Relay Service.

Deb Fullwood: Thanks very much, Teresa. I hope you all enjoyed morning tea. Normally, I speak before morning tea to the hungry - I've got this opportunity to speak to the fed and watered after morning tea! I think it was terrific to hear about the change in affordability from Claire and the change coming up in government transformation from Paul. I'm also quite pleased that some things stay the same - and that is that ACCAN always does a great conference. We've started with a bank and I'm sure today and tomorrow will be just as good as it has been in previous years, so thanks to ACCAN. One thing that has changed is the National Relay Service. Our phone service for people who are deaf or hearing impaired. I was here at this conference last year telling you about the NRS app which was to be launched in December 2014. And I'm here this year to tell you that that happened. It happened with a bang and it has been a big year for the relay service since then. Relay service calls continue to grow.

At least 10% we're noticing compared to the same time last year in terms of outgoing minutes. But of great interest to us is how many of those calls are now being undertaken through the app. Because it's a single app that gives you access to a range of different calls from the one place, when you are out and about, and it has been downloaded thousands of times, continues to have numbers of downloads, even following that initial interest. So we're very pleased about that. Particularly in relation to internet relay, the app has grown in its usage and we now have a lot of consumer experience and are keen to draw on that. So I'm really here to say that in the next six months we will be undertake some research around customer views of the NRS app.

If you use the app or know people who use the NRS app or are able to put us in contact with people who use the app, we would be very keen to hear from you, in order to understand more about their habits and preferences in using those features that are particularly unique when you are making calls through the app. And that means that we'll then be able to tweak and tailor the app experience for users as part of our continuous improvement and also help spread the word as effectively as possible about how people are using and can get great success and satisfaction from using the app. So please leave your details at our table just outside the door on your way to lunch. If you are not able to leave your details there today, you can always call our helpdesk and we'll then get in contact with you and make sure that we include you and people you know in our research on the NRS app. So I'll hand back to Teresa for session two of what's becoming a great conference.

Teresa Corbin: Thanks, Deb. That interview on the video earlier was from Sarah Toohey, from the Council to Homeless Persons in Victoria. We will play a few video interviews over the conference and throughout the next session over the experiences a little bit later. Recently, one of our consultations raised the issue of the high numbers of Indigenous young people in cities, people coming from rural Indigenous areas to find work, because they need to move, but then aren't able to find anywhere to live. So I think that was quite pointed, to sort of have that just before our next speaker, Heron Loban, who is going to speak about Indigenous consumers and affordability. Heron's a Torres Strait Islander so she brings a particular perspective to the discussion today. She works as a senior lecturer in law and has done much in the consumer arena, including being a director on the ACCAN board a few years ago and she also helped us develop and launch our first reconciliation action plan. And also establish our Indigenous advisory forum. Please welcome Heron.

(APPLAUSE)

Heron Loban: Good morning, good morning. I can't work out whether I'm hot or cold, so I've gone for the hot! Look, yeah, thank you, Teresa, for that very warm welcome and introduction.

I also would like to - Uncle Chicka has left us for this morning, but I would also like to acknowledge the traditional owners. Whenever I'm anywhere away from my own home island, I'm a visitor to the lands of the traditional owners, the Aboriginal people, so I would like to make that acknowledgement. As Teresa mentioned, I'm here to talk to you about Indigenous consumers and communications affordability.

As a Torres Strait Islander I was born on Thursday Island in the Torres Strait and as we are reminiscing a little bit, I remember when I moved, calling my grandmother in the Torres Strait and having to use one of those ladies where they patch you through to a phone number - so that sort of shows my age, but I suppose also the remoteness of the Torres Strait, when there was just the ABC channel and there wasn't a very strong phone service. So it's something that I suppose I have been aware of since I was a young child and now I've come to work in this field. I've also lived in the Torres Strait, working as a solicitor, and experiencing the challenges of telecommunications myself.

