LIMAC
Low Income Measures Assessment Committee

Public Report to the

Minister for Communications,

Information Technology and the Arts

On Telstra's

Access for Everyone Package

A package of telecommunications initiatives

for customers on low incomes

As at 31 December 2004

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Executive Summary

This is the second annual report by the Low-Income Measures Assessment Committee (LIMAC) to the Minister for Communications, Information Technology and the Arts. The purpose of this report is to advise the Minister on the effectiveness of Telstra's Access for Everyone package in meeting the telecommunications needs of low-income consumers and the marketing of this package by Telstra. This report covers calendar year 2004.

LIMAC and its role

LIMAC exists to ensure disadvantaged Australians can access a brighter future. Central to this goal is the belief that all Australians have the right to affordable telecommunications services. The Committee recognises the efforts of Telstra and its Access for Everyone package to ensure disadvantaged members of the community are able to stay in touch with loved ones, friends, family, potential employers, support services and their community.

LIMAC is an independent committee established to specifically advise Telstra on providing services to customers who are on a low income. The Committee is comprised of representatives of such organisations as are approved by the Minister for Communications, Information Technology and the Arts and generally includes representatives of community welfare groups.

LIMAC met every two months in 2004, with an additional meeting by audio-conference to discuss the 2003 LIMAC report and changes to the Access for Everyone package before the announcement of Telstra's proposed pricing changes.

Telstra has provided LIMAC with regular briefings on the development, rollout and take-up of products and services available through the package. The Committee has provided advice on changes which it considers appropriate to the products and services offered through Access for Everyone, and on the communications activities to raise awareness of and to promote the package.

Additionally, LIMAC appointed a Research Sub-committee, a Report Sub-committee and the Telstra Bill Assistance Program Working Group. Section 2 of the report details the work undertaken by LIMAC and its sub-committees throughout 2004.

Since the establishment of LIMAC, Telstra has regularly provided a financial report to the Committee. Telstra reported to LIMAC that for the calendar year ended 31 December 2004, the value of the Access for Everyone package exceeded $166 million.

Low-income targeted groups under Access for Everyone

The Access for Everyone package targets low-income Australians in the following seven segments:

- Age pensioners
- Indigenous Australians
- Low-income families
- People from non-English speaking backgrounds
- People with disabilities
- Transient and homeless people
- Unemployed persons.

Research undertaken in 2003 indicated that homeless and Indigenous Australians were most at risk of not having access to communications. As a result of this finding, one of the recommendations of the 2003 LIMAC report was 'Improving communications to homeless and Indigenous people, particularly to remote Indigenous communities and more effective targeting of communications.' In response to this recommendation, Telstra focussed on these two target groups throughout 2004.

Targeted research was conducted in 2004 focussing on Indigenous and homeless Australians, to monitor the effectiveness of the increased focus on these two segments.

Highlights from the 2004 research include:

Homeless and Indigenous
- All respondents had access to either personal or community telecommunications services;
- Reduced incidence of reports of no access to personal telecommunications services compared to 12 months ago;
- The increasing role of mobile telephones for homeless and Indigenous people in metropolitan and regional areas; and
- Overall, awareness of the low-income initiatives tends to be driven by 'word of mouth' from friends.

Homeless
- Substantially increased awareness, usage and potential usage by low-income homeless people of all relevant Access for Everyone programs;
- Significant increase in overall accessibility of telephone services for low-income homeless people;
- Most respondents indicated they would contact a telephone company (67%) if they had financial difficulties setting up or maintaining a telephone service. Thirty per cent would turn to a welfare agency or Centrelink; and
- Forty one per cent needed to make an emergency call in the past 12 months (up from 35% in 2003). Eight per cent did not have access to a telephone when they were in this situation (down from 19% in 2003).

Indigenous
- Significant rise in satisfaction for low-income Indigenous respondents with access to personal telecommunications, returning to levels expressed in 2002;
- Significant increase in the perceived affordability of maintaining either a fixed line or mobile telephone for low-income Indigenous people;
- The potential role of health services, in particular, in targeting communications for Indigenous Australians;
- Most respondents indicated they would contact Telstra (53%) if they had financial difficulties setting up or maintaining a telephone service, which is significantly higher than in 2003; and
- Twenty-two per cent needed to make an emergency call in the past 12 months (same as in 2003). One respondent (three per cent) did not have access to a telephone when they were in this situation (down from 25% in 2003).

Further details of this research is provided in Section 3 of this report. Additionally, this section contains information on the work in progress in promoting the low-income package to Indigenous and homeless Australians, and future directions.

Access for Everyone package and Marketing Plan

The initial Access for Everyone package was formally documented in a Marketing Plan, endorsed by LIMAC on 3 June 2002. The Marketing Plan provides details of new service offerings and enhancements to existing services offered as part of the package. Ten main products and services are currently offered through the package:

- HomeLine™ Budget phone plan
- HomeLine™ Low-Income Health Care Card phone plan
- Pensioner Concession Scheme
- InContact®
- Bill Assistance Program
- MessageBox
- Homelink® 1800
- Sponsored Access
- Multiple Number
- Access to Centrepay for Telstra customers.

Telstra is working on an eleventh service, Bill Smoothing, which it intends to launch in June 2005.

The Marketing Plan also contains details of other existing Telstra services that may be of assistance to the targeted groups e.g. Telstra Disability Services, Multicultural call centres, payphones, and billing and payment options.

This package was originally developed through extensive consultation with consumer and welfare groups, including the Telstra Consumer Consultative Council, covering a 12-month period.

Section 4 of this report provides a current explanation of the products and services comprising the Access for Everyone package, as well as take-up, monitoring and developmental work in progress, if any.

Highlights and main issues for 2004 include:

- The upgrading of InContact® to allow calling to most free to call numbers in the 24-Hour Services, Help and Health section of the White Pages™, National Reverse Charge Calls, Telstra Disability Enquiry Hotline and Telstra Indigenous Communities Helpline.
- Development of an on-going validation process for recipients of the Telstra Pensioner Concession, to ensure that concessions are granted only to eligible customers.
- An additional lead agency began distributing Telstra Bill Assistance Certificates in the Northern Territory. Throughout 2004 Telstra has regularly provided the lead Bill Assistance Agencies with reports of certificate take-up.
- Centrelink and Telstra have conducted a joint promotion of Centrepay.
- The number of distributing agencies for Telstra MessageBox has doubled in 2004.
- The number of HomeLine™ Budget services in operation nearly doubled in 2004.
- Telstra HomeLine™ Low-Income Health Care Card has had very low take-up, and it has not been possible to conduct targeted promotion to Health Care Card holders through Centrelink. Telstra and LIMAC are exploring new proposals for this product.

Section 4 also provides details of communication and promotional activity to the end of December 2004. Highlights of work undertaken include:

- Live bi-weekly radio reads on 2GB's Alan Jones Breakfast Program, promoting the Access for Everyone package in late December 2004 and throughout January 2005.
- A brochure and poster promoting Access for Everyone were developed and distributed to more than 3000 community organisations and welfare agencies, for display in waiting rooms.
- A media release highlighting the release of the first LIMAC report by the Minister for Communications, Information Technology and the Arts.
- Promotion of the Access for Everyone package in a range of internal Telstra publications to raise awareness amongst Telstra staff.
- Creation of a speakers' pack for Telstra staff to use when presenting to external stakeholders. The slide pack contains full speakers' notes and is available to staff through Telstra's Intranet. Availability of the pack has been widely promoted throughout Telstra.
- The 'Access for Everyone – Your A-Z Guide' booklet was revised in 2004 and a new booklet 'Keeping Australians in Touch' was created. Both booklets were distributed to more than 3000 community and welfare organisations.

Additional communication and promotion for individual products and services available through the package also occurred, and are discussed in detail in Section 4.

LIMAC endorses the current use of grassroots, community-based programs and partnerships with welfare agencies to promote the Access for Everyone package. Clearly this strategy is working; however the Committee believes that more Australians would benefit from this important service if community awareness could be raised through 'word of mouth', by encouraging people to talk to family and friends about the different ways they can be helped.

Other activities considered by LIMAC

LIMAC also monitors other activities occurring within Telstra that may assist low-income customers but are not included in the Access for Everyone package. Section 5 refers to these activities where LIMAC has received briefings from Telstra, and had the opportunity to input its views as to strategies and direction for these activities, as well as planned promotion and communications activities.

LIMAC conclusions

LIMAC believes that Telstra has worked successfully with the Committee throughout 2004 to provide a program assisting low-income Australians to access telecommunications services. Telstra personnel involved in the Access for Everyone package have worked closely and collaboratively with LIMAC and have fully resourced the Committee to enable it to carry out its responsibilities.

LIMAC again endorses Telstra's strategy of targeted communications through grassroots community agencies and welfare organisations. This strategy appears to have been effective in regard to homeless and Indigenous Australians over the past 12 months where the research continued to highlight that 'word of mouth' was the most effective means of raising awareness among these target groups. However, LIMAC is aware of the concerns by some about the apparent low awareness of Access for Everyone among the general public, and the significant further work to be done in regard to Indigenous Australians.

LIMAC makes the following particular recommendations to Telstra for 2005:

R1. Given the inability to promote the HomeLine™ Low-Income Health Care Card phone plan through Centrelink, Telstra should investigate options for making the benefits of that phone plan more effectively available by considering its relationship to the HomeLine™ Budget phone plan.

R2. Given the advice to Telstra by the Office of the Federal Privacy Commissioner and the Attorney-General's Department, and the resulting inability for Telstra to check concession eligibility through Centrelink, Telstra should continue the dialogue with Government agencies regarding privacy issues surrounding the development of an authentication process to enable Telstra to efficiently target concessions to low-income customers. LIMAC notes that this is a key issue in any future consideration of targeting benefits to Health Care Card holders.

R3. Given the continuing concern by some about a low general public awareness of the Access for Everyone package, Telstra should consider further ways to raise awareness within the general community of Telstra's initiatives for people on low incomes. LIMAC notes that this is no substitute for the continuing targeted promotion required to raise awareness within the specific community groups that might benefit from the various programs and where 'word of mouth' appears to be most effective in raising awareness.

R4. Given the delay in the implementation of Bill Smoothing, now scheduled to launch by 30 June 2005, Telstra should promptly undertake a targeted communications program to inform customers of this new option.

R5. Given the apparent increasing use of mobile telephones by people on low incomes, Telstra should continue to seek ways to enable these customers who often move about to connect a fixed telephone service at an affordable price. Telstra should also seek further ways to enable welfare agencies to assist these customers to maintain their communications services.

R6. Given the further developments under the Government's Telecommunications Action Plan for Remote Indigenous Communities (TAPRIC), Telstra should ensure that the Access for Everyone programs remain relevant and effective for Indigenous Australians on low incomes.

LIMAC continues to believe that the Access for Everyone package, providing a range of targeted products and services to meet varying customer circumstances, is an effective model for ensuring affordability of telecommunications for people on low incomes.

LIMAC is confident that further progress will be made in the year ahead, through the Access for Everyone programs, to enhance access to and affordability of telecommunications services for low-income Australians.

1.   Introduction

Under Clause 22 of Telstra's Carrier Licence Conditions (see Appendix A), Telstra is required to establish an independent committee, the Low-Income Measures Assessment Committee (LIMAC), to specifically advise Telstra on providing services to customers on low incomes. The Committee is comprised of representatives of such organisations as are approved by the Minister for Communications, Information Technology and the Arts and generally includes representatives of welfare groups.

Also under Clause 22 of Telstra's Carrier Licence Conditions, Telstra is required to offer, or have a plan for offering, products and services to address the needs of low-income customers. This low-income package was announced by Telstra in April 2002, and called 'Access for Everyone'. The Access for Everyone package was formally documented in a Marketing Plan, initially endorsed by LIMAC on 3 June 2002. The Marketing Plan provides details of the products and services provided through the Access for Everyone package as well as details of other Telstra services which may be of assistance to the targeted groups, e.g. Telstra Pre-paid Home, Telstra Disability Services, payphones and Indigenous Communities Helpline.

