

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

19 March 2026, 10:30 - 15:35

Meeting held in hybrid format via Microsoft Teams

Present

CCP/ACOD (The Panel)

Helen Froud (Chair)

Judith Clifton

Lenna Cumberbatch

Grant Davis

Michelle Goddard

Robert Hammond (Member for England) up to and including item 7

Rhian Johns

Carrie Matchett (Member for Northern Ireland)

Sarah O'Neill (Member for Scotland)

David Warburton-Broadhurst

Michael Wardlow

Apologies

Rachel Burr (Member for Wales)

In attendance for the duration of the meeting

The Panel's Executive Team and a Governance Manager from Ofcom (minutes)

UK Regulators Network's 'Next Generation Non-Executive Directors' scheme member ('Next Gen NED')

Item
<p>1. Welcome and introduction</p> <p>1.1 The Chair welcomed Members and attendees to the meeting. Members noted outline arrangements for the Panel's May 2026 meeting that would be held in Belfast.</p> <p>1.2 The Chair flagged Ofcom's pre-election guidance that would apply from 30 March 2026, be adopted by the Panel and remain in effect until 7 May 2026 (elections day for the Scottish Parliament, the Welsh Senedd and some local and mayoral elections in England).</p>

2. Declarations of Members' interests

2.1 There were no declarations of interest.

3. Minutes of the meeting on 12 February 2026 and matters arising

3.1 Subject to minor amendments by the Executive Team, the minutes of the meeting of 12 February 2026 were **APPROVED**.

3.2 Members reviewed the Panel's actions and monitored issues list and flagged some instances where Panel concerns remained despite answers or follow-up related to Panel queries or matters raised with Ofcom. Examples included the adequacy of existing data on the consumer experience of VoIP migration; on complaints raised with Ofcom and volumes as a true measure of wider consumer dissatisfaction; and 2G/3G switch-off used by communications providers (CPs) as an opportunity to upsell mobile devices.

3.3 New Ofcom reporting arrangements would be discussed at today's meeting with the launch of supporting documents provided by Ofcom's Consumer Supervision Team, designed to improve feedback and engagement, a result due in part to a new supervisory approach to Ofcom's relationship with CPs. The new reporting mechanism aimed to facilitate and progress discussion of issues and concerns of the kind raised above by Members.

3.4 Members paused to reflect briefly on the Panel's relationship with Ofcom, its ability to influence Ofcom policies and actions and how, for both the Ofcom Board and the Panel, Panel success was measured.

4. Chair's update and developments of interest

4.1 The Chair reported briefly on a recent and positive meeting with Natalie Black, Ofcom's Infrastructure & Connectivity Group (ICG) Director and a member of the Board.

4.2 Discussion turned to a recent event hosted by the Consumer Council of Northern Ireland on its Corporate Plan and Forward Plans 2026-2032. The Panel agreed to submit a response to the CCNI's consultation on its six-year strategic plan.

4.3 Earlier in March the Panel's Member for Scotland had attended an Ofcom pre-election event in Edinburgh, in anticipation of polls due on 7 May, and separately Members noted the ongoing inquiry of the Commons Select Committee on Scottish Affairs on *Connectivity in Scotland: Digital connectivity* and that recent power outages in Tiree had been a topic of discussion.

4.4 The Panel's next Consumer Advocacy Hub would be held in June, this time with a focus on Ofcom's approach to consumer use of AI and a Member with an interest in AI would attend as an observer.



- 4.5 It was noted that the Chair had been invited to Ofcom's Discussion Forum on AI in April but was unable to attend. Two Members indicated that they would represent the Panel.
- 4.6 Members noted a new approach to today's Panel meeting agenda, with fewer substantive items and each preceded by agenda time to allow Members to align their thinking and agree the Panel's focus for discussion.
- 4.7 The Chair would come back to Members with a revised plan for a Panel effectiveness review to be agreed at the April meeting.
- 4.8 It was noted that Panel Members would view and consider responding to The One Touch Switching Company Ltd (TOTSCO) One Touch Switch Monitoring and Performance Consultation (deadline 7 April 2026).

5. Consumer Supervision update

- 5.1 Following conversations with Ofcom colleagues, new documents had been designed and shared with Members to better inform the Panel about Ofcom's consumer (policy) supervision work and the agenda item focussed on new ways of working rather than discussion about Panel consumer-related queries or concerns.
- 5.2 The Panel and the Ofcom team discussed briefly the effectiveness of the new document format to enable a more agile and focused approach to the way the Panel feeds into policy, and minor changes would be made ahead of the next meeting.
- 5.3 Other proposed changes were discussed around face-to-face interaction with the Consumer Supervision team at Panel meetings on a periodic basis with swifter handling of actions through regular monthly meetings with the Panel's Executive Team and more thematic agendas. The intention was that the Panel Executive Team and the Consumer Supervision Team would agree and maintain a 6-months plan on Ofcom work areas to come to the Panel for discussion.
- 5.4 The Panel welcomed improved ways of working and would reflect upon the efficiency of the new arrangements. The Chair requested that the Supervision Team return to the Panel in three month's time and, in the meantime, would reserve the option of regular Consumer Supervision team attendance at Panel meetings.
- 5.5 Members suggested some changes to format and coverage. These included consolidating concerns related to particular topics, e.g. VoIP migration; making clear the levers (or a lack of) at Ofcom's disposal; the consumer outcomes sought and achieved; signalling of emerging issues; use of complaints data to provide comparisons or indicate spikes and with relevant narrative. Despite the value of the right reporting documents and that being an iterative process, the Panel wished to retain a discursive element in its relationship with the Consumer Supervision Team.

