



**EFFECTIVE PROBLEM AND COMPLAINTS HANDLING  
– REALITY OR ILLUSION?  
MCMR/183**

**A QUALITATIVE RESEARCH STUDY**

**FINAL REPORT**

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# 1. Executive Summary

## 1.1 Introduction

In October 2017, the Communications Consumer Panel (CCP) commissioned Futuresight to conduct in-depth qualitative research among consumers to update its understanding of complaint handling among communications providers (CPs). This research covered a wide range of consumers with a strong focus on disabled people, people in a vulnerable or potentially vulnerable situation, and the essential needs of micro businesses.

Our purpose was to explore among these people the key barriers and triggers to contacting their CP with a problem, the amount of contact they had with their provider, the perceived ease of the process, and the responsiveness and treatment on the part of the CP, when dealing with the problem.

Our research also looked at levels of satisfaction and success in resolving the problem. For those who were unsuccessful, we looked at why and when some people give up on an unresolved problem. For those who did not give up, we explored the willingness to make a formal complaint and / or switch provider, if the problem was not resolved.

Finally, we assessed general levels of awareness and propensity to consider some form of recourse if the problem was not resolved. This included the use of (and referral to) an Alternative Dispute Resolution (ADR) body.

Full details of the research background and approach can be found in Section 3 of this report and Appendix 9.1.

In brief, the key details are as follows:

This was a qualitative study in the form of 74 individual in-depth interviews with consumer decision-makers across all four UK nations, covering urban, suburban, rural and very rural locations.

All participants were selected primarily on the basis of (i) having (or having had) a problem with one or more of their communication services within the last year, and (ii) having not succeeded to resolve the problem on the first contact with their CP<sup>1</sup>.

The sample was split by those whose problem was resolved after multiple contacts, those whose problem was not resolved and who gave up, and those whose problem was on-going<sup>2</sup>. The sample was also split by users and non-users of ADR, and whether the problem had or had not been resolved within a period of 8 weeks.

A range of people in a vulnerable or potentially vulnerable situation, across different age groups was represented. These included older (75+) people, very low-income customers and people who were potentially financially vulnerable. Disabled people were also represented, relating to a visual, hearing and / or dexterity impairment. In addition, people with essential business needs were included in the sample, i.e., sole-traders working from home and owners of micro-businesses with dedicated business premises.

The fieldwork was conducted between December 2017 and February 2018.

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<sup>1</sup> Participants were recruited using recruitment specialists who 'free find' people who fit the criteria for participation. See recruitment screener in Appendix 9.3 for more details on qualification criteria.

<sup>2</sup> For those whose problem was ongoing, we tracked their progress, either to the point when it was eventually resolved, or, if remaining unresolved, over as long a period as possible over the course of this study.

## 1.2 Summary of key insights from the research

### 1.2.1 A range of barriers exist that prevent or deter people from contacting their CP about a problem

The majority of our participants reported difficulty contacting their CP about a problem. These participants expressed major negatives associated with call centres in particular, given known problems with communication and understanding (via overseas centres), heavily scripted dialogue and difficulties reaching someone who can act with discretion and authority. A widespread expectation was that reaching and getting their CP to respond quickly involves considerable time and effort.

Other key barriers to contacting their CP related to a lack of confidence and, in many cases, anxiety about how to describe the problem, given the complex nature of communications services and tariffs. Some participants felt they were low in technical literacy and held an expectation that they may not understand what they were being asked or told, or may not be understood. Related to this was a belief that their problem would not be taken seriously by their CP or responded to with urgency. This meant that, in many cases, participants delayed making contact and suffered the loss or deterioration of one or more of their services 'in silence'.

### 1.2.2 Key triggers to contacting their CP tend to be extreme / acute in nature

As a consequence of the barriers (described above), key triggers to contacting their CP tended to be relatively extreme in nature, i.e., that the problem needed to be particularly acute and / or protracted and / or was one that was causing actual harm or detriment. This meant that many suffered a substandard service or loss for extended periods prior to any effort on the part of their CP to resolve it.

### 1.2.3 The type and severity of harm or detriment varies across different groups in the sample

The key categories of actual or potential harm or detriment identified were:

- Personal risk (e.g., loss of access to emergency services, next of kin, inability to locate their children)
- Personal financial loss and hardship
- Business losses (in terms of financial loss and threats to customer good will and reputation)
- On-going losses relating to a contractual obligation to continue paying for no service or a sub-standard service
- Losses in terms of time and effort required to resolve the problem (via multiple calls to their CP, time off work, etc.)
- Exclusion / limited access to essential online services,
- Domestic disharmony via frustration, stress, worry and family conflict, and
- Social exclusion.

Harm was also very evident across all of these categories in terms of emotional stress and anxiety, as a result of barriers to contacting their CP and the difficulties experienced when engaging with their CP.

Harm or detriment to participants, particularly those in a vulnerable or potentially vulnerable situation, was not mitigated well by the availability of alternative services (as workarounds) when suffering loss or partial loss of their main service. Despite some of these alternatives being available to participants, many had not been made aware of them or had been unable to make practical use of them.

#### **1.2.4 The most serious and intractable of problems with communications services are most prevalent in the fixed markets**

The majority of the most intractable problems, and those that are considered by participants to be the most serious and difficult to resolve, were in the fixed markets, i.e., landline and particularly broadband.

These problems related mainly to partial or total loss of service. They were also related to the difficulties that participants had in proving that they were not liable for the cost of an engineer call-out. This was seen to lead to lengthy and repetitive engagements with their CP, with some participants giving up and going without a service (or suffering a sub-standard service), often for extensive periods. Harm and detriment was particularly evident in this regard, among people in a vulnerable or potentially vulnerable situation, who did not feel best placed to argue their case, and among disabled people, who were less able to assist with remote diagnosis.

Problems with mobile and pay-TV related more commonly to 'bill-shock' or equipment failure. Compared to the fixed markets these problems were reported by some participants to be simpler and easier to resolve. The main exception to this was billing for premium rate services where, for the most part, participants did not feel confident that their complaint would be resolved by their CP.

#### **1.2.5 People in a vulnerable or potentially vulnerable situation have a higher than average need for support in order to protect them from harm or detriment**

Compared to other groups in our sample, people in a vulnerable or potentially vulnerable situation demonstrated particularly low levels of confidence, technical literacy and empowerment. As a result of previous experiences, they were reluctant to contact their CP, were less likely to make a complaint and, when they did make a complaint, were less likely to seek ADR. They also showed a low propensity to switch in the event that their problem was not resolved satisfactorily. Many were more strongly inclined than other participants to give up altogether.

Typically, these factors, along with poor awareness and use of possible workarounds, meant strong potential for harm or detriment in the event of service loss, and a higher than average need for support to protect them from harm or detriment that may result from this loss.

#### **1.2.6 Disabled people need additional support in terms of accessibility and fault diagnosis and rectification**

Disabled people varied in terms of confidence, technical literacy and empowerment. Depending on the type of impairment they had, they required specific forms of additional support in order to ensure inclusion and prevent harm or detriment. In the case of visual impairment, better accessibility tools were needed to make online information and services easier to find, and particularly self-registration services that offered priority fault rectification.

In the case of limited dexterity or mobility, additional support was needed in the form of priority engineer call-outs when suffering partial or total service loss, given difficulties in being able to assist with remote diagnosis. This could also affect participants with other types of impairment, e.g. inability to hear, see and remember sequences.

### **1.2.7 Typically, better, more positive experiences and outcomes were reported by the more confident and tech-literate in the sample**

Some participants reported more positive experiences, particularly in cases when they got through to a UK-based call centre. Typically, though, more positive experiences tended to be limited to participants with more confidence and greater technical literacy. In part this related to more determination and assertiveness in ‘pushing’ their CP to respond. Also, in part, this related to a better quality of understanding of the problem (on the part of the participant) and their ability to communicate this to their CP and assist in remote diagnosis.

This said, even some of the most confident and literate in the sample did not succeed in expediting a resolution. This was most prevalent in the fixed markets when resolving the problem was beyond the control of the CP, i.e. within the remit of Openreach.

Overall, across the sample, a common theme was one of reactivity on the part of their CP. Most participants felt that the onus was on them to drive the engagement and to chase for progress. As described above, only some in the sample were confident and enabled enough to drive the engagement successfully.

### **1.2.8 Awareness and understanding of ADR, and its perceived fitness for purpose, was generally poor**

Across the sample, awareness of, and recourse to, ADR, was limited. This was the case among some of the more confident, assertive and technically literate in the sample, i.e., poor awareness was not confined to the least confident and those who were in a vulnerable or potentially vulnerable situation.

In part, the evidence also suggests a low level of motivation to seek out sources of outside help. The tendency of our participants was instead to cooperate with their CP in the hope that this would expedite a resolution.

More fundamentally, lack of awareness was the main barrier, together with a considerable level of confusion regarding the availability of ADR and its remit.

### **1.2.9 Experiences of ADR among users were mixed**

Among ADR users a range of key concerns were raised spontaneously about their ability to use an ADR service. These often related to poor sign-posting to the correct ADR body to which their CP was subscribed. For example, CP call handlers were not able to say which ADR body to go to. ADR users also experienced difficulties online at either the Ombudsman Services or CISAS sites in determining which body to go to. In addition, there was little evidence that CPs automatically issued letters to participants once their complaint was eight weeks old, informing them of their right to submit a case to ADR.

Some ADR users also relayed disappointment about a lack of information from ADR bodies on levels of compensation, how a particular amount of compensation had been arrived at, and the time period overall, i.e., eight weeks before application and up to six additional weeks for a final adjudication.

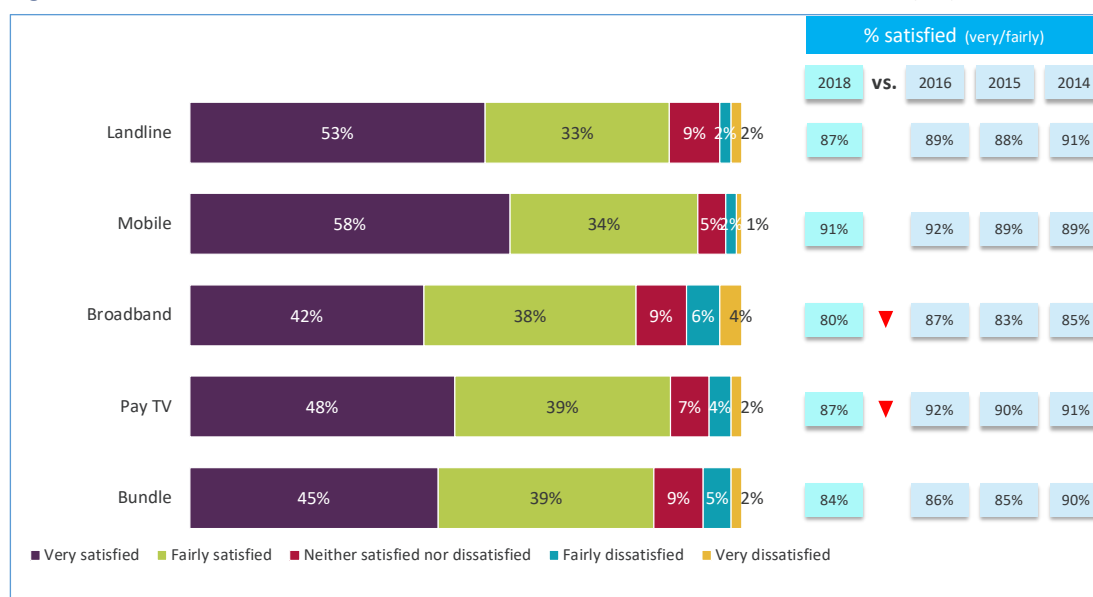
## 2. The current customer experience

Ofcom's recently published report: 'Comparing Service Quality'<sup>3</sup> shows that most customers are satisfied with their communications services overall, and mobile customers are more satisfied than broadband and landline customers. Satisfaction is highest for mobile (91%) and lowest for broadband (80%). Compared to 2016, satisfaction is lower in the broadband market (80% vs. 87% in 2016) and in the pay-TV market (87% vs. 92%) and is unchanged for landline (87%), mobile (91%) and among those taking more than one service from the same provider (84%).

As Figure 1 below shows, dissatisfaction levels lie between 3% and 10% across the various markets. Extrapolating these percentages into UK households' figures<sup>4</sup> suggests that approximately 1.82 million households (+/- 10%) have experienced dissatisfaction with their broadband supplier, approximately 880,000 (+/- 10%) of households have experienced dissatisfaction with their landline supplier, and approximately 780,000 (+/- 10%) of households have experienced dissatisfaction with the mobile network provider.

Unreliable connections and slow speeds are the main reasons given for dissatisfaction with broadband services. Unreliable connections and value for money are the main reasons for dissatisfaction with landline services. Poor reception/coverage is the main reason for dissatisfaction with mobile phone services. Cost issues prevail among dissatisfied pay-TV customers. Overall, it is clear that many people still experience poor service, especially with their broadband service.

**Figure 1** Overall satisfaction with services from Communications Providers (CP)



Source: Ofcom Customer Satisfaction Tracker survey 2018

Q: In terms of your (SERVICE) how satisfied are you with the overall service provided by (PROVIDER)?

Base: All adults aged 16+ who are the decision maker and express an opinion on their landline service (2252), their mobile phone service (2861), their fixed broadband service (2263), their pay-TV service (1487), their services taken with the same supplier (2182). 'Don't know' responses have been excluded from the base.

<sup>3</sup> See: [https://www.ofcom.org.uk/\\_data/assets/pdf\\_file/0023/113639/full-report.pdf](https://www.ofcom.org.uk/_data/assets/pdf_file/0023/113639/full-report.pdf).

<sup>4</sup> The most recent estimate of the total number of households in the UK in 2017 is: 27,228,000 according to the latest ONS Families and Households bulletin.

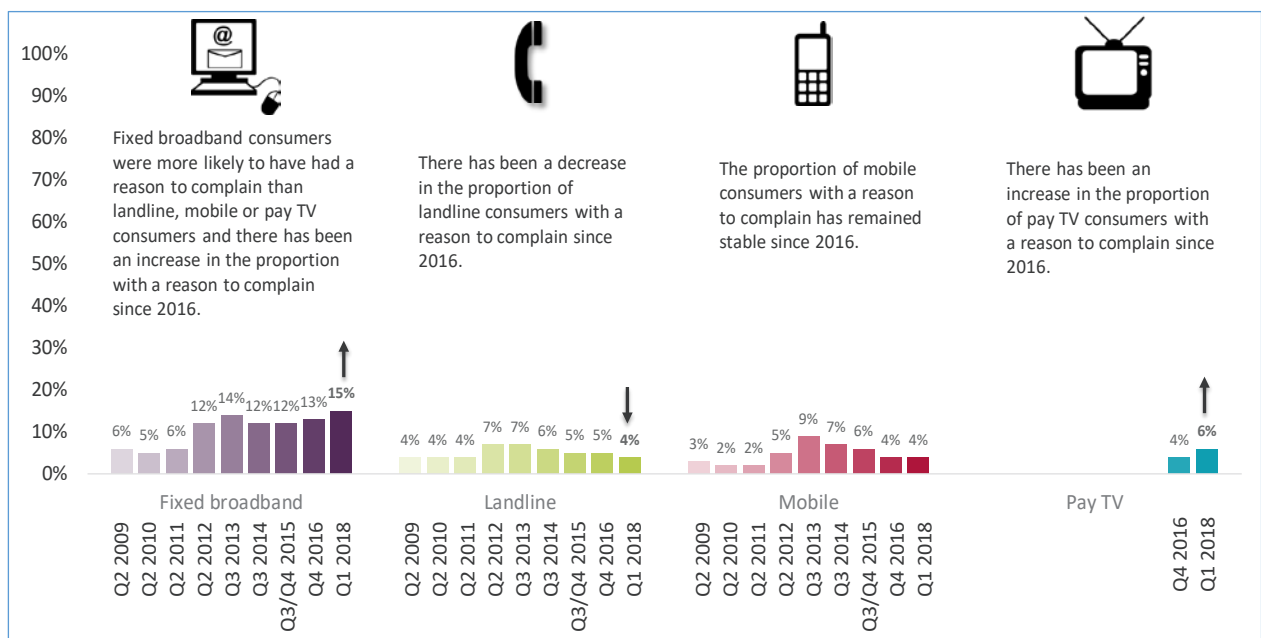
As Figure 2 below shows, the same report indicates that 15% of **broadband** users had a reason to complain about their service in 2018. This represents a significant increase when compared to 2016. The most common reason was the service not performing as expected.

Around one in twenty **landline** customers had cause for complaint. This figure has reduced since 2016. The most common reasons to complain about landline was the service not performing as it should, followed by billing / pricing issues.

Around one in twenty **mobile** customers had cause for complaint. This figure is stable when compared to 2016, having previously been in decline. The most common reasons to complain about landline were the service not performing as it should, followed by billing / pricing issues.

There has been an increase in the proportion of **pay-TV** consumers who have had a reason to complain since 2016. Again, the most common reasons to complain about pay-TV were the service not performing as it should, followed by billing / pricing issues.

**Figure 2:** Proportion of customers who had a reason to make a complaint in the past 12 months, whether or not they went on to actually make a complaint



Source: Ofcom Quality of customer service research, face-to-face omnibus survey, fieldwork carried out by Kantar Media, January 2018.

Base: All UK households 16+ (n 2018: broadband = 5171, landline = 5227, mobile = 5584 and pay-TV = 3243. 2016: broadband = 5368, landline = 5391, mobile = 5875 and pay-TV = 3623).

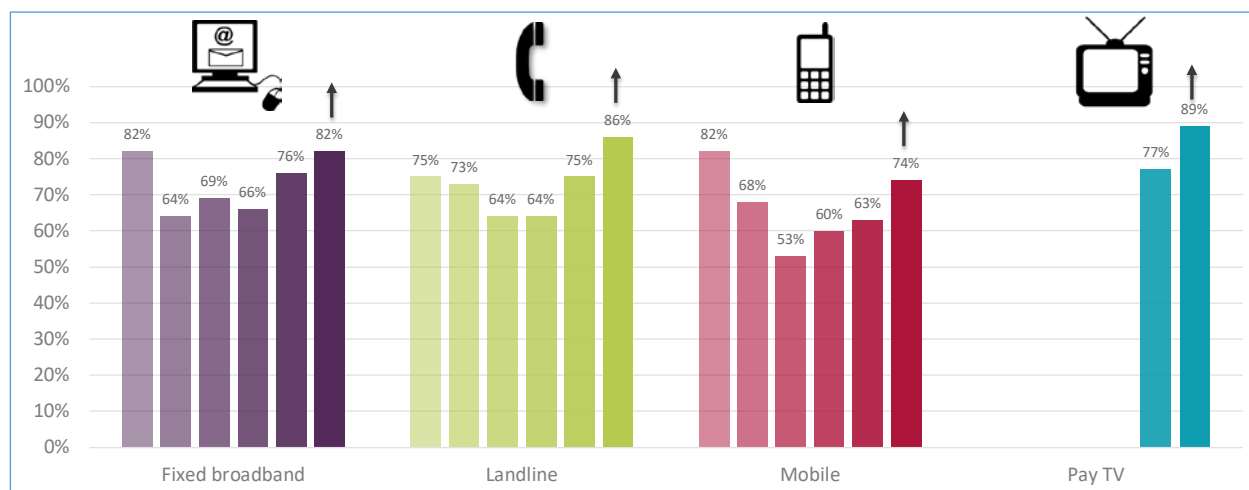
Q. Have you personally had a reason to complain about any of these services or suppliers in the last 12 months, whether or not you went on to make a complaint? Arrows represent a significant increase or decrease compared to 2016.



As Figure 3 below shows, of those who have cause to complain, the majority go on to make a complaint. For example, of the 15% who had cause to complain about their broadband provider in 2018, 12% went on to complain to their provider. The figures are similar for the other markets.

The data also indicates that, depending on the market, between 11% to 26% of people who have cause for complaint do not go on to make a formal complaint.

**Figure 3:** Proportion of consumers with a reason to complain, who actually went on to make a complaint to their provider



Source: Ofcom Quality of customer service research, face-to-face omnibus survey, fieldwork carried out by Kantar Media, January 2018.

Base: All UK households 16+ who had a reason to complain; 2018 fixed broadband (757), landline (210), mobile (188) and pay-TV (177). 2017 fixed broadband (684), landline (262), mobile (225) and pay-TV provider (165).

Q. And have you gone ahead and made a complaint about your landline/ broadband/ mobile/ pay-TV service or supplier? If so, who did you complain to? Arrows represent a significant increase or decrease compared to 2016.

### Call waiting delays

Ofcom's report also shows that many customers are waiting too long to speak to their provider on the phone. The average time customers wait on the line to make contact with a customer service provider is 1 minute 40 seconds for both broadband and landline providers. Waiting times are shorter for contacting mobile phone call centres, at just under a minute (58 seconds).

Satisfaction with how complaints are handled is also low. Ofcom's research found that just 50% of those complaining about their broadband service were satisfied with how their issue was handled, a fall compared to 2016. This decline has mainly been driven by a decrease in satisfaction with providers' handling of service issues complaints, such as slow broadband speeds, complete or intermittent loss of service or service not being as advertised.

Satisfaction with the handling of landline complaints has also fallen. Just over half (53%) of landline customers who complained to their provider said they were satisfied with how their complaint was handled, a decline compared to 2016. Again this has mostly been driven by a decrease in satisfaction with handling of service issue complaints, such as poor line quality or voicemails delivered late.

Customer service in the communications services sector overall appears to trail behind other sectors. Figure 4 below shows a 2017 benchmark study (published in January 2018) from the Institute of Customer Service (UKCSI)<sup>5</sup>. This shows telecommunications and media ranked below utilities and above transport, i.e., second from the bottom in the rankings<sup>6</sup>.

**Figure 4** Institute of Customer Service: UK Customer Satisfaction Index:



Source: Institute of Customer Service: UK Customer Satisfaction Index, 2018. Base: UK adults: 3,000 from each sector except for Insurance and Transport which include 4,500 responses each, and Utilities which includes 7,500 responses.

Looking at this same benchmark study from the Institute of Customer Service, changes over time indicate that much of the telecommunications industry has not improved when compared to other industry sectors.

Figure 5, overleaf, shows that in the year 2017-18, three of the 20 most improved organisations (in terms of getting it right first time and dealing well with problems / complaints) are utilities, two are financial services organisations and two are telecommunications companies. Of the two most improved telecommunications companies, one was in the mobile market (EE) and one was in the fixed markets (BT).

<sup>5</sup> See: [UK Customer Satisfaction Index](#), (The Institute of Customer Service, January 2018).

<sup>6</sup> The %'s in Figure 4 are based on the following: Customers are asked to rate their experiences of dealing with an organisation on over 30 customer experience metrics using a scale of 1-10. The customer satisfaction index score for an organisation is based on an average of all its customers' responses and is expressed as a score out of 100. The sector score is the mean average of all responses for that sector. The overall UKCSI is based on the mean average of each sector's score.