To assist in the development of the Access for Everyone initiatives and in the marketing of these activities, seven low-income segments were identified:

- Age pensioners
- Indigenous Australians
- Low-income families
- People from non-English speaking backgrounds
- People with disabilities
- Transient and homeless people
- Unemployed persons.

The Access for Everyone package was originally developed through extensive consultation with consumer and welfare groups, including the Telstra Consumer Consultative Council. This consultation process was undertaken at formal meetings of the Council, as well as more informal group meetings and one-on-one meetings with welfare and consumer organisations over a 12-month period before Telstra announced the package.

LIMAC is required to produce a report annually on the effectiveness of the Access for Everyone package and of the marketing of the package by Telstra.

This is the second annual LIMAC report, covering calendar year 2004. This report is provided to the Minister for Communications, Information Technology and the Arts.

2. Low-Income Measures Assessment Committee (LIMAC)

2.1 Membership and role

The Low-Income Measures Assessment Committee (LIMAC) comprises representatives of community and welfare organisations who are approved by the Minister for Communications, Information Technology and the Arts, as well as a representative from the Department of Family and Community Services. An interim committee met in May 2002, and after Ministerial approval of the organisations represented, was formally constituted in June 2002. LIMAC is comprised of representatives of the following organisations:

- Anglicare Australia
- Australian Council of Social Service (ACOSS)
- Australian Federation of Homelessness Organisations (AFHO)
- COTA National Seniors
- Department of Family and Community Services (FACS)
- Jobs Australia
- The Salvation Army
- The Smith Family.

There are also a number of representatives who attend the LIMAC meetings who have observer status. These include representatives of the Department of Communications, Information Technology and the Arts (DCITA), the Australian Communications Authority (ACA), St Vincent de Paul Society and Telstra.

LIMAC is resourced by a secretariat maintained within Telstra.

The role of LIMAC, as set out in its governing rules (Appendix B), is:

1. To produce a report annually which:

a) assesses whether the resources committed under the low-income package by Telstra are best allocated to the needs of low-income consumers;

b) evaluates the effectiveness of the low-income package in making telecommunications services available to the disadvantaged and those on low-incomes;

c) advises on the effectiveness of the promotion of the low-income package; and

d) makes recommendations on how Telstra can improve the utilisation of resources committed under the low-income package to maximise the benefits to low-income telecommunications consumers.

2. To assess proposed changes to the low-income package or to the marketing plan for the low-income package.

2.2   Meetings and attendance

LIMAC met every two months in 2004, with an additional meeting by audio-conference to discuss the initial LIMAC report and changes to the Access for Everyone programs before the announcement of Telstra's proposed pricing changes. The table below shows representation of the member organisations at each meeting.

	Feb 04	Mar 04[*]	Apr 04	Jun 04	Aug 04	Oct 04	Dec 04
Anglicare	X	X	X	X	X	X	X
ACOSS	X	X	X	X	X	X	X
AFHO	X			X	X	X	X
COTA NS	X	X	X	X	X	X	X
FACS	X	X	X	X	X	X	
Jobs Australia	X	X	X	X	X		X
Salvation Army	X	X	X	X	X	X	X
Smith Family	X	X	X	X	X	X	X
ACA[¥]	X	X	X	X	X	X	
DCITA[¥]	X	X	X	X	X	X	X
St Vincent de Paul[¥]				X	X		X
Telstra[¥]	X	X	X	X	X	X	X

[*] Meeting held via audio-conference

[¥] Attended as an observer.

LIMAC appointed a working group to oversee the operational aspects of the Telstra Bill Assistance Program in 2003. This working group met five times in 2004 with representatives from the following organisations.

- Anglicare Australia
- Australian Council of Social Service (ACOSS)
- St Vincent de Paul Society
- The Salvation Army
- The Smith Family
- Telstra.

2.3   Activities undertaken

In 2004 LIMAC has:

- submitted its first annual report on the Access for Everyone program to the Minister for Communications, Information Technology and the Arts;
- submitted comment to the Australian Competition and Consumer Commission (ACCC) on the ACCC's Draft Report regarding the 2004 Review of Telstra's Price Control Arrangements;
- commissioned research activity as outlined in the LIMAC Governing Rules (Appendix B);
- elected its Chair on an annual basis, currently Mr Chris Dodds (representing ACOSS) who was reappointed on 11 October 2004;

- received regular briefings from Telstra on the development and rollout of its programs both formally at meetings and informally by email from the LIMAC Secretariat by way of brief updates;
- advised Telstra on changes which it considered appropriate to the products and services available under the Access for Everyone package;
- received updates from Telstra on communications activities undertaken to promote the package, including the ongoing maintenance of the website www.telstra.com.au/accessforeveryone; and
- advised Telstra on communications activities it believed would increase awareness and promotion of the products and services available through the Access for Everyone package.

Additionally LIMAC appointed the following:

- a Research Sub-committee to oversee the research activities relevant to the fulfilment of the Committee's terms of reference; and
- a Report Sub-committee to oversee the development of LIMAC's annual report to fulfil the Committee's terms of reference.

Telstra has consulted LIMAC on changes to the Access for Everyone programs before proposed changes being announced by Telstra.

Since LIMAC's establishment, Telstra has launched all planned programs, with the exception of the Bill Smoothing payment option (proposed launch date 30 June 2005).

Telstra has regularly provided LIMAC with a financial report, including capital expenditure to implement programs. Marketing, research and operational costs have not been included.

Telstra reported to LIMAC that the value of the package in the 2004 calendar year exceeded $166 million.

2.3.1 Actions and commitments from last report

The 2003 LIMAC report contained a number of actions and commitments relating to the Access for Everyone and related programs. LIMAC has received regular updates from Telstra on progress against those actions and commitments and notes that these have all either been completed or are in progress. A table outlining the actions and commitments from the 2003 LIMAC report, and Telstra's progress against these is included as Appendix C.

2.4 Research program 2004

Under the auspice of the Research Sub-committee, LIMAC again commissioned a research program that aims to better understand and benchmark low-income and disadvantaged Australians' attitudes toward, and usage of, telecommunications services. LIMAC was involved in the development of the research methodology and sample design, research objectives, discussion guides and questionnaires. In particular, it was decided to focus on two low-income segments (homeless and Indigenous Australians) that had been identified in previous research as most at risk of not having access to communications.

The research program incorporates a mix of face-to-face and telephone interviews as appropriate for each segment, and respondents are drawn from the total market rather than just Telstra customers.

Field work for the 2004 annual quantitative survey focusing on homeless and Indigenous Australians was undertaken in October 2004. Face-to-face interviews were conducted with 226 people who identified as homeless. A mix of face-to-face and telephone interviews was conducted with 151 people who identified as Indigenous. Respondents qualified for participation if they met the criteria of low income (weekly household income divided by the square root of the number of persons in household ≤ $263; increased from $250 in the previous survey on the advice of the National Centre for Social and Economic Modelling). The survey aimed to measure homeless and Indigenous Australians' access to telecommunications services against the 2002 benchmark, and 2003 quantitative survey. These two segments were targeted as they had rated significantly lower satisfaction with, and access to, personal communications services in previous surveys.

Additional research objectives were added to investigate:

- current levels of access to and satisfaction with shared telecommunications services; and
- how Telstra can better make telecommunications services available to Indigenous and homeless low-income Australians.

A detailed overview of the research results is provided in Section 3 of this report.

2.5 Telstra Bill Assistance Program (TBAP) working group

Throughout 2004 the TBAP working group monitored the take-up of Telstra Bill Assistance Certificates across Australia by State/Territory and by distributing agency. It also considered feedback from distributing agencies in regard to eligibility for the program and administrative issues related to effective distribution of the TBAP Certificates.

The working group noted the lower than expected take-up in Queensland and Northern Territory, compared to other states. As a result, an additional lead agency was appointed to the program for the 2004-05 period in the Northern Territory, which also provides services to Indigenous communities. In addition, regular reports by agency by State/Territory are now being sent to all lead distributing agencies to provide feedback on TBAP usage in their agency/location. The working group also developed a predictive model of take-up under the program and this was used to voluntarily reallocate TBAP Certificates from areas of underutilisation to areas of high utilisation towards the end of the program year. Finally, the TBAP working group has requested that additional awareness raising activity about Telstra Bill Assistance Certificates be undertaken in both Queensland and the Northern Territory.

Feedback from agencies indicated that many low-income clients presenting for emergency relief were relying on mobile phones for their communications needs, and so were not eligible for TBAP assistance. Access for Everyone was developed in response to changes occurring to the fixed home telephone service. However, in consideration of the feedback from LIMAC and other community agencies, and in response to the changing nature of telecommunications, Telstra has undertaken to investigate extending eligibility of the program to mobile phone accounts. This transition, if undertaken, will involve systems and other process work. The results of this investigation should be known by 30 June 2005.

3. Low-Income target groups

The Access for Everyone package targets low-income Australians in the following seven segments:

- Age pensioners
- Low-income families
- Indigenous Australians
- People from non-English speaking backgrounds
- People with disabilities
- Transient and homeless people
- Unemployed persons.

Research undertaken in 2003 indicated that homeless and Indigenous Australians were most at risk of not having access to telecommunications. As a result of this finding, one of the recommendations of the 2003 LIMAC report was 'Improving communications to homeless and Indigenous people, particularly to remote Indigenous communities and more effective targeting of communications.'

In response to the above recommendation the focus for much of the work undertaken during 2004 was related to homeless and Indigenous low-income Australians. In particular, the 2004 research program was specifically refined to gain further insight into the telecommunications needs of these two groups by investigating the current levels of access to shared telecommunications services and how Telstra can best make telecommunications services available to them.

The criteria to qualify as 'low-income' for the survey was set by the National Centre for Social and Economic Modelling (NATSEM) and was adjusted by the Consumer Price Index for the 2004 research wave.

Highlights from the 2004 research are:

Homeless and Indigenous
- All respondents had access to either personal or community telecommunications services;
- Reduced incidence of no access to personal telecommunications services compared to 12 months ago;
- The increasing role of mobile telephones for homeless people and Indigenous people in metro and regional areas; and
- Overall, awareness of the low-income initiatives tends to be driven by 'word of mouth' from friends.

Homeless
- Substantially increased awareness, usage and potential usage by low-income homeless people of all relevant Access for Everyone programs;
- Significant increase in overall accessibility of telephone services for low-income homeless people;
- Most respondents indicated they would contact a telephone company (67%) if they had financial difficulties setting up or maintaining a telephone service. Thirty per cent would turn to a welfare agency or Centrelink; and

- Forty one per cent needed to make an emergency call in the past 12 months (up from 35% in 2003). Eight per cent did not have access to a telephone when they were in this situation (down from 19% in 2003).

Indigenous
- Significant rise in satisfaction for low-income Indigenous respondents with access to personal telecommunications, returning to levels expressed in 2002;
- Significant increase in the perceived affordability of maintaining either a fixed line or mobile telephone for low-income Indigenous people;
- The potential role of health services, in particular, in targeting communications for Indigenous Australians;
- Most respondents indicated they would contact Telstra (53%) if they had financial difficulties setting up or maintaining a telephone service, which is significantly higher than in 2003; and
- Twenty-two per cent needed to make an emergency call in the past 12 months (same as in 2003). One respondent (three per cent) did not have access to a telephone when they were in this situation (down from 25% in 2003).

3.1   Transient and homeless people

Sample

A total of 226 face-to-face interviews (up from 100 in 2003) were undertaken via street intercepts and at hostels and agencies, equally in Melbourne, Sydney and Brisbane. The inclusion of Brisbane was deemed important as approximately 72% of the homeless population in Australia reside in NSW, VIC and QLD (Source: *Counting the Homeless*, 2003, ABS: 2050.0).