6. Panel pre-discussion: Shared Rural Network

- 6.1 The Panel had received a paper to update Members on the Shared Rural Network, with final coverage obligations on mobile network operators to fall due by 31 January



2027. The Chair summarised SRN delivery to date and invited Members to raise issues and identify questions for discussion with Ofcom's SRN team.

6.2 Issues raised by Members included: Scotland and Wales being more adversely affected in terms of poor mobile coverage; potential for disruption to roll-out of masts in places of natural beauty; availability of satellite-to-mobile connectivity to address remaining mobile not-spots, affordability being a component of that solution; impact of reduced way-leave fees paid to farmers and potential reform of planning rules; conspiracy theories and misinformation about health risks posed by 5G masts; the importance of mobile as a back-up to VoIP services; disparity between actual and theoretical mobile coverage; whether there were coverage targets beyond January 2027 and whether coverage could become depleted in the future; potential for infrastructure sharing, e.g. with utility sectors; what was within Ofcom's remit to improve coverage; consumer expectations and detriment that might not be addressed by the SRN; the Government's plans after the 2027 deadline; and privacy and protection of customer data.

7. Shared Rural Network update

- 7.1 The Panel discussed the final phase of the SRN programme with Ofcom colleagues and raised a number of the issues discussed under the previous agenda item. Discussion began with consideration of Ofcom's role and levers to deliver the SRN, Members noting that the SRN was a UK Government sponsored programme that had resulted in an agreement between the latter, the MNOs and Ofcom.
- 7.2 Coverage deficits in Scotland and in Wales were raised, the former with a large remote and challenging land-mass but Members noted that in Scotland there had been significant coverage improvements starting from a low base and that there had been positive engagement with the devolved Governments in both those nations.
- 7.3 Maintenance of coverage levels beyond early 2027, and scope for further improvement, was raised and whether solutions like satellite services could be expensive and create a disparity between consumers living in rural and urban locations. Members noted that Ofcom would continue to monitor coverage and, whilst 4G was the dominant coverage layer going forward, MNOs would be able to deploy 5G and satellite capacity could evolve and increase.
- 7.4 Members highlighted some of the other issues raised in the Panel's SRN pre-discussion, including the importance of data privacy for mobile customers using satellite services; VoIP migration resulting in increased mobile dependency and the need for a holistic approach to fixed and mobile services; quality of service and network capacity being important in addition to coverage; value in consumer research on experience of coverage levels.
- 7.5 As part of wider work, Members noted that later in the year Ofcom planned to publish a document setting out its mobile work programme and priorities.



8. Finalising Panel Priorities

- 8.1 The Chair introduced this item and highlighted some of the thinking already done on Panel effectiveness; on ways of working with both Ofcom and stakeholders; and potential work areas, depth and focus.
- 8.2 Members contributed further thoughts, on issues including Ofcom's powers, Ofcom fines and their efficiency; a Panel less reactive and more proactive; on the ability of the Panel to develop 'policies' of its own; on a definition of communications poverty; early signalling of consumer harms; and ensuring that Ofcom colleagues are aware in advance of the issues the Panel wish to discuss with them.
- 8.3 The Chair and the Executive Team would reflect on Members' feedback and determine a timescale to finalise the Panel's new work plan, allowing time to gather feedback from stakeholders across the UK, including Welsh translation.

9. Panel pre-discussion: Affordability, Pricing and Consumer Engagement

- 9.1 The Panel had discussed affordability, pricing and social tariffs with Ofcom colleagues at its December 2025 meeting and in February Ofcom had published a related pricing and consumer engagement report.
- 9.2 The Chair flagged potential issues for further discussion with Ofcom, including ongoing low consumer awareness of social tariffs; switching rates significantly lower for consumers who were older or with low incomes and bundled services acting as a brake on consumer choice; and a reluctance to switch due to fears about potential breakdowns in service.
- 9.3 Members raised additional issues including whether Ofcom should seek increased powers relating to social tariffs and whether the latter had sufficient appeal for consumers; increased rates of arrears and debt; CP overselling practices; and safeguarding for consumers in rural areas not migrated from copper to fibre.

10. Affordability, Pricing and Consumer Engagement

- 10.1 The Panel highlighted a number of the issues and potential concerns discussed under the previous agenda item to Ofcom colleagues.
- 10.2 These included consumer confidence in navigating the telecoms market; concerns around the design of social tariffs, including pricing and value for money for what could be considered by some as an unattractive or sub-optimal service offering; the Government's positive and recently-launched Telecoms Consumer Charter; the handling of affordability in other sectors (such as fee-free banking); difficulty exiting bundled deals; and whether research was available on what consumers need as a basic but adequate communications service/ product or this was research the Panel should undertake.
- 10.3 Referring to Ofcom's February pricing and consumer engagement report, Members noted benefits enjoyed by middle-strata consumers but continued



detriment experienced by financially vulnerable consumers, some reluctant or unable to switch and some experiencing consumer confusion, all in a context of cost-of-living challenges and ever-increasing reliance on digital services.

10.4 Although competition exerted downward pressure on prices the Panel suggested that this might not always prevail, e.g. with market consolidation or altnet failure. Safeguards for landline-only customers were flagged, with a provision obligation limited to the USO providers. End of contract notifications were raised, the Panel felt that these should coincide with customer prompts about their provider's best deals.

10.5 Details of a query related to mid-contract price rises would be shared with Ofcom colleagues by email.

11. Any Other Business

11.1 The Panel discussed engaging with a news stakeholder (Money Saving Expert).