More recently, a few years ago, I was on the Regional Telecommunications Independent Review Committee, so I got to hear first-hand, not just from people in the Torres Strait but also my own experience, but also from people around Australia in Aboriginal communities and other parts of rural and remote Australia about telecommunications affordability issues. So given the potential breadth of this issue and that I have, I think, about 15 minutes, I thought that I would focus my talk to, I suppose, sort of a subgroup of the Indigenous Australian population and that's Indigenous people living in rural and remote locations. And that way I can sort of talk to you in a little bit more detail about that. I would also - being a lawyer - like to put a bit of a caveat on my talk, which is that I am making a generalisation, I suppose, out of necessity, and that the issues I'm talking about around telecommunications affordability are really the ones that I see as the main issues from my own personal and professional experience. But of course, access is a complex set of circumstances.

OK, so I just wanted to first talk about, I suppose, the Australian setting. So telecommunications affordability and Indigenous Australians as an issue for rural and remote Australia is evident from the work of any organisations, including ACCAN, but also other organisations such as the Centre for Appropriate Technology, where I'm currently the deputy chair. They're based in Alice Springs. The Indigenous Remote Communications Association, which is a national peak body looking at media and communications for remote Indigenous communities. Also, the Indigenous Consumer Assistance Network which focuses particularly on consumer issues for Indigenous people and I know communications and utilities more broadly is one of their big issues - and issues around affordability.

The need is also reflected in the formation of alliances such as Broadband for the Bush, which some of you might know of, as well, of which ACCAN is a member, and that's focusing not just on Indigenous telecommunications but more broadly, but having a strong focus on rural and remote Australia. So what each of these organisations do is they advocate for the need for affordable and accessible telecommunications technologies that can connect Indigenous people with each other, with non-Indigenous people, with government services, non-government services and also allow Indigenous people to actively and meaningfully participate as citizens of Australia.

So what I've done to try and break up the parts of my talk is I've - I've given it my own title, Teresa! I've informally titled it, "The tale of MILC - My Income, Literacy and Choice". So you are probably wondering what is this MILC - My Income, Literacy and Choice? I want you to think about, firstly, what is my weekly income? Secondly, is English my first language? Is it my second language? Is it my third language? Or do I have many more? Can I read my bank statement? Do I understand what it says? Can I read a phone bill? And how many telcos service the area where you live?

So we've had a really great presentation about the international context and I suppose I just wanted to add my little bit to that.

In a recent international study that I found by Weiss and other authors about mobile broadband affordability in the context of the digital divide, they found that income equality and a shared investment in ICTs and an individual capability, as well as per capita income together determined to what extent mobile broadband services are affordable. They also canvassed the work of another commentator called Floridi - and I apologise if I'm saying that incorrectly - and his work talking about this idea of the infosphere, which argues that access to elements of the infosphere is a human right in the global information society. Importantly, Weiss and others further referenced the work of the Broadband Commission. I have to admit, I don't know a lot about the Broadband Commission but it's something that has just come on to my radar and I think is an important body. And the Broadband Commission calls for affordable broadband through market regulation and market forces.

So whilst I won't go into the detail of the international context it highlights, as our keynote speaker did, the focus internationally on the critical importance of the affordability of telecommunications in the modern world and across different nations. So today, in considering telecommunications, Indigenous consumers and affordability, as mentioned my talk is about MILC - My Income, Literacy and Choice. Why have I chosen to talk about MILC? Because the combination of my income, my literacy and my choice very much determines my communications and the affordability of those communications. And so it does, for an Indigenous person living in rural and remote Australia. And that these three matters are interrelated parts of the affordability issue for Indigenous consumers. So let's look first at my income.

