**The Panel’s National Stakeholder Hubs – October 2023**

The Panel’s National Stakeholder Hubs in October took the form of an All-UK Hub and participants joined from all four nations of the UK – England, Northern Ireland, Scotland and Wales. The Hub meeting focussed on consumers’ awareness of social tariffs including how they navigate the market, their understanding and experience of using them, and whether the tariffs meet their needs.

Social tariffs are cheaper broadband and mobile packages specially designed to assist those who may be struggling financially and are available to consumers who are claiming certain benefits. They are delivered in much the same way as normal packages, just at a lower price point. Many communications providers offer social tariffs, and some offer other options to those who require financial assistance. Not all social tariffs are the same and care must be taken to ensure the right package for the consumers’ needs is sourced.

We commissioned research to explore the needs of financially compromised consumers in the telecommunications sector and to understand how to improve access to social tariffs. It was important to understand how people on lower incomes navigate the market, make decisions about purchasing them, what they thought about them and to identify if any had unmet needs.

Jigsaw were commissioned to talk to a range of people at different stages of the process and conducted a total of 46 interviews with individuals eligible for and aware of social tariffs. 17 of which took place face to face (in the participants home) and the remainder (29) virtually or by telephone. Of these participants a broad range of individuals were interviewed, some with additional needs including those with physical disabilities, mental health issues etc., plus many had different telecommunications companies providing their mobile and broadband services.

**Hub participants reflections on the Panel’s Social Tariff Research**

We invited Hub participants to view our initial findings and provide input towards the Panel’s recommendations ahead of publication.

Hub participants appreciated the Panel’s research, which reflected the experiences of the consumers and citizens they represent. Our research findings resonated with attendees which provided a valuable and engaging discussion to learn of potential similarities and differences between Nations.

**Hub participants discussed issues facing consumers they represent in relation to people’s experiences and requirements of social tariffs. A summary of the discussion can be found below:**

* The over-riding point taken from the discussion was the importance to increase communication campaigns to raise the awareness of social tariffs and reduce the personal stigma associated to receiving support which can act as a barrier for uptake.
* Many consumers only find out about social tariffs when they contact consumer organisations to seek advice about finances.
* The awareness of social tariffs differs between Nations, but still remains extremely low.
* Not all social tariffs are the same and lengths of contracts can vary between providers.
* Broadband social tariffs are not mandatory, and telecommunications providers could withdraw them from the marketplace at any time, which could seriously impact lower income households further.
* Telecommunications providers do not offer a device plan on a mobile social tariff contract. Some consumers see their mobile as their only luxury item and therefore this can cause some complexities in consumers paying off their device and opting for a social tariff.
* Consumers who already have a broadband social tariff are not offered a mobile package which demonstrates discord within the service provider.
* Some consumers’ only way of connecting to the internet within rural communities is via their mobile device due to connectivity issues.
* Digitally excluded consumers lack confidence and are unaware of social tariffs. By boosting confidence and enabling individuals to become more digitally aware could help to reduce the digital divide or at least slow it down.
* Telecoms providers should consult with consumers to help better understand their needs.
* Social housing tenants generally receive lower incomes and current social tariff packages remain too expensive. Providers would need to lower tariffs further to enable greater uptake or include a TV package to assist with affordability for those in social housing.
* Hub participants were made aware of a scheme being trialled by a London Council to those requiring financial assistance. Throughout the various stages of housing assessment, four in total, citizens were informed about extra assistance available to them. This assistance was offered on four occasions and has found individuals experiencing difficulties can only take on board certain amounts of information at any one time. Repeating the message assists with understanding and uptake.
* Around 20% of the UK population have some degree of sensory loss, one facet is the ageing process, and many don’t see themselves as having a disability especially those with ageing conditions. Many consumers may decide to downgrade their job or leave the workplace altogether causing lower incomes, this, with sensory deterioration causes stigma and financial issues. This group of people may benefit from a social tariff.
* Many consumers and citizens are downgrading or cancelling internet services and becoming more digitally excluded. The gap between those who are removing themselves from online communications and those who are taking out social tariff contracts is widening.
* Some participants felt all social tariff information should be in one location, be easily accessible and have a tool to test consumers and citizens eligibility.