**Figure 5** Institute of Customer Service: The top 20 most improved organisations

20 most improved organisations	UKCSI score January 2018	UKCSI score January 2017	Change	Sector
Yorkshire bank	85.3	75.3	10.0	Banks & Building Societies
EE	79.5	70.7	8.8	Telecommunications & Media
Southeastern	65.0	57.0	8.0	Transport
United Utilities	77.3	69.9	7.4	Utilities
HMRC	65.0	58.4	6.6	Public Services (National)
Pizza Hut	80.2	74.9	5.3	Leisure
Honda	82.2	77.0	5.2	Automotive
Yodel	74.3	69.3	5.0	Services
The Co-operative Energy	74.8	70.0	4.8	Utilities
DVLA	80.0	75.7	4.3	Public Services (National)
TransPennine Express	75.5	71.5	4.0	Transport
Halfords Autocentre	82.9	79.1	3.8	Services
Renault	79.4	75.7	3.7	Automotive
Ikea	82.7	79.2	3.5	Retail (non-food)
Nissan	80.1	76.6	3.5	Automotive
BT	69.9	66.8	3.1	Telecommunications & Media
M&S Bank	84.7	81.7	3.0	Banks & Building Societies
Harvester	78.4	75.5	2.9	Leisure
Superdrug	85.1	82.2	2.9	Retail (non-food)
Scottish Water	76.9	74.1	2.8	Utilities

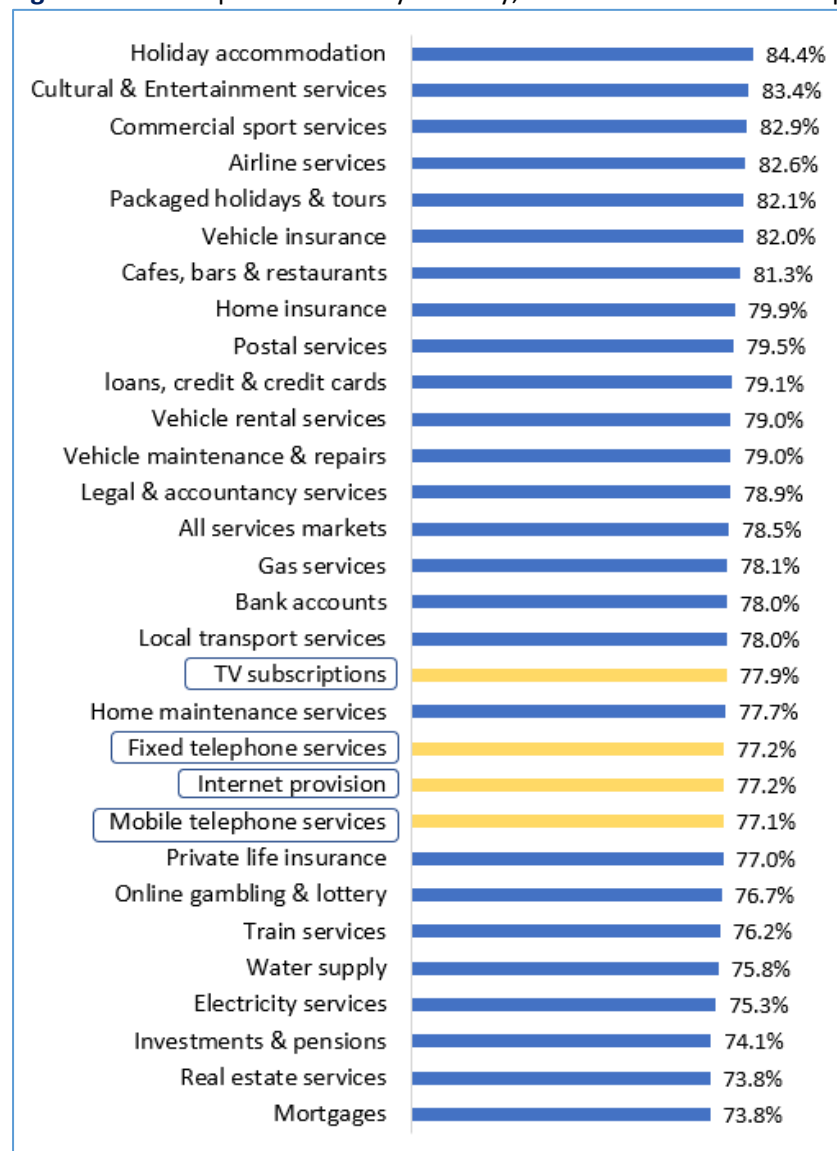
Source: Institute of Customer Service: UK Customer Satisfaction Index, January 2018. Base: UK adults: 3,000 from each sector except for Insurance and Transport which include 4,500 responses each, and Utilities which includes 7,500 responses.

European benchmark measures, based on large-scale survey work conducted by the EU Commission<sup>7</sup>, also consistently place the communications services sector low in the rankings. Figure 6, overleaf, shows comparisons for key service sectors across all 29 countries in Europe, including the UK.

This shows that that telecommunications services (mobile, fixed telephone, internet provision) and media (TV subscriptions) rank well below the median average for all services markets in terms of market performance<sup>8</sup>.

<sup>7</sup> See: [Consumer Markets Scoreboard](#) (The EU Commission, 2016).

<sup>8</sup> Market performance is based on experiences and perceptions regarding the functioning of key goods and services markets. 'Function' is assessed in terms of provider comparability (ease or difficulty in comparing goods or services on offer), trust (the extent to which consumers trust that providers comply with consumer protection rules), expectations (consumer satisfaction and the extent to which providers live up to what consumers expect), choice (consumers' satisfaction with the number and providers), and detriment (the proportion of consumers who experienced problems and the degree to which these problems cause detriment to consumers).

**Figure 6** Market performance by industry, across 29 markets in Europe, including the UK

Source: EU Commission. Base: EU adults: 3,000 from each sector except for Insurance and Transport which include 4,500 responses each, and Utilities which includes 7,500 responses.

Across all 29 markets surveyed (including the UK), the EU Commission concludes that communications services markets (fixed and mobile telephony, broadband and pay-TV) are *“the worst performing markets in Europe with the highest share of consumers that have experienced problems and have suffered detriment.”*

Overall, despite the fact that the majority of customers in the UK are satisfied with their communications services, significant problems remain for a sizable minority of people, particularly in the fixed landline and broadband markets. It is also clear that service quality in the communications sector falls well behind that for other sectors when benchmarked against them.

## 3. Research Design

### 3.1 Overview

The Communications Consumer Panel (CCP) required in-depth research to be conducted among people who had a problem with their communications services that was not resolved on first contact with their provider. The CCP requested inclusion in the sample of disabled people, people in a vulnerable or potentially vulnerable situation, and people running a micro businesses.

Building on their previously-commissioned research into customer service, 'Going Round in Circles' and 'Inclusive Communications: We're not all the Same', the primary objective of the CCP in commissioning this new research was to explore the experiences of customers who have contacted their CP about a problem with one or more of their communication services which has then not been resolved on first contact.

More specifically, the CCP wished to understand, in detail, peoples' journeys, how they were treated, what they understood of the process, how many points of contact there were and whether the overall process was accessible to people with additional access needs, whether people needed to escalate the problem as a complaint, and whether the problem was eventually resolved to their satisfaction.

A more detailed description of these research objectives (and how they were addressed in this study) may be found in Appendix 9.1.

### 3.2 Research method

Given the exploratory nature of this study, an in-depth qualitative approach was used.

We conducted 74 individual in-depth interviews with consumer decision-makers, across all four nations, covering urban, suburban, rural and very rural locations. 60 participant interviews were conducted in their homes, face-to-face, and 14 by telephone. Two of the in-home interviews were conducted in Welsh.

The face-to-face interviews lasted for around 90 minutes. The telephone interviews each lasted about an hour. We included telephone interviews in order to reach people living in particularly remote areas, and to allow us to include a robust sub-sample of harder-to-find ADR users who (typically) lived much further apart geographically.

A simple pre-task was assigned to all participants for completion prior to interview.

This pre-task was designed to heighten participants' recall of the steps in their journey and to cover off a number of very basic questions about their problem. Please see a copy of this pre-task in Appendix 9.2.

### 3.3 Sample selection

All participants were selected primarily on the basis of having (or having had) a problem with one or more of their communications services within the last year and having failed to resolve the problem on the **first** contact with their provider.

The sample representation was split in the following ways:

- **Problem resolution:** Participants who (i) resolved their problem after multiple contacts, (ii) those who did not resolve their problem and gave up, and (iii) those whose problem was on-going<sup>9</sup>.
- **Duration prior to resolution:** Up to eight weeks (defined by us as ‘non-protracted’) and more than eight weeks (defined by us as ‘protracted’).
- **Communications services:** Participants who had a problem with their mobile network service, fixed landline, fixed broadband, or pay-TV service or equipment.
- **Key target groups:** Across all age-groups, disabled participants (with a visual, hearing or dexterity impairment), participants in a vulnerable or potentially vulnerable situation, i.e., older people (75+), younger and older participants with very low income or who were defined as potentially financially vulnerable, and participants across all age-groups who had limited cognitive and / or digital skills, and finally: participants with essential business needs, i.e., sole-traders working from home and owners of micro businesses with dedicated business premises<sup>10</sup>.
- **Additional sub-groups:** although not specifically recruited, other circumstantial forms of vulnerability fell out naturally in the sample, i.e., depression, illness, anxiety disorders, bereavement and divorce.
- **Users and non-users of an ADR body,** i.e., Ombudsman Services or CISAS<sup>11</sup>.

Names of CPs fell out naturally, although this was monitored over the course of the study. Overall, we achieved a very balanced representation of all main CPs within each type of communications service.

For more detail on sample definitions, please see Section 3.8 and Appendix 9.3.

### 3.4 Our rationale for sample selection

No controls were placed on the **type** of problem participants had, within each of the mobile, fixed and pay-TV service categories represented. Allowing types of problems to fall out naturally gave us a more reliable indication of natural incidence levels.

For example, service loss or deterioration emerged as more commonplace than billing issues for fixed broadband, and vice versa for mobile.

In addition, no controls were placed on the **number** of contacts with a provider. Allowing the number of contacts (beyond more than one) to fall out naturally was important for three reasons: (i) no reliable large-scale data was available to indicate the number of contacts made in connection with the notification of a problem, (ii) including a full range of multiple contacts gave us the scope to explore experiences of problem resolution and complaint-handling at specific points in the range, and (iii) a natural fall-out precluded any possibility of introducing a bias towards high or low incidence levels of multiple contacts. In no sense were we able to select either the least or most intractable of problems experienced.

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<sup>9</sup> For those whose problem was ongoing, we tracked their progress, either to the point when it was eventually resolved, or, if remaining unresolved, over as long a period as possible over the course of this study.

<sup>10</sup> See Section 3.3 and Appendix 9.3 for more specific details on how we defined these target groups.





<sup>11</sup> Communications & Internet Services Adjudication Scheme.

Finally, including participants who had successfully resolved their problem after just one contact was out of scope. This study focuses on assessing experiences of problem and complaint-handling amongst key target groups who were **not** able to resolve their problem quickly and easily after just one call.

### 3.5 Final sample achieved

We conducted interviews in all four nations: England, Wales, Scotland and Northern Ireland. Figure 7, below, shows the final sample achieved.

**Figure 7** Final sample achieved:

			Nations:				
							
			Total	47%	15%	23%	15%
			N	n	n	n	n
			74	35	11	17	11
Problem resolution status:	Eventually resolved	35	17	4	10	4	
	Unresolved, given up	20	13	1	3	3	
	Unresolved, on-going	19	5	6	4	4	
Problem duration and use of ADR:	Not protracted, not referred to ADR	47	18	9	13	7	
	Protracted, not referred ADR	14	8	0	2	4	
	Used ADR	13	9	2	2	0	
Communications service (that they have a problem with)	Mobile	16	8	4	3	1	
	Fixed landline	8	1	1	3	3	
	Fixed broadband	25	10	4	7	4	
	Fixed Landline and Broadband	14	11	1	0	2	
	Pay TV	11	5	1	4	1	
Gender:	Male	39	20	6	7	6	
	Female	35	15	5	10	5	
Age:	18-24	5	2	0	1	2	
	25-34	6	5	0	0	1	
	35-44	12	7	2	1	2	
	45-54	13	6	2	2	3	
	55-64	12	7	2	3	0	
	65-74	18	5	4	7	2	
	75+	8	3	1	3	1	
Key target groups:	None	16	11	0	4	1	
	Circumstantial vulnerability (bereavement, illness)	9	4	1	4	0	
	Elderly / frail	9	3	2	3	1	
	People with a disability	8	3	4	1	0	
	People with a disability and low income	6	4	0	0	2	
	Very low income / Potentially Financially Vulnerable	26	10	4	5	7	
Personal / residential versus business:	Personal / residential	64	29	10	16	9	
	Sole traders	4	3	0	0	1	
	Microbusinesses	6	3	1	1	1	
Location:	Rural / semi-rural	19	10	4	3	2	
	Urban	55	25	7	14	9	

The fieldwork was conducted between December 2017 and February 2018. Please see Section 3.8 for definitions of terms used in the above table.

### 3.6 A note on interpretation, analysis and reporting of qualitative data

It is important to note that the findings of this report are not statistically representative of the views of the general public. Qualitative research is designed to be illustrative, detailed and exploratory and provides insight into the perceptions, feelings and behaviours of people rather than conclusions drawn from a robust, quantifiably valid sample.



### 3.7 Our use of desk research in this study

As an adjunct to our qualitative data collected in this study, we conducted an element of UK desk research, plus an element of international research in parallel. This comprised a search of relevant secondary data – mainly large-scale and quantitative in nature. The purpose of doing this was to support and further elucidate our primary qualitative findings. Key elements of this desk research are reported on in relevant sections of this report.

### 3.8 Terms used in this report and their definitions

Finally, when reading this report, a number of key definitions should be kept in mind, as follows:

**Potentially financially vulnerable:** Typically, younger and older people, with low incomes and heavy demands on them to meet their household's needs. This is based primarily on their claim that they are 'just about managing'. We categorise them as potentially vulnerable because of relatively low resilience and resources to cope with unexpected changes, e.g., 'bill shock', redundancy, etc.

**Very low income:** Typically, younger and older people, living independently, on an exceptionally low level of income. We defined this as 70% of the median household income before housing costs, adjusted for the size of household using the Organisation for Economic Co-operation and Development (OECD) equivalence scales, and coding people who can't afford to do at least one activity on a list of typical activities. Please see Appendix 9.3 for more detail.

**Disabled people:** In this study, we represented people with a visual, hearing or dexterity impairment, ranging from moderate to severe. In some cases, these were combined, e.g., limited dexterity and visual impairment.

**Micro business:** Owners of a small business with 2-10 permanent staff, working in dedicated business premises. They may occasionally bring work home and use either a dedicated set of business communications installed in the home or their residential services.

**Sole-traders & Small office Home office (SoHo):** Self-employed owners of businesses operating entirely from their home. Includes people who work on the move, e.g., tradespeople, and employees who work outside of the home but bring work home and / or work on a flexi-time basis.

**Mobile problems:** Any kind of problem related to all and any services provided by Mobile Network Operators and Mobile Virtual Network Operators. The study did not focus on (though did not exclude) consideration of specific and isolated problems with device hardware or software, particularly if under warranty with the device manufacturer.

**Fixed landline and broadband problems:** Any kind of problem related to all and any services that are purchased from retail service providers, irrespective of whether Openreach, as the wholesaler, is the underlying provider of any or all of these services.

**Pay-TV<sup>12</sup> problems:** Any kind of problem related to all and any services provided by a pay-TV channel service provider. The study included full consideration of specific and isolated problems with device hardware or software, irrespective of whether an outside third-party Original Equipment Manufacturer is the underlying provider of this hardware or software.

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<sup>12</sup> We defined pay-TV itself as paid-for TV channel service, as opposed to a specific video-on-demand or streaming media service. So-called Over-the-Top (OTT) online TV providers were not included in this study, unless OTT service provision was purchased as an add-on, as part of their paid-for TV channel service.



**Problem notification:** One or more instances of a customer contacting their Communications Provider (CP) to inform the call or contact handler that they have a problem<sup>13</sup> with one or more of their communications services.

**Making a formal complaint:** One or more instances of a customer explicitly stating to a CP call or contact handler that they wish to complain or ‘make a formal complaint’ (with a view to expediting a resolution to the problem) which, in turn, triggers the CP’s established formal complaint-handling process. In instances when participants made a formal complaint, our focus in this report is on complaints made when something has not happened or has gone wrong. Whilst we have not excluded consideration of complaints about the level of customer service experienced, this was not a primary focus for our investigation. In any event, the incidence of service level complaints made was very low indeed<sup>14</sup>.

**Total loss of service:** The complete loss of access to a service that the CP provides, over an extended period, i.e., longer than 24 hours.

**Partial loss:** Service deterioration over an extended period, e.g., a drop in the speed of their broadband service, buffering when streaming, poor voice service quality, or service intermittency over an extended period, e.g., periodic loss or ‘drop out’.

**‘Protracted’<sup>15</sup> problem duration:** A period in excess of eight weeks before the problem is resolved.

**‘Non-protracted’:** A period of less than eight weeks before the problem is resolved.

**Recourse to ADR:** Participant’s use of, or their referral by the CP to, the Communications Ombudsman or the Communications & Internet Services Adjudication Scheme (CISAS).

**Deadlock letter:** A letter from a CP, that is either requested by the customer, or issued to the customer, to state that the CP is not able or willing to take any further action to resolve their problem.

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<sup>13</sup> Ofcom’s definition of ‘complaint’ captures all expressions of dissatisfaction that are made to a CP, regardless of whether or not a CP subsequently decides to escalate the complaint internally. In this study, we apply the same definition, except that we use the term ‘problem notification’ in order to clearly distinguish this from the lodging of a formal complaint that the CP decides to escalate internally. See:

[Guidance Notes to the Ofcom Approved Code of Practice for Complaints Handling.](#)

<sup>14</sup> As reported in the main body of this report, the distinction between problem notification and complaint is important, given that many participants in our sample had a very low propensity to state the word ‘complaint’ or lodge a formal complaint. This led, in many cases, to an informal process of problem resolution on the part of the provider, at the call-handler level, over the course of the time required to resolve the problem, and not a formal process of complaint handling in relation to any kind of established complaints handling policy. See Section 6.4.1 for further details.

<sup>15</sup> We use these terms ourselves to delineate the periods that determine when a customer may take a complaint to ADR. These were not terms used in our interviews with participants. Our use of these terms should not be taken to imply that participants consider a ‘protracted’ or ‘non-protracted’ period (as we define these terms) to be either acceptable or unacceptable to them.

## 4. The range of problems experienced

### 4.1 Introduction to this chapter

In this section, we describe the range of problems that participants experienced, covering all service types, i.e., mobile, fixed landline, fixed broadband and pay-TV. When reading this chapter, it should be noted that, in our recruitment of participants, we took care to represent the full range of communications services, i.e., mobile, landline, broadband and pay-TV. We did not specify or set any criteria for the types of problems experienced.

### 4.2 Summary of key findings in this chapter

Problems ranged from the relatively simple and easy to resolve, to the complex and intractable, with resolution often taking an extensive period of time.

Allowing problem types to fall out naturally, we found that the majority of the most intractable problems, and those that were perceived by participants to be the most serious, were in the fixed markets, i.e., landline and particularly broadband. These problems, in the main, related to partial or total loss of service.

For fixed services, problems could often<sup>16</sup> be seen to be particularly complex and intractable. This was directly related to the difficulties that participants had in proving that they were not liable for the cost of an engineer call-out. This could be seen to lead to lengthy and repetitive engagements with their CP and going without a service (or suffering a sub-standard service). This was often for extensive periods.

Compared to fixed services, problems with mobile and pay-TV related to bill-shock, or equipment failure. Compared to the fixed markets these problems were reported by participants to be simpler and easier to resolve. In many cases, it seemed easier for CPs to determine liability (in the case of financial loss) and accept liability in the case of equipment failure. In these cases, some participants stated that they felt more confident when dealing with their CP. The exception to this was with billing for premium rate services where, for the most part, participants did not feel confident that their complaint would be resolved by their CP.

In cases of financial loss, participants could sometimes be more aware of their rights. This came, in large part, from their financial experiences elsewhere, e.g., banks, credit card companies, etc. With these services, it was well known and understood that entitlement to refunds was 'automatic' (and very often immediate) when the provider accepted that the customer was not liable. Moreover, it was well known that financial providers acted quickly to determine liability.

Confidence and determination were much less evident for other kinds of problems, e.g., mobile signal coverage, issues where pay-TV failed because of a dish misalignment, etc. Confidence was particularly low in the fixed markets, when trying to resolve problems with their landline and broadband.

[Continued . . .]

<sup>16</sup> These were **not** extreme cases in the sample. The problem with determining liability was found to be very common across the sample.

Excluding outliers, the average length of time, from initial identification of the problem to eventual resolution<sup>17</sup>, was eight weeks for mobile, 13 weeks for pay-TV, 14 weeks for fixed landline, and 11 weeks for broadband.

## 4.3 Key problems by market / service type

### 4.3.1 Problems with mobile network services

The most common problem reported for mobile was an unexpected charge, or a charge that was known about but was considered to be higher than it should be. This was most often related to overseas calls and data charges, billing errors, e.g., being charged £370 instead of £37, and premium rate service charges.

Incidences of service loss were rare by comparison, although one or two participants described a total loss of service due to a phone mast failure of some kind. A more common problem was patchy coverage. This was most evident in more remote, rural locations, particularly in North Wales and Northern Ireland.

Of all mobile problems, the most intractable, in this study, were premium rate services, along with unwanted communications, that participants did not give their consent to. Key services, that were felt to be most difficult to resolve, were phone-paid content (related to adult / dating and online competitions). These were from merchants that were unknown to participants.

In this context, frustration and sometimes anger was very apparent, when participants discovered that their network service provider would not take responsibility for the charge suggesting instead that they take the matter up with the service supplier (merchant). In nearly all cases, the merchant was very difficult to find and communicate with. Considerable anxiety was also evident among participants who had received adult materials.

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<sup>17</sup> The above time range includes periods **prior** to contacting their CP, periods post resolution of the problem itself (i.e., in some cases, registering a complaint, seeking compensation, filing a complaint with ADR), periods after part resolution of the problem, followed by intermittent, re-occurring, sub-standard service provision, and periods of 'rest', where some participants decided to give up, before seeking, again, to resolve the problem at a later date. In cases of total or partial loss of service, the actual period over which participants experienced total or partial loss of service could sometimes be a relatively short period within this overall time period, i.e., 1-2 days. More often, the actual loss (total or partial) was a longer period within the overall time frame, i.e., several days or even weeks and, in one case up to nine months.

**Case study 1: Simon<sup>18</sup>**

Simon is 57 and is a sole-trader, working as a writer.

Simon signed up to free Wi-Fi at Heathrow Airport. The next day, he started to receive sex texts from an adult video service.