Respondents were more likely to be male (81%) and more likely to be lone persons (73%) rather than families. Half identified as having a disability or chronic illness. Sixty per cent of respondents were staying in a boarding house or refuge while 14% were sleeping rough on the street or in a squat, car or tent. Fifty per cent were unemployed and looking for work while only four per cent appeared to be primarily gaining income from employment. Government support was the primary source of income for the majority of respondents (94%).

Access to and affordability of telecommunications services

The level of satisfaction with access to personal telephone services has remained stable in 2004 i.e. 'generally satisfied', and satisfaction ratings for access to community or shared telephones were at similar levels. Of note is that access to the Internet and mobile telephones has increased from 2003, while access to fixed line telephones has decreased, with more respondents indicating they have access to mobile telephones than fixed line telephones. Of those with access to a mobile phone, more than 90% use a pre-paid service. Overall, 60% indicated they had access to personal telecommunications services, up from 56% in 2003. Almost all (96%) indicated they had access to community telephones, for example, a public phone/payphone (92%) or in a refuge or boarding house (45%). There was a significant increase in the rating of the overall accessibility of telephone services over 2003 and 2002.

All telecommunications services continue to be perceived as hard to afford by the homeless segment, though each year mobiles are being perceived as more affordable. The main reason for not having a fixed line telephone is that 'phone access is restricted' where they are staying. The main reason for not having a mobile telephone is 'cost'. Most tend to spend a 'small' to 'fair' proportion of their income on telecommunications and use pre-paid products to manage their expenditure.

Table 1. Access to personal telecommunications services

	2002	2003	2004
	General Population % / **Homeless Sample %**		
Fixed	96 / **56**	94 / **40**	94 / **18**
Mobile	74 / **34**	71 / **26**	72 / **43**
Internet	37 / **19**	60 / **7**	61 / **12**
None	NA / **33**	3 / **44**	2 / **40**

Information and assistance

Most respondents indicated they would contact a telephone company (67%) if they had financial difficulties setting up or maintaining a telephone service. Thirty per cent would turn to a welfare agency or Centrelink.

Forty one per cent needed to make an emergency call in the past 12 months (up from 35% in 2003). Eight per cent did not have access to a telephone when they were in this situation (down from 19% in 2003).

One in two indicated they were not able to be contacted at some point over the past 12 months by Centrelink, a family member or a case worker because they did not have access to a phone to receive the call.

Awareness and usage

The following programs were developed specifically to help address the specialised needs of homeless or transient people as part of Telstra's Access for Everyone package:

- Sponsored Access
- Telstra MessageBox.

Other programs within the Access for Everyone package may also assist people who are homeless or transient:

- Homelink® 1800
- Telstra's InContact® service
- Telstra Bill Assistance Program
- Telstra's Pensioner Concession Scheme.

It is pleasing to see that awareness of all these programs has increased substantially over 2004 among people who are homeless or transient. In particular, there was 42% awareness of the MessageBox program.

It is also pleasing to see that current and potential usage of these programs has increased substantially. In particular, 65% of respondents thought that MessageBox would be a useful service to them.

Table 2. Awareness of low-income initiatives 2002-2004
Homeless Australians
Q: Are you aware of the following Telstra programs,
designed to provide more affordable telephone services.

%

	2004	2003	2002
Homelink 1800	54	41	53
InContact	44	26	62
Pensioner Concession	48	26	42
MessageBox	42	21	
TBAP	24	18	
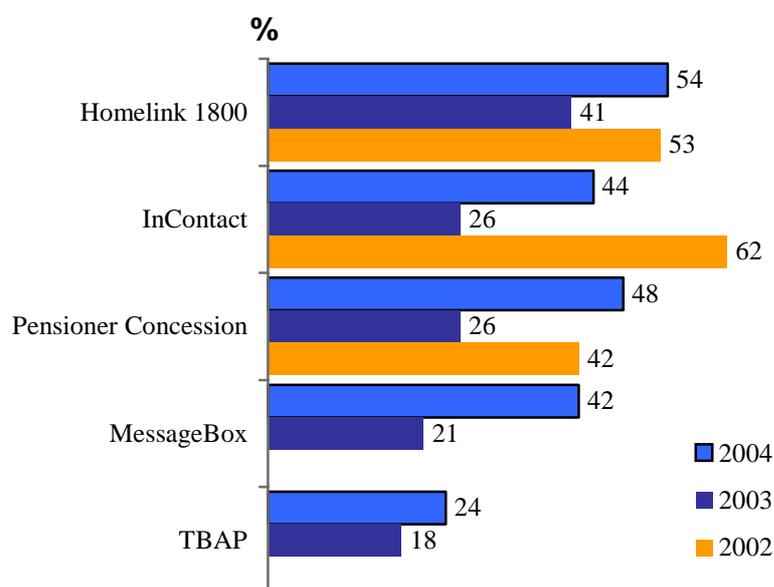
Table 3. Usage of Telstra's low-income initiatives 2002-2004
Homeless Australians
Q: Do you currently make use of this service?
Q: Would any of these services that you have just heard about be useful to you to improve
your access to a phone service?

%

	Current usage	Potential usage
MessageBox - 2004	22	65
2003	3	38
TBAP - 2004	19	67
2003	1	35
InContact - 2004	23	63
2003	7	24
2002	17	20
Pensioner Concession - 2004	19	56
2003	7	19
2002	8	21
Homelink 1800 - 2004	27	49
2003	7	11
2002	12	18
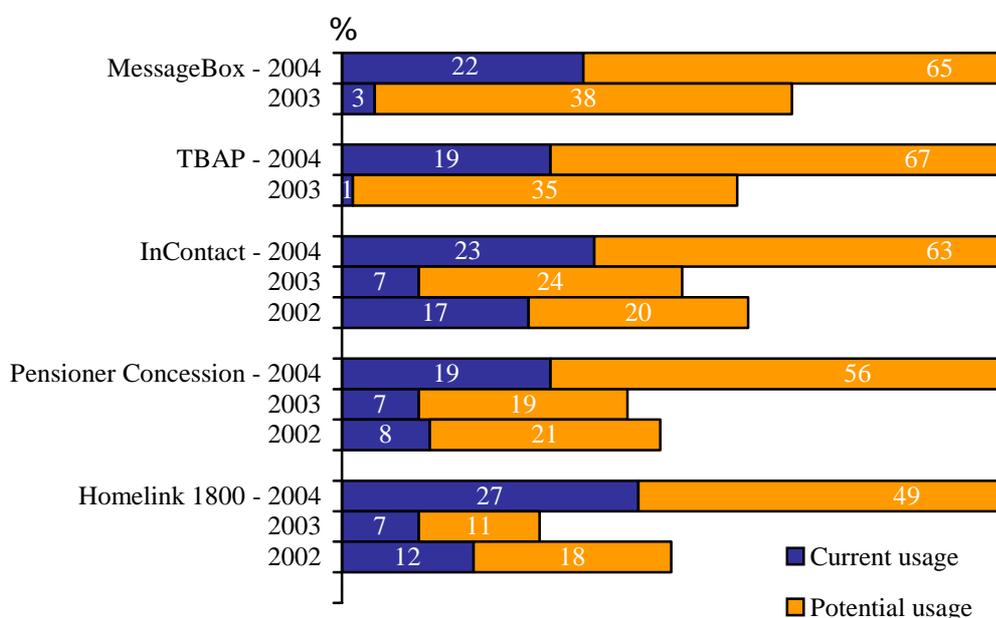
Work undertaken in 2004

As noted previously, the focus for LIMAC in 2004 was raising awareness and usage of the
Access for Everyone programs among homeless and Indigenous Australians. Telstra reported

the following activities undertaken in 2004 to raise awareness of the products and services available through Access for Everyone for homeless Australians.

- New promotional Telstra MessageBox material was provided to program agencies, homeless assistance services, Jobs Australia members and Telstra Bill Assistance Agencies to increase awareness and usage of the Telstra MessageBox Service.
- Articles about Telstra MessageBox and other communications options for homeless people were placed in a number of publications including the Australian Federation of Homelessness Organisations newsletter, Neuroscience Institute of Schizophrenia and Allied Disorders Newsletter, Homelessness NSW/ACT Newsletter and a range of Telstra internal publications.
- Centrelink began distributing MessageBox cards on a trial basis in February 2004 through their Social Worker Network. The number of Centrelink outlets for distribution increased from 10 to 40 in October 2004 and it is planned to roll out MessageBox distribution to the rest of the network.
- Telstra undertook some sponsorship of the Homeless People's Association.
- One-on-one briefings regarding MessageBox have occurred with a number of community and welfare organisations that primarily deal with the homeless.
- Telstra has undertaken a variety of activities to improve staff awareness of the MessageBox service.

Conclusions and future directions

Telstra MessageBox has a significant role to play in providing a telecommunications option for people who have no access to personal communications service. Homelink 1800 provides an option for people to call family, friends and support workers without the need for cash or coins (when used from most phones). It is pleasing that awareness and usage of both these products has increased in 2004.

Usage of Telstra Pensioner Concession Scheme, InContact and Telstra Bill Assistance Scheme also increased in this period. Interest levels had increased across all programs for potential usage, in particular MessageBox, Telstra Bill Assistance Program and InContact.

The 2004 research indicated that 'word of mouth' was the most effective way of raising awareness in this segment about the Access for Everyone program options. It was found that in the past 12 months more than 60% of research participants had visited a housing/ accommodation service, more than half had visited a health service and nearly half had visited an employment service. LIMAC believes that Telstra's strategy of marketing and promoting the Access for Everyone package through these agencies has assisted with the increasing awareness and usage levels and remains the most effective means of targeting this segment.

3.2 Indigenous Australians

Sample

A total of 151 low-income Indigenous Australians were surveyed, 77 through telephone interviews and 74 through face-to-face interviews. Respondents came from NSW (58%), NT (10%), QLD (21%) and WA (9%), and from a mixture of metropolitan (27%), regional (33%), and rural/ remote (40%) locations. Thirty-four per cent were residing in private rental accommodation, 26% in public rental, and 11% in a boarding house or refuge.

Nearly half of the respondents are single low income earners, with 40% belonging to a low-income family. One in ten has a chronic disability or illness. One in five were unemployed and looking for work, while 68% received their primary income from an Australian Government pension or allowance.

Access and affordability

Respondents' satisfaction with their current level of access to personal telephone services has increased significantly over 2004 to levels similar to the 2002 survey. There are no significant differences in satisfaction for metropolitan, regional and rural respondents. However, satisfaction with the level of access to community telecommunications (e.g. public phone/payphone) was lower, particularly for respondents in regional and rural locations. In metropolitan and regional locations more respondents now have access to mobile telephones than fixed lines. As might be expected, this result is reversed for respondents in rural and remote locations. Overall, 79% of respondents indicated they had access to personal telecommunications, up from 75% in 2003. Almost all (96%) indicated they had access to community telephones, for example, a public phone/payphone (81%), through neighbours and friends (38%) or a community phone using a pre-paid card (26%). There was no significant change in the overall accessibility of telephone services though those in metropolitan areas have significantly higher levels of accessibility than others.

The perceived affordability of maintaining either a fixed line or mobile telephone has significantly increased in 2004 across Indigenous Australians. The main reason for not having fixed line access or a mobile phone continues to be 'cost'.

Table 4. Access to personal telecommunications services

	2002	2003	2004
	General Population % / **Indigenous Sample %**		
Fixed	96 / **69**	94 / **61**	94 / **48**
Mobile	74 / **46**	71 / **38**	72 / **63**
Internet	37 / **16**	60 / **9**	61 / **9**
None	NA / **17**	3 / **25**	2 / **21**

Sources: Panorama 2002, ABS Nov 2000 *Households with access to the Internet at home,* Roy Morgan Research June-August 2003, Roy Morgan Research September 2003-August 2004

Information and assistance

Most respondents indicated they would contact Telstra (53%) if they had financial difficulties setting up or maintaining a telephone service, which is significantly higher than in 2003. Twenty-two per cent needed to make an emergency call in the past 12 months (same as in 2003). One respondent (three per cent) did not have access to a telephone when they were in this situation (down from 25% in 2003).