Now, I would like to quote from the Australian Bureau of Statistics' data on income equality and Indigenous people in Australia. So one of the indicators that I think was mentioned in our - in the keynote speaker's presentation was this idea of household income. Now, one of the things that the Australian Bureau of Statistics has collected information on is equivalent household income and what they found in one of their most recent censuses is remote Australian Aboriginal people and Torres Strait Islander people reported a weekly income of \$207 to \$299. This is to be compared to 51%, half, of non-Indigenous people who have a weekly income of between \$400 and \$1,249. So almost double the income of non-Indigenous households as compared to Indigenous households. Indigenous people were also less likely to report a weekly income of \$1,000, being 30% compared to 33%. So one third of Indigenous people compared to non-Indigenous people. And 1% of Aboriginal and Torres Strait Islander people reported a weekly household income of \$2,000 or more, compared with 6% of non-Indigenous people. So my point is fairly simple - when you are looking at income and how that relates to your ability to access telecommunications and the affordability of telecommunications, Indigenous people sit at a significant disadvantage to non-Indigenous people.

Now, my second point that I wanted to talk about, after looking at 'my income', is 'my literacy'. And literacy for me here has two meanings. The first one is that many people living in rural and remote Australia stand as Australian-English, so the English I suggest we're speaking here today and that all of our brochures and booklets are in is not the first language for Aboriginal and Torres Strait people, Indigenous people living in remote rural Australia. It's often a second or third language or more. I've got three minutes left?! OK, that's alright! And a recent example is Tony Abbott, when he went to the Torres Strait, he would have heard the language they speak on the Murray Island, the island of Eddie Mabo, as well as other languages. And if you've ever been to Alice Springs you will hear Aboriginal people speaking different languages all across town and if you watch NITV you can see we have many other languages.

So that means that, when a person is conversing with a salesperson on the phone, they may not always have a clear understanding of what is being said, the products or services that are being

explained or the sale terms of the telecommunications product or service. The second meaning of literacy is the idea of financial literacy. This is an issue that has been highlighted by financial counsellors - that there are limited levels of financial literacy which makes it hard to set a budget, understand financial transactions. And this has some significant practical consequences. It means that people tend to purchase pre-paid mobile phone plans. They tend to buy their phones outright, and that's the way they access speaking to people, but also the internet. And we know that pre-paid options are much more expensive than post-paid options. And my third part of the MILC is my choice. So I suppose, in many of rural and remote Australia, as I've found, there tends to be only one telco provider that has mobile coverage and therefore can only physically provide mobile telecommunication services to Indigenous consumers in rural and remote Australia.

So for me, a choice of one is not really a choice. And I suppose, rather than just highlighting a whole lot of problems, I always like to advocate for a bit of a solution. So in searching for a solution, I've come across an example from CUCOS and that was one where they looked at pre-paid electricity that we have in Queensland and they found that people found it useful in budgeting, in preventing the build-up of debt, but also it recognised the cultural way that Indigenous people live in households and that's where you can have multiple families in the one household. So it allowed for the sharing of costs, which you wouldn't have if you had one bill in one person's name. And I suppose I also highlight this issue because a problem that I see on the horizon is the rollout of the NBN and the great potential for uses, but also the potential for consumer issues for Indigenous people. And I suppose one of the examples that has been suggested is a pay by the gigabyte for the pre-paid broadband solution so I suppose to put that out there for something to think about. So if I could have you walk away with one message from my short talk it's, remember the MILC - My Income, Literacy and Choice - and these are the issues for Indigenous consumers and telecommunications affordability. Thank you.

We have time for one question from the audience?

I bamboozled them! There's one question at the back.

Mark Gregory: Mark Gregory from RMIT. Hi. Is there a problem, or would there be a preference, to having a free service for low income families or low income individuals if they're living alone? Is it something that is more important for people to have in regional and remote areas and therefore, should free services be entertained?

Heron Loban: Yeah, I think that - well, I suppose you won't find an Aboriginal or Torres Strait Islander person who lives alone for a start! We tend to be overwhelmed by family members - in a good way! But I suppose there are some trials that there have been around free wi-fi hotspots in some remote communities and they have been hugely, wildly successful in addressing some of the accessibility and affordability issues. And I certainly think that's an important option to consider. Yes, so I would - the reality - how far that can go and how long that can go is a question to be answered by somebody else but that's certainly something that I think would be a great option. Thank you.