He got on to web chat with his CP. He felt that the call handler was not well trained to deal with the complexity of his problem. They rejected his complaint and suggested that he allowed it to happen by clicking on something.

*"If my daughter were to ever see the pictures on my phone that have been sent, it's very threatening, because it changes the relationship I have with her. These are things that are hard to un-do. It's appalling. Through no fault of my own, it's about a serious a thing that has ever happened to me."*

Simon, 57, mobile, resolved, London

Time periods, in the mobile market, between initial identification of the problem and final resolution<sup>19</sup> ranged between just under a week to around 24 weeks. The average was around eight weeks. Around half the mobile sample of participants experienced a problem for between one and four weeks.

**Desk research: Problems and complaints in the phone-paid services market**

A recent study commissioned by the Phone-paid Services Authority<sup>20</sup> was designed to explore and provide a better understanding of complaint-handling across three main service categories in the phone-paid services market, i.e., phone-paid content and call connection services, directory enquiries and text donation and voting services.

Success in resolving complaints varied across the main service categories. Broadly, for text and broadcast voting, complainants' effort needed (and expended) tended to be lower and success in resolving their complaint tended to be higher. This was by comparison to phone-paid content services, where effort needed (and expended) tended to be higher, and success lower. For directory enquiry services, effort and success tended to be more mixed.

Six main Complainant journeys were identified. In summary, just over half of Complainants (56%) contacted their Telco or Mobile Network Operator (MNO) in the first instance. The remainder (44%) contacted a Merchant in the first instance. From this point on, the Telco / MNO or Merchant handled the complaint directly or the Complainant was either referred elsewhere or chose to go elsewhere.

The most common referral was by Telco / MNOs to Merchants. The least common was a referral by Merchants to Telco / MNOs.

[Continued . . . ]

<sup>18</sup> All participant names in this report have been changed in order to protect confidentiality.

<sup>19</sup> Ibid footnote 17.

<sup>20</sup> See: [Customer Care and Complaint Handling](#), The Phone-Paid Services Authority (PSA), 2017. See also <https://psaauthority.org.uk/> for related information.

Whether Complainants contacted their Telco / MNO initially, or after contact with a Merchant, for most the primary reason for doing so was to seek help and advice, rather than to complain. In this, the great majority of Complainants considered that the Merchant was responsible.

Some Complainants held stronger views regarding the role and responsibility of their Telco / MNO. A defining feature of around half of all Complainant journeys is the experience of an impasse or deadlock.

In instances of having exhausted all possible avenues, without success, many of these most determined Complainants considered that their Telco / MNO had a 'duty of care', at least, to protect them. Typically, the strong desire was to see them do more to prevent the problem from occurring in the first place.

Stated expectations of Complainants, as customers of Telco's / MNO's, were to make it easier to find / locate the Merchant and resolve their enquiries or concerns relating to their complaints. This included alerting customers to recurring charges or warning them when they reached a certain limit.

#### 4.3.2 Problems with pay-TV services

The most common problem reported was equipment failure. A number of participants reported problems with loss of service, an inability to record, or difficulty in reaching and selecting channels.

In many cases, problems of these kinds were found to be comparatively easy to resolve. It was a simple matter of getting the box replaced.

In one instance, the difficulty of resolving was considerably greater, given that the CP was not able to provide a replacement box. This was because all boxes had the same fault – and there was no known fix date. This led to the need to upgrade the box which incurred an additional service and activation charge.

*"My box had a fault that [CP] said they couldn't fix quickly. I looked online and found that many others had the same fault. I went back to [CP] and they said that they were working on it but couldn't confirm any definite fix date. Infuriating. The only solution was to upgrade, which meant more money and an activation charge. Not happy."*

Stephen, 65, pay-TV, resolved, Glasgow

In a few cases, the problem was with loss of picture and sound quality. This was due to a high wind or gale changing the direction of their satellite dish. For some, this was a recurring problem, given where they lived, i.e., high exposure to winds, in areas where the weather can be more extreme (i.e., Scotland). In these cases, the difficulty was not with the repair itself, but with frustration in having to re-state the problem from scratch every time it happened. See Section 5.3.4 for further details of participant's experiences of reporting problems to their CP.

In other cases, the loss related to problems with broadband when streaming programmes or film. Participants complained of buffering, freezing and, in some instances, complete loss. For many, this was more difficult to resolve, given the comparatively greater difficulties in resolving broadband problems. See Section 5.4.1.

Time periods, in the pay-TV market, between initial identification of the problem and final resolution<sup>21</sup> ranged between two weeks and around 48 weeks. The average was around 13 weeks. Excluding outliers (i.e., one overall period of 48 weeks), around half the pay-TV sample of participants experienced a problem for between one and eight weeks.

### 4.3.3 Problems with fixed landline services

For fixed services, participants in the sample had problems with their landline and broadband (combined) or their landline or broadband only. Among those who had a problem with their landline only, problems related to total loss of service and, in one case, intermittent loss. Rectification was relatively fast in some cases. The fault was remotely diagnosed as external to the property, and the problem was fixed from the CP's end.

In other cases, problems could be more protracted. In one instance storm damage to a telephone pole meant a wait of several days. In these kinds of instances, participants stated that they were not unduly unhappy, given how clear it was that the fault was beyond the control of their CP. In addition, for most, the use of a mobile allowed them to mitigate any potential for harm or detriment from the loss of their landline.

In one or two other instances, the loss of the landline service was considerably more serious – and not easy to mitigate. This related to older participants who had a dedicated alarm system linked to their landline.

#### Case study 2: Cynthia



Cynthia is 74. She lives alone in a council-owned block of flats. She uses her landline to maintain contact with her family who live some distance away.

Cynthia has limited mobility and dexterity problems, from rheumatoid arthritis. Her landline is connected to a smoke alarm system and to a pendant around her neck.

She lost the use of her landline for around six days, before an engineer came to fix it. She has a mobile, which she felt worked well as a temporary workaround. However, she was anxious about the loss of connection to her smoke alarm and what would happen if she had a fall and could not reach her mobile.

*"Oh no. I need my landline. I couldn't do without that. My alarm system is tied to the phone. It's connected to the smoke alarms. That's a big worry."*

Cynthia, 74, landline, resolved, Glasgow, mobility and dexterity impairment

In these instances, participants were not aware of any kind of self-registration system for gaining priority service from their CP. In addition, it was clear that no priority was given.

One other problem reported by many participants was not about rectification. Rather, it related to difficulties with identification of the cause and its location.

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<sup>21</sup> Ibid footnote 17.

More specifically, participants stated that they were in no position to know what the cause was, or whether it was inside or outside their house. By the same token, their CP could not confirm the location either. This could be seen to lead to relatively very serious and protracted problems in terms of liability, i.e., who pays the charge for a call out.

Given that exactly the same kind of problem existed with broadband, we expand on this in the next section.

Time periods in the landline market, between initial identification of the problem and final resolution<sup>22</sup> ranged between two weeks and around 28 weeks. The average was around 14 weeks. Excluding outliers (i.e., one overall period of 28 weeks), around half the landline sample of participants experienced a problem for between two and 12 weeks.

#### 4.3.4 Problems with fixed broadband

Problems with fixed broadband emerged as the most serious and intractable, particularly when compared with mobile and pay-TV.

Key kinds of problems reported were total loss of service, deterioration (reduced connection speed), and / or intermittent loss (drop out). With the latter, periods without service ranged from multiple short periods (seconds), and sporadic longer periods (minutes). In other cases, participants reported problems with Wi-Fi signal quality in certain parts of their house.

The difficulty of rectifying these problems was often compounded very substantially by problems with establishing liability. This could lead in many cases to stress, anxiety and frustration on the part of participants.

More seriously than this, it could lead to some – particularly the most vulnerable in the sample – failing to take the matter further with their CP, and instead suffering loss, or a sub-standard service, in silence.

As mentioned in the previous section, participants stated that they were in no position to know what the cause of the fault was, or whether it was inside or outside their house. By the same token, their CP could not confirm the location either (via remote diagnosis).

This could be seen to lead to conflicts between participants and their CPs over who pays for an engineer call out. In some instances, participants stated that the CP insisted that they must pay a call out charge (without mentioning the possibility that they may not have to pay the charge if the fault is located outside of their house).

Either way, participants felt that they, not the CP, were having to take a risk. For the most vulnerable, and particularly those with a very low income, this was not a risk that they wanted to take.

*“They [CP] said there was no fault from their end. So, what could I do? It was going to cost me £125 for an engineer. No way!”*

*Andy, 37, broadband, ongoing, London*

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<sup>22</sup> Ibid footnote 17.



*“I asked for an engineer, and they told me that it would be expensive, and that I would have to pay.”*

Jane, 37, broadband, resolved, Manchester

In two instances, participants were charged for a call out, even though the engineer confirmed that the fault was located outside of their house. This led to further time and effort to get a refund.

Rather than the problem itself, these conflicts could be seen to lead to considerable harm and detriment, often over very extended periods of time.

Time periods in the fixed broadband market, between initial identification of the problem and final resolution<sup>23</sup> ranged between three days and around 240 weeks. Excluding outliers (i.e., one overall period of 240 weeks and two periods of 96 weeks), the average was around 11 weeks. Around half the fixed broadband sample of participants experienced a problem for between one and eight weeks.

### Case study 3: Douglas



Douglas is 64 and is a widower. He lives on a very low income and suffers from loneliness.

He considered his landline, TV and broadband to be his lifeline to the outside world.

He lost the use of his landline and broadband over a period of three months. The problem looks like it would have been resolved very quickly had an engineer visited. However, this did not happen for a period of three months, because Douglas refused to pay a charge for the call-out.

Over successive occasions, he called to ask for an engineer and was told on each occasion that he would have to pay a charge. He eventually insisted that an engineer came and that he would not be paying for it. His CP eventually agreed. The engineer located the fault outside of his house and, at the end of three months, the problem was resolved.

*“They were quite dogmatic in the fact that they wished to charge me £45 to resolve this problem, which was not of my doing in the first place. I said I wasn’t paying it and ended the conversation. Three weeks later, I called them again, and they said the same thing. It carried on like this for 3 months.”*

Douglas, 64, dual play, resolved, Glasgow, very low income

<sup>23</sup> Ibid footnote 17.



## 5. Customer Journeys

### 5.1 Introduction to this chapter

In this section, we cover the full range of journey experiences described to us that were common across all service types. We then go on to describe specific journey experiences that were particular to each type of service, i.e., mobile, pay-TV and fixed landline and broadband services.

### 5.2 Summary of key findings in this chapter

General experiences that, broadly, were common to all services related to: significant barriers to contacting their CP about a problem, considerable time, effort and difficulty in making contact, and problems with communication, responsiveness and treatment on the part of their CP. Despite a few positive exceptions, these experiences led many to feel helpless.

Key barriers to contacting their CP related to lack of confidence and, in many cases, anxiety about how to describe the problem, given low technical literacy and an expectation that they may not understand or be understood. This was often accompanied by major negatives associated with overseas call centres, given known problems with communication and understanding. In other cases, some participants felt that the problem was 'of their own making' and that a cost would be incurred if their CP was asked to resolve it.

A more fundamental barrier related to perceptions of their communications services as non-essential. The fear expressed by some was that their problem would not be taken seriously.

Key triggers to contacting their CP therefore tended to be relatively extreme in nature, i.e., that the problem needed to be particularly acute and / or protracted, and one that was causing actual harm or detriment, before contact was made. This meant that many participants in the sample suffered a substandard service loss for extended periods prior to any efforts on the part of their CP to resolve it.

When contacting their CP, particular difficulties were reported by participants relating to poor communication, scripted responses from call-handlers and limited access to supervisory / managerial staff who might act with more discretion to expedite a resolution. Some participants complained about a failure on the part of CPs to keep promises in terms of call-backs, call-out appointments and dates when the problem was promised to be resolved.

Some participants reported more positive experiences, particularly in cases when they got through to a UK-based call centre. Typically though, more positive experiences tended to be limited to participants with more confidence and greater technical literacy.

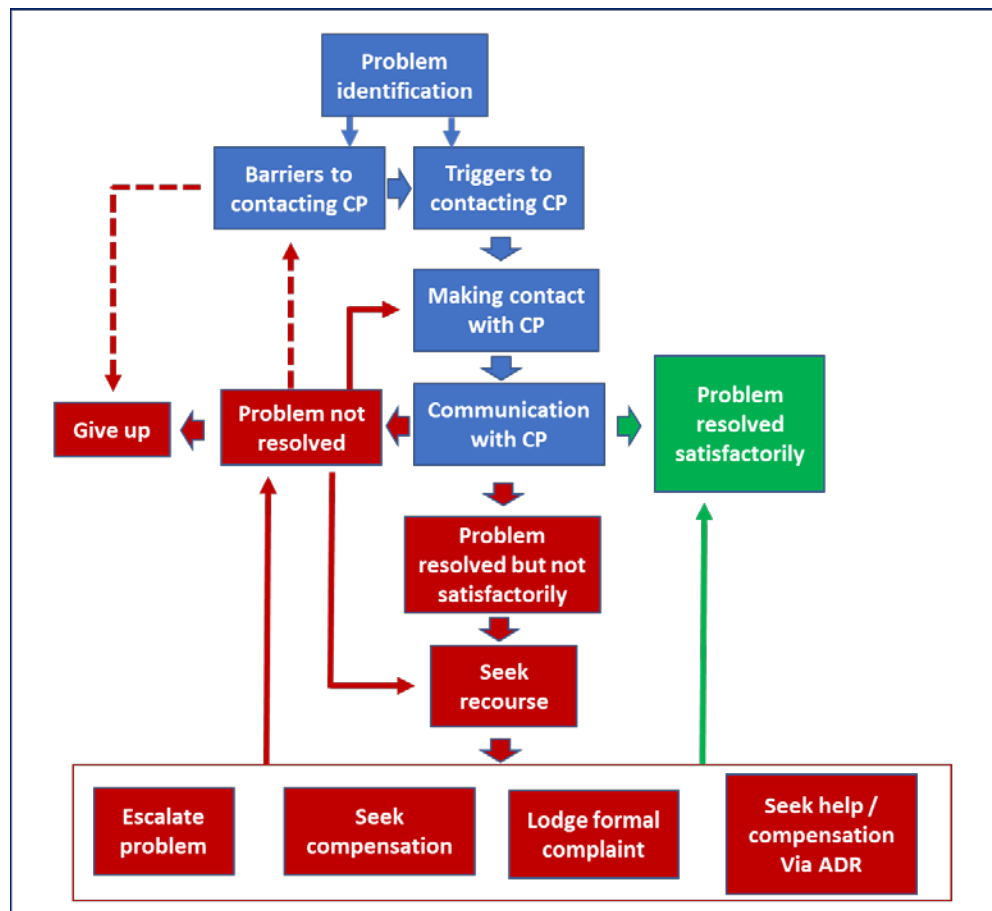
When looking at journeys by service type, as described in Section 5.4.1, the more serious and intractable of problems occurred in the fixed markets, i.e., landline and broadband, relating to total or partial loss of service. A particular difficulty related to perceived conflicts in liability for faults and a need on the part of participants to accept the risk of a call-out charge (without knowing the cause of the problem).

## 5.3 Customer Journeys: general experiences, across all service types

In the sections below, we set out the key steps in participants' journeys that, for the most part, were common across all services types. In Section 5.4, we describe journey characteristics that were specific to each service type, i.e., mobile, pay-TV, fixed landline and broadband.

Figure 8, below, describes the main stages that are discussed in this chapter and, with regard to ADR, in Section 8.

**Figure 8** Key journey stages:



### 5.3.1 Barriers to contacting a Provider about a problem

Many of the less confident of participants in the sample, and particularly those in a vulnerable or potentially vulnerable situation, had difficulties in bringing their problem to the attention of their CP. In many cases, participants delayed doing so, and instead suffered the loss or deterioration of one or more of their services 'in silence'.

A number of reasons for this are as follows: A lack of confidence and, in many cases, anxiety about how to describe the problem to their CP, given low technical literacy and an expectation that they may not understand or be understood. Participants on lower incomes expressed a fear that taking action to resolve the problem would mean paying for an engineer call-out.

*"I thought it'd mean it costing me money."*

John, 64, landline, resolved, Glasgow

In addition, there were major negatives associated with overseas call centres, given known problems with communication and understanding<sup>24</sup>. More fundamentally, there was a widespread anticipation that it would take more time and effort to get through<sup>25</sup>.

*“You dread having to call.”*

Greg, 64, broadband, ongoing, Swansea

Many low-income participants were time-poor in this respect and could not find the time to call their CP when they needed to.

Another barrier to contacting their CP about a problem, related to a lack of support and guidance given limited access to help from others, e.g., participants living alone, living with a partner with no technical literacy, and / or other family members living too far away.

Underlying practical difficulties in contacting their CP, was a belief among many of the less confident of participants that one or more of their communications services was not essential. Some described their services as a ‘luxury’, particularly when comparing them to other services like gas and electricity. Related to this was a fear expressed that their problem would not be taken seriously by their CP or responded to with urgency.

Finally, it was mentioned by some (a minority) that a CP requirement was for the bill-payer to handle the problem. Again, this could impact significantly on people with low incomes, given how time-poor the chief wage earner in the house could be. Combined with lengthy call queuing, this compounded the difficulty of calling at a time when the bill-payer was available.

These barriers could often mean that participants would put off contacting their CP for several days, and sometimes several weeks. It could also mean them putting off contact after the initial and subsequent calls, when difficulties were encountered with communication and understanding.

### 5.3.2 What triggers contact with a CP about a problem

Among the less confident and more vulnerable in the sample, triggers to contacting their CP were very nearly always reactive. For the most part, participants stated that it took a particularly strong reason to report their problem.

Key examples were an acute form of loss, a loss that was worsening and not going away, and substantial discontent and disharmony in the household with other family members (complaining about the loss) and the experience of harm or detriment.

*“My sons were ranting at me to get it fixed.”*

Andrea, 43, broadband, resolved, Belfast

*“My son told me that it had to be a problem with [CP] and that I needed to call them.”*

Edith, 74, dual play, given up, Glasgow

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<sup>24</sup> This was often based on past experience with call-centres, in this and other sectors.

<sup>25</sup> Ibid.

*"It got to the point where it wasn't working at all."*

David, 71, pay-TV, ongoing, Belfast

Some very low-income participants stated that they were driven to contacting their CP when experiencing financial detriment. In part, this was also driven by a more determined mind-set in general.

*"It wasn't right. I was paying for a service I wasn't getting."*

Graham, 49, pay-TV, resolved, London

The other main group of the more proactive were business users who were strongly reliant on communications services for their business success and livelihood.

*"It had to be fixed. I was losing orders."*

Robert, 37, broadband, resolved, Manchester, business owner

### 5.3.3 Making contact: time, effort and perceived ease or difficulty

Many participants across the sample complained of what they felt to be an unnecessary amount of time and effort to resolve their problem. This was stated in a number of ways: length of call-queuing, being passed back and forth to different call-handlers, and on each occasion of calling, or speaking to a different agent, a need to re-state the problem from scratch.

*"You have to wait in a queue. They take all your details, and then you're passed to another agent, pushed from pillar to post. And the whole thing starts again. It feels like it's never ending. No record is kept. So, if I call again, it's as if I've never called them before. Really frustrating."*

Anthony, 65, pay-TV, resolved, Glasgow

Participants claimed that they could have similar experiences in other sectors, particularly in terms of getting through. However, the tendency was to consider, in many cases, that time and effort with communications services was considerably lengthier and more onerous. This may in part be due to the complexity of services involved.

On the one hand, this led to a general sense of resignation, i.e., that 'waiting' was 'inevitable', but on the other, a strong feeling of frustration, given greater difficulties than expected.

*"It's the way of the world. You contact a call-centre and you expect to have to wait. But this was a lot worse."*

Joe, 38, broadband, resolved, London

Some participants in the sample reported a different experience, i.e., ease of getting through, and speaking immediately to someone who could help. The difficulty, if any, was in not being able to predict how likely this was to happen. Some felt that it was more a case of 'pot luck'.

*"I got through straightaway, which is something you don't expect."*

Gerry, 37, broadband, resolved, Manchester, business owner

Overall, the most common difficulties expressed across the sample related to multiple points of contact, i.e., no single point of contact, and no record being kept of previous calls. This was considered by many to be different to their expectation (based on experiences in other regulated sectors).

Experiences in this regard tended to be reported as worst in the fixed markets. Repeated requests for assistance with remote diagnosis could be seen to add further to the time and effort required.

### 5.3.4 Communication, responsiveness and treatment on the part of the CP

Once connected and speaking to a call-handler about their problem, additional time, effort and frustration was widespread. This in part related to difficulties with understanding and communication and in part to an apparent lack of responsiveness and proactivity on the part of the CP.

Key difficulties stated, variously, were as follows: Poor communication and understanding when calling overseas call-centres, scripted responses from call-handlers and an apparent lack of discretion or authority to act outside of what was scripted, poor or limited access to supervisory / managerial levels when seeking to expedite a resolution, an apparent disregard or disinterest on the part of call-handlers to take participants' problems seriously, and a failure to keep promises in terms of call-backs, call-out appointments, and dates when the problem would be resolved. Some, particularly the less confident in the sample, stated that they felt 'belittled' by their experience, which could lead in some cases to 'giving up', or putting off re-contacting their CP again.

*"You're just a number to them. If I didn't like it, there was someone else to take my place."*  
Glenys, 56, dual play, resolved, Bristol

*"When I asked to speak to a manager, they said there was no manager. When I asked for their name, they said they weren't allowed to say. I just can't imagine running a business like that."*  
David, 54, broadband, resolved, Bristol, business owner

*"I felt belittled, as if I was stupid, unintelligent."*  
Angela, 37, broadband, ongoing, Bristol

*"It's like they've got a sheet in front of them. If it's not written down on the sheet, they can't help you."*  
Douglas, 64, landline, resolved, Glasgow, very low income

Other participants in the sample reported a more positive experience. This was particularly the case for participants dealing with a UK-based call centre. It was also more evident among those with more confidence and technical literacy. This was felt to enable them to handle the call with more assertiveness, and to establish more by way of rapport with the call-handler.

*"It took me a bit of pushing, but in the end, I spoke to someone in the technical department and they were really helpful."*  
Tim, 32, mobile, resolved, South Wales

*“It depends on when you call. I got through more easily to a UK call centre which was a lot better.”*

Julie, 37, broadband, unresolved, given up, Belfast

Overall, the most common complaint, across the sample, related to reactivity on the part of their CP. Many participants felt that the onus was on them to drive the engagement and chase for progress. Again, this was considered by many to be different to their expectation (based on experiences in other regulated sectors).

*“You have to push. It’s down to you to do all the chasing to get them to do something.”*

Kevin, 66, landline, resolved, Glasgow

### 5.3.5 Response from CPs to formal complaints

Most participants in the sample contacted their CP to notify them about a problem, with a view to getting it resolved. Very few called in the first instance to lodge a formal complaint. Only a minority registered a formal complaint during, or towards the end of failed attempts to resolve the problem. Very few, if any, participants called to complain about poor customer service, or the way they were treated by providers.

