# Minutes of the meeting of the Communications Consumer Panel (CCP) and Advisory Committee for Older and Disabled People (ACOD)

**16 October 2025, 10:30 – 15:35**

**Meeting held in hybrid format via Microsoft Teams**

**Present**

CCP/ACOD (The Panel)
Helen Froud (Chair)
Rachel Burr (Member for Wales)
Judith Clifton
Lenna Cumberbatch
Grant Davis
Michelle Goddard
Robert Hammond (Member for England)
Rhian Johns
Carrie Matchett (Member for Northern Ireland)
David Warburton-Broadhurst
Michael Wardlow (in attendance for items 1 to 9)

Apologies
none

In attendance for the duration of the meeting
The Panel's Executive Team
Will Harding (Ofcom Board Member, attending as an observer)
UK Regulators Network's 'Next Generation Non-Executive Directors' scheme member ('Next Gen NED')

| Item |
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| **1. Welcome and introduction**<br><br>1.1 The Chair welcomed Ofcom's Board Member, Panel Members and attendees to the meeting.<br>1.2 Housekeeping information was provided to attendees. |

Communications Consumer Panel

**2. Declarations of Members' interests**

2.1 There were no declarations of interest.

**3. Minutes of the meeting on 17 September 2025 and matters arising**

3.1 The minutes of the meeting of 17 September 2025 were **APPROVED** as a true and accurate reflection of the meeting.

3.2 The Panel look forward to an update on Ofcom's work in relation to the awareness and take up of social tariffs plus their alternatives to assist affordability, and to have prior notice of information ahead of publication.

**4. Chair's Update**

4.1 The Chair and Panel Members discussed the Panel's recent activity and stakeholder engagement across the UK since the last meeting held on 17 September.

4.2 Panel Members received an oral update from the Ofcom Board Member on current information relevant to the Panel's remit.

4.3 The Panel agreed to commission research into the experiences of consumers, particularly those more susceptible to harm and exclusion, when moving home, including consumers reliant on digital, telephony and postal communications services.

**5. Consumer Policy update**

5.1 The Panel received an update from Ofcom's consumer policy team on its key consumer policy areas.

5.2 In light of recent changes, Panel Members requested information of the scope of Ofcom's Consumer Policy teams current working areas.

5.3 The Panel remain deeply concerned about affordability as a barrier to equality of consumer outcomes, in relation to the state of the market and technological changes, and how this impacts and excludes people from digital services. The Panel highlighted that the price to access technology is becoming proportionally higher for underserved consumers.

5.4 Panel Members provided details of a recent Citizens Advice Data Insights event entitled 'Unravelling complexity to raise living standards' and the related cost of living dashboard.

5.5 In addition, the Panel reiterated concerns about the deepening cognitive load when consumers try to switch or haggle for deals within the telecoms market, and wished to once again emphasise research by Citizens Advice on Hidden Deals: Haggling and mental health in the telecoms market.

5.6 The Panel questioned whether the practise of personalised pricing is fair for consumers and discussed whether data protection legislation prevents organisations from implementing good practise, deals or social tariffs.

5.7 Panel Members commented upon the lack of social tariff package information showcased for devolved nations on Ofcom's website, which underlined the lack of choice for people living in Northern Ireland, Scotland and Wales.

5.8 The Panel asked whether Ofcom are considering conducting research on the continued sale of telecare devices and/or devices which will cease to work upon the 2G/3G switch off implementation and the implications of consumers affordability for replacement devices.

5.9 Panel Members urged Ofcom to continue the tracking of 4G/5G connectivity once the 2G/3G service concludes, to ensure consumers are not disadvantaged in receiving a reduced service.

**6. Mobile Connectivity Programme**

6.1 The Panel received an update from Ofcom on their new approach to promote investment in mobile connectivity to provide better services for people and businesses, to support seamless connectivity, and act as an enabler for economic growth.

6.2 Panel Members were impressed with Ofcom's Map your Mobile tool – the mobile coverage checker aimed to better reflect the experience consumers are likely to receive and assist in which mobile provider to choose. With this in mind, Panel Members questioned whether the data would be refined with further advancements such as a pin point location rather than data across the postal code area. The Panel provided examples of inconsistent results from the tool to illustrate this point, which is particularly pronounced in large rural postcodes.

6.3 Ofcom highlighted that most consumers would still find a stronger connection indoors, across the UK, by using WiFi than mobile connectivity and referred to WiFi Calling as an underused connectivity tool. Current underuse may be due to prior consumer beliefs about the cost of access. The Panel advised Ofcom to consider boosting consumer awareness on the positives and current costs of WiFi Calling.

6.4 Panel Members emphasised the need to improve mobile connectivity both on trains and while travelling by road, noting that road connectivity is particularly critical for personal safety—especially in situations such as vehicle breakdowns or when contacting emergency services.

6.5 The Panel noted that connectivity on buses in Belfast had improved following a rise in customer complaints, and questioned what influence or mechanisms Ofcom has to drive similar improvements in public transport across other parts of the UK.