(APPLAUSE)

Teresa Corbin: That's probably a good note to move on to our next speaker, who is Deena Shiff. She is the chair of the Regional Telecommunications Independent Review Committee, which has just wrapped up its report and handed over to the government and I believe they have had a record number of submissions, but I'll leave Deena to tell you all about it.

Deena Shiff: Thanks, Teresa. So, very briefly, I thought I would just quickly go through what we were reviewing, the process and some of the issues associated with affordability that have come out in

the report. Having given the report to the Minister, we're sort of really not able to disclose the recommendations. So one of my other jobs is to chair the Sydney Writers' Festival, so I spend a lot of time with authors who manage to be interviewed about books but still leave the audience wanting to read the book by not revealing the plot - well, enough of the plot so you want to buy the book, but definitely no spoilers. So there's definitely an art to this. So I'm going to take a leaf out of their book now.

And I'll tell you a bit about the report, so you will want to go and read it. The terms of reference are, this is a regular review that's done under statute and it's done to measure the adequacy of telecommunication services for people in remote and rural Australia relative to their urban counterparts and this year's review, we have been asked to have regard, obviously, to the rollout of the NBN and to the impact of the mobile blackspots program. A committee was appointed - it was myself, Su McCluskey and Georgie Somerset, both of whom are cattle farmers in the country, and Robin Eckermann, who is an urbanite like me, and has a history of establishing TransACT in the ACT. The appointments took place in May. The issues paper was released in June. The submissions closed in July and the report is now - was with the minister in August. So quite an efficient review, really, in terms of the time that we had to gather the facts. But there has been previous reviews, as you would know, and so we were pretty careful not to keep kicking the can down the street on a sort of three-yearly basis, but to try and pick out the issues that we thought would make a sustainable difference. So here's hoping that the book is widely read.

The themes are not a big surprise - people in regional Australia are big adopters of mobile, for obvious reasons associated with the geography within which they live their lives. They're bigger adopters of mobiles, actually, than their urban counterparts, even though the coverage is less in some regional areas to urban areas. So mobile coverage was in 80% of the submissions. The potential to maximise the benefits of the rollout of NBN, both directly and indirectly, were a big theme and that went to what kind of NBN are we getting in a multi-technology mix world? Lots of issues from satellite users on interim satellite service, because that capacity has been constrained, under fees and policies. But good reaction from people on fixed wireless. There's about 47,000 people who have been activated and they seem to love it. The other sort of indirect aspect of making good use of NBN is, "Here's a bunch of taxpayer infrastructure, why can't we use some of the backhaul or some of the towers or some of the facilities to give us other types of technology choice in our area"? That was a recurring theme.

The other big theme was the relevance, or lack thereof, of consumer safeguards in Australia. When you've got a de facto universal service provider providing broadband to all of Australia, clearly with an agenda to complete its rollout by pretty much 2020. And we obviously have USOs that are related to the standard telephone service and not broadband. So, within that context, and without providing any sort of a litany on the recommendations, I just wanted to talk a little bit about how we thought about affordability and with affordability with regional Australia, we're not looking at income issues and equality associated with low income, we're looking at horizontal equity. So what disadvantages are faced by people in regional Australia, relative to urban Australia? So what I'm going to say is going to sound blindingly obvious, but the less choice you have, the higher the effective costs of your services are. So, just to demonstrate that, restricted technology or lack of choice is going to impact you notwithstanding that we have apparently non-discriminatory, uniform national prices at the retail level. We just took a representative sample of plans for an average user consuming 50 megabytes per month. Now, that's a little bit below average now, because average is a moving target, but that seemed like a very good number in terms of just a simple sample.