Among the minority in the sample who made a formal complaint, experiences were mixed.

At best, registering a formal complaint was felt to have a positive impact, and served to expedite a resolution to the problem. Some found that it facilitated access to a higher authority in the organisation and, in some of the more protracted cases, led to the set-up of a single point of contact. These positive experiences were felt to increase participants’ confidence and feeling of empowerment and led many to report a higher level of satisfaction when the problem was finally resolved.

*“Things moved much more quickly after that. I got a call from a manager in the UK and he was great.”*

Michelle, 36, broadband, resolved, London

*“They set it up so that a manager would call me once a week, to give me an update. He wouldn’t give me his contact details, which I thought was odd, but him calling me definitely helped things along.”*

David, 28, broadband, resolved, South Wales

For the most part, formal complaints helped participants to feel more empowered and in control but ultimately had little impact on the end result, i.e. it didn’t seem to make much difference to the time required to resolve the problem.

*“I got more attention after complaining. They seemed to take it more seriously, but in the end, it made no difference.”*

Jonathan, 57, dual play, resolved, Bristol, business owner

At worst (in a few cases), no record was kept of the complaint (when taken verbally by a call-handler), no confirmation was received, and no action was taken.

*“I called them and said I’m not happy and said I wanted to complain. She [call-handler] wrote it all down and said someone would be in touch with me. I never heard anything, and so I thought, you know, just forget it.”*

Anne, 62, mobile, given up, Glasgow

### 5.3.6 Reasons for giving up on an unresolved problem

Reasons for giving up on an unresolved problem are documented in various places in this report. See Section 6.3 that details levels of participant confidence and determination, Section 4.3 for examples of ‘deadlock’, where participants and CPs appear to be unable to progress with a solution, and Section 5.3.3 and Section 5.3.4 which describe levels of time and effort required to contact and communicate with their CP.

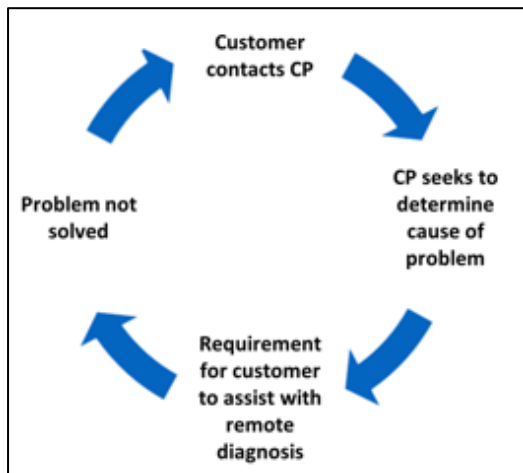
In summary, the key reasons for giving up were reported to us as follows: low levels of confidence and determination to persevere through their CPs’ processes, a problem or problems not perceived to be serious or acute enough, conflicting beliefs between actual needs and a perception of the non-essential nature of communication services, a feeling of disempowerment and inability to break an actual or perceived ‘deadlock’, a level of time and effort required that is not felt to be justified, a sense of helpless acceptance of the need to have to tolerate the problem, and difficulty in exercising any power, given a contractual obligation to remain with their CP.

## 5.4 Specific journeys by market / service type

### 5.4.1 Participant journeys in the fixed markets

Figure 9, below, shows the most common pattern reported by participants in the fixed markets. Typically, participants described themselves as ‘going around in circles’.

**Figure 9:** The most common participant description of their journey was a ‘circle’:



This circle was ‘broken’ after different frequencies of contact. In a few instances, the problem was resolved after two attempts<sup>26</sup>. In many other instances, between three and 10 attempts were required until either the problem was resolved or participants gave up.

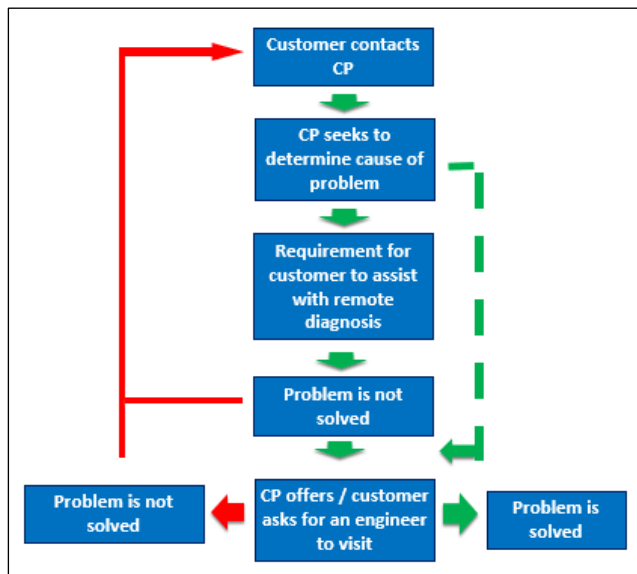
In some instances, more than 20 attempts were made. Two participants stated that they made over 50 calls. For a portion of the sample, the problem and this pattern was reported to be ongoing. A major frustration across much of the fixed market sample was the repeated request by call-handlers to assist in diagnosing the problem, despite the fact that participants had done this already in one or more previous calls. See Section 5.3 for further details.

In some instances, the CP would take the initiative and ‘break’ the circle by sending an engineer. In many other instances, among participants who did not give up, participants stated that they needed to ‘push’. In the main, this amounted to their request for an engineer call-out. Figure 10, overleaf, shows this as a typical pattern.

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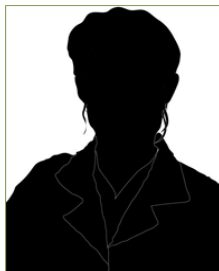
<sup>26</sup> As described in Section 3.3, all participants were selected on the basis of them having needed to make more than one contact with their CP, when seeking to resolve their problem.



**Figure 10:** After 2+ contacts, CP or customer attempts to ‘break’ the circle

The case study, below, describes a typical journey:

#### Case study 4: Jenny



Jenny is employed as a sales agent and works from home.

Her broadband service suddenly dropped out, intermittently for periods of between one and two hours. Her landline then cut off completely for more than three weeks.

Over this period, Jenny made around 10 calls to her CP, using her mobile. On the first call, she was asked to assist the call-handler in remotely diagnosing the problem. She was told that tests would be run on the line and that she would be called back. She received no call back and so called again. On this second, and then subsequent times, she was taken through the same process, from scratch. This was despite her protesting that she had been asked to do this already, and that it made no difference.

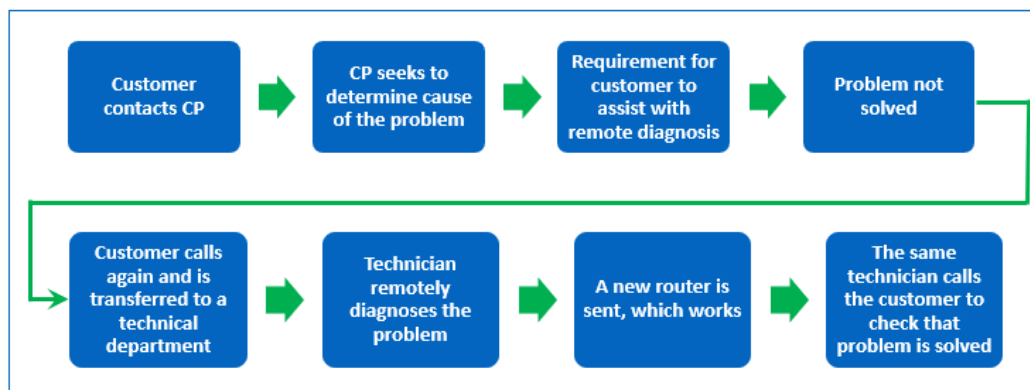
After this, Jenny's calls turned to insisting on an engineer call out. She was told that she would incur a charge, unless the fault was found outside of her house. No solution could be found by the engineer. The problem is on-going.

*"It engulfs you with frustration, stress, anger. It's so time-consuming. It affects your whole everyday life. My daughter's college work. She now has to go to her sister's to do work. I have lost money. My work has suffered. I can't contact people so easily. The only place I can get a mobile signal is hanging outside my bedroom window."*

Jenny, 56, dual play, ongoing, Bristol, works from home

A more straightforward and linear journey was reported by a few participants. In the main, these related to equipment failure, e.g., a router, which required diagnosis and replacement. In nearly all cases, participants claimed to be happy / satisfied with the end result. Figure 11, below, shows the key journey steps for this type of problem.

**Figure 11:** Key example of a more straightforward, linear journey



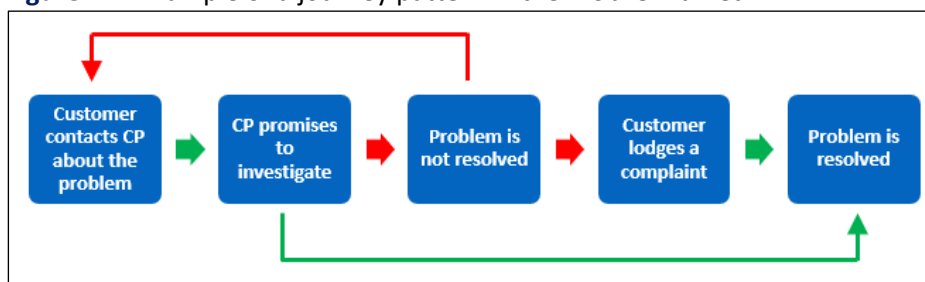
As described in Section 6.3.4, and illustrated by Case Study #11, this more linear journey tended to be experienced by a small number of the more confident and tech-literate in the sample. It was also experienced by some, less confident others, when the problem related to a relatively simple matter of router replacement. This said, some had difficulty installing it themselves, which could lead to additional calls to their CP.

## 5.4.2 Participant journeys in the mobile market

The pattern of journeys in the mobile market were mainly 'linear', though could involve a degree of 'circling back' to a previous stage, when progress was not being made. Frequency of circling back, and needing to re-contact their provider, varied between two and up to 30+ times<sup>27</sup>. The majority of participants stated that they needed to call around two to five times.

Figure 12, below, shows a journey pattern that describes this (which in this case involved the participant lodging a complaint).

**Figure 12:** Example of a journey pattern in the mobile market



Journeys were reported as being more or less time-consuming and protracted, depending on the nature of the problem. Poor mobile network coverage, particularly in more remote areas in North Wales and Northern Ireland were reported as more difficult.

<sup>27</sup> Ibid Footnote 17.

Bill shock, in most instances, was found to be more straightforward, particularly if it was clear that it was an error of some kind. A related and more serious difficulty could be the time period before receiving a refund.

**Case study 5: Bob**

Bob, at 47, is an ex-boxer and is unemployed. He lives with his wife and teenage daughter, is potentially financially vulnerable and has limited dexterity.

When checking his bank statement, Bob discovered that an amount of £370 had been taken from his account by his CP. His normal billing amount each month from his CP was £37. The £370 amount meant that he exceeded his overdraft limit and attracted a bank charge.

Bob called his CP. The CP accepted that the withdrawal was an error and said that he would receive a refund with the next 28 days. This caused him considerable worry and anxiety, given the amount of time he would remain overdrawn on his bank account. He called again to ask for his money back immediately. But this was refused.

*"It was obvious it was a mistake. I was so angry. It was my money, not theirs, and they had no right to keep hold of it. They're a big money-making-machine. Bullies, they don't care about the small man."*

Bob, 47, mobile, resolved, Bristol, potentially financially vulnerable

Of all problems identified in the mobile market, premium rate service (PRS) charges were found to be the most difficult and intractable. We have provided a typical example in case study #1 in Section 4.3.1. Participants had particular difficulty in proving that they did not consent to the service. This led to the need to make repeated calls to their CP, particularly in cases where it was not possible to contact (or sometimes even find) the original service provider.

### 5.4.3 Participant journeys in the pay-TV market

Journeys in the pay-TV market were found to be comparatively linear and more straightforward when the problem related to equipment failure. In these instances, problem resolution was described by some participants as a simple matter of getting a replacement. Others, typically the least confident, had difficulties with installing replacement equipment themselves. This could prompt a number of repeat calls.

Journeys in the pay-TV market were also identified as more circular and complex, involving multiple calls. This was when the underlying problem was loss or deterioration of their broadband service. A typical example was buffering and / or freezing of the picture when streaming. In this instance, journey patterns were largely the same as those described in Section 5.4.1.

Journeys could also be more difficult and convoluted with pay-TV equipment that could not be replaced, i.e., an old version of a set-top box had failed in some way, and the requirement then was for the customer to upgrade. This could lead to complaints regarding additional cost and an activation charge.

**Case study 6: Stephen**

Stephen is 65 and retired. He lives with his wife, is in good health, and does not consider himself to be in any kind of vulnerable situation.

About nine months ago, he started to have problems with his TV set-top box. The main difficulty was switching between channels. The menu system within the box seemed to have failed in some way. Pages were hanging.

He described his past experience of his CP's technical service to be 'very good', but not with their customer service, particularly when contacting them.

After several attempts to get the problem resolved, he got to the point where he felt that he needed to make a formal complaint. He described the 'tipping point' was when he was told that there was a known fault and there was no fix date.

He was told that the only solution was to upgrade, which entailed an activation cost and an increase in his monthly payment. After more calls, he eventually got a reduction in the cost, and was offered compensation of £25.

*"I found it incredible that there was no fixed date for a solution. It felt that suffering the loss of my TV service was going to go on and on. And then, to find that the only solution was to pay more. Not good enough. The compensation was not acceptable for the time and effort it took."*

Stephen, 65, pay-TV, resolved, Glasgow

In two instances, participants had problems with satellite TV reception during particularly bad weather, when the dish had become misaligned. Repeat and sometimes circular calling was evident when trying to get through and arrange for an engineer.

In one instance, difficulties were more extreme and related to equipment that the participant was being charged for and did not have. See case study #9 in Section 6.3.2

Overall, excluding this more extreme case and the problems that others had with their broadband, the number of calls and contacts with their CP ranged between three and eight.

## 6. Customer Context

### 6.1 Introduction to this chapter

In this section, we describe the main characteristics of the four main target groups of participants represented in this study:

1. People with no specific vulnerability, disability or essential business need<sup>28</sup>
2. People in a vulnerable or potentially vulnerable situation
3. People with a disability<sup>29</sup>
4. Micro business customers with essential business needs.

For each group, we cover relevant profile characteristics, in terms of confidence, technical literacy and empowerment when it comes to their approach to resolving their problem. By way of additional context, we also describe differences in terms of dependency on communications services, perceptions of their essential need and importance, awareness and feasibility of options that may be available as a ‘workaround’ (in the event that one or more of their services are lost) and the need (if any) for additional support from their current provider.

This chapter also provides a description of participants’ attitudes and behaviour in situations where they are unable to resolve their problem. This includes their propensity to lodge a formal complaint, seek recourse to an outside body, and / or switch provider if dissatisfied.

### 6.2 Summary of key findings in this chapter

The benchmark group in our sample (i.e., those that were not recruited to have any specific vulnerability, disability or essential business need) resembled a typical mainstream sample of communications services decision makers. This meant a range of capabilities, confidence, tech literacy, etc.

Compared to other people in our sample, participants in a vulnerable or potentially vulnerable situation demonstrated a particularly low level of confidence, literacy and empowerment. Typically, this led to a low willingness to complain, seek recourse elsewhere or switch in the event that their problem was not resolved satisfactorily. Many were more inclined than in other groups to give up altogether. Typically, these factors, along with poor awareness and use of possible workarounds, meant they were more at risk of harm or detriment in the event of service loss and had a higher than average need for support, which was not being met by their CP.

Disabled people varied in terms of confidence, technical literacy and empowerment. This was largely irrespective of their disability. Different forms of impairment could themselves be seen to have implications for the need for specific forms of additional support.

[Continued . . .]

<sup>28</sup> This group comprises all participants in the sample who did not fall into any of the key target groups, i.e., a mainstream sample of C2DE participants who: (i) did not self-identify as having a specific vulnerability or disability, and (ii) were personal / residential users of communications services. This sub-sample acted as a qualitative ‘benchmark’ to allow us to increase our ability to identify how our specific target groups might differ. By differ, we mean the way they tackled the problem they had and the way they were treated by CPs in relation to this.

<sup>29</sup> Throughout this report, we take care to avoid conflating disability with vulnerability. It was not the case that all people with a disability in our sample were in a vulnerable situation. Rather, we found that some people can be in a vulnerable situation and also have a disability. An example would be a business owner with a disability, who may be vulnerable because they have an essential business need that, if not met, puts their business at risk.

For example, in the case of people with a visual impairment, better accessibility tools from providers were felt to be needed to make online information easier to find. In the case of limited dexterity, additional support was needed in situations where Communications Providers required customers to assist with remote diagnosis.

Micro business users tended to fall into two main camps, i.e., ‘online’ and ‘non-online’ businesses.

Typically, online businesses had an acute reliance on internet and communication services. Owners of these businesses tended to be above average in terms of technical literacy and were strongly motivated to increase their literacy in order to develop and protect their online business. By the same token, significant potential harm or detriment was evident in the event of service loss.

Non-online businesses had a strong reliance on basic communication services, i.e., fixed and mobile telephony and fixed broadband for back-office administration, receiving and handling enquiries by telephone, ordering supplies, promoting their business online, etc. Typically, these business owners were more like their non-business and more vulnerable or potentially vulnerable counterparts with limited technical literacy, low confidence and low assertiveness.

As such, whilst the need for services was particularly acute for online businesses, it was also evident for businesses that were not primarily trading or working online. This was given passivity, low empowerment, limited awareness and ability to make use of workarounds, and a high propensity to tolerate loss, despite harm and detriment, over extended periods.

## 6.3 Key sample differences

In each of the following sub-sections, we describe the main characteristics of our key target groups of participants represented in this study.

### 6.3.1 People with no specific vulnerability, disability or essential business need:

In our sample, we included participants that were drawn from the socio-economic groups C1, C2 D and E, across gender and all age groups. These people were not recruited to have any specific vulnerability, disability or essential business need.

For our purposes, this sub-sample acted as a qualitative ‘benchmark’ to allow us to increase our ability to identify how our specific target groups might differ. By differ, we mean the way they tackled the problem they had and the way they were treated by CPs in relation to this.

Broadly speaking, this benchmark group resembled a typical mainstream sample of communications services decision makers. This meant a variation in capabilities, confidence, tech literacy, etc. However, on **average**, the most typical of participants in this sub-group coped considerably better, when dealing with their problem, than people in a vulnerable situation and people with a disability. By better, we mean that they tended to approach the task of dealing with their problem with higher levels of confidence, knowledge, empowerment and determination.

Despite this, as with other participants in the sample, this did not always mean a satisfactory end result. See Section 6.4 for details on the experiences of this group of participants, alongside others, in this regard, when seeking to resolve their problem.

### 6.3.2 People in a vulnerable or potentially vulnerable situation

People in a vulnerable or potentially vulnerable situation included older (75+) younger and older participants with very low income or who were defined as potentially financially vulnerable, and participants across all age-groups who had limited cognitive and / or digital skills<sup>30</sup>.

Typically, many of these people demonstrated low confidence and disempowerment in dealing with CPs in what was felt by many participants to be a complex, fast-paced industry.

Many participants in this category (particular older people), demonstrated, and confessed to, a major phobia about technology. Some had no understanding at all of some of the language used by CPs.

Others had a basic understanding, but the difficulty could be compounded by language barriers via call centres and ‘scripted’ responses from call handlers (whether overseas or based in the UK).<sup>31</sup>

*“I call it a box. The man on the phone called it a router. I had no idea what he was referring to.”*  
Caroline, 57, broadband, resolved, Manchester

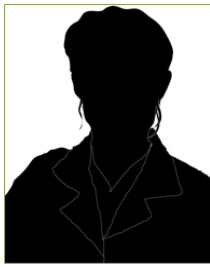
*“I felt that they weren’t listening. It was like they had a spreadsheet in front of them to deal with each issue. And unless that issue was in front of them, they didn’t know how to resolve it.”*  
Donald, 64, pay-TV, very low income, resolved, Glasgow

In addition, many older people, including some with limited literacy in general, and some suffering from anxiety, depression, isolation, loneliness, etc., could find it very difficult to cope with the idea of resolving a technical problem without additional support and help. Others who did have support around them, also suffered from anxiety, given the impact that a problem had on others in the household.

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<sup>30</sup> See Section 3.3 and Appendix 9.3 for more specific details on how we defined these target groups.

<sup>31</sup> See Sections 5.3.3 and 5.3.4 for further details of participant’s experiences of contact with their CP.

**Case study 7: Margaret**

Margaret is 65, retired, and lives with her partner who runs a business from home. She has problems with her mental health, suffering from high levels of anxiety, and is on medication for this.

Over a period of 7 weeks, Margaret tried and eventually succeeded to resolve the broadband problems she had.

She has very limited understanding of technical terms. At various points over the period, prior to and during she stated that she had to stop, because she could not face it. She delayed reporting the problem for the first two weeks.

Margaret had no understanding of technology and felt that she could not communicate with her CP.

Visibly shaking: *"It all went down, and by that time, I was feeling very, very anxious. All the nerve endings on my back were tingling. I had a knot in my stomach, and I wasn't coping at all well. I went into meltdown really. So, I gave up with it all, and just abandoned it."*

Margaret, 65, broadband, resolved, Manchester, mental health problems

All of these factors made many participants state that it was a highly daunting prospect to have to engage with a CP. They perceived CPs as unapproachable. Many delayed contacting their CP, sometimes for a relatively protracted period of time<sup>32</sup>.

A common characteristic was a low awareness and assertiveness regarding their 'rights' and entitlement, which contributed to a low propensity to make any kind of formal complaint or seek recourse elsewhere.

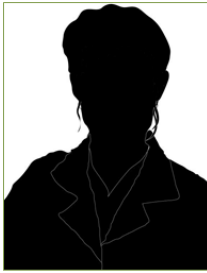
The exception to this were some, but not all, people who we defined as potentially financially vulnerable<sup>33</sup>. For them, major financial pressures in combination with an essential need for communications services, could bring about a stronger level of determination and assertiveness. Despite this, they were often not successful in expediting a speedier resolution to their problem. These participants still had considerable difficulty in articulating their concerns and lacked the confidence and knowledge to press for a resolution, make a complaint, or seek recourse.

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<sup>32</sup> See Section 4.3 for time-periods from initial identification of the problem and resolution.

<sup>33</sup> See Section 3.8 for definitions of these terms, and Appendix 9.3 for further details.



**Case study 8: Angela**

Angela is a cleaner with two teenagers living at home. Her husband is unemployed and suffers from depression.

She lost her broadband, for several days and felt aggrieved that she was paying for a service she did not get. Her claim for compensation remains unresolved for a period of over eight weeks.

Angela feels that she has had considerable difficulties in getting her CP to respond. She has tried to do so but gets angry and frustrated. She says she feels belittled when on the phone, and that her claim is not being taken seriously. Her main problem is that she is time-poor and can't devote the time to making a complaint.