6.6 Panel Members discussed the issue of improving connectivity on trains and suggested that research into the quantification of commuters' lost working hours

could support the government's growth agenda and serve as a compelling incentive for commercial train operators to enhance their services.

6.7 The Panel raised concerns about micro-businesses being unable to trade effectively at events due to poor connectivity, particularly in rural areas.

6.8 The Panel also noted that some Local Authorities may currently lack the understanding to influence connectivity within their areas, which contributes to a lack of transparency around access versus capacity for consumers. This limitation could further hinder progress towards the government's growth agenda.

**7. Public Policy update**

7.1 The Panel received an update from Ofcom on key public policy developments since Ofcom's previous update in June 2025.

7.2 The Panel requested more information on the resilience of subsea cables especially following the outage which occurred in Orkney and Shetland in July 2025.

7.3 The Panel discussed the scale and impact of recent cyber-attacks and asked whether Ofcom had considered issuing guidance or support for consumers and micro-businesses to help them better protect themselves.

7.4 In relation to the rollout of high-speed broadband, Panel Members asked whether a 'heat map' existed, to identify areas lacking coverage, with particular emphasis on Wales. The Ofcom team would investigate and provide the Panel with access if possible.

**8. Future of Wireless Update**

8.1 The Panel received an overview from Ofcom on their vision to deliver future wireless connectivity to the UK.

8.2 The Panel sought clarification on the definition of wireless connectivity and asked about Ofcom's vision regarding the distinction between high-quality connectivity and consistent, reliable connectivity.

8.3 Panel Members emphasised the importance of a consistently reliable network for consumers and agreed that there should not be a single point of failure across different platforms.

8.4 The Panel proposed that connectivity should be recognised as a fundamental right, enabling people to engage and interact with the world—an idea supported by the Minimum Digital Living Standard (MDLS) project. They also noted that when connectivity fails, consumers currently have limited recourse beyond complaints or reviews, unlike other sectors such as transport, which offers the sector-wide national rail compensation scheme known as 'delay repay', or alternative travel options. [Note for accuracy: the UK communications sector operates an automatic compensation scheme on a voluntary basis for

communications providers, and the scheme does not cover all sub-sectors of the communications retail sector.]

**9. Postal Monitoring update**

9.1 The Panel received an update from Ofcom regarding its ongoing work to monitor the implementation of postal Universal Service Obligation (USO) reforms and assess postal service quality.

9.2 Panel Members welcomed Ofcom's adoption of the social model of disability, rather than the medical model, in its presentation of information on services for consumers with additional requirements.

9.3 The Panel reiterated its serious concerns about the quality of service in the postal sector and questioned whether issuing fines to organisations may actually discourage efforts to improve service standards. The Panel asked what incentives are available to Ofcom, to encourage a rise in standards, and whether there are other ways Ofcom could encourage an improvement in corporate culture across this sector, than either fines or incentives.

9.4 The Panel discussed the reduction in service targets and questioned whether Royal Mail would be able to meet these, including the 'tail of the mail' targets outlined in the USO reform. Panel Members expressed concern that consumers and micro-businesses may continue to experience poor service despite these changes.

9.5 The Panel also questioned whether the pilot sites selected for the USO reform adequately reflect the postal needs of consumers and micro-businesses across all UK nations.

9.6 Panel Members urged Ofcom to use its influence to ensure consumers are made aware of changes to the postal USO, particularly the revised delivery schedules for second class mail.

**10. ADR Scheme Performance update**

10.1 The Panel received an update from Ofcom on the communications sector's Alternative Dispute Resolution (ADR) schemes' performance.

10.2 The Panel highlighted a significant lack of public awareness regarding Alternative Dispute Resolution (ADR) schemes, with concerns that many consumers are unaware of their rights or how to access these services and asked for clarification around the different approaches to digital inclusion of the two schemes, in terms of removing barriers to escalation of their complaint to an ADR scheme.

10.3 Panel Members urged Ofcom to investigate the potential for an ADR scheme to cover phone-paid services, as they highlighted a gap in consumer redress in this space.

10.4 The Panel queried the rationale for having two ADR schemes, with the choice between them in the hands of communications providers and underlined the

differences in the ADR schemes' business models, which could create inconsistencies in service that could impact consumer outcomes and trust.

10.5 Questions were raised by the Panel about the accuracy and representativeness of complaint figures over a six-month period, as well as the rate of formal complaints to communications providers being registered.

10.6 The Panel raised concerns about the use of AI in performance monitoring, the impact on service quality, whether changing KPIs and deadlines are being met and whether the schemes are being monitored accurately.

10.7 Panel Members highlighted the current signposting compliance data focused on percentages from communications providers but is unclear whether consumer experiences are being captured accurately.

10.8 Additionally, the Panel raised concerns that consumers may not understand how to frame their issues as formal complaints, potentially leading to underreporting.

**11. Any Other Business**

11.1 There was no other business.