So within that sample, basically a satellite-only consumer is going to pay a lot more than somebody on DSL or fibre to the node. An existing ISS customer will be able to obtain an allowance of up to 50 gigabytes, although they will be throttled to 25 under the current fair use policies at a cost of about

\$150. For users in areas covered by NBN fixed wireless, a 200 plan would cost about 70 dollars per month and would offer higher download speeds. For users in areas covered by NBN fibre, the entry level plan, \$60, and would offer higher download speeds, few existing areas where ADSL 2 plus is available, you can get those plans for as little as \$30. So incredibly obvious but a satellite user is going to be paying a lot more. In practice, where there's choice of offerings, clearly you will shop around for the best offer and you will optimise your usage between wi-fi, VOIP, fixed and mobile. And that opportunity simply doesn't exist for a lot of regional users. So the other key determinant of effective cost is, how much tiering do you get within a plan? And that, sort of, goes to light versus heavy.

Now, the problem in regional Australia is they're naturally heavy users. So when people talk about data hogs on satellite, it's a bit offensive because they rely so much on communication for their basic needs and also their business use and their consumer use within a homestead is really sitting within the one plan. So they tend naturally to be above average users, but tiering would help, I think, to manage cost in those communities. The other obvious point is that, as I said before, if you have lots of choices of technologies, you can optimise between them. So the question is, what do we do about this? I mean, in some parts of Australia, you know, lots of ISPs will assist. That is simply not the case in parts of Australia where it's very uneconomic to have more than one provider. And we've just heard there's only one mobile carrier in a lot of remote Australia. So we've looked at it in other ways and, to Claire's point, we've looked at niches, for want of a better word.

People who have particularly distinct needs, whose requirements aren't being serviced, or who are at risk or who are vulnerable, and where it's clear that the technology that they need just doesn't suit their demand profile. So Indigenous users are a classic case, where highly mobile centric, a lot of use of pre-paid and lots more imaginative tariffs that could occur there. Secondly, from a policy perspective, if you follow that line of thinking, it's logical to apply subsidies or special rates to some groups, not just low income groups, and, thirdly, and this goes to the DTO presentation - if you need to go to Centrelink in a remote area, you are not going to be able to visit the office, you have to go online. So certain types of applications could be, or arguably should be, zero-rated to support social inclusion. Now, to get into the sort of fine grain of that policy detail, we think that the overhaul of the consumer safeguards opens up enormous potential to introduce social tariffs and a whole new way of thinking about affordability that targets needs in a more fine-grained way, including low income, because there are other equity measures that are needed out there. So I think I've run out of time and I think if I kept going, it would be a spoiler! But you can see a bit about the plot of the report, I think, from that. Any questions from the audience? No, they're all going to wait for the report.

(LAUGHTER)

Buy the book. Teresa...? Sorry, there's one.

Unknown speaker: A Very processy one I probably could have looked at - the legislation has a time limit on which he's to publish it? When was it presented?

Deena Shiff: I think the statutory time limit was the 24th. We got in a bit before that. He has until a date in October. It could be tabled in parliament any time between now and I think the third week in October. Thanks. One more question.

Charlie Gully: Charlie Gully, NSW Farmers - a question on whether the report was able to consider the future productivity and economic benefits from telecommunications in the bush and whether that comes into the roll-out. What are you going to recommend?

Deena Shiff: Ah, well, that's a big subject. We looked, um, a lot at the future opportunities associated with census and trackers and internet of Things - I don't know if it was an organisation, but there were some thoroughly interesting submissions on precision agriculture and so on. So we had a bit of a fight amongst ourselves - that's putting it too strongly - on the committee about what the barriers were to adoption in that area. Um, there's a lot of applications out there. Some of them are supported by narrow band networks, but ones that need to go to a controlled point or managed services need to enter a network at some point and get to their end point. We kind of tucked it into a need for interconnection in rural Australia into basically wireless networks, and it sort of fits within our arguments about wireless infrastructure. But it's a super-interesting area for Australia, I think, and there's clearly interesting adoption occurring in that area.

Teresa Corbin: I'm certainly looking forward to the publication of the book! I know that a lot of people here probably won't be, but I'll definitely have it beside my bed for a little bit. Anyway, that is a bit sad, I know.

(LAUGHTER)