About one in four indicated they were not able to be contacted at some point over the past 12 months by Centrelink, a family member or a case worker because they did not have access to a phone to receive the call.

Awareness and usage

The Telstra Bill Assistance Program was developed to help address the specialised needs of Indigenous Australians on low-incomes as part of Telstra's Access for Everyone package.

Other programs within the Access for Everyone package that may also assist Indigenous Australians on a low-income are:

- Homelink® 1800
- InContact®
- Telstra Pensioner Concession Scheme
- HomeLine™ Low-Income Health Care Card phone plan
- Telstra MessageBox
- Telstra Sponsored Access Program.

Awareness has significantly improved for InContact, MessageBox and Centrepay, decreased for Pensioner Concession, and remained steady for the others.

Usage has significantly improved for Pensioner Concession, Homelink 1800, Centrepay and InContact, while Bill Assistance and MessageBox show significant further potential usage.

Table 5. Awareness of Telstra's low-income initiatives 2002–2004
Q: Are you aware of the following Telstra programs,
*designed to provide more affordable telephone services?*
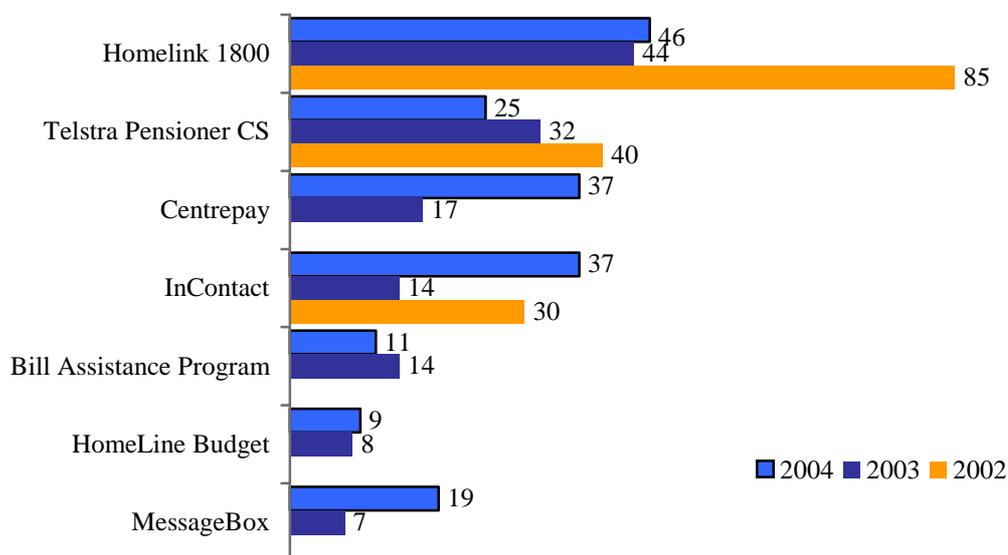
Table 6. Usage of Telstra's low-income initiatives 2002–2004
Q: Do you currently make use of this service?
Q: Would any of these services that you have just heard about be useful to you to improve your access to a phone service?
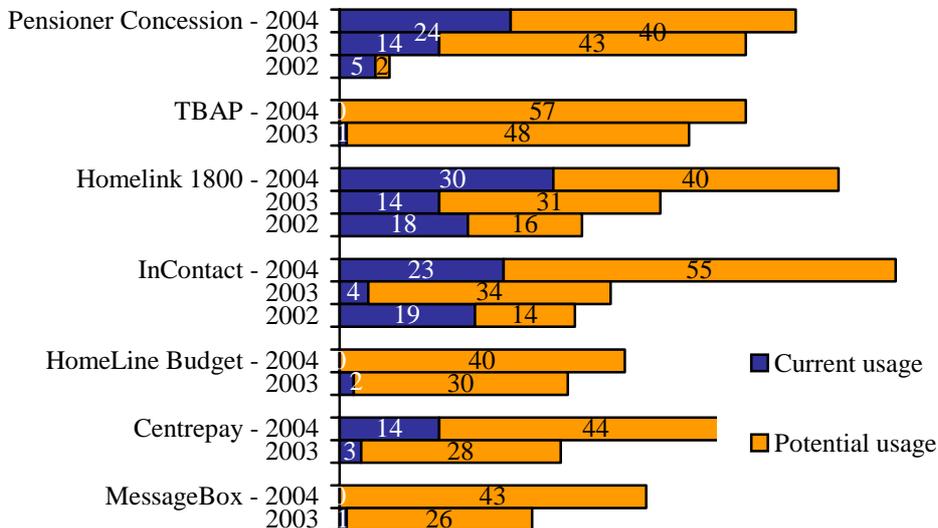
Work undertaken in 2004

As a result of the low satisfaction with access to, and perceived affordability of telecommunications services by Indigenous Australians, highlighted in the 2003 LIMAC Report, LIMAC requested that Telstra focus marketing of the Access for Everyone package to this segment in 2004. In response to this request Telstra has reported that it has undertaken the following activities:

- Advertorials promoting the Access for Everyone package were placed in national Indigenous community newspapers, *National Indigenous Times*, *Koori Mail*, *Tungaree News*, *Torres News* and *Yamaji News* from April to June 2004.
- Placement of a weekly message promoting the key benefits of Access for Everyone in assisting people to maintain a telephone service on national Indigenous radio, and in National Hostel *Hostel News* throughout 2004.
- Information on MessageBox was sent to publicly listed Aboriginal Hostels after prior contact with State organisations.
- Some Centrelink publications, *Scope, Rural News* and *News for Seniors* included articles about the Access for Everyone program, in particular Centrepay.

In addition to the Access for Everyone package, Telstra has undertaken work on a number of other initiatives to increase the take-up of appropriate communications products to Indigenous people in the cities, regional and particularly remote communities. Telstra has reported that it has undertaken the following activities in 2004.

- Telstra Country Wide® conducted targeted promotion of the Indigenous Communities Hotline through DCITA Indigenous media channels.
- Telstra is continuing to roll out Telstra Pre-paid Home in Indigenous communities, subject to climatic conditions and community support. To date the following

communities have been included: Oenpelli Community (Kunbarllanjnja); Aurukun Community; Ernabella Community (Pukatja); and Fregon Community (Kaltjiti); as well as 16 islands in the Torres Strait.

- Telstra has extended the distribution of Telstra Pre-paid home starter kits and re-charge cards to Australia Post and 7-11 stores. Recharge cards are also available from some ATMs.
- The federally-funded Community Phone Subsidy Scheme will provide funding subsidy for Telstra to install Community Phones to complement the phone access to 100 sites around Australia. The roll-out is expected to include remote Indigenous communities in Alice Springs/Aputala, Tennant Creek, Tiwi Islands, Broome and Kununurra.

Conclusions and future directions

LIMAC is pleased to note the increase in perceived affordability of standard and mobile telephone services amongst this low-income segment. LIMAC is also pleased to note that satisfaction with personal telecommunications services has returned to the levels reported in 2002.

There was significant increase in the use of the Telstra Pensioner Concession Scheme, Homelink® 1800, InContact® and Centrepay. There is strong interest in potential usage of the Telstra Pensioner Concession Scheme, InContact, Homelink 1800 and Centrepay.

As with homeless Australians, the 2004 research indicated that 'word of mouth' was the most effective way of raising awareness in this segment about the Access for Everyone program options. It was found that in the past 12 months nearly half the research participants had visited a health service, a quarter had visited an employment agency and one in five had visited housing/accommodation assistance or legal services. LIMAC believes that Telstra's strategy of marketing and promoting the Access for Everyone package through these agencies has assisted with the increasing awareness and usage levels and remains the most effective means of targeting this segment.

Planned activities

Telstra has acknowledged the need to work not only with government but, more importantly, with Indigenous communities to ensure the development of culturally appropriate services and related communications that meet the differing needs within the low-income Indigenous population. Therefore Telstra has reported that the following activities are planned:

- Trialling a new robust payphone design in the Alice Springs Town Camps to assess its suitability to withstand tough climatic conditions and vandalism.
- Development of a new pre-paid calling solution that may better meet the calling needs of residents in remote Indigenous communities.
- Establishment of an Indigenous Directorate in 2005 providing a central co-ordination point for all work done in relation to solutions to meet the telecommunications needs of the Indigenous.

3.3   Other target groups

In addition to low-income homeless and Indigenous Australians, Access for Everyone targets five other low-income groups. Following is a brief description of these groups, and a table outlining the products and services that might suit customers in these groups. A more comprehensive description of each target segment is available in the 2003 LIMAC report.

3.3.1   Age pensioners

The Australian Bureau of Statistics estimated that, as at June 2004, 12.8% of Australia's population, or around 2 545 000 people, were aged 65 years or more. The proportion of the population aged over 65 years will almost double to around 25% over the next 40 years.

3.3.2   Low-income families

Families identified as being at risk include sole parent families; families impacted by unemployment; Indigenous families; and families that are solely on Government income support. For example, the Commonwealth Department of Family and Community Services reported that in 2003 around 62% of one-parent families' primary source of income was government income support as compared to 11% of coupled families.

During 2004, Telstra identified the top 100 postcodes most likely to have low-income families residing in them according to publicly available socio-demographic data. Telstra then wrote to all of the relevant community service and welfare organisations within those postcodes with information about the Access for Everyone program. This numbered approximately 3000 organisations.

3.3.3   People from non-English speaking backgrounds

Multicultural Australia is made up of people from more than 100 nationalities. According to the ABS, as at June 2001, Australia's overseas-born residents comprised 4.5 million, 23% of the total estimated resident population. For many new settlers and other Australians, English is not their first language. In 2001, 2.8 million or 16% of the total Australian population spoke a language other than English at home.

3.3.4   People with disabilities

People with a disability who are likely to experience difficulties with communications are people with a hearing impairment including people who are severely/profoundly deaf; a mobility impairment; a dexterity impairment; a vision impairment or who are blind; a speech impairment and communications disability; and/or an intellectual disability. It is generally regarded that around 19% of the Australian population have some form of disability.

In 2002, among adults living in private households, more than half (53%) of those with disabilities were receiving a government cash pension or allowance. For the most part, this was their principal source of income. The proportion of people with a disability receiving a government pension or allowance increased with severity and age. (ABS: *Australia Now*)

3.3.5   Unemployed persons

The rate of unemployment in Australia has continued to decline over the past decade, from a high of around 11% in 1992 to around 5% as at December 2004 (ABS: 6202.0), with an estimated 616 300 unemployed. Although anyone can become unemployed, the most likely are

the following: Indigenous Australians; recently arrived migrants; people with disabilities; young people; people living in regional and remote communities; and/or older workers who have been retrenched.

3.3.6   Access for Everyone services for other target groups

The table below shows which Access for Everyone products and services are particularly relevant to each of the other target groups.

	Age pensioners	Low-income Families	NESB	People with disabilities	Unemployed persons
HomeLine™ Budget	✓	✓	✓	✓	✓
HomeLine™ LIHCC		✓			
Pensioner Concession	✓	✓	✓	✓	
InContact®	✓	✓	✓	✓	✓
Bill Assistance	✓	✓	✓	✓	✓
MessageBox					✓
Homelink® 1800		✓		✓	✓
Sponsored Access					✓
Multiple Number		✓			
Bill Smoothing	✓			✓	✓

The Centrelink Centrepay option, described in Section 4.10, is available to all Telstra customers who receive an eligible payment from Centrelink.