*"I felt like I was belittled. Like you're dumb, because they keep on asking the same questions. It's always the same and you've already tried that even before you've made the phone call. It's common sense that you would unplug it and try it again. So, you feel very stupid and very irritated . . . it's their attitude. You're a just a number."*

Angela, 37, broadband, ongoing, Bristol, very low income

Others on very low incomes<sup>34</sup> coped even less well, sometimes suffering trauma, intense anxiety and a feeling of helplessness when feeling that there was no resolution to the problem. In this, it was rarely the case that these participants sought advice from others or looked online for guidance. Many stated that the subject area was too complicated for them to follow and understand. This made them particularly susceptible to harm and detriment, especially in cases where the loss was financial.

**Case study 9: Amy**

Amy is 24. She is a single mum with twin boys and is on a very low income. She lives in a council-owned block of flats.

Amy wanted a new, more advanced set-top box but it was not possible to install this in her block of flats. The engineer installed a less advanced version and took the more advanced box away.

She was then charged for the more advanced box and, when she refused to pay, she was cut off and asked to return the equipment she never had.

The problem has been going on for nearly a year and was unresolved.

*"Since being disconnected (9 months ago), I've been bombarded with letters and threats to take me to court, for some equipment I do not have. I am overwhelmed. I suffered from anxiety and it's really caused me a lot of stress and worry, to the point where I've felt bullied and threatened, not knowing where to go for help. At one stage, I felt I needed to get some help for my anxiety."*

Amy, 24, pay-TV, ongoing, London, very low income

<sup>34</sup> Ibid footnote 33.

In many cases, vulnerability or potential vulnerability was either the cause or consequence of a combination of factors. For example, some of the oldest people in the sample lived alone and had very low incomes.

Many also had very limited digital skills and poor access to help and support from friends or family. Others, normally a little younger, could be supported by friends and family, but stated that they did not wish to be a burden to them.

*"I've rung my son so many times, and I don't think I can keep bothering him about it. It's my problem, not his."*

Agnes, 74, dual play, unresolved, given up, Glasgow

A final factor that typified participants in a vulnerable or potentially vulnerable situation was a low propensity to switch. Some stated that they would not know how to, given very limited experience of shopping around and engaging with the market. Lack of trust was very evident, with a concern that switching might inadvertently mean contractual liability for an unsuitable service and / or one at a higher price.

*"We've been with [CP] since we moved house. [If I were to switch] I honestly wouldn't know where to start"*

George, 78, broadband, on-going, Bristol

This, combined with a low propensity to complain, or seek redress, led many to feel disempowered. This was particularly the case in situations where there seemed to be no means of resolving the problem they had. As described in Section 5.3.6, this could lead to some 'giving up' and having to tolerate a sub-standard service (or loss in some cases).

In terms of dependency on communications services, a distinction was evident between participant descriptions of **actual** need alongside their **perceptions** of communications services as essential.

Despite an actual essential need, some participants in a vulnerable or potentially vulnerable situation in particular could be inclined to consider and state that their communications services were a 'luxury'.

This in turn could be seen to substantially reduce their level of demand for service provision. In short, many stated that they were not entitled to demand an immediate resolution to their problem.

*"Gas, electric. Council tax. That's a big massive problem, if they go wrong. I think because this [broadband] is more luxury, it's too small to really complain about"*

Angela, 37, broadband, on-going, very low income, Bristol

Despite this, actual dependency was very evident. Typically, the evidence suggests that among participants in a vulnerable or potentially vulnerable situation, there was a higher than average need and dependency on communication services and, in turn, a higher than average need for support from Communications Providers.

Among some older people (75+) in the sample, living alone, there was a particular need for communications services in the event of an emergency. This was via a landline at home, and a mobile phone when outside of the home. Remote monitoring and alarm connections increased the speed of response and access to help (in the event of a fall for example). More generally, communications services made it easier for others to care for them, and for these older participants to maintain their independence.

For older people living alone, there was a strong reliance on communications services to facilitate social inclusion. This was via direct, voice and video links to family and friends, but also to contacts in the local community. Their landline, mobile and broadband had a vital function of enabling people to plan, arrange, correspond, and meet – for various activities, e.g., University of the Third Age, coach trips, meetings to play card games, coffee mornings, etc.

Television also served an essential need, as a ‘window on the world’, and acting as a companion to some of the most lonely and isolated.

*“I don’t get to see or hear from anyone very much these days. I couldn’t live without my TV. It’s like a lifeline.”*

Jonny, 79, pay-TV, resolved, very low income, Manchester

People on very low incomes (younger or older) were also highly dependent on communications services. This was for access to essential online services (i.e., social services, benefit claims, etc.), plus opportunities to seek and find paid employment.

For most, voice, broadband and mobile services provided a vital means of gaining access to cheaper goods and services. Many of these who were working were often very time-poor, making it difficult, if not impossible, to physically shop around to best effect.

*“I buy everything online. It’s cheaper. The shops are more expensive, and I wouldn’t have the time anyway.”*

Debbie, 53, mobile, ongoing, Glasgow, very low income

People who we defined as potentially financially vulnerable, stated that they had a particularly strong reliance on digital access to information, education and entertainment in the home. In part, this was due to insufficient income to be able to pursue these things outside of the home. Broadband and pay-TV also had an essential function of helping to maintain domestic harmony, and to enable their children to do their homework.

*“If my husband and boys can’t watch the sport, we have some major problems in the house.”*

Carolyn, 44, triple play, resolved, Glasgow, potentially financially vulnerable

Finally, people in our sample who lived in remote rural areas, had a particularly strong dependency on communications services, together with fewer options to mitigate harm from loss. For example, if their landline voice service failed, reliable mobile access was not always available.

*“If our landline goes down, I have to walk up to the top of that hill over there, to get a mobile signal.”*

Ron, 73, dual-play, on-going, rural area in Gloucestershire

Apart from emergency services, many of these people felt able to cope (if they had to) for a reasonable period of time, in the event of loss or deterioration. By ‘reasonable’, many stated that this meant a small number of days at most (for broadband and pay-TV).

The need for service continuity for their landline home phone and mobile was more acute, with many stating that a much shorter time frame would apply before not being able to cope, i.e., one or two days at most.

In this research, we document numerous cases of considerably longer periods of loss than this (particularly for broadband). Over these extended periods, it was evident that harm and detriment can become very apparent.

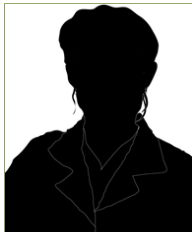
As described in the case studies above, these extended periods were often the result of people in a vulnerable or potentially vulnerable situation not feeling confident enough to 'reach out' and report their problem or assert themselves. In turn, CPs, for the most part, were not responding with any kind of special priority.

### 6.3.3 Disabled people

For the most part, disabled participants were no different to others in the sample, in terms of confidence, knowledge, familiarity with terminology, etc. Specific differences, where evident, related to additional difficulties for some with engagement and access, and the ability to assist with CP's requests for assistance with remote diagnosis.

Broadly, participants with a visual and / or dexterity impairment stated that they were reliant on others, either to assist or act on their behalf, when it came to CP requests for help with remote diagnosis. This was particularly the case when CP requests were made for people to unplug and re-plug in their router and / or move furniture in order to access their router / service equipment. Problems in this regard were less evident for mobile and landline.

#### Case study 10: Mabel



Mabel is 65. She lost her left arm in an accident. She lives with her husband, who has no understanding of technology, and relies on her to go online for him.

She and her husband have had a sub-standard broadband service for the last nine months. Periodically, her landline stops working.

As an arm amputee, she was not able to assist with her CP's requests for help with remote diagnosis of the problem. She was unable to move furniture to access her router or unplug and re-plug in the cables.

She asked for an engineer and was told that she would have to pay for this. Concerned that this would be expensive, she gave up. The problem remains unresolved.

*"It made me feel stupid when they said, can you phone back when there is somebody else there. I was quite capable of understanding what he was asking me to do. What I was trying to say to him was that I wasn't physically able to do it. I felt that he could have been more understanding."*

Mabel, 65, broadband, ongoing, Glasgow, dexterity impairment

Much like many other non-disabled participants in the sample, people with a visual impairment stated that they preferred the telephone as a channel, as opposed to webchat or email. This was not strongly related to their disability. Rather, telephone offered considerably more scope for dialogue. Other channels were not inaccessible but were felt to be more limited in this respect.

The exceptions to this were those in the sample who had a severe hearing impairment. Access via webchat was a welcome alternative for these people.

*"They [websites] are really bad. Hard to find things. They aren't designed with disabled people in mind. I will make a call instead, but then I prefer calling anyway. It's easier to talk to someone to get answers."*

John, 37, mobile, resolved, London, visual impairment

*“The chat option is very good. I can talk to a real person and follow what they say”*

Ken, 43, broadband, resolved, Manchester, hearing impairment

Overall, people with a visual impairment and / or dexterity impairment emerged as groups who had the most severe difficulties when seeking to resolve a problem, particularly with their fixed broadband service. For these people, the need for **on-site** assistance from their CP, via an engineer call-out, was very evident.

See Section 6.3.3 for details on the experiences of participants, alongside others, in this regard when seeking to resolve their problem.

In addition, harm or detriment was not mitigated well by the availability of alternative workarounds. For example, some people with limited dexterity had considerable difficulty using a mobile phone, instead of their landline, given the size of the number pad. See Section 7.4 for details on participants’ use of alternative workarounds in the event of service loss.

### 6.3.4 Micro business customers with an essential business need

Typically, micro business participants had a very strong financial reliance on service continuity, particularly for broadband and mobile. Mobile was particularly the case for some sole-traders who were working ‘on the move’ and in different locations.

Given the small size of the business, and lack of time, resources and expertise, most of these business participants had no access to outside support, and very little by way of disaster recovery. This made them vulnerable and susceptible to financial harm. It was clear that without communications services, or with only a sub-standard service, many would either not function, or would function poorly.

*“I must admit; I haven’t given any thought to what we’d do if we had no services. It’s not something you think about, until it happens. And then you realise just how dependent you are on them.”*

Sarah, 55, dual play, resolved, Bristol, micro business owner

Compared to participants who were in a vulnerable or potentially vulnerable situation, some micro business participants (though by no means all) tended to be more confident, knowledgeable, empowered and assertive.

In some cases, this gave rise to a faster and more proactive response from CPs, particularly in cases where the problem was acute, e.g., total loss of service. This was despite there being no specific business priority support offered<sup>35</sup>. In one or two of these cases, the outcome was viewed as positive, along with favourable impressions of how their CP handled it.

The main reasons for success were attributed (by participants) to an easy ability to communicate the problem, understand requirements for remote diagnosis, and, largely because of this, develop a good level of rapport with the call handler.

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<sup>35</sup> Micro business participants in our sample stated that their CP did not offer priority support for businesses. This is not to suggest that no CP ever does so. As such, some caution is needed, given the small sample size of businesses in our study.

The key factors in this were participants' technical knowledge, a high level of confidence in themselves, and trust in the provider's proposed actions. This did not always mean a speedy outcome. Some felt that their CP could have acted more quickly. Nonetheless, the experience of the CPs' problem handling was felt broadly to be positive.

**Case study 11: John**

John owns a car sales micro business. He employs two staff and works from home to administer the business. He is on a residential tariff for his fixed landline and broadband and a personal tariff for his mobile.

John had a problem with his broadband at home. He did some of his own diagnosis, by checking the router settings and, having gone online to look for technical guidance, further changes did not solve the problem.

He called his CP and made it clear that his own diagnosis showed that there must be a fault with the router. The CP call handler checked remotely and agreed. John then asked to speak to a technician – and was put through. The technician confirmed that the problem was a faulty router, sent a replacement, and then called to check that it was working. The problem was resolved within about a week.

*"It went pretty smoothly. The call handler realised I think that I knew what I was talking about. Once I got through to the technical department, it was pretty plain sailing. I felt we really understood each other. He even called me back – which I thought was a nice touch. All good, pretty much."*

John, 37, broadband, resolved, Manchester, micro business owner

Among those with protracted problems, some business participants were more actively inclined than most others in the sample to complain to their CP, request access to a higher authority and, in some cases, send written correspondence or seek recourse to ADR. As with other target groups, despite this, success in resolving the problem was mixed. See Section 6.3.4 for details on the experiences of business participants, alongside others, in this regard when seeking to resolve their problem.

Other more confident and knowledgeable business participants came to the view, based on their experience, that the problems they had were less related to their CP and more to the wholesaler, i.e., Openreach. This tended to mean a low propensity to consider switching, and (without the possibility of direct contact with Openreach) a feeling of disempowerment.

**Case study 12: David**

David is 57 and owns a manufacturing micro business. He employs 10 staff. He moved business premises, staggering it to ensure business continuity at each site. Despite careful planning, no business broadband was available for 3 weeks. The landline failed for 8 days over this period.

Neil was promised a priority response plus a single point of contact. He felt that he got neither. Not being able to communicate with Openreach, he could not get his CP to expedite the problem.

*"I'd switch tomorrow if I thought it would make any difference. The infuriating thing is that I couldn't complain to Openreach, and [CP] was doing nothing about it."*

David, 57, broadband, resolved, Bristol, micro business owner



Other business participants were considerably less confident, assertive or inclined to complain. These businesses were trading offline for the most part and, in attitude, were more like their non-business, residential counterparts. Among some, there was a stronger tendency to tolerate a sub-standard service, or, in a few cases, total loss.

Typically, this related to low confidence, poor knowledge and low assertiveness when seeking to resolve the problem. Tolerance was evident for this reason rather than a perception of communications services as non-essential.

*“We need it [broadband] to do the admin. But I don’t think there’s anything we can do. We just have to let [CP] sort it out. I think they’ll do it in their own time, not when we want it.”*

Terry, 63, broadband, on-going, Glasgow, micro business owner

## 6.4 Commonalities across the sample

In this section, we focus on needs and concerns that were common to all key target groups in our sample, i.e., people in a vulnerable or potentially vulnerable situation, people with a disability and people with an essential business need. Where relevant, we also include our benchmark group in instances where the sample as a whole has something in common. We start with propensity to make a formal complaint:

### 6.4.1 Propensity to make a formal complaint if dissatisfied

Across the sample, the propensity to make a formal complaint was low and largely limited to a minority of the most determined and confident in the sample.

In a very few instances, people with very limited confidence also made a complaint. This was in situations whether their problem had become particularly protracted and / or acute. This, though, was normally triggered by the advice of someone else, i.e., a more knowledgeable / literate / determined friend or relative. It was rare for participants to take it upon themselves to lodge a complaint. Many considered it too daunting to do so. The fear could be that raising a complaint successfully would require a degree of technical knowledge and understanding of the problem.

*“I just didn’t occur to me. I wanted the problem fixed but not to make a complaint. I’d be too embarrassed. I don’t think I’d know what to say, or how to do it.”*

Sue, 65, broadband, ongoing, Glasgow

Similarly, albeit it for different reasons, many of the more confident and literate in the sample did not consider making a formal complaint. Rather, they called to notify their CP of a problem, with an expectation that the CP would resolve it. Typically, this led to a process of problem diagnosis, ongoing dialogue and actions at the call handler level.

Some feared that lodging a formal complaint would slow things down, and in turn, require more time and effort to have to set out the details, verbally, or in writing. There was a widespread preference instead to cooperate with their CP in the hope that doing so would speed up the process.

*“I just wanted it to be fixed. Once you are in contact, you keep hoping that it will be fixed the next day, and, then when it isn’t, you think that it’ll be the next day after that. If I’d known that it would take weeks, I’d have complained sooner.”*

Andrew, dual play, resolved, South Wales, micro business owner

*“Pointless. It would drag it all out even more. And there’s all the rigmarole of writing it down, keeping notes.”*

Mohammed, 45, dual play, resolved, Bristol

A few of the more confident stated that they were not convinced that complaining would make any difference. This could stem from a loss of trust, based on difficulties and frustrations early in the process with getting through and being asked repeatedly to assist with remote diagnosis of the problem.

Amongst the minority who did raise a complaint, resulting satisfaction with their CP was mixed. Some stated that it had little or no impact on the CP’s speed or urgency to resolve the problem. Others found that complaining had a definite impact, leading to higher levels of satisfaction when the problem was eventually resolved. See Section 5.3.5 for further details on how CPs responded to formal complaints.

### Desk research: Survey measures of problem notification and complaint handling

In our desk research, we looked at a range of customer service satisfaction studies that base their ratings on customers who have made a complaint. Given our own evidence (in Section 6.4.1), suggesting that propensity to complain is typically low, it is probable that these satisfaction studies do not give a full picture.

Typically, the satisfaction studies that we have reviewed focus on formal complaint reporting, rather than rates of problem-notification. In addition, high profile measures of complaint handling rely on customers **coming forward** to make a complaint. The number of complaints is then expressed as a ratio of number of complaints per 100,000 customers<sup>36</sup>.

Given the low propensity to complain among our sample, it is likely that formal complaint reporting significantly underestimates the scale of problems experienced.

Furthermore, related satisfaction measures may be based, or at least influenced by, the successful resolution of formal complaints rather than the experience of problem-resolution.

Finally, satisfaction studies will often base their ratings on mainstream samples of adults in the UK population. In this, people in a vulnerable or potentially vulnerable situation will, of course, be part of the representation, but it is rare that sub-samples are big enough to be able to identify differences reliably. People in a vulnerable or potentially vulnerable situation may also be underrepresented by studies that collect data via online panels.

Of course, there are exceptions to this. Some studies go considerably further to separate out problem notification from formal complaint reporting. A major EU tracking study<sup>37</sup> does this and focuses on actual problems experienced. This shows that, across the EU (and in the UK), problem incidence in communications services is at higher levels than most other regulated service industries. The exceptions are train services and estate agents. This EU study also includes consideration of how problems are related to (and have an impact on) those who are in a vulnerable or potentially vulnerable situation in society. This comprises measures of harm, detriment, limits to choice and switching levels.

<sup>36</sup> As an example, see: [Ofcom: Telecoms and pay-TV complaints, Q3 \(July to September\) 2017](#).

<sup>37</sup> See: [Consumer Markets Scoreboard, EU Commission](#).



**Desk Research: Barriers to complaining**

A review of research across a number of different sectors identifies a set of common factors that explain why people are reluctant to complain. In our own research, the main reasons for reluctance relate to lack of confidence and assertiveness, negatives associated with getting through to speak to someone who they can understand and communicate with (or who can act with any authority), doubts over whether their complaint would be taken seriously, and perceptions of additional time and effort required to conform to the provider's process of making a complaint.

Among some in our sample, loneliness and isolation contributed to the problem, given very limited access to support or guidance on what action to take, or how to complain. In many instances, the idea of making a formal complaint did not occur to participants.

Other research across different sectors points to similar factors, with consumers stating that they were discouraged from complaining by:

- A perception of the problems they will face by the process of making a complaint, that it is not worth their time, effort or energy. (See: [Understanding Consumer Experiences of Complaint Handling](#), Citizens Advice, 2016.)
- Lack of confidence and information to make a complaint, together with poor understanding of the organisation's complaints procedure. (See: [Research into the experiences and effectiveness of solicitors' first tier complaints handling processes](#), Solicitors Regulation Authority and Legal Ombudsman, 2017.)
- Believing that to do so would be futile, as nothing would happen as a result of complaining. (See: [Understanding the financial lives of UK adults. Findings from the FCA's Financial Lives Survey](#), The Financial Conduct Authority, 2017.)
- Not knowing where or how to complain (or even how to start the process). (See: Citizens Advice, 2016 and The Financial Conduct Authority, 2017, as above.)
- A feeling that they are unable to take on an organisation that has significant financial resources, and that there will be a financial outlay including time costs and other outlays such as telephone calls and postage. (See: Citizens Advice, 2016, as above.)
- Doubt that any progress would be made and instead being passed from one call handler in the organisation to another, not being able to access a member of staff who has the authority to offer a solution (See: Citizens Advice, 2016, as above.)
- Systems-related issues such as passwords and call-routing that act as a barrier to older people and disabled people, e.g., menu-systems which require dexterity for keypad responses and the need for good memory recall when presented with extensive lists in a call-routing system. See: [Inclusive Communications: We're not all the same](#) (The Communications Consumer Panel, 2015.)

Research on the barriers to complaining can also indicate that consumers who are less likely to complain are those who show characteristics of potential vulnerability. (See: The Financial Conduct Authority, 2017, as above.)

Conclusions from these studies suggest that consumers need access to better explanations of what to do, simpler, easier and faster processes of complaining and the development of trust that their complaint, if made, will be taken seriously and addressed.

[Continued . . .]

One final issue relates to organisations' recording of customer problems as complaints, particularly when the complaint is made verbally. A study conducted by the Solicitors Regulation Authority found that 48% of firms received verbal expressions of dissatisfaction but did not record them as complaints. (See: Solicitors Regulation Authority and Legal Ombudsman, 2017, as above.)

As reported on the previous page, the indications from this research are that this same issue, related to lack of recording of problem notification as complaints, is very evident in the communications services sector.

### 6.4.2 Propensity to switch if dissatisfied

Across the sample, the level of stated willingness to switch provider was low. This was particularly so for the less confident and literate in the sample.

Some of the more confident participants stated that they had considered doing so, but very few had actually done so, even in instances where the problem was particularly protracted and acute.

Overall, switching (or even the threat of switching) was, for the most part, not seen by many to be a means to compel their CP to respond more quickly to resolving their problem. Instead, the strong tendency was to seek to cooperate with their provider, in the hope that doing so would increase the likelihood of a faster resolution.

Reasons for not switching related, in the main, to the perceived difficulty of doing so. A main difficulty that was stated was that the switching process itself could be considered likely to prolong the period of service loss.

*"To even think about switching when you're going through all of this. It'd add another several days or even weeks to it."*

Steven, 57, dual play, resolved, Bristol

In addition, many were in contract and feared they could not switch without incurring an exit fee.

For those who had purchased a bundle (particularly triple play), elements of it were highly valued, e.g., pay-TV content, and not part of the problem. Unbundling could be viewed as difficult and potentially costly.

*"We love the TV package. We wouldn't want to change that. It's a lot of hassle to have to change just the broadband, and then you've got two bills."*

Jennifer, 55, triple play, resolved, North Wales

Many, particularly the least confident in the sample, worried that the process of switching would be a hassle and risk, with no certainty that they would find a better alternative. Not having switched for several years, some of the least confident stated that they would not know how to do so.

*"Better the devil you know."*

Darren, 43, broadband, given up, Belfast

Some participants stated that they said to their CP that they would switch, unless the problem could be resolved more quickly. Typically, this was not felt, or often found, by many to be effective in expediting a resolution to the problem. The exception to this was among some participants who were outside of their contract or nearing the end of it. These participants stated that saying to their CP that they would switch did have an impact in expediting a solution to their problem.

Finally, some of the more savvy in the sample felt that switching would not solve the difficulty in any event. The perception was that all providers were similar. This was most often the case for broadband, i.e., that all main providers made use of the same underlying infrastructure.

