

CRTC Public Hearing 2018-246

Presenters: Dr. Kim Sawchuk and Anne Caines
on behalf of ACT Project, Concordia University

Date: October 23, 2018



KIM: Greetings! My name is Kim Sawchuk, and I am a professor in Communication Studies at Concordia University. I am the Director of Ageing, Communication, Technologies, or ACT, an international research project based at Concordia University. Our team examines what it means to age in a digital world and to develop strategies to rectify digital divides in collaboration with elders.

ANNE: Hello, my name is Anne Caines. I am a Canadian senior and a member of ACT. I also coordinate Respecting Elders: Communities Against Abuse, or RECAA. RECAA works with linguistic and cultural minorities in Montreal and we have been members of ACT since 2013.

On behalf of ACT and the seniors we work with and know, we thank the CRTC for this inquiry. It is imperative to consider how seniors, people with disabilities and those whose first language is neither French nor English are targeted and how their lives are impacted by current sales practices.

KIM: For 15 years, I have been researching the exclusion of Canadians over the age 65 from data gathering practices. As a communications and age studies researcher, I spend time listening to older people and I'm alarmed by what I am hearing.

Five years ago, we were invited to give digital literacy workshops to seniors living in low income apartment buildings in Montreal. While we were showing them how to use email and connect to Wifi, something happened. Participants and their caregivers started bringing their telecom bills and asking: *Why has my bill gone up? What is this service?* and *Why am I paying for this?* This past winter—when the issue hit the media—we realized the stories from these low-income seniors were not an anomaly.

The report we submitted to the CRTC draws from individual and group interviews conducted with 53 Canadian seniors from 2017 to 2018. Three quarters of them, **75%**, reported experiences of predatory sales practices in the telecommunication industry. The testimonies you will hear from us are from people whose average age is 75.

Seniors spoke of services and devices that **were unsuitable**, more extensive and more expensive than they required.

ANNE: *Is it right for a senior in his 80s who does not own a computer, a tablet or a smartphone to be sold an expensive home Internet plan?*

KIM: Seniors reported being lied to.

ANNE: *Is it right for an 86-year-old man looking for a landline to be told that his technology is outdated, and then pressured to buy a smartphone that he does not know how to turn on?*

KIM: Our participants reported **being misled, pressured and lured into contracts under false pretences:** three separate but interrelated sales tactics.

Here's another story we heard: an 82-year old woman was approached by a sales representative at a Bell booth in Montreal. "I am having a terrible day" she was told, and "I need "just one more signature" to end my shift..." He assured this woman that a signature was not a contractual obligation, but simply confirmation of their conversation. Within a few days, Bell called this 82 year-old woman to secure payment. She had been manipulated by someone she thought she could trust.

ANNE: *Is it right to deliberately trick seniors to meet sales quotas?*

KIM:

Seniors are not all the same. According to Statistics Canada, only 43% of Canadian seniors over the age of 75 are regular users of the Internet¹.

Our research indicates that seniors' digital skills, and their ability to deal with high pressure sales people, are connected to levels of income and education.

ANNE: I am fortunate to be educated and relatively tech-savvy. Still, I need to be on guard when it comes to interacting with this industry.

Why should I? I am dealing with well-established Canadian companies. I am not walking through a dark, isolated alley at night. I am trying to make sure I won't be ripped off by a deal too good to be true.

Many seniors do not have adequate digital opportunities or experience. Many of us do not have family, friends, or social workers to help us understand contracts, or make sure we are getting the services we need at a fair price.

What happens to those seniors who do not have family or friends?

Remember, many of us first acquired telecom services in Canada at a time when prices were fixed and we knew governments had an interest in ensuring that all Canadians could afford communications.

¹ Statistics Canada, 2017

Many of us feel that we are being targeted *because* of our age, that you are preying upon us.

Many seniors I know are hesitant to adjust their packages because *they know* any conversation with a sales agent may make them vulnerable to being taken advantage of, again, by agents who are under pressure to sell.

Seniors living on or below the poverty can find themselves in a double bind: they are the most in need of fair prices and yet they can become the most vulnerable. A \$20 increase in a telecom bill can mean no groceries that week.

Telecom services are not a luxury. Phones, whether landline or wireless, are a life necessity.

The Internet is not a luxury. It is the way we participate in politics, get information, and stay connected. They are an essential part of citizenship in the digital age.

We need this industry regulated, including the third-party companies that they contract, and we need fair prices.

KIM: These are a sampling of the stories that our research team heard; yet, Telus dismissed our report because it relied on interviews with 53 seniors. “Only 53 seniors” they wrote.

This criticism is a scandalous dismissal of the voices of these people.

It is a misunderstanding of what qualitative research does, who we reach out to, and the significance of the data that we gather. We go to libraries, community centres, legions, and malls: the places frequented by low-income seniors, cultural minorities, those with low digital skills, and those over the age of 75.

These are the seniors who did not hear about this consultation, who will not show up in the data you collect and who may have given up on filling out your survey. Remember, only 43% of Canadian seniors over the age of 75 use the internet on a regular basis and the CRTC’s consultation was primarily online with a site that was difficult to navigate. This makes digital first, seniors last.

When we interviewed seniors they were not quick to disclose accounts of aggressive sales tactics, immediately. But when we ask for the story behind the number, when trust was built, we heard an outpouring of the emotional stress and financial duress endured as a result of interactions with companies like Bell, Telus, Videotron, and others. We heard the distress of a woman fighting to get out of her contract, after her husband had died. These stories are not readily captured by mass surveys or online consultations.

So, when we report that 75% of the 53 seniors we listened to have been subjected to predatory sales practices by the telecom industry, we are fully confident that our findings are pointing

to a very serious problem in Canada that is under-reported – but which is also unacceptable. 75% of 53 is 40 people too many. 1 mislead elder, is 1 too many.

ANNE: In the work that I do with seniors, we say that elder abuse is the most hidden form of violence. We know that it's hard to talk about. In most places, it indicates the tip of the iceberg. No one wants to admit to being abused.

Lying to seniors or pressuring seniors to get them to enter contracts or to purchase services they don't need is a form of elder abuse.

Taking advantage of seniors because they don't have the same digital knowledge as younger Canadians do is a form of elder abuse.

KIM: If you are not hearing from seniors about this topic, it is important to consider why.

How many of you want to admit you've been pressured into buying something you didn't need?

How many of you want to openly admit you don't understand complicated or technical language?

How many of you want to admit you need help? Or feel to embarrassed to ask for it? Ashamed that you have been tricked?

We wish this was just a few bad apples but this is an issue of companies *rewarding* the mistreatment of elders by *training* employees to adopt high pressure sales practices. This is what we would define as a *systemic problem*.

I am certain we can do better. We have to: for seniors and for our younger generations.

We want the CRTC to intervene to fix this broken system. Our report makes seven recommendations and three are absolutely urgent.

First, give customers a 60 day—no penalty—grace period to back out of a contract;

Second, ban commissions