4. Access for Everyone programs

This section provides an update of the main products and services that have been developed or significantly enhanced as part of the Access for Everyone package.

4.1   HomeLine™ Budget phone plan
4.2   HomeLine™ Low-Income Health Care Card phone plan
4.3   Pensioner Concession Scheme
4.4   InContact®
4.5   Bill Assistance Program
4.6   MessageBox
4.7   Homelink® 1800
4.8   Sponsored Access
4.9   Multiple Number (Sub-Account)
4.10 Access to Centrepay for Telstra customers
4.11 Bill Smoothing.

After giving a current explanation of the product or service, the report gives details about its promotion to the end of December 2004, take-up, monitoring and developmental work in progress (if any).

The monitoring of a number of the programs has involved close collaboration between LIMAC members and Telstra, both to develop a number of the newer programs by discussing features, eligibility or other aspects of a program; considering results of pilot tests; and advising on rollout strategies.

Planned promotional activities were discussed at each LIMAC meeting and members were able to offer advice to Telstra during these discussions. LIMAC has also received regular detailed reports on those activities, by way of record.

Throughout 2004 a range of promotional activities have been undertaken around the Access for Everyone package. These activities include:

- Live bi-weekly radio reads on 2GB's Alan Jones Breakfast Program, promoting the Access for Everyone package in late December 2004 and throughout January 2005.
- A brochure and poster promoting Access for Everyone were developed and distributed to more than 3000 community organisations and welfare agencies, for display in waiting rooms.
- A media release highlighting the release of the first LIMAC report by the Minister for Telecommunications, Information Technology and the Arts.
- Promotion of the Access for Everyone package in a range of internal Telstra publications to raise awareness amongst Telstra staff.
- Creation of a speakers' pack for Telstra staff to use when presenting to external stakeholders. The slide pack contains full speakers' notes and is available to staff through Telstra's Intranet. Availability of the pack has been widely promoted throughout Telstra.
- The 'Access for Everyone – Your A-Z Guide' was revised in 2004 and a new booklet 'Keeping Australians in Touch' was created. Both booklets were distributed to more than 3000 community and welfare organisations.

In addition to general promotion of the Access for Everyone package, specific promotion has occurred for the individual products and services available through the package. Information about targeted promotion for specific products and services is included in the following section.

Section 3 gives more detailed information about planned communication strategies, particularly in view of the 2004 research findings.

Highlights and main issues for 2004 include:

- The upgrading of InContact® to allow calling to most free to call numbers in the 24-Hour Services, Help and Health section of the White Pages™, National Reverse Charge Calls, Telstra Disability Enquiry Hotline and Telstra Indigenous Communities Helpline.
- Development of an on-going validation process for recipients of the Telstra Pensioner Concession, to ensure that concessions are granted only to eligible customers.
- An additional lead agency began distributing Telstra Bill Assistance Certificates in the Northern Territory. Throughout 2004 Telstra has regularly provided the lead Bill Assistance Agencies with reports of certificate take-up.
- Centrelink and Telstra have conducted a joint promotion of Centrepay.
- The number of distributing agencies for Telstra MessageBox has doubled in 2004.
- The number of HomeLine™ Budget services in operation nearly doubled in 2004.
- Telstra HomeLine™ Low-Income Health Care Card has had very low take-up, and it has not been possible to conduct targeted promotion to Health Care Card holders through Centrelink. Telstra and LIMAC are exploring new proposals for this product.

Following the discussion of the products and services available through the Access for Everyone package, brief mention is given to a range of other Telstra products and services. These are not part of the Access for Everyone package, but may provide assistance for people on a low-income or facing financial hardship in the seven target segments.

4.1   HomeLine™ Budget

Program description

The HomeLine™ Budget phone plan offers a lower monthly rental than the standard Home-Line plan but with higher than standard per-call costs. HomeLine Budget phone plan is tariffed such that the average customer using this service will not experience price movement above CPI.

Target groups

Residential customers with just one fixed line service who make very few calls, including low-income families and age pensioners.

Promotion

- Inclusion in the brochure 'Guide to Telstra Services' available from Telstra shops or on request.
- Telstra's Home Phone Plans, including HomeLine Budget, are described on Telstra's website. The website provides a comparison of the plans' major features to assist customers' decision-making.
- Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Take-up

Customer take-up of HomeLine Budget phone plan has been gradual and sustained. Services in operation have nearly doubled in calendar year 2004.

Monitoring

LIMAC sought assurances from Telstra that customers would be monitored to ensure that HomeLine Budget customers were taking up the most appropriate HomeLine plan. In response, Telstra conducted three outbound telemarketing campaigns at six monthly intervals, the last in May 2004. These campaigns indicated that take-up was due to the phone service being required mainly for incoming calls, and for those on a budget this service was helpful in managing telephony expenses. A high number of customers were pensioners. Overwhelmingly the customers were satisfied that they were on the most appropriate plan. After considering these findings, LIMAC agreed that the monitoring campaign could subsequently occur annually via direct mail. The first direct mail monitoring campaign occurred in October 2004.

Work in progress

In 2005 LIMAC will consider the relationship between, and the take-up of, the HomeLine Budget and HomeLine™ Low-Income Health Care Card phone plans with a view to increasing the effectiveness of these plans for people on low incomes.

4.2   HomeLine™ Low-Income Health Care Card

Program description

This phone plan offers a lower monthly rental charge than the standard HomeLine plan with slightly higher calling charges, and a reduced in-place connection fee which can be spread over subsequent billing cycles to people who have a Low-Income Health Care Card from Centrelink. The line rental on this phone plan will not increase more than CPI.

Target groups

Australian Government Low-Income Health Care card holders.

Promotion

The availability of this phone plan has been generally promoted as part of the Access for Everyone package e.g. on Telstra's website and in Access for Everyone material. LIMAC and Telstra have both talked with Centrelink to request assistance in targeted promotion of this calling plan. Centrelink has been unable to assist with this request due to its policy of not promoting company-specific information.

Centrelink has agreed to include a generic reference to telecommunications in the list of concessions available:

- On its 'card carrier' letter sent to clients with their Centrelink card; and
- In its brochure, where details of core and State discretionary concessions are explained.

Take-up

Take-up of this product has been low to date.

Monitoring

LIMAC has noted the low take-up and has been involved in discussions with Telstra and Centrelink about targeted promotion of this phone plan through Centrelink. Information from Centrelink has indicated that the majority of Low-Income Health Care Card holders are students. LIMAC has hypothesised that the majority of Low-Income Health Care Card holders are using a pre-paid mobile phone in preference to a fixed home phone service, even one structured such as HomeLine Low-Income Health Care Card.

Work in progress

In 2005 LIMAC will consider the relationship between, and the take-up of, the HomeLine Budget™ and HomeLine Low-Income Health Care Card phone plans with a view to increasing the effectiveness of these plans for people on low incomes.

4.3   Telstra Pensioner Concession Scheme

Program description

Telstra's Pensioner Concession Scheme was originally introduced in 1992. It provided a monthly access and call concession and substantial discount on new or in-place telephone connections. Later it included free access to Telstra's Call Control feature.

Under Access for Everyone, the monthly call concession for most Telstra preselected customers has been considerably increased and Telstra has committed to ensuring that the average eligible pensioner will not experience price movement above CPI over the period 1 July 2002 to 30 June 2005. Customers who are not preselected to Telstra do not receive either the monthly access or call concession component of the Telstra Pensioner Concession Scheme.

Target groups

Eligibility for Telstra's Pensioner Concession Scheme has been aligned with Centrelink and Department of Veterans' Affairs means tested criteria.

An eligible pensioner is a home customer who:

(a)   is billed directly by Telstra for monthly access and local calls; and

(b)   holds an eligible Australian Government pensioner concession card that is valid and was issued for a full year.

Telstra is currently reviewing the validation process for customers applying for the Pensioner Concession.

Promotion

This has been ongoing:

- Advertorials in publications targeted at seniors, including *The Australian Seniors Newspaper*, *News for Seniors* and *Impact magazine*;
- One-off advertisement in Zest for Life magazine;
- Information included in the Australian Government Directory of Services for Older People;
- Improving visibility of the concession through improvements to the Telstra bill format;
- Information on the Telstra Pensioner Concession Scheme in a letter to more than 3000 community and welfare organisations in December 2004;
- Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone;
- Inclusion of information in Australian Senior Computer Club Association (ASCCA) information kits; and
- Improving information on the Telstra website to provide a table showing how the concession can apply.

LIMAC and Telstra have talked with Centrelink to request assistance in targeted promotion of the Telstra Pensioner Concession Scheme. Centrelink has been unable to assist with this request due to its policy of not promoting company-specific information.

Centrelink has agreed to include a generic reference to telecommunications in the list of concessions available:

- On its 'card carrier' letter sent to clients with their Centrelink card; and
- In its brochure where details of core and State discretionary concessions are explained.

Take-up

The number of customers receiving the Telstra Pensioner Concession has increased steadily since the launch of the Access for Everyone package. More than 1.4 million home phone services were receiving the concession as at 31 December 2004. In 2005 Telstra intends to begin a program to revalidate existing Pensioner Concession recipients to ensure the correct targeting of the discount.

Monitoring

See under 'Work in progress'.

Work in progress

Telstra would like to verify pensioner eligibility with Centrelink but is currently unable to do so because of the operation of National Privacy Principle 7.2. Telstra has held extensive discussions with the Attorney-General's Department, the Office of the Federal Privacy Commissioner and Centrelink with the objective of finding a solution to the issue. Telstra and Government agencies have taken legal advice and are examining options to support Pensioner Concession validation options that comply with the *Privacy Act 1988*. Telstra is actively pursuing a solution. Telstra understands that the Attorney General's Department, The Office of the Federal Privacy Commissioner and Centrelink are currently considering this matter. Telstra provides LIMAC with regular updates on progress in relation to this issue.

4.4   InContact®

Program description

Telstra launched InContact® in June 1995 as a telephone service free of ongoing monthly access charges. It allowed incoming calls, with outgoing access to the emergency services number 000, Telstra Sales and Service and Telstra Homelink® 1800 numbers. Under Access for Everyone, InContact has been enhanced to enable:

- Telstra MessageBox message retrieval; and
- Outgoing calls to most other numbers via the Telstra PhoneAway™ service.

In 2004 InContact was further enhanced to enable:

- Calls to Telstra National Reverse Charge; and
- Calls to most 'free to call' numbers in the '24-Hour Services, Health and Help' section of the White Pages™ directory.

Target groups

InContact is targeted to low-income families and job seekers. Eligibility for new InContact services is restricted to people who have a Centrelink or Department of Veterans' Affairs concession card or who are Telstra credit management customers (for a maximum period of 12 months while an outstanding debt is being resolved), or agencies eligible under the Sponsored Access program.

Promotion

Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Telstra sent a letter to all Telstra Bill Assistance distributors and more than 3000 other welfare organisations or community support groups reminding them of the availability of InContact for their clients.

Stickers listing the numbers available to be called from an InContact service were created and distributed to Sponsored Access agencies in July 2004.

Take-up

The number of InContact services in operation gradually declined in 2004.

Eligibility criteria was introduced for InContact in December 2002, under the Access for Everone package. To be eligible for InContact customers must now hold an eligible Australian Pensioner Concession or Health Care Card, or have a debt with Telstra. If a customer has a debt with Telstra they may have InContact for 12 months to enable them to clear the debt. After the 12 month period Telstra may cancel the InContact service. LIMAC notes that the addition of eligibility criteria may have influenced the gradual decline in InContact services over the past 12 months, as InContact is now more targeted to low-income customers.

Monitoring

Feedback from LIMAC and the Telstra Consumer Consultative Council Credit Management Working Group has raised various customer situations where they may benefit from InContact but were not eligible due to having a pre-paid mobile phone service. In response to this feedback, Telstra altered the eligibility in January 2005 to allow an InContact service for people who have a pre-paid mobile service.