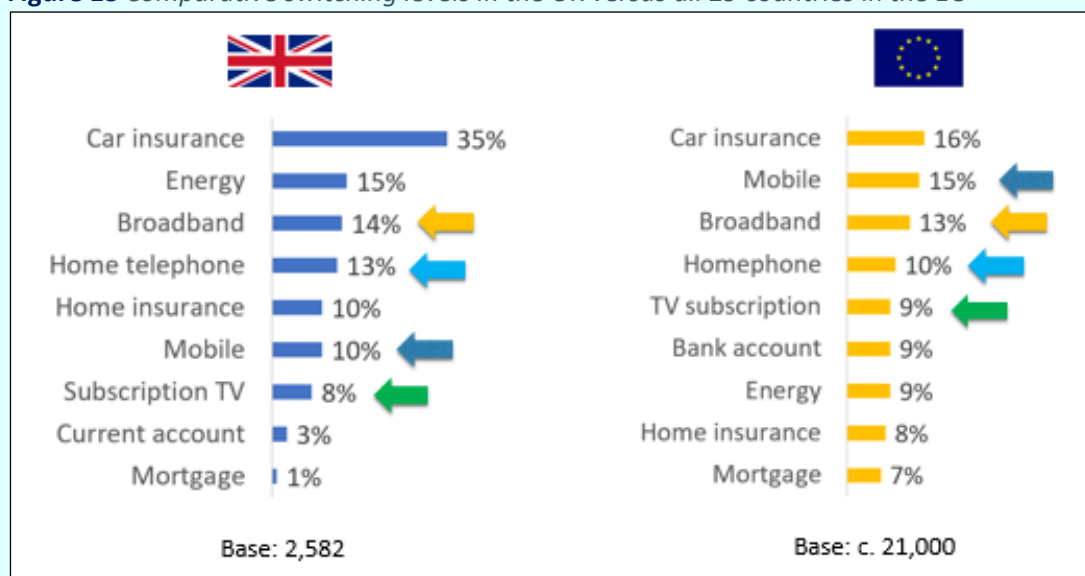
*"I feel that they're all pretty much the same."*

Sarah, 55, dual play, resolved, Bristol, business owner

### Desk research: surveys of switching levels in the UK versus elsewhere<sup>38</sup>

Figure 13, below, shows comparative switching levels for broad-based, national samples in the UK and EU. The percentages are those of consumers who have switched provider in the past 12 months.

**Figure 13** Comparative switching levels in the UK versus all 29 countries in the EU



Source: UK: Ofcom Switching Tracker: 2017. Base: UK adults: 2,582. EU: Consumer Markets Scoreboard, EU Commission, 2016. Base: EU adults: 3,000 from each sector except for Insurance and Transport which include 4,500 responses each, and Utilities which includes 7,500 responses.

Figure 13, above, shows that, in the UK, switching levels for communication services are low, particularly when compared to car insurance. Pay-TV at 8% and Mobile at 10% are particularly low in comparison to energy. Among countries in the EU, switching levels for communication services are higher than energy.

<sup>38</sup> Sources: Ofcom Switching Tracker, 2017; Consumer Markets Scoreboard, 2016, EU Commission, 2016.

### 6.4.3 Participant empowerment in the communications services sector, compared to other regulated sectors

Across our research sample, at a spontaneous level, participants, including some who were in the most vulnerable of situations, felt more confident and empowered in other sectors, such as financial (banking), energy, and local public services. Typically, those with experience of a problem in these other sectors stated that they had a more positive response, with greater ease in getting the problem resolved.

*“I’ve got more confidence that it’ll be sorted. My bank took it seriously, and didn’t question me.”*

Harry, 60, mobile, resolved, Manchester

Whether with or without recent experience, many appeared to have a more developed sense of their rights and entitlement in these other sectors, compared to communications service. This was due in part to a more developed perception of the essential nature of services in these other sectors. Despite an actual essential need, some participants in a vulnerable or potentially vulnerable situation could be inclined to consider and state that their communications services were a ‘luxury’. This in turn could be seen to substantially reduce their level of demand for service provision.

### 6.4.4 Additional / priority support in the communications services sector, compared to other regulated sectors

#### Desk research:

From our desk research, it is clear that not all providers in the communications services sector offer priority support to consumers or business users (beyond specific disability aids, braille readers, text relay, etc.<sup>39</sup>). None provides priority support for all services. For example, some will provide priority support to registrants for their landline home phone only.

The policies from the main communications services players regarding specific help for people in a vulnerable or potentially vulnerable situation are as follows:

BT<sup>40</sup>:

- A Protected Services Scheme for people at risk of a long-term illness or disability, designed to help them avoid having their phone line cut off. The scheme allows another person (such as a friend, relative or adviser) to help solve problems and delay disconnection.
- Customers needing a social community alarm to connect to a warden service can convert their old-style socket to a new-style line box free of charge.
- An option to apply for a ‘Free Priority Fault Repair Service’ if customers have a chronic long-term illness or disability and can’t leave their home. The service applies to the phone service and equipment you rented from BT.

[Continued . . .]

<sup>39</sup> See: [Special measures for end users with disabilities in Section 15 of Ofcom's General Conditions, 2015](#).

<sup>40</sup> [BT Code of Practice for residential customers and small businesses](#), (BT, June 2015).

- Services for residential customers on limited budgets, designed to ensure that customers on a limited budget can afford a phone service. BT Basic offers a low-cost line rental and inclusive calls for customers who get various forms of income support and Universal Credit.
- No specific priority service for small businesses (defined as having up to 10 employees) could be found online<sup>41</sup>.

Virgin Media<sup>42</sup>:

- A priority fault repair service for landline phones, “to give priority to special needs customers who have an urgent need of repair”. To make use of this service, “customers with special needs” are asked to pre-register their requirements. Priority fault repair is not available for Broadband and TV faults.
- Bill payment and protected service: Disabled customers who are dependent upon the phone may nominate somebody who can help them deal with phone bills. “Customers with special needs” must register their requirements with Virgin Media by calling Customer Care.

TalkTalk<sup>43</sup>:

- In Section 6 of TalkTalk’s Code, it states the following: “If you need specific help: We understand that some of our customers may have special needs and require particular attention. If you’re older or have a disability and want to discuss any special requirements, please contact us ([www.talktalk.co.uk/contactus](http://www.talktalk.co.uk/contactus)). We’ll try and meet your needs where possible.”

Sky:

- Other than accessibility services, no specific reference to any form of priority fault repair support for people in a vulnerable or potentially vulnerable situation could be found online<sup>44</sup>.

Investigating further, we looked at a range of responses from CPs<sup>45</sup>, in terms of how best to recognise vulnerability, and, when necessary, how best to treat people in a vulnerable or potentially vulnerable situation with a different level of priority.

Many CPs argue that it is not feasible or realistic for call-handlers to recognise vulnerability in order to respond differently to it. Their view is that there are practical difficulties in training call-handlers, and there is the possibility of causing offence. We agree that this may be the case. As we have found in this research, people in a genuinely vulnerable situation may self-identify as vulnerable or may not.

[Continued . . .]

<sup>41</sup> This is not to suggest that no priority support is actually provided. It is simply to say that priority support for small businesses appears to be very difficult to find online.

<sup>42</sup> [How we'll look after you: Our customer Code of Practice](#), (Virgin Media, January 2011).

<sup>43</sup> [TalkTalk Code of Practice](#) (TalkTalk, October 2017).

<sup>44</sup> See <https://accessibility.sky.com/> that facilitate access to Sky’s services among people with visual, hearing, mobility and cognitive impairments. We state that no specific reference to a priority fault repair service from Sky could be found online. This is not to suggest that no priority support is actually provided. It is simply to say that support appears to be very difficult to find online.

<sup>45</sup> See: [Ofcom's Review of the General Conditions of Entitlement](#). (Ofcom, 2017).

Instead, some CPs point to the options provided for self-registration, which, of course, relies on volunteering information about a specific need or vulnerability. The same applies to carers or other family members who can volunteer on their behalf.

From our own research, in this study, many participants consider that self-registration is deficient. At a spontaneous level, **none** of the participants in the sample were aware of the option to register for priority support. Some were aware at a prompted level, but none claimed to have considered it.

By contrast, the promotion of Priority Service Schemes, and options for self-registration, in other sectors appears to be considerably more developed, with tangible indications of greater focus, effort and investment on the part of providers to promote them<sup>46</sup>.

## 7. Categories of harm or detriment experienced

### 7.1 Introduction to this chapter

In this chapter, we describe categories and severities of harm and detriment experienced by those participants in the sample who were not successful in resolving their problem and / or only succeeded to resolve it after a protracted period of time. We also describe actual and potential harm and detriment to participants in the event that their problem is not resolved within a reasonably short period of time.

Finally, the chapter includes discussion of possible coping methods in the event of service loss, i.e., awareness and ability to make use of alternative devices and services as workarounds, in order to mitigate actual or potential harm and detriment from loss.

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<sup>46</sup> See the following for examples in the Energy sector: [EDF](#), [npower](#), [British Gas](#), [SSE](#).

## 7.2 Summary of key findings in this chapter

The severity of harm or detriment<sup>47</sup> varied across the sample. Harm, or potential for harm, ranged from a tangible risk to personal safety and security to exclusion and an inability to participate. Sole traders and business owners expressed particular concerns about acute harm from service loss, in terms of financial loss, stress, anxiety and threats to reputation.

In summary, the key categories of harm or detriment identified were personal risk (e.g., loss of access to emergency services, next of kin, inability to track minors), personal financial loss and hardship, business losses (in terms of financial loss and threats to customer good will and reputation), on-going losses related to a contractual obligation to continue paying for no service or a sub-standard service, losses in terms of time and effort required to resolve the problem (via multiple calls to their CP, time off work, etc.), exclusion / limited access to essential online services, domestic strife and disharmony via frustration, stress, worry and family conflict, and social exclusion.

Harm was also very evident across all of these categories in terms of emotional stress and anxiety, when not succeeding well to take CPs 'to task' when seeking to resolve their problems.

The findings from our research also suggest strongly that harm or detriment to participants, particularly those in a vulnerable or potentially vulnerable situation, was not mitigated well by the availability of alternative services (as workarounds) when suffering loss or partial loss of their main service. Despite some of these alternatives being available to participants, many were not aware of them or able to make practical use of them.

## 7.3 Key categories in detail

The severity of harm or detriment varied across the sample. Harm, or potential for harm, ranged from a tangible risk to personal safety and security to exclusion and an inability to participate. Sole traders and business owners expressed particular concerns about acute harm from service loss, in terms of financial loss, stress, anxiety and threats to reputation.

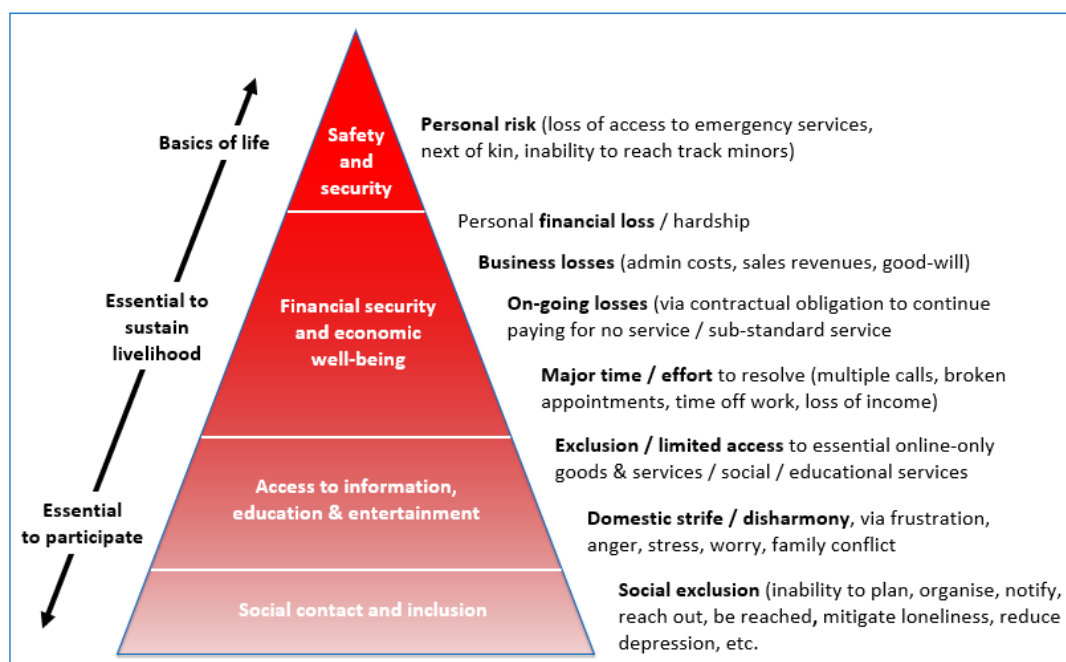
Figure 14, overleaf, summarises the key categories and severities of harm and detriment identified across the sample. In more protracted instances, i.e., several days or weeks to resolve a problem, we identified actual harm, in terms of financial loss and exclusion. In less protracted instances, we identified various sources of potential for harm and detriment, as described.

It should be noted that **across** the different categories shown in Figure 14, overleaf, harm was also very evident in terms of emotional stress and anxiety, when not succeeding well to take CPs 'to task' when seeking to resolve their problems. As detailed in Section 6.3.2, many of the least confident in the sample suffered stress and anxiety to such an extent that this acted as a barrier to contacting their CP, which, in turn, meant having to tolerate the problem over an extended period of time.

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<sup>47</sup> We define detriment as the difference between the value expected and the value obtained from a provider. It is important to note that this may not always be obvious to the consumer. It is not realistic, of course, to report on detriment which consumers are not aware of. The detriment referred to in this report relates only to types of detriment that participants were conscious of.



**Figure 14:** Categories and severities of harm and detriment identified

Each of these main categories, shown in Figure 14, is described in further detail as follows:

#### Personal risk:

Among some older (75+) people in the sample, living alone, there was a particular need for communications services in the event of an emergency. This was via landline at home, and a mobile phone when outside of the home. Remote monitoring and alarm connections increased the speed of response and access to help. More generally, communications services made it easier for others to care for them more safely, and for these older participants to maintain their independence.

Some families in the sample also expressed concern about an inability to reach and monitor their children in cases where there was a loss of voice services.

*"I have to have my phone [landline] because it's connected to an alarm in case I fall."*  
Cynthia, 74, dual play, given up, Glasgow

#### Personal financial loss:

Participants in the sample with very low income, or who were potentially financially vulnerable <sup>48</sup>, suffered particular harm from financial losses incurred. These losses were most often due to money being taken from their account over an extended period before it was refunded. Personal financial loss was also evident in cases where participants needed to take time off work to be available at home during a call-out. In other cases, financial losses were evident when the problem could not be resolved and participants gave up.

*"They took my money from my account and said I had to wait 28 days before I could get it back. That's too long to wait."*  
Steven, 47, very low income, mobile, resolved, Bristol

<sup>48</sup> See Section 3.8 for a definition of very low income and potentially financially vulnerable.



**Business losses:**

Significant losses were incurred by business participants who suffered a partial or total loss of service without being able to mitigate this via the use of alternative services. In some instances, there was potential for harm given the prospect of an extended period of service loss. This could lead to anxiety and stress given the level of dependence they had on communications services for the success and prosperity of their business. Some business owners also stated that there was either an actual loss or potential loss to the reputation of their business, given limited or no means of communication with their customers, handling enquires or fulfilling orders.

*"If it had happened now [December], I'd be looking at some very serious losses. We were lucky that it happened at a quiet time."*

Sarah, 55, dual play, resolved, Bristol, business owner

**Loss through time / effort to resolve the problem:**

Detriment was also evident in the losses to participants incurred in terms of time and effort spent on resolving the problem. A major element of harm came from the time periods over which the problem was experienced. Most felt that they could feel protected from harm over relatively short periods, i.e., a few days. But, as Section 4.3 shows, many in the sample suffered an extended period of loss and emotional trauma over several days, and sometimes several weeks. When in contact with their CP, many of those who had protracted problems consistently felt that they had to 'push', or do all of the running, with CPs in many cases reacting rather than responding proactively. Considerable emotional worry, and sometimes trauma, was evident when having to repeatedly re-contact their provider and, on each occasion, have to explain the problem from scratch and assist in remotely diagnosing the problem, despite having done this (to no effect) on prior occasions.

A major source of stress related to the fixed markets in particular given a requirement, often over an extended period of time, to have to disprove liability or accept the risk of a charge for an engineer call-out. This in itself acted as a barrier to contact with their CP, which compounded the level of actual harm and potential for harm.

*"It engulfs you with frustration, stress, anger. It's so time-consuming. It affects your whole everyday life."*

Jenny, 56, dual play, ongoing, Bristol, works from home

**Exclusion from access to essential online services:**

Families who we defined as potentially financially vulnerable, stated that they had a particularly strong reliance on digital access to goods and services, local public services, information, education and entertainment in the home.

In part, this was due to insufficient income to be able to access goods and services cheaply enough 'offline' and / or to source information and seek out entertainment outside of the home.

People on very low incomes (younger or older) were also highly dependent on communications services. This was for access to essential online services (i.e., social services, benefit claims, etc.), plus opportunities to seek and find paid employment. For most, voice, broadband and mobile services provided a vital means of gaining access to cheaper goods and services. Many of these who were working were often very time-poor, making it difficult and expensive to physically shop around.

*"I can buy things online more easily and cheaply."*

Nadene, 24, pay-TV, ongoing, London

**Domestic disharmony:**

In situations where there was an acute and particularly protracted form of service loss, i.e., total loss of all services or partial loss of one particular service, harm was evident via discontent and disharmony in family households. Considerable stress and anxiety was evident among main household bill-payers who felt 'responsible' for the loss and suffered the effects of conflict and discontent from other family members. Broadband and pay-TV was often regarded as having an essential function in helping to maintain domestic harmony.

*"Being disabled, I no longer worry about that. I could do without it. But, it's not fair on anyone else in the home who wants to watch things. It's not good and I feel let down."*

George, 71, pay-TV, ongoing, Belfast

**Social exclusion:**

Finally, participants in the sample who lived alone and particularly those who felt lonely and isolated, stated that they suffered a loss of social contact in situations of acute and protracted service loss. Lack of access to services over an extended period could cause harm in terms of an inability to plan, organise, communicate, 'reach out' to others, or be reached. Television, in particular, served an essential need, as a 'window on the world', acting as a companion to some of the most lonely and isolated. Service loss was therefore felt to significantly reduce an already limited quality of life.

*"My TV and broadband are my lifeline."*

Douglas, 64, landline, resolved, Glasgow, very low income

## 7.4 Ability to mitigate harm or detriment from service loss

The findings from our research suggest that people in a vulnerable or potentially vulnerable situation are not best placed or well equipped to mitigate harm or detriment from service loss. They were less aware of the availability of alternative, temporary methods of communication, or so-called 'workarounds'.

At a spontaneous level, many participants in our sample felt that the ability to mitigate loss might be feasible in principle, but not in practice. Moreover, most, if not all, of those in the sample who were vulnerable, potentially vulnerable and least confident had very limited awareness of possible workarounds. When prompted with possible alternatives, and asked to consider them, concerns were expressed about how to apply them.

In this, some options were seen as obvious, easy to understand, and practical. The main example was the use of a mobile phone for voice calls, instead of a landline. Another was the use of text instead of email.

*"I've got my mobile, so at least I can make calls. It's just a pain to have to tell people. You can't do that for everyone, so I might miss calls."*

Carol, 74, landline, given up, Glasgow

Other options were not seen as obvious, easy to understand or practical at all. Key examples that participants were asked to consider were as follows:

**Online access via mobile.** Generally, this was not seen as practical for applications and interactive website that require a larger screen. In addition, the small form factor was difficult to use among people with a sight-impairment and / or dexterity impairment. Some older participants did not have access to the internet on their mobile.

*“Mobile is okay for calls but I can’t do what I need to do online on such a small screen.”*

Ron, 57, dual play, resolved, Bristol

**Reconfiguring devices to use Wi-Fi hotspots.** This was well beyond the capability of many in the sample.

*“No idea. I didn’t know you could do that.”*

David, 67, mobile, ongoing, North Wales

**Use of a dongle.** Again, this was well beyond many participants’ capability. Many had not heard of a dongle.

*“What’s a dongle?”*

Richard, 42, broadband, resolved, Belfast

**Temporary re-location (residential).** One participant considered the use of a PC in the local library. Most considered the idea to be exceptionally inconvenient.

**Temporary re-location (business):** Viewed widely as impractical, given the need to move related office equipment (e.g., printers, storage devices) and other essential business items, e.g., documents, stock, stationery, etc.

*“I’m in no position to work in a different location. We have all of our infrastructure here, at home. We just couldn’t function elsewhere.”*

Sarah, 52, dual-play, resolved, Bristol

Some participants had no options open to them, whether they were viewed as practical or otherwise. These were participants in remote rural locations who had very limited mobile phone access and no alternative broadband infrastructure. One participant had suffered the total loss of broadband infrastructure in his area.

*“Over the whole period [four weeks], no communication with the outside world. No mobile reception here.”*

Patrick, 72, dual-play, resolved, North Wales

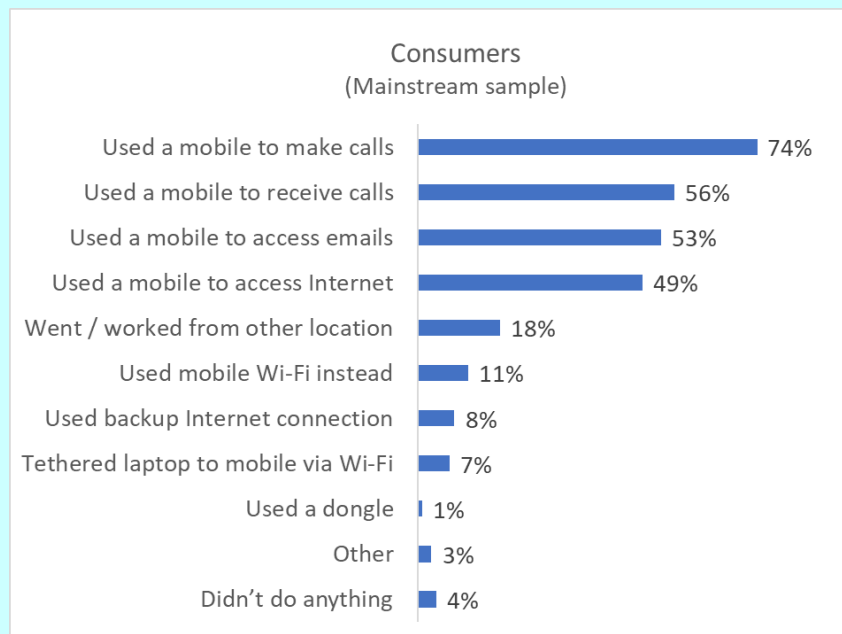
*“The wires in the streets [cabinets] were vandalised, and the whole neighbourhood was cut off. No phone, internet, nothing. It’s been happening, on and off, for the last five years.”*

Jennine, 63, triple-play, on-going, Glasgow

**Desk research: survey evidence of workaround usage**

Figures 15 and 16, below and overleaf, show the results of a survey<sup>49</sup> by Ofcom, among a mainstream sample of consumers and very small businesses. As can be seen, options to reduce impact are limited mainly to mobile for voice, email and online access.