**Stakeholders who took part in our National Hubs are listed below:**

* **Inclusion Scotland**
* **London Housing Panel**
* **Mencap**
* **Mind**
* **Money and Mental Health Policy Institute**
* **National Farmers Union**
* **National Federation of Women’s Institute**
* **Nominet**
* **Northern Ireland Trading Standards Service**
* **Ofcom**
* **Ofcom’s Advisory Committees**
* **Older People’s Commissioner for Wales**
* **RNIB**
* **RNID**
* **(The) Race Equality Foundation**
* **Vulnerability Registration Service**
* **Welsh Government**
* **Which?**
* **Action for Communities in Rural England (ACRE)**
* **Age UK**
* **(The) Alliance**
* **Audit Scotland**
* **Cedar Foundation**
* **Citizens Advice Cymru**
* **Citizens Advice Scotland**
* **Competition and Markets Authority**
* **Communications Consumer Panel**
* **Consumer Council for Northern Ireland**
* **Consumer Scotland**
* **Countryside Alliance**
* **Department of Finance**
* **Digital Communities Wales**
* **Digital Health and Care Wales**
* **Disability Action**
* **Essential Services Access Network**
* **Federation of Small Businesses NI**
* **Good Things Foundation**

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**For links to research and insights shared by participants across the Hubs – please see below:**

* [Treating vulnerable customers fairly: a guide for phone, broadband and pay-TV providers - Ofcom](https://www.ofcom.org.uk/consultations-and-statements/category-2/treating-vulnerable-consumers-fairly)
* [GMCA,Social,Housing,Pilot,Research,Report,(Draft,2)[1].pdf (liverpool.ac.uk)](https://www.liverpool.ac.uk/media/livacuk/humanitiesampsocialsciences/documents/GMCA%2CSocial%2CHousing%2CPilot%2CResearch%2CReport%2C%28Draft%2C2%29%5B1%5D.pdf)
* [Affording connectivity: household incomes and eligibility for social tariffs | Frontier Economics (frontier-economics.com)](https://www.frontier-economics.com/uk/en/news-and-articles/news/news-article-i20159-affording-connectivity-household-incomes-and-eligibility-for-social-tariffs/)
* [Perceptions and behaviours of households eligible for broadband social tariffs | Yonder (yonderconsulting.com)](https://yonderconsulting.com/perceptions-and-behaviours-of-households-eligible-for-broadband-social-tariffs/)
* [Community Connectivity — Promising Trouble](https://www.promisingtrouble.net/community-connectivity)

**For more information on previous discussions across the panel’s National Hubs – please read on. You can find a summary of all previous discussions and see who took part on the Panel’s website** [**here**](https://www.communicationsconsumerpanel.org.uk/stakeholder-engagement/the-panels-national-hubs)**.**

* In July 2023, the Hubs focussed on **consumers, citizens and micro-businesses who live and work in rural and remote communities and how they access and experience communications services, such as landline, broadband, mobile, Pay-TV and postal services, in all four nations of the UK.** A link to our research can be found [**here.**](https://www.communicationsconsumerpanel.org.uk/research-and-reports/the-struggle-for-fairness-the-communications-issues-facing-people-living-in-rural-areas-2023)
* In April 2023, our discussions focussed on **developing a Minimal Digital Living Standard for UK households and the impacts of the cost-of-living crisis on consumers living across the UK.**
* At the start of 2023, we checked in with our stakeholders to understand **what they considered to be the top communications issues facing the consumers they represent in the year ahead.**
* In October 2022, Ofcom’s affordability team provided an **overview of its ongoing work to help communications consumers who are struggling to afford their communications services** and Hub participants shared insights from their respective sectors.
* In July 2022, **Ofcom's Market Research team provided insights from Ofcom’s Making Sense of Media programme, which seeks to help improve the online**
* **skills, knowledge and understanding of people living in the UK** - and participants discussed the findings and online experiences of the consumers they represent.
* In January and February 2022, **Ofcom's post policy team provided an overview of its policy proposals for the future of postal regulation and participants discussed consumers, citizens and micro-businesses experiences of the postal sector across the UK.** The outputs fed into the Panel's response to Ofcom's consultation on the future of postal regulation.
* In October 2021, Hub participants explored **what excellent customer service looks like and considered the benefits of communications providers developing a Customer Charter.**
* In June and July 2021, Hub participants fed into **our think-piece on making communications services inclusive and accessible** – [published here](https://www.communicationsconsumerpanel.org.uk/news/latest/post/763-our-top-tips-on-making-communications-services-inclusive-and-accessible-for-all-consumers).