Work in progress

Continuing monitoring will occur to see if take-up of InContact stabilises with the alteration to the eligibility criteria, allowing access to the service for people with a pre-paid mobile.

4.5   Telstra Bill Assistance Program

Program description

The Telstra Bill Assistance Program (TBAP) provides financial relief to Telstra customers who have difficulty paying their Telstra home phone bill. Telstra provides $25 certificates to the value of $5 million per annum for distribution by community welfare agencies to their clients.

Within the overall guidelines of the program, Telstra respects the assessment of the welfare agency in determining to whom they will provide bill assistance and how much.

Four lead agencies have assisted Telstra to implement the program throughout Australia. These are The Smith Family, The Salvation Army, St Vincent de Paul Society and Anglicare Australia. In addition to those agencies, their sub-agencies, branches and parishes, another approximately 200 community welfare agencies have joined the program to provide additional geographic and cultural accessibility.

Target groups

Financially disadvantaged customers including low-income families, Indigenous Australians and job seekers.

Promotion

Whilst recognising the need to generate customer awareness of the TBAP, Telstra has tried to be sensitive to the impacts on the welfare agencies of any mass media promotion.

Information about TBAP was included in the new 2004-05 Australian Council of Social Service (ACOSS) Emergency Relief Handbook provided to all Commonwealth-funded emergency relief agencies. It is also included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets and at www.telstra.com.au/accessforeveryone.

As part of its 'Stay Connected with Telstra™' campaign, Telstra has included information on Telstra Bill Assistance Certificates in the information pack sent to new Telstra customers throughout 2004.

Telstra has also responded to every opportunity and invitation to present on TBAP and Access for Everyone at community organisation and financial counselling meetings in every State and Territory e.g. State Trustees Victoria, Anglicare Tasmania, Consumer Affairs Tasmania, Salvation Army Family Tracing Unit, 'Know your phone rights' seminars with ACIF across regional Victoria and 'Conversation with Telstra' in Perth and Fremantle.

Take-up

On average, nearly 3400 Telstra customers are being assisted with their bills each month. In 2003-04 Financial Year more then $4.3 million of Bill Assistance Certificates were distributed – a significant increase on the $3.2 million of certificates distributed in 2002-03.

Monitoring

As discussed in Section 2.5, LIMAC has appointed a Telstra Bill Assistance Program Working Group to oversee take-up and monitoring of the program as well as the communications to agencies and any policy issues.

Feedback from agencies who distribute TBAP has included:

> *"There has been positive feedback from agencies involved in this program, including: We would like to express our appreciation of the (Bill Assistance) vouchers as they have been utilised by families in the Shires of Murilla, Chinchilla, Tara and Taroom. A number of these families have been experiencing reduced incomes due to the 'exceptional circumstance' drought conditions currently being experienced in this area.*

> *"Our organisation distributes 'emergency relief' funds to families and individuals who are experiencing financial hardship and as you can appreciate these funds are always very scarce and very much in demand.*

> *"The Telstra vouchers have been extremely valuable as a means of providing much needed assistance to families as well as stretching the 'emergency relief' dollars that little bit further." Miles Qld*

Work in progress

LIMAC continues to monitor distribution of certificates. Bill Assistance Certificates are allocated to each State and Territory in line with the Commonwealth Emergency Relief program. As refinements are made to the Commonwealth Emergency Relief allocation model, consideration will be given as to whether refinements are required in the allocation model for Telstra Bill Assistance Certificates. In 2005 LIMAC will also consider the option of extending the Telstra Bill Assistance Program to allow certificates to be applied against Telstra mobile phone accounts, as well as home phone accounts.

See under Section 2.5 for a more detailed explanation of ongoing work.

4.6   Telstra MessageBox

Program description

Telstra MessageBox (launched in December 2002) is a free message service for people who do not have access to a working or secure telephone service and who are homeless, experiencing financial hardship or are in a crisis situation (e.g. domestic violence situations). MessageBox provides customers with a telephone number and MessageBox number that they can give out to people, who can then confidentially leave messages for them. These messages can be retrieved for free from most Telstra fixed line phones (including InContact®) and Telstra public payphones in Australia.

Distribution of MessageBox services has relied on community and welfare agencies that are in contact with eligible people and join the program. These include Supported Accommodation and Assistance Program (SAAP) agencies, Domestic Violence outreach services, and Job Network agencies.

Within the overall guidelines of the program, Telstra respects the assessment of the welfare agency in determining to whom they will provide a MessageBox service.

Target groups

People without stable accommodation, including transient people, people in domestic violence situations, people (including job seekers) who do not have a reliable telephone service.

Promotion

The 2003 LIMAC Report concluded that:

In considering the findings of the research and from discussions during preparation of this report, LIMAC identified the following key issues for more detailed consideration. Improving communications to homeless and Indigenous people, particularly to remote Indigenous communities will be priority issues for future LIMAC meetings.

As a result of the LIMAC conclusion, Telstra has spent considerable effort on the promotion of MessageBox in 2004. The focus has been on promotion at the grassroots level, both with welfare organisations and internally with Telstra staff. And has included the following initiatives.

- MessageBox was initially promoted to 1200 crisis accommodation agencies, the Australian Federation of Homelessness Organisations (AFHO) and then through the Jobs Australia network, which resulted in substantial interest.
- In 2004 Telstra has developed new MessageBox kits including cards and user guides, brochures, posters, agency guidelines, user guide pad, notepads and a desktop holder to increase awareness and usage by program agencies.
- Information about MessageBox was included in a range of publications, including Australian Federation of Homelessness Organisations February/March and October/November newsletters, Homelessness NSW/ACT September newsletter and NISAD's Headlines September newsletter.
- Telstra undertook some sponsorship of the Homeless People's Association.
- One-on-one briefings regarding MessageBox have occurred with a number of community and welfare organisations that primarily deal with the homeless.

- Telstra has undertaken a variety of activities to improve staff awareness of the MessageBox service.
- Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in touch' booklets distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Take-up

Telstra has distributed MessageBox cards to more than 630 agencies supporting this program. The number of agencies distributing MessageBox cards more than doubled in 2004. The number of cards used peaked in May 2004 with more than 350 cards being used in that month. Where clients are using the service, they do so regularly.

Centrelink joined as a MessageBox distributor through its Social Worker Network as a trial in February 2004. Ten sites began distributing 1000 cards. In October 2004 an additional 30 Centrelink outlets joined the program and the rest of the Centrelink network is expected to join progressively.

Monitoring

LIMAC was directly involved in the development of Telstra MessageBox.

Qualitative feedback from agencies shows this program is extremely effective in actual use.

> *"We had a client that needed MessageBox as he didn't have a telephone. He got a call from an employer and now he is working full time." St Kilda, VIC*

> *"The Telstra MessageBox cards have been very important for our client group because it is a means to be in touch with family, friends, workers and in some cases employers. It means that a person can leave a number to be contacted on when they have looked at a rental property." Armidale NSW*

> *"I have been giving the MessageBox cards to my clients, they have been very well received. The women have used the cards to access messages from Centrelink re payment or work, to keep in touch with Legal Services or families to contact after crises have occurred. As most of the women who access this Centre are homeless, the cards are a great innovation from Telstra. Thank you." Darwin NT.*

LIMAC has also noted that pre-paid mobile phones are becoming the preferred communications choice for homeless people. A mobile phone allows instant communication, pre-paid services can be used with low top-up denominations, and caseworkers can send clients an SMS.

Specific feedback from some agencies points to the design limitation of MessageBox in not allowing users to actually make or return calls. Telstra has noted that its PhoneAway™ and Phonecard pre-paid products are generally available for this purpose.

4.7   Homelink® 1800 enhancement

Program description

A cashless calling service designed to help families maintain communication. It provides a 1800 phone number that is linked to a fixed Telstra phone service. It was launched by Telstra in late 1997. There is no charge to the caller of the Homelink® 1800 number. Instead, the legal lessee of the fixed telephone service pays for calls at Telstra public payphone rates.

Under Access for Everyone, the service has been enhanced so that if the Homelink 1800 number does not answer or is busy, callers are given the option to be connected to another party through Telstra National Reverse Charge.

Target groups

Low-income families, Indigenous communities, people who are transient, not-for-profit welfare organisations who need to maintain contact with clients and InContact® customers.

Promotion

Information included in letter to all MessageBox distributors, December 2004.

Information on Homelink 1800 is available on the Home and Family pages of telstra.com.

Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Take-up

Homelink 1800 calling has been available since late 1997. Use of the reverse charge call option has been growing steadily.

Monitoring

LIMAC considers that Homelink 1800 is an established product and close monitoring is not required.

4.8   Sponsored Access

Program description

Since 1 July 2002 Sponsored Access has offered an InContact® telephone service in Crisis Accommodation Program (CAP) properties. In this circumstance, InContact offers a relatively secure telephone service, free of ongoing charges, for use by residents.

Previously, InContact was only available to individual residential customers. With Sponsored Access, Telstra allows the Crisis Accommodation agency itself to become the lessee of the service thus ensuring a permanent service in the property. If requested, Telstra also supplies at no charge the silent line status for a Sponsored Access service.

In response to community agency feedback, in 2004 Sponsored Access has been enhanced to enable outgoing calls to Telstra National Reverse Charge and calls to most 'free to call' numbers in the '24-Hour Services, Health and Help' section of the White Pages™ directory.

Target groups

People in need of emergency housing.

Promotion

In conjunction with the National Data Collection Agency (NDCA) Telstra sent a letter to all SAAP agencies (around 1200) in March 2003. Ongoing promotion has occurred through general Access for Everyone materials.

When the Sponsored Access service was enhanced to allow access to National Reverse Charge calls and most free-to-call numbers in the '24-Hour Services, Health and Help' section of the White Pages directory, Telstra sent a letter to all Sponsored Access agencies providing information about the changes to the service, as well as stickers listing the numbers that could be called from the service.

Information on the Sponsored Access service was included in a letter sent to all MessageBox agencies in December 2004. Telstra has revised its website promoting the Access for Everyone service to include an online application form for CAP agencies to request Sponsored Access services.

Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Take-up

Take-up of Sponsored Access continues to remain high. More than 400 new Sponsored Access services were connected in 2004 bringing the total number of services connected to nearly 900 as at 31 December 2004. This represents nearly 25% of CAP Properties taking up the service.

Monitoring

Some CAP agencies and members of LIMAC have queried the higher cost of making local calls from a Sponsored Access service using a PhoneAway™ card. Telstra has noted that pro-

viding PhoneAway cards to tenants has been the practice of some emergency accommodation services before Sponsored Access. Telstra also noted that other options were available to agencies, such as having a standard telephone service restricted to local calls only, or using a Blue or Gold leased payphone.

Work in progress

LIMAC has suggested that Telstra investigate the possibility of extending this service to group homes for people with an intellectual disability, which are licensed by State Government departments. Telstra is considering this suggestion.

4.9　Multiple Number

Program description

This service provides the ability to have a split account on the one telephone line service by dialling a short account code before calling the desired phone numbers. It enables different people in the household to take responsibility for their own calling costs. An individual sharing a house can charge their calls to their own 'number' and recognise when an incoming call is for them via a different ring tone. Further, by using HomeLine™ Call Control on either or both sub-accounts this splitting can be enforced.

Target group

Independent youth still living at home within low-income families.

Promotion

Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

Monitoring

LIMAC considers that Multiple Number is an established product and close monitoring is not required.

Work in progress

No further developmental work is envisaged for this program.

4.10   Access to Centrepay for Telstra customers

Program description

Centrepay is a service offered by Centrelink that provides the ability to direct government payments, in this case, towards Telstra telephone accounts. The Centrelink beneficiary is able to nominate an amount to be regularly deducted from their Centrelink payment and put towards their Telstra account. The minimum payment is $20. Telstra began offering this payment option in April 2003.