**Figure 8:** Use by consumers of alternative workarounds in the event of service loss

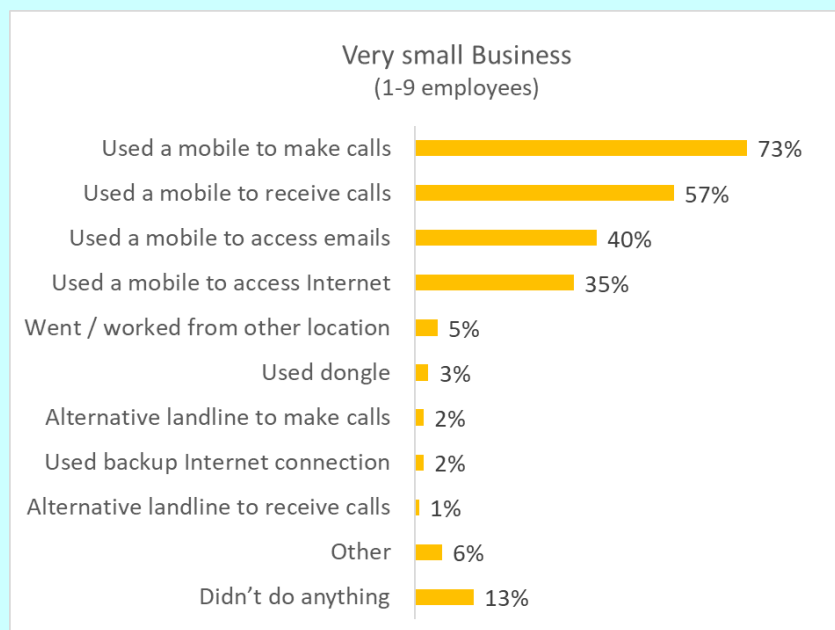


Base: All who found an alternative workaround: Consumers: n=160

As can be seen in Figures 15, above, and 16, overleaf, the use of a mobile was most accessible as an alternative in order to make and receive calls, send and receive email and access the Internet. The use of other alternatives, particularly among very small businesses, was considerably less evident.

[Continued . . .]

<sup>49</sup> Source: [Ofcom: Automatic compensation: Consumer experience of provisioning delays, loss of service and missed appointments, March 2017](#).

**Desk research: survey evidence of workaround usage****Figure 9:** Use by very small businesses of alternative workarounds in the event of service loss (reference)

Base: All who found an alternative workaround: Very small Business: n=168

It should be noted that this data is based on mainstream samples of UK adults and not specifically focused on people in a vulnerable or potentially vulnerable situation. We know, from our own research, that vulnerable consumers in particular have very limited confidence, knowledge and ability to make use of alternatives other than the most basic forms of voice services via mobile.

## 7.5 Policies on vulnerability, harm and detriment in other regulated sectors

### Desk Research: Policies on vulnerability, harm and detriment in other regulated sectors

A range of industries and consumer organisations have published reports and statements that highlight the importance of protecting consumers from harm and detriment. Typically, the focus is on people who are in a vulnerable or potentially vulnerable situation, along with general principles regarding the fair treatment of customers.

A report by Citizens Advice<sup>50</sup> argued the case for treating customers fairly through flexible and inclusive services for all.

[Continued . . .]

<sup>50</sup> See: [Tackling consumer vulnerability: regulators' powers, actions and strategies](#), (Citizens Advice, July 2014).

Working with government bodies and the British Standards Institute, Citizens Advice developed a set of standards (BS 18477:2010) relating to inclusive service provision.

In essence, this comprised a set of requirements for service industries to identify and respond to consumer vulnerability, with the aim of encouraging all service sectors to take them up.

More specifically, the Standard requires that industry sectors develop an understanding of consumer vulnerability that:

- All consumers are different, with a wide range of needs, abilities and personal circumstances.
- These differences can put some consumers in a position of vulnerability or disadvantage during certain transactions and communications, potentially putting them at risk from financial loss, exploitation or other detriment.
- Consumer vulnerability, should not be seen as “a constant state applying to set groups of people with certain characteristics”, rather as a “condition in which a consumer experiences difficulty in accessing or using services or in dealing with communications.”
- Companies can put people in vulnerable positions: “consumers can be put in a vulnerable position by an organisation’s failure to provide an inclusive service”.

Broadly, this is supported by Ofcom’s own definition<sup>51</sup>, i.e., that “some consumers’ ability to participate in communications markets and society is affected by factors such as their age, disability, income or geographical location. Life events such as bereavement or serious illness can temporarily reduce people’s ability to participate in society and / or increase their dependence on certain communications services.”

Furthermore, vulnerability is about consumers’ circumstances, which can change over time. It can have a range of negative consequences:

- Consumers may suffer financial detriment, for example if they are a victim of mis-selling or are unable to access the best deals
- They may become isolated if they are unable to keep in touch with family and friends
- They may not be able to participate as fully in society as they would wish.

In other sectors, the indications are that tangible measures are in place that recognise and seek to protect consumers from harm and vulnerability.

The Financial Conduct Authority (FCA) requires that financial institutions incorporate fair treatment<sup>52</sup> of customers as a central part of their corporate culture.

[Continued . . .]

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<sup>51</sup> See: [What is consumer vulnerability?](#), (Ofcom, 2014).

<sup>52</sup> See: [Treating Customers Fairly - Culture](#), (Financial Conduct Authority, July 2007).

Key types of harm that financial organisations are now required to combat are:

- Threats to consumer confidence and participants by unacceptable conduct such as market abuse, unreliable performance or disorderly failure
- The sale or mis-selling of unsuitable products or services
- Ensuring that consumer needs are met by the avoidance of gaps in existing product ranges
- Ensuring that pricing is not too high or that quality is not too low.

Ofgem has also developed a consumer vulnerability strategy<sup>53</sup> that recognises that any consumer can face detriment in a market, with a focus on those consumers in vulnerable situations who are most in need of protection or support.

They define vulnerability as being when a consumer's personal circumstances and characteristics combine with aspects of the market to create situations where he or she is:

- Significantly less able than a typical consumer to protect or represent his or her interests in the energy market; and / or
- Significantly more likely than a typical consumer to suffer detriment, or that detriment is likely to be more substantial.

Detrimental situations in the energy market may include struggling to afford bills, living in a cold inefficient home, facing pressure sales tactics, struggling to understand and act upon information or choices (such as getting the best deal), or lacking the confidence or ability to pursue a query or complaint. These situations are considered to impact on an individual's ability to pay, quality of life, and / or their physical or mental well-being. Detriment may be ongoing or long-term, or it may only occur in a particular instance. Finally, the causes of vulnerability are considered to be complex and multidimensional and as such the impacts often are complex and multidimensional too.

To this end, Ofgem devised a set of Complaints Handling Standards (CHS) for all suppliers providing energy to domestic (private households) and / or micro-business (defined as a business with up to nine employees) customers. These are standards, as a set of regulations, that suppliers must follow when responding to and dealing with customer complaints. A complaint is defined as any expression of dissatisfaction with the service received<sup>54</sup>.

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<sup>53</sup> See: [Customer satisfaction with energy supplier complaints handling](#), (Ofgem, September 2016).

<sup>54</sup> Ibid.

## 7.6 Policies on vulnerability, harm and detriment in the Communications Services sector

### Desk Research: Policies on vulnerability, harm and detriment in the Communications Services Sector

Regulation in the communications sector tends to focus on specific aspects of vulnerability designed to promote participation and increase access to communications services. Examples of where the regulator has intervened to promote participation and address consumer vulnerability of such consumers include:

- Ensuring that communication providers offer services for disabled consumers such as text relay for deaf people, free directory enquiries for blind people and priority fault repair for people who depend on the phone because of disability.
- Ensuring the provision of subtitling, sign language and audio description on linear<sup>55</sup> television, so that people with hearing or visual impairments can understand and enjoy television.
- Requiring (under the Universal Service Obligation) consumers to be given connection to landline telephone services on reasonable request at uniform prices, irrespective of geographical location.
- Requiring social tariffs to be available for people on low incomes.
- Penalising companies guilty of making silent and abandoned calls.

Communication Providers' (CPs) own policies reflect this.

More recently, Ofcom has invited consultation on a Review of General Conditions of Entitlement<sup>56</sup> relating to consumer protection. Section 3 of this review refers to measures to meet the needs of vulnerable consumers and end-users with disabilities. In summary, these proposed measures include:

- A significant strengthening of the rules on complaints handling to ensure that CPs deal with complaints from consumers promptly and effectively.
- The introduction of a new obligation requiring CPs to establish policies to ensure they take account of the needs of all vulnerable consumers and end-users with disabilities.

Broadly, these measures are in response to research commissioned by Ofcom that highlighted very low awareness amongst customers of their CP's complaints handling procedures and their rights when complaining. Low awareness has been particularly evident when taking a complaint to ADR. (See Section 8.3).

[Continued . . .]

<sup>55</sup> There is currently no statutory requirement on providers of On Demand Programme Services (ODPS) to make their services accessible to people with hearing and / or visual impairments. This differs from the situation with broadcast television services, where broadcasters must achieve specific accessibility targets. However, Ofcom does have a statutory duty to encourage providers of ODPS to ensure that their services are progressively made more accessible. Providers can do this by making their programmes available with subtitles, signing and/or audio-description (collectively, "access services"). See: [On demand Programme services: Access services report. Ofcom, 2016.](#)

<sup>56</sup> See: [Review of the General Conditions of Entitlement](#), (Ofcom, September 2017).



Our own research indicates that measures to improve complaints handling are certainly needed but that such measures do not address the more fundamental issue of problem resolution. As described in Section 6.4.1, propensity to make a formal complaint was very low. Instead, the tendency is to notify their CP of a problem.

This meant, in most cases, that customers were dealt with informally by a call handler, with a view to attempting to diagnose and resolve the problem, rather than being passed to a complaint handling department. This, in turn, meant that, for the most part, ‘problems’ were not logged by their CP as a formal complaint.

Ofcom’s proposal is for a new obligation that requires CPs to establish policies, ‘to ensure they take account of the needs of vulnerable consumers and people with a disability’. The proposed measures include the following:

- To establish, publish and implement clear and effective policies and procedures for the fair and appropriate treatment of consumers whose circumstances may make them vulnerable.
- To ensure the fair and appropriate treatment of consumers who may be vulnerable due to circumstances, including but not limited to, age, physical or learning disability, physical or mental illness, low literacy, communications difficulties or changes in circumstances such as bereavement or divorce.
- To take reasonable steps to identify consumers who may be vulnerable.

## 7.7 Awareness and attitudes to compensation

Many participants in the sample claimed to be aware of compensation<sup>57</sup> in principle, but very few actively considered it, either during their problem or after it had been resolved. Many of the less confident in the sample did not consider it all. Consideration for the most part was limited to participants who had problems that were particularly protracted and / or involved actual financial loss. Some very low-income participants also considered it actively but very few actively pursued it. In only a few cases was it mentioned to participants by CPs.

The reasons for this low propensity to consider were stated as follows:

- Poor awareness of its availability, along with a poorly developed sense or understanding of entitlement to it
- When considered, concerns regarding time and effort to apply for it were evident. It could be thought to involve filling in forms, setting out facts, dates, times, etc.
- Some of the least confident did not feel that they were in a position to make a case, given limited technical literacy.

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<sup>57</sup> Readers should note that the fieldwork for this study commenced only a month after the outcome of the review of automatic compensation was announced by Ofcom and was completed in January 2018. (See: [Automatic Compensation: Protecting Consumers from Service Quality Problems, November 2017](#)). As such, participant responses should be considered to be unaffected by this announcement. We see no evidence in the response to suggest otherwise.

*"It didn't occur to me. I didn't ask. I've no idea if it's available."*

Geoff, 71, pay-TV, resolved, Manchester

*"I did think about it, but it'd be another load of calls and forms to fill out. I thought, to hell with it. Move on."*

Sylvia, 60, mobile, resolved, Glasgow

The minority in the sample who asked for compensation were typically more empowered and / or particularly aggrieved. Many had spent a considerable amount of time making calls and chasing. Others felt that they had been paying for a service they were not getting over an extended period of time.

*"All the calls and hours of my time, plus a day off work when the engineer didn't turn up. And, also paying for a service that I wasn't getting. I thought, that's not right."*

Joanna, 59, broadband, resolved, Swansea

Among some of the most determined and assertive, the motivation to ask for compensation was about principle rather than money. These participants stated that they wanted their CP to 'mend its ways' and that the only real way of achieving this was a financial penalty.

*"The money is not the issue. I want [CP] to be penalised financially to make them improve their customer service."*

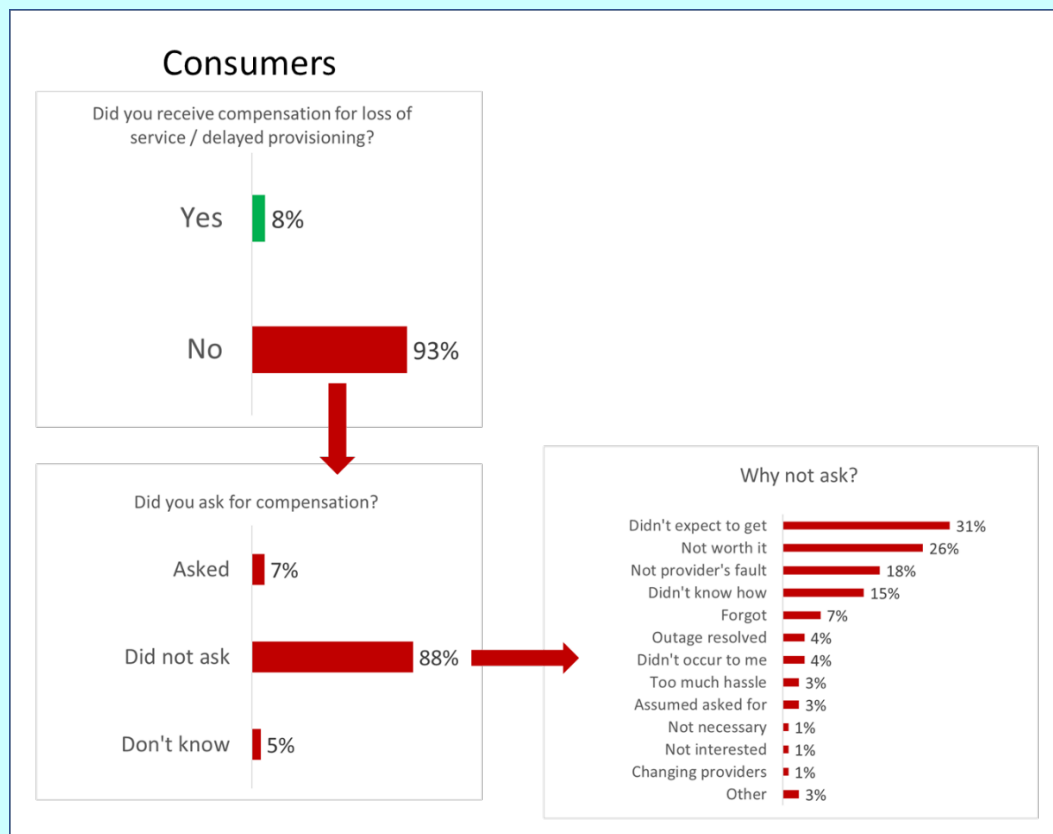
David, 62, dual play, given up, London, sole trader

Finally, among those who received compensation, some dissatisfaction was evident with the amount. This was seen by some to be disproportionately low in relation to their harm or loss. In some cases, participants stated that the amount was not enough to change the CP's approach or policies.

**Desk research: Receipt, request and the offer of compensation by CPs**

Survey data<sup>58</sup> indicates that the majority of UK consumers and small business users do not receive compensation for loss or delayed provisioning, and do not ask for it. Figures 17, below, and 18, overleaf, show the percentage responses to three questions for consumers and very small business: whether compensation was received, whether it was asked for, and why it wasn't asked for.

**Figure 17:** Compensation for loss of service / delayed provisioning - Consumers

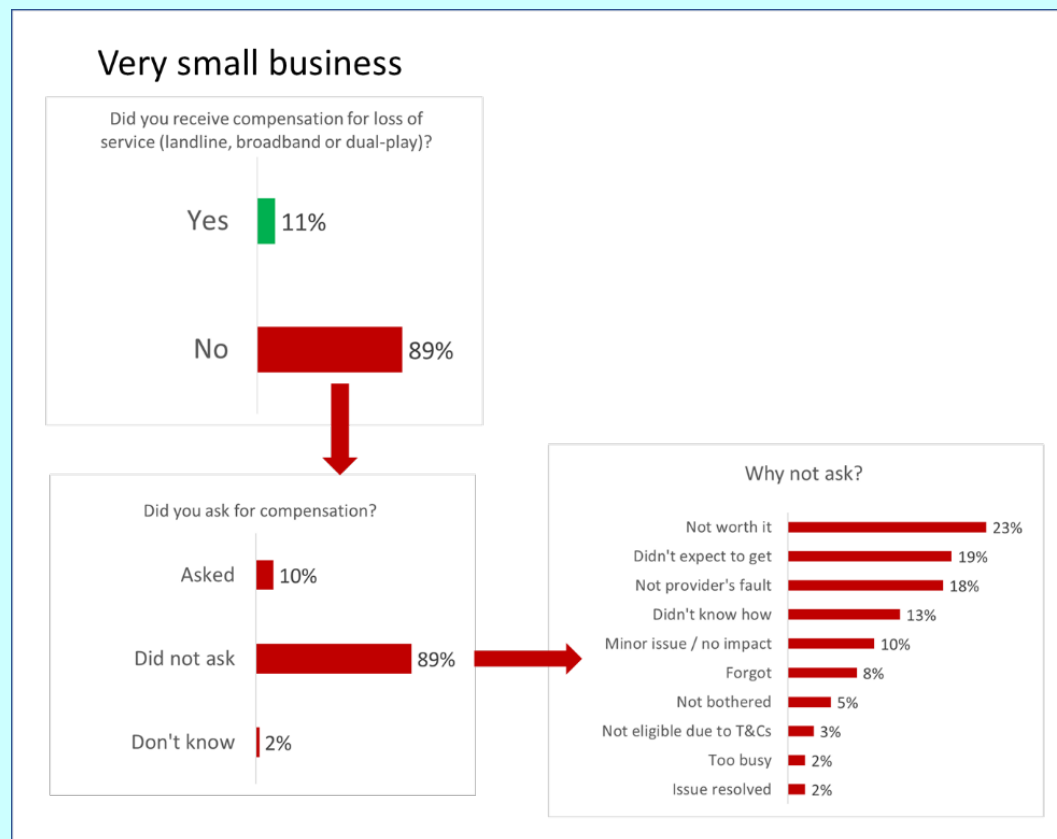


Base: All who found an alternative workaround: Consumers: n=160

As both Figure 17 above, and 18 overleaf, show, key reasons given for not asking for compensation were that participants didn't expect it, did not feel it was worth it, didn't feel that it was the provider's fault and / or didn't know how to.

[Continued . . .]

<sup>58</sup> Source: Ofcom: Automatic compensation: Consumer experience of provisioning delays, loss of service and missed appointments, March 2017.

**Desk research: Receipt, request and the offer of compensation by CPs****Figure 18:** Compensation for loss of service / delayed provisioning – Very small business

Base: All who found an alternative workaround: Very small Business: n=168

## 8. Use of, and referral to Alternative Dispute Resolution (ADR)

### 8.1 Introduction to this chapter

This final section focuses on awareness and consideration of ADR among non-users and attitudes to ADR among our target group of users in our research who took their problem, as a complaint, to an ADR body, i.e., either Ombudsman Services or CISAS<sup>59</sup>.

### 8.2 Summary of key findings in this chapter

Across the sample, spontaneous awareness of recourse to outside bodies, including ADR, was limited. This was the case among some of the more confident, assertive and technically literate in the sample, i.e., poor awareness was not confined to the least confident and those who were in a vulnerable or potentially vulnerable situation.

In part, the evidence suggests a low level of motivation to seek out sources of outside help. The tendency instead was to cooperate with their CP in the hope that this would expedite a resolution.

More fundamentally, lack of awareness was the main barrier, together with a considerable level of confusion regarding the availability of ADR. In many cases, despite awareness of the term 'Ombudsman' and of 'Ombudsman services', association with the communications services sector were generally very poor. The strong tendency instead was to associate these terms with other sectors, particularly Financial and Property.

When the essential details of ADR were described, many participants stated that they did not consider it to be 'fit for purpose'. The key elements that were of main concern were the eight-week period before a complaint could be filed, a lack of awareness that a deadlock letter could be requested before this eight-week period, and the addition of up to six weeks before receiving an adjudication.

Among our specific target group of ADR users<sup>60</sup>, a range of key concerns were raised spontaneously. These were: poor sign-posting to the correct ADR body to which their CP is subscribed, CP call handlers not able to say which ADR body to go to, difficulties online, at either the Ombudsman or CISAS site, in determining which body to go to, very limited evidence that CPs automatically issued eight-week letters to participants, informing them of their right to submit a case to ADR **unless** they made a formal complaint, lack of information from ADR bodies on levels of compensation, together with no explanation of how a particular amount of compensation has been arrived at, lack of referral to ADR by their CP, and the time period overall, i.e., eight weeks before application and up to six additional weeks for a final adjudication.

Finally, many participants in the sample were aware of compensation in principle, but very few actively considered it, either during their problem or after it had been resolved. Consideration for the most part was limited to participants who had problems that were particularly protracted and / or involved actual financial loss.

<sup>59</sup> Communications & Internet Services Adjudication Scheme.

<sup>60</sup> Caution: the number of ADR users in our sample is quite small (n=13). This is, in part, a reflection of the low numbers in the population who went to ADR.

### 8.3 Awareness of options for recourse, including ADR

For most of the participants in the sample who lacked confidence and determination, **known** options for recourse were limited. As documented in Section 6.4.1, the propensity to make a formal complaint was low, and success in reaching a higher authority in the CP organisation was limited. In Section 6.4.2, we cover participants' low willingness or ability to switch. Instead, the evidence suggests that the least confident in the sample believed in the need to cooperate with their CP, in the hope that this would expedite a resolution.

By contrast, a minority in the sample of the more confident and determined (particularly the small business sample) were more successful in getting a satisfactory resolution more quickly, via formal complaint and / or threatening to switch.

Whether confident or not, awareness of recourse elsewhere was limited. In particular, awareness of the Communications Ombudsman Service, and particularly CISAS<sup>61</sup>, was generally poor, across the sample.

*"I have no idea where else to go."*

David, 43, broadband, resolved, Manchester

Many in the sample were aware of the term 'Ombudsman', but for most, associations with communications services appeared to be poorly developed.

*"When I think of Ombudsman, I think of finance."*

Stephanie, 36, triple play, given up, Belfast

*"The Ombudsman makes me think of property."*

Laura, 37, pay-TV, unresolved, London

Given the strong degree of disempowerment among the less confident in the sample, the indications are that they would be unlikely to find out about outside methods of recourse unless directed in some way to do so.

It was clear that nearly all in the sample who took their problem to an Alternative Dispute Resolution body, did so by themselves, i.e., only one participant was referred to ADR by their CP.

Finally, when (towards the end of each interview) the essential details of ADR were described, many participants stated that they did not consider it to be motivating or 'fit for purpose'. The key elements that were of main concern were the eight-week period before a complaint could be a filed, a lack of awareness that a deadlock letter could be requested before this eight-week period, and the addition of up to six weeks before receiving an adjudication.

*"Eight weeks? I'm not going to wait for that long."*

Matt, 38, mobile, resolved, Manchester, sole-trader

*"I need it solved now, not in four weeks, now!"*

Bronwyn, 46, mobile, ongoing, North Wales

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<sup>61</sup> Communications & Internet Services Adjudication Scheme.

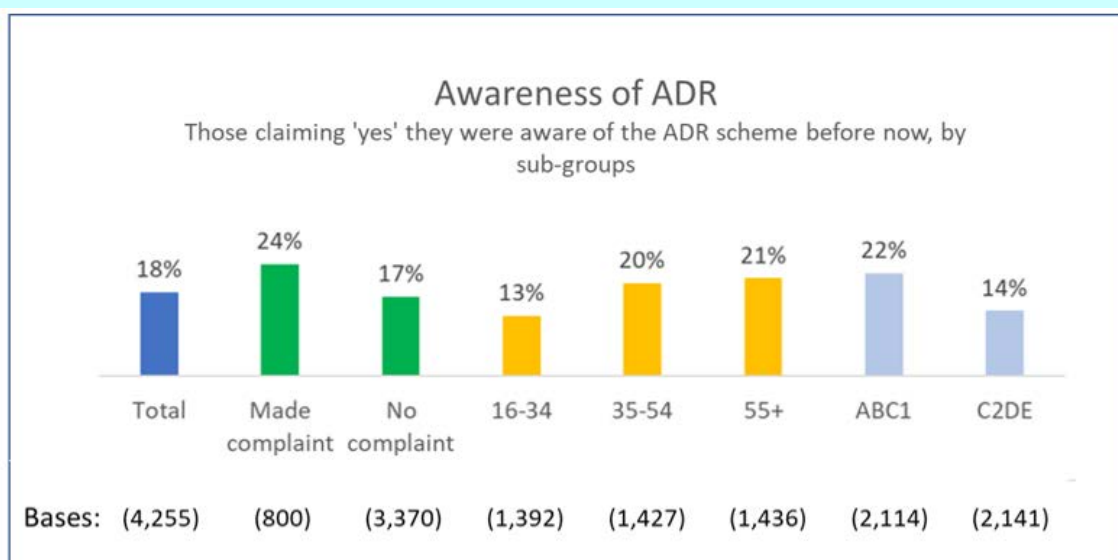
*"Never heard of it [deadlock letter] and I've not been sent one."*  
Jo, 24, broadband, ongoing, Belfast

*"It's too long to get to stalemate."*  
Jeffrey, 66, landline, resolved, Manchester

### Desk Research: Awareness of ADR

Research commissioned by Ofcom<sup>62</sup> looked at, among other things, awareness of ADR<sup>63</sup>. Figure 19, below, shows that 18% of UK adults were aware of ADR. Awareness was higher (24%) among those who had made a complaint in the last 12 months and among ABC1 participants (22%).

**Figure 19:** Consumer awareness of ADR



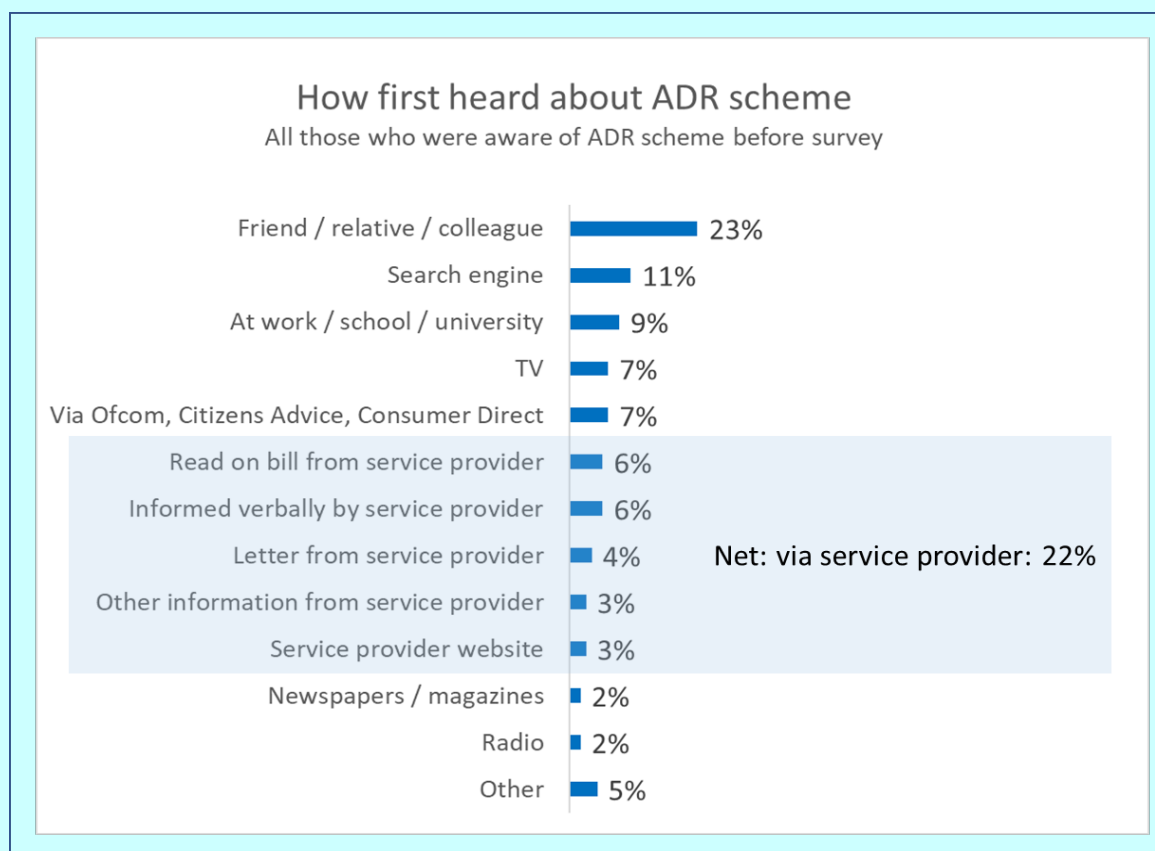
Source: Ofcom, Complaints Handling Omnibus. Base: 4,000 UK 16+ adults.

Figure 20, overleaf, shows the key sources of awareness among those who were aware of ADR. As can be seen, nearly a quarter of those aware had heard of ADR via a friend, relative or colleague. Just over a fifth knew about ADR via their CP.

[Continued . . .]

<sup>62</sup> See: [Complaints Handling Omnibus](#), (Ofcom, April 2016).

<sup>63</sup> Participants were asked the question: 'Were you aware of the ADR scheme before now?', i.e., participants were not asked whether they were aware of the Communications Ombudsman Service or CISAS.

**Desk Research: Awareness of ADR****Figure 20:** How ADR scheme was first heard about

Source: Ofcom, Complaints Handling Omnibus. Base: All aware of ADR: n=767.

## 8.4 Common issues raised by ADR users

Key issues were raised spontaneously by ADR users in the sample that, for the most part, were felt to make the process of ADR use more difficult.

These were as follows:

In terms of search and application: some participants complained about poor sign-posting to the correct ADR body to which their CP is subscribed (see Case study #13 overleaf, as an example). Two participants stated that the CP call handlers were not able to say which ADR body the customer should go to. Some participants had difficulties online, at either the Ombudsman or CISAS site, in determining which body to go to.

In terms of the ADR process itself: Across the sample of ADR users, there was very limited evidence that CPs automatically issued eight-week letters to participants, or informed them of their right to submit a case to ADR **unless** they made a formal complaint. In addition, some participants complained about lack of information from ADR bodies on levels of compensation, together with no explanation of how a particular amount of compensation had been arrived at. Many complained about the lack of referral to ADR by their CP, and the time period overall, i.e., eight weeks before application and up to six additional weeks for a final adjudication.



*"It's difficult to know which one [ADR body] to apply to. On the site, when you type in [CP] it doesn't tell you who to go to."*

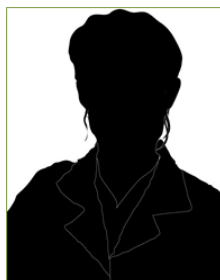
Sylvia, 78, pay-TV, given up, Manchester

*"I called the Ombudsman and asked them to tell me how they calculated the amount of compensation. They refused to say. There doesn't appear to be any rhyme or reason to it."*

David, 38, triple play, resolved, North Wales

A fundamental difficulty identified was the requirement on the part of CPs to issue a deadlock letter on request. No participant in our sample made any spontaneous mention of a deadlock letter and, when prompted, were not aware of the principle. This, of course, made requests for a deadlock letter most unlikely. Instead, participants, suffering a problem over a particularly protracted period, felt that they had no means to expedite a resolution, short of having to wait until an ADR body considered that their complaint was eligible to be considered and acted upon.

### Case study 13: Susan



Susan is 79 and lives on a state pension with her husband in council accommodation.

They moved house before Christmas, 2017, into social housing. A month before, she called her CP to cancel and disconnect her landline, broadband and pay-TV service and asked them to send a final bill. A month later, she received a bill, which she paid. A month later, another bill arrived, as if the service was continuing. When she called again, it was clear that the service had not been cancelled or disconnected.

A third bill arrived, and then a letter after that, threatening court action if the outstanding bills were not paid.

Susan found the Ombudsman online, completed the online form and waited for a decision. A fortnight later, she received a reply from the Ombudsman saying that her CP was not subscribed to them. No mention was made of CISAS as the right ADR body to go to, and no offer was made to pass her application to them. At this point, Susan gave up and paid the outstanding bills.

*"I was angry and frustrated. I put a lot of time and thought into the application, and after two weeks, I got a reply saying they couldn't help. I just couldn't face it anymore, with the legal threats, so I just paid it all off."*

Susan, 79, pay-TV, unresolved, given up, Manchester, very low income

Overall, indications suggest that use of ADR required a strong degree of determination. By the same token, many of the less confident and more passive in the sample do not appear to have ready access to it.

## 8.5 Key ADR user case studies

Very few of the ADR participants were referred to ADR by their CP.

Two participants received a deadlock letter. One of these participants was referred to Ofcom<sup>64</sup> rather than an ADR body. All participants had experienced one or more problems with their communications services for a protracted period of time, i.e., more than eight weeks.

Typically, ADR users had a different profile to many participants in the main sample. Most tended to be more confident and determined. Some were particularly technically literate.

Many had a problem that was described as serious and difficult to resolve. Some had an essential business need.

Very few appeared to be in any kind of vulnerable situation. The exceptions were one or two participants on a very low income who felt that their problem was particularly acute. One had on-going problems with total loss of her landline and broadband intermittently for a period of nearly five years. She has now given up.

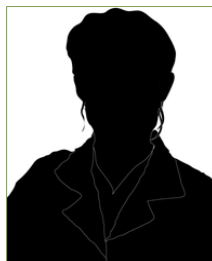
The majority had resolved the problem but said that they were not satisfied. This was mainly because of the time it took. Periods, from initial identification of the problem to the Ombudsman's final decision ranged between one and eight months.

A minority had given up, without a satisfactory resolution. Time periods for them ranged between three and six months.

Two cases were ongoing, over a period between one and two and a half months. One participant claimed to be satisfied after a total period of five months. Satisfaction was attributed mainly to the level of compensation offered.

An example of a successful outcome that a participant was satisfied with, is as follows:

### Case study 14: Balvinder



Balvinder is a 32-year-old full-time mum with one child. She lives with her husband who is a manual worker, and her two parents.

Over a period of around three months, the broadband in the house was felt to be very slow. After this, Balvinder came to the view that the problem must be with her CP. She contacted her CP and, having sent an engineer, the problem continued. She said she gave up with her CP and contacted the Ombudsman instead.

Balvinder described the Ombudsman as very helpful, and she eventually received a refund for a month. They spoke to her CP and around a month later the broadband problem was fixed. Her CP then contacted her and offered her £150 in compensation, amounting to a further three of her monthly payments.

*"I felt happy about it. [CP] were always very polite. I got on well, because we spoke the same language [Hindi] in the call centre. The problem is fixed and I got a good refund."*

Balvinder, 32, broadband, resolved, Manchester

<sup>64</sup> It is impossible to know whether this was the case, or whether the participant mis-recalled. The deadlock letter was not available to determine this.

An example of a successful outcome that a participant was **not** satisfied with, is as follows:

#### Case study 15: Jonathan



Jonathan is 37 and a youth unemployment worker. He is married with three children. On a low income, he is potentially financially vulnerable.

Over a period of five months, he suffered a total loss of his landline and broadband service. His CP claimed that there was little that they could do about it, and that it was in the hands of Openreach.

Jonathan felt that the loss had a knock-on effect on costs to him and his family for the use of mobile data, plus the cost and inconvenience of travelling to his parents' house to use their Wi-Fi. Over the period, he said he made a 'countless' number of calls and estimates that the time he has spent on this exceeded some 40 hours.

In month three, Jonathan lodged a formal complaint which led to him being assigned a manager as a single point of contact. His CP did not charge for any of his services over the period. The problem itself was identified in month three and fixed in month four, but it took another four weeks before Openreach made the end connection inside his house.

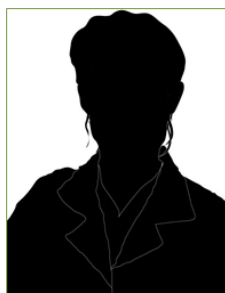
In month five, Jonathan was advised by his father to contact the Ombudsman, with a view to getting financial compensation. The Ombudsman judged that he was not entitled to compensation because he was not charged for his services over the period and had the option to switch to another provider.

*"After all we went through, the worst aspect by far was their [Ombudsman] attitude. Despite setting out all of my costs, they argued that the free landline, broadband and discounted TV was adequate compensation. I was disgusted. Never again."*

Jonathan, 38, triple play, resolved, Swansea

An example of an unsuccessful outcome that a participant was **not** satisfied with, is as follows:

#### Case study 16: Harriet



Harriet is 54, lives with her husband and is potentially financially vulnerable. They live in a very poor urban area of Glasgow. She supplements her income by buying and selling on eBay.

Harriet stated that she suffered a periodic loss of her landline and broadband every few weeks (normally lasting for 3-4 days at a time). Her belief is that local youths damage the wiring in the cabinets in the area. This has an impact in terms of loss of service over the whole of her local area. Her CP will normally fix the problem after a few days. The same problem occurs again a few weeks later. Harriet says that this has been happening on and off over a period of about five years. She feels that the level of harm is serious. She has lost income from her eBay business and suffers from stress and anxiety due to domestic arguments with her husband.

Harriet found the Ombudsman online and filled in a form on their website. She received an acknowledgement and a promise that the case would be investigated. Soon after this the problem was fixed, but since then the problem has re-occurred.

*"I can't see any end to it. [CP] needs to make the boxes outside secure, but it's not happening. We get compensation of £10 or £15 every time it happens, which is insulting really."* Harriet, 54, triple play, unresolved, ongoing, Manchester

An example of an unsuccessful outcome that is ongoing is as follows:

#### Case study 17: James



James is a retired GP. His wife is a dentist. They live in rural area where mobile network reception is very poor.

Just before Christmas, 2017, his landline and broadband suddenly stopped working. He called his CP and was told that the problem would be fixed within 72 hours. Apparently, a cable had ruptured between the line and his house.

The first 72 hours passed and the line remained dead. He said that ‘days, and then weeks went by’. His concerns over this period were described as very serious: he had no easy contact with the outside world, could not easily stay in contact with his mother, and his son could not pursue his studies at home. After a number of calls, his CP agreed not to charge him for the service over the period of loss. He was eventually reconnected in late January but continued to have problems with his broadband. To date (late February) these problems have not been resolved, despite two further engineer call-outs.

James lodged a formal complaint with his CP. He received a deadlock letter, inviting him to report the matter to CISAS. He has reported the matter to CISAS and is awaiting the outcome.

*“It was infuriating when they kept saying it would be 72 hours. It just went on and on, and I felt that we were being strung along. I don’t know how it’s going to be solved, frankly.”*  
James, 74, dual play, unresolved, ongoing, rural area in Herefordshire

## 8.6 Desk research: UK research and International comparisons

In this final section of the report, we refer to a range of existing large-scale surveys and reports that are based on ADR users. We also report on some fact-finding research conducted by ourselves, looking at ADR policy in a range of other countries.

### 8.6.1 UK ADR user research

Our review of UK ADR user research provides a number of parallels with our own research among users. MoneySavingExpert.com’s report for the All-Party Parliamentary Group on Consumer Protection<sup>65</sup> concluded, amongst other things, the following:

- The current Ombudsman landscape is complicated for consumers to navigate
- It can take too long to escalate a complaint to an Ombudsman
- When a complaint reaches the Ombudsman, consumers feel their complaints are dealt with slowly.

<sup>65</sup> See: [Sharper teeth: The consumer need for Ombudsman reform, MoneySavingExpert.com, November 2017](#). The research was based on 1,409 ADR users, of which circa 150 were users of communications ombudsman services.

Based on this research, a key recommendation was as follows:

*“The 8-week rule was created in a non-digital age, but in this digital age with instant credit scoring and decisions, 8 weeks is simply too long and should be reduced.”*

The report goes on to recommend that the eight-week rule be reduced to two to four weeks and that exceptions should be made for people in a vulnerable or potentially vulnerable situation, e.g., people in crisis due to financial loss.

A recent study conducted by Citizens Advice<sup>66</sup> produced three main conclusions:

- The ADR landscape is confusing for consumers
- The current ADR landscape is not designed with consumers’ needs in mind
- Improving ADR provision is hampered by a lack of good quality data.

In the context of communications services and findings from this, our own study, the existence of two alternative ADR bodies (Communications Ombudsman Service and CISAS), is a source of confusion. Consumers often do not know where to complain.

More generally, in our own desk research, lack of comparative data on the performance of ADR schemes makes it difficult to determine where actual shortfalls exist.

A key recommendation from the Citizens Advice report is for ADR, in regulated sectors, to be limited to one provider. In our research, there appear to be significant problems in terms of competing schemes, with evidence that one ADR body does not refer consumers to the other in cases where consumers have complained to the wrong scheme. See Case Study #13 in Section 8.4. In addition, there are indications that call-handlers may not always know which ADR scheme to direct customers to.

A second key recommendation is that ADR branding be made more consistent. A key finding in our own research relates to poor sign-posting, poor awareness of ADR for communications services, a confused set of associations with the term ‘Ombudsman’ and very little, if any, awareness of CISAS.

### 8.6.2 ADR schemes in other countries

In our desk research, we investigated how ADR schemes for communications services operate in a range of other countries<sup>67</sup>. Please see Figure 21, overleaf, that shows a summary of the main differences across countries.

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<sup>66</sup> See: [Citizens Advice: Confusion, gaps, and overlaps. A consumer perspective on ADR between consumers and business, April 2017.](#)

<sup>67</sup> Key countries covered were the USA, France, Germany and Australia.

**Figure 21:** Summary of the main differences identified, across key countries

	<b>UK</b>	<b>France</b>	<b>Germany</b>	<b>USA</b>	<b>Australia</b>
<b>Procedure</b>	Contact CP customer service	Contact CP customer service	Contact CP customer service	Contact CP customer service	Contact CP customer service
	Failing this, make an official complaint to CP in writing	Failing this, make an official complaint to CP in writing	OR: seek arbitration via the Regulator	Or: contact 'Better Business Bureau' (local mediator)	Failing this, make an official complaint to CP
	Failing this, contact ADR	Failing this, contact ADR	OR: File a complaint with the Regulator	OR: Contact Public Service Commission (State mediator)	Or: can contact Ombudsman
			OR: contact ADR		
<b>Time before being able to contact ADR</b>	8 weeks	Up to 8 weeks unless solution offered (at any time) is not satisfactory	No constraints – can choose one of the above options at any time	No constraints – customers are encouraged to follow the above in order, but can 'leapfrog' if they wish to (though may get referred downwards)	No constraints, though customers are encouraged to consider the Ombudsman as an office of last resort
<b>Need for a deadlock letter?</b>	Yes, unless complaint is not resolved after 8 weeks	No	No	No	No
<b>Maximum time for ADR adjudication:</b>	42 days	90 days	90 days	CP must respond within 30 days, after which a decision is made	Most complaints to be resolved within 15 days
<b>Cost of ADR:</b>	Free	Free	€60-€80	Free	Free
<b>Compensation programme in place?</b>	No	No	Yes, with scope to sue for damages	Yes, limited to actual billing costs (not damages of any kind)	Yes, limited to actual billing costs (albeit with some scope to sue for damages)
<b>Automatic compensation?</b>	Yes <sup>68</sup>	No	No	No	No

<sup>68</sup> In November 2017, Ofcom announced a Voluntary Code of Practice for Communications Providers to give customers automatic compensation. This will come into effect in early 2019 for delays in providing a service, repairing a fault, or when an engineer misses an appointment.

**In the UK:** under Ofcom's General Conditions, all CPs are required to belong to an ADR scheme and to signpost their customers to the relevant ADR scheme. This includes references to ADR within their complaints handling policies and information regarding ADR in customers' bills. Further, CPs are required to issue deadlock letters upon request. If the customer's problem is not resolved to their satisfaction within eight weeks, CPs must issue an eight-week letter informing them of their right to submit a case to ADR and naming the relevant scheme.

In summary, in all countries surveyed, except France:

- Access to ADR is more flexible, there is no eight-week rule and no requirement for a deadlock letter
- In most cases, customers are encouraged, but not obliged, to consider ADR as a 'last resort', having exhausted all options with their CP
- For the communications services sector, only one scheme operates in each country.

The main differences across countries were as follows:

- In France, an eight-week rule applies
- The maximum time for ADR adjudication is 90 days in Germany and France. In the USA, the 'up to' period is 30 days. In Australia, it is 15 days
- The cost for ADR to the consumer is free in all countries except Germany, where consumers have the option to pay 60-80 euros to access an expert who can act on their behalf.

## 9. Appendices

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- 9.1 Detailed method and approach adopted
- 9.2 The participant pre-task
- 9.3 Recruitment and screening of participants
- 9.4 Copy of consent form