Target groups

Recipients of government payments made by Centrelink.

Promotion

Information is included in Telstra's 'Access for Everyone – Your A-Z Guide' and 'Keeping Australians in Touch' booklets, distributed widely to community agencies and accessible at www.telstra.com.au/accessforeveryone.

As a trial Telstra inserted a pre-populated Centrepay application form in Telstra bills issued to nearly 50 000 customers who receive the Telstra Pensioner Concession. (November to December 2004).

Telstra utilised the front page of Telstra's website to promote the Centrepay option, directing users to the Access for Everyone pages on the Telstra website. This advertisement was in place for a month, rotating with other promotional messages. (February-March 2004).

Centrelink has conducted a media rollout throughout Australia, in conjunction with Telstra Country Wide®, promoting the availability of Centrepay to Telstra customers, since Telstra began offering the Centrepay option.

Take-up

The number of payments received through Centrepay each month has been increasing steadily since the launch of the payment option. The most payments were received in December 2004 when more than 27 400 Centrepay payments were processed. More than 280 000 Centrepay payments have been received since Telstra began offering the service.

Monitoring

LIMAC will consider feedback on the Centrepay promotion via pre-populated forms in Telstra accounts to recipients of the Telstra Pensioner Concession.

4.11 Bill Smoothing

To be launched as Telstra BudgetPay, customers will be able to better plan their budget by spreading the estimated total cost of their yearly phone bill across equal monthly or fort-nightly instalments. Customers simply arrange for regular fixed payments via Telstra EasyPay or Centrelink Centrepay services and keep their Telstra account largely up to date, automati-cally.

LIMAC notes that development of this service has been delayed, originally it was planned to be implemented in March 2003. This delay was due to the complexity of the billing system requirements and the need to align the development with another related billing project. Tel-stra BudgetPay is scheduled to be available to customers from 30 June 2005.

4.12   Other services available for low-income users

Telstra also provides a range of other services of relevance for low-income customers. Information about these is included in the Access for Everyone Marketing Plan. Whilst these are not part of the Access for Everyone package they may provide a more complete communications solution for the segments targeted through this program.

As outlined in the Access for Everyone Marketing Plan these other services are:

- Telstra Pre-paid Home
- Internet services
- Disability services
- Payphones
- Pre-paid calling options
- Multicultural Call Centres
- Indigenous Communities Helpline
- Billing flexibility.

For further information about these programs refer to the Access for Everyone Marketing Plan. Information about these services is also included on the Access for Everyone website.

These services have generally been maintained throughout 2004 and continue to be promoted and supported by Telstra.

5. Setting up and maintaining communications services

In the two segments surveyed in the 2004 research, Indigenous and homeless Australians, people were most likely to contact a phone company for assistance in setting up or maintaining an existing service, in times of financial difficulty. More than 30% of homeless people and more than 10% of Indigenous people would contact Centrelink or a welfare agency if they found themselves in this situation. Approximately one in ten people would not know who to contact in these circumstances, which is a significant decrease on the 2003 results for these two segments.

In order to manage telecommunications expenditure most respondents used pre-paid cards or services. The usage of pre-paid options has significantly increased in the past 12 months. Other management strategies included consciously limiting the number of calls, and calling mainly during off-peak times.

The following Access for Everyone initiatives are relevant for people on low incomes trying to set up a telephone service:

- HomeLine™ Low-Income Health Care Card phone plan, which provides a lower cost connection fee payable over a period of time.
- InContact®, which has no ongoing monthly rental charges.
- Telstra Bill Assistance Program, which can be used towards connection fees on the first bill.
- Telstra Pensioner Concession Scheme, which provides eligible pensioner customers a discount on new telephone connections as well as other concessions.

The following Access for Everyone initiatives are relevant for people on low incomes trying to maintain a telephone service:

- Telstra Bill Assistance Program.
- HomeLine™ Budget phone plan, which provides a lower monthly line rental with higher call costs than the standard home phone plan.
- Telstra Pensioner Concession Scheme, which provides eligible pensioner customers a monthly concession on eligible telephone bills and free access to Call Control whereby certain call types can be restricted by a customer-controlled PIN.
- Access to Centrepay, which enables eligible Centrelink customers to have regular payments made towards their Telstra home phone account.
- Multiple number, which enables call costs to be itemised separately on the home phone account, making it easier for household members to take responsibility for their own calling costs.

5.1 Staying connected with Telstra™

In addition to the Access for Everyone initiatives, Telstra has briefed LIMAC on its 'Staying Connected with Telstra™' public education campaign, launched in December 2003, to help address the issue of maintaining a telephone service. The campaign consists of the following elements:

- Courtesy call from Telstra to customers whose calling exceeds certain thresholds that indicate atypical telephone usage. The threshold is being incrementally lowered as refinements in systems and processes occur;

- New 'Stay Connected' brochure included with information sent to new fixed line and mobile Telstra customers;
- Public education by way of increased media profile and a 'Stay Connected' page on www.telstra.com.au/accessforeveryone;
- Continuing regular consultation with welfare agencies through the Telstra Consumer Consultative Council's Credit Management Working Group;
- Continuing regular briefings in all State and Territories of community financial counsellors in Access for Everyone and Telstra Credit Management Services' options for people to maintain their telephone services;
- Continuing availability of the Telstra Credit Management Fact Sheets for use by welfare agencies that assist customers with Telstra accounts; and
- Continuing training and awareness raising amongst Telstra staff of the options available for customers on a low-income.

Telstra has provided LIMAC with updates on the 'Staying Connected with Telstra' campaign throughout 2004 and has committed to continuing these updates in 2005.

5.2   Unexpected high bills

LIMAC notes the current enquiry by the Australian Communications Authority and the Department of Communications, Information Technology and the Arts into unexpected high bills and Telstra's submissions and proposals in this regard. Whilst not part of the Access for Everyone program or LIMAC's Terms of Reference, the LIMAC supports the development of an industry-wide approach to offering consumers protection against unexpected high bills.

5.3   Hardship Policy

Telstra has advised that in consultation with the Telstra Consumer Consultative Councils' Credit Management Working Group it has developed a draft Hardship Policy. Telstra anticipates that early in 2005 a pilot Hardship Cell will begin operations for a three month trial assisting customers who are suffering financial hardship. At the end of the trial period, the draft Hardship Policy will be revised to include what is learnt from the trial and then implemented through Telstra. LIMAC welcomes this outcome, and anticipates receiving regular updates from Telstra on the progress of the Hardship Cell trial.

6. LIMAC conclusions

LIMAC believes that Telstra has worked successfully with the Committee throughout 2004 to provide a program assisting low-income Australians to access telecommunications services. Telstra personnel involved in the Access for Everyone package have worked closely and collaboratively with LIMAC and have fully resourced the Committee to enable it to carry out its responsibilities.

In particular, LIMAC believes that Telstra has kept it fully informed:

- on the status of the products and services available through the Access for Everyone package;
- on proposed changes to the programs and other services that impact on people on low incomes;
- on the promotional activity undertaken for the package; and
- on LIMAC requests for additional or new information.

LIMAC also believes that Telstra has listened and responded in a timely manner to suggestions and recommendations to improve the products and services available through the Access for Everyone package. For example, in response to LIMAC and welfare agency feedback, Telstra has enabled InContact®/ Sponsored Access services to have outgoing access to most free-to-call numbers listed in the '24-Hour Services, Health and Help' section of the White Pages™ directory. Based on similar feedback, Telstra changed the eligibility criteria for InContact to extend eligibility to customers who have a pre-paid mobile phone service.

Telstra has responded to all of the actions and commitments proposed in the previous LIMAC report. All have been completed or are in progress (refer to Appendix C).

In particular, LIMAC is pleased to note Telstra's focus on homeless and Indigenous Australians throughout 2004. This is in response to the stated issue of 'Improving communications to homeless and Indigenous people, particularly to remote Indigenous communities and more effective targeting of communications' raised in the previous report. Recognising the ongoing challenges in communicating effectively to these groups, LIMAC is pleased to note the significant gains in reported awareness and usage of Access for Everyone by these segments.

LIMAC again endorses Telstra's strategy of targeted communications through grassroots community agencies and welfare organisations. This strategy appears to have been effective in regard to homeless and Indigenous Australians over the past 12 months where the research continued to highlight that 'word of mouth' was the most effective means of raising awareness among these segments. However LIMAC is aware of the concerns by some about the apparent low awareness of Access for Everyone among the general public, and the significant further work to be done in regard to Indigenous Australians.

LIMAC makes the following particular recommendations to Telstra for 2005:

R1. Given the inability to promote the HomeLine™ Low-Income Health Care Card phone plan through Centrelink, Telstra should investigate options for making the benefits of that phone plan more effectively available by considering its relationship to the HomeLine Budget phone plan.

R2. Given the advice to Telstra by the Office of the Federal Privacy Commissioner and the Attorney-General's Department, and the resulting inability for Telstra to

check concession eligibility through Centrelink, Telstra should continue the dialogue with Government agencies regarding privacy issues surrounding the development of an authentication process to enable Telstra to efficiently target concessions to low-income customers. LIMAC notes that this is a key issue in any future consideration of targeting benefits to eligible concession card holders.

R3.   Given the continuing concern by some about a low general public awareness of the Access for Everyone package, Telstra should consider further ways to raise awareness within the general community of Telstra's provisions for people on low incomes. LIMAC notes that this is no substitute for the continuing targeted promotion required to raise awareness within the specific community segments that might benefit from the various programs and where 'word of mouth' appears to be most effective in raising awareness.

R4.   Given the delay in the implementation of Bill Smoothing, now scheduled to launch by 30 June 2005, Telstra should promptly undertake a targeted communications program to inform customers of this new option.

R5.   Given the apparent increasing use of mobile telephones by people on low incomes, Telstra should continue to seek ways to enable these customers who often move about to connect a home telephone service at an affordable price. Telstra should also seek further ways to enable welfare agencies to assist these customers to maintain their communications services.

R6.   Given the further developments under the Government's Telecommunications Action Plan for Remote Indigenous Communities (TAPRIC), Telstra should ensure that the Access for Everyone programs remain relevant and effective for Indigenous Australians on low incomes.

LIMAC continues to believe that the Access for Everyone package, providing a range of targeted products and services to meet varying customer circumstances, is an effective model for ensuring affordability of telecommunications for people on low incomes. Telstra should continue to seek the support of community welfare agencies to highlight the importance of communications in assisting their clients and to disseminate information about the options available through the low-income package and to assist with take-up of the products and services.

LIMAC is confident that further progress will be made through the Access for Everyone programs in the year ahead to enhance access to and affordability of telecommunications services for low-income Australians.

7. Contacts

Information about the Access for Everyone package is available online at
www.telstra.com.au/accessforeveryone.

Phone:

- For enquiries about residential services, please call 13 2200 between 7 am and 6 pm Monday-Friday and between 9 am and 5 pm Saturday (Eastern Standard Time).
- The TTY number for customers who use a teletypewriter is 1800 808 981.
- The Indigenous Communities Helpline to assist Indigenous consumers in rural and remote areas with specialised products and services which may assist them is available on 1800 444 403.
- Consumers from non-English speaking backgrounds can call the relevant Multicultural Call Centre line. The service is available in the following languages:

Language	Number	Hours of operation
Cantonese	1800 677 008	9 am-9 pm
Mandarin	1800 678 876	9 am-9 pm
Italian	1800 649 013	9 am-5 pm
Greek	1800 189 129	9 am-5 pm
Indonesian	1800 429 432	9 am-5 pm
Korean	1800 773 421	9 am-5 pm
Arabic	1800 726 001	9 am-5 pm
Spanish	1800 726 002	9 am-5 pm
Vietnamese	1800 644 500	9 am-9 pm

For other languages, the Australian Government's Translating and Interpreting Service offers a translation service via 13 1450.

LIMAC Secretariat	**LIMAC Chairperson**
C/- Telstra Consumer Affairs Locked Bag 4960 Melbourne VIC 3001 Email: consumer.affairs@team.telstra.com Phone: 1800 804 591 Fax: 1800 659 416	Mr Chris Dodds Email: chrisd@ewon.com.au Phone: 0418 249 998

Appendix A: Telstra's Carrier Licence Condition 22

Low-income measures

22. (1) By 1 July 2002, the licensee must offer, or have a plan for offering, products and arrangements to low-income customers (*the low-income package*) that has been:

(a) endorsed by low-income consumer advocacy groups; and

(b) notified in writing to the ACA.

(2) The low-income package must include details of the dates by which products or arrangements not offered to low-income customers from 1 July 2002 will be offered to such customers.

(3) The licensee must comply with the low-income package as in force or existing from time to time.

(4) The licensee must maintain and adequately resource a Low income Measures Assessment Committee (*LIMAC*), comprising representatives of such organisations as are approved by the Minister in writing from time to time.

(5) The role of LIMAC will be:

(a) to assess proposed changes to the low-income package or to the marketing plan for the low-income package; and

(b) to report annually to the Minister on the effectiveness of the low-income package and of its marketing by the licensee.

(6) From 1 July 2002, the licensee must have in place a marketing plan for making low-income consumers aware of the low-income package, being a plan that has been approved by LIMAC.

(7) The licensee must seek and consider the views of LIMAC before it makes any significant change to the low-income package.

Note: It is intended that the licensee may make minor non-substantive changes to the low-income package (such as minor editorial or typographical corrections) without having to seek and consider the views of LIMAC.

LIMAC is to be consulted on other proposed changes to the low-income package.

(8) If the licensee makes a significant change to the low-income package, the licensee must give the ACA a revised version of the package incorporating the change.

Appendix B: LIMAC Governing rules

1. Establishment

1.1 This Committee, to be called the Low-Income Measures Assessment Committee, is established by Telstra in accordance with Carrier Licence Conditions (Telstra Corporation Limited) Declaration 1997 (the Licence Conditions) and is to be governed in accordance with these rules. Telstra may vary the terms of these rules from time to time provided that they comply with the Licence Conditions.

2. Committee Terms of Reference

2.1 To produce a report annually which:
   a) assesses whether the resources committed under the low-income package by Telstra are best allocated to the needs of low-income consumers;
   b) evaluates the effectiveness of the low-income package in making telecommunications services available to the disadvantaged and those on low-incomes;
   c) advises on the effectiveness of the promotion of the low-income package; and
   d) makes recommendations on how Telstra can improve the utilisation of resources committed under the low-income package to maximise the benefits to low-income telecommunications consumers

2.2 To assess proposed changes to the low-income package or to the marketing plan for the low-income package.

3. Provision of Report to Minister and Publication

3.1 The Committee's report must be provided to the Minister for Communications, Information Technology and the Arts. The Minister has the discretion to make the report publicly available.

3.2 The publication of the report must not result in the publication of any commercially sensitive information.

3.3 If the report is made publicly available, the report will be made available on Telstra's Internet site and distributed as determined by the Committee.

4. Powers and role of the Committee

4.1 The Committee may engage an independent market research expert to provide research relevant to the fulfilment of the Committee's terms of reference.

4.2 It is the role of the Committee to:
   a) select the researcher and endorse the methodology and sample design;
   b) design the market research brief, specifically the research parameters, research objectives, research budget and project timing;
   c) oversee the research project, including, recommending discussion guides and questionnaires, recommending stimulus material and observing qualitative research, if appropriate; and
   d) on completion of the research, confirm that the research has been conducted in accordance with the aims and objectives.

4.3 Prior to instructing the market research expert to commence work, the Committee must consult with Telstra in relation to the market brief and obtain Telstra's approval for the total cost of the research work.

5. Committee Membership

5.1 The Committee will initially be comprised of a representative from each of:
   i. Australian Council of Social Service
   ii. COTA National Seniors
   iii. The Salvation Army (Eastern Territory)
   iv. The Smith Family
   v. Australian Federation of Homelessness Organisations
   vi. Jobs Australia
   vii. Anglicare Australia
   viii. Department of Family and Community Services

5.2 In accordance with the carrier licence condition to which Telstra is subject, Telstra will seek the agreement of the Minister to each of the welfare organisations to be represented on the Committee. An organisation's right to representation on the Committee may be removed from time to time by the Minister.

5.3 In addition, representatives of the following organisations shall have observer status:

a) The Department of Communications, Information Technology and the Arts;
b) The Australian Communications Authority;
c) The Salvation Army (Southern Territory); and
d) Telstra Corporation Limited.

5.4 Observers shall be entitled to participate in meetings of the Committee but shall have no right to vote on any decision being taken by the Committee.

5.5 Each organisation represented on the Committee has full discretion to appoint the person who is to represent it at meetings of the Committee.

6. Meetings and Attendance

6.1 Chair

The Chair will be determined by the Committee on an annual basis.

6.2 Committee Secretary

The Committee Secretary:
a) co-ordinates the activities of the Committee;
b) ensures compliance with agreed governance procedures for the Committee;
c) manages the Committee secretariat; and
d) attends Committee meetings,

but does not vote in Committee meetings.

6.3 Meetings

a) Meetings of the Committee will be convened by the Committee Secretary in accordance with an agreed research plan or as required.
b) The meetings may be held face to face or by videoconference or teleconference.

6.4 Quorum

A quorum for any formal meeting of the Committee is five members of the Committee.

6.5 Agenda

Every effort will be made to distribute an agenda and any relevant supporting documents by the Committee Secretary to the Committee members at least one week prior to the Committee meetings.

6.6 Minutes

Draft minutes of the meeting and resolutions will be kept by the Committee Secretary and distributed to the Committee members no later than one week after the Committee meetings for ratification.

7. Decision-making

7.1 It is expected that the Committee's decision-making and particularly the report recommendations will be achieved on a consensus.

7.2 If the Committee cannot achieve a consensus on a decision, the decision will be made by majority vote of the members present. The Chair will have a casting vote.

8. Confidentiality

8.1 It is expected that confidentiality will be maintained on sensitive issues which may arise. Examples may be those concerning reputation, commercial or competitive considerations.

9. Resourcing

9.1 Telstra will pay:
a) for the provision of the Committee Secretariat (including making a person available to perform the role of Committee Secretary);
b) the reasonable expenses, e.g. travel costs and out of pocket expenses, of the Committee members (except those who are representatives of a Commonwealth Department); and
c) the approved costs of the research undertaken by the market research expert.

Appendix C: Actions and commitments from previous report

The 2003 LIMAC Report contained a number of actions and commitments relating to the Access for Everyone and related programs. LIMAC has received regular updates from Telstra on progress against those actions and commitments and notes that these have either been completed or are in progress and provides the following detailed assessment.

COMMITMENT	STATUS
ACCESS FOR EVERYONE PROGRAMS	
HomeLine™ Low-Income Health Care Card ▪ Development of a communications strategy dependent on discussions with Centrelink	Completed. Discussion between Centrelink and Telstra identified difficulties for Centrelink in providing detailed program information directly to LIHCC holders. Centrelink will consider upgrading its brochures to generally mention the possibility of telephone concessions from telecommunications service providers.
Telstra Pensioner Concession Scheme ▪ Telstra to undertake validation process	In Progress. Telstra and Government agencies have taken legal advice and are examining options to support pensioner concession validation that comply with the Privacy Act.
Bill Smoothing ▪ Planned for launch 13 December 2004	In Progress. To be called Telstra Budget-Pay, set for launch by 30 June 2005.
InContact® ▪ Allow access to National Reverse Charge calling ▪ Allow calls to most free-to-call numbers listed in 'Health &Help: 24-Hour Services' section of White Pages ▪ Telstra to consider eligibility rules in cases where customer has a pre-paid mobile service	• Completed • Completed • Completed
TBAP ▪ Sub-committee discussion about implementation model and whether a centralised processing option would provide additional flexibility and effectiveness ▪ Sub-committee discussion on overall geographic and cultural accessibility of the program	• Completed. Discussions indicated that a centralised model did not suit most lead agencies. • Completed. New agencies brought on board in NT, and continuing focus on QLD.
Telstra MessageBox (TMBX) ▪ LIMAC to consider whether a further evaluation of this program is warranted in the second half of 2004	In Progress. Wave 3 research, focussing on Indigenous and homeless Australians, will provide information regarding TMBX.
Sponsored Access ▪ See under InContact above	

COMMITMENT	STATUS
ACCESS FOR EVERYONE TARGET GROUPS	
Low-income families	
▪ Develop advertorials for relevant publications on relevant programs	• Completed
▪ Develop a general brochure and poster and discuss ways of disseminating promotional material with Centrelink and community agencies	• Completed. Brochure and poster now available, and sent to the A4E database
People with disabilities	
▪ Telstra will continue to consult with its Disability Forum (TDF) on its communication strategy on relevant programs for this group	• Completed. Extract from TDF minutes: 'Suggestions for improving communications included: Providing information to State Trustees/other Administrators for people with cognitive disabilities; Providing information to Dept. Human Affairs, Carers Association etc. for people with intellectual disability living in group houses; Tailored communications for people with hearing impairment e.g. utilising the BHA newsletter; Understanding that many people stay with a plan out of habit and because new or different offers seem confusing and complex. Communications must cut through these behaviours; Promoting programs as community announcements on morning TV; Providing information to state libraries particularly for homeless people; Providing information (including mobile solutions) to nursing homes (including private nursing homes). Not necessarily just information for older people; Consider non-mainstream disability e.g. cognitive disability, often more in need of these services.'
▪ Telstra will distribute an information kit to approximately 370 disability organisations, health professionals and service providers	• Completed Dec 2004.
▪ Telstra will promote programs in 'Link' magazine	• Completed.
Transient and homeless	
▪ Telstra to work with Centrelink to implement availability of TMBX for its clients nationally	• Completed. Centrelink social workers are utilising TMBX as appropriate.
▪ Telstra will develop new promotional TMBX materials to distributing agencies to improve awareness amongst staff and clients	• Completed
▪ Telstra will undertake a research study amongst SAAP agencies who have taken up Sponsored Access, and	• See under InContact.

COMMITMENT	STATUS
their clients, to obtain feedback in 2004-05	
▪ Mail-out to Sponsored Access agencies advising them of further enhancements	• Completed
▪ Ongoing distribution of TMBX cards and promotional materials at conferences	• Completed
▪ Promotion of TMBX via Indigenous hostels	• Completed
▪ Development of advertorials in relevant publications on relevant programs	• Completed
▪ Telstra will promote availability of TBAP in a brochure sent to all new customers	• Completed
▪ Telstra to investigate touch screens in Job Network agencies and whether information on TMBX and bill management solutions can be provided	• Completed. This was found to be not feasible.
Unemployed persons ▪ As above	
OTHER COMMITMENTS	
Setting up and maintaining services ▪ Telstra will keep LIMAC informed on the Staying Connected with Telstra™ campaign outcomes	• Completed
LIMAC priority issues ▪ Improving communications to homeless and Indigenous people, particularly remote Indigenous communities	• In progress. Further discussions based on specific focus of Wave 3 research.
▪ More effective targeting of communications	• As above.
LIMAC focus for 2004 ▪ Effective communications with LIHCC holders. LIMAC has urged Telstra to further engage with Centrelink to overcome difficulties identified by Centrelink in relation to proposed communication activities	• Negotiations with Centrelink have resulted in agreement for Centrelink to communicate the availability of telephone concessions generally without naming a carrier.
▪ Mobiles phones and access, especially for young people on low incomes	• In progress.
▪ Appropriate targeting of those most in need, citing of Pensioner Concession Scheme resulting in greater allocation of resources relative to options for other groups, consider appropriate eligibility criteria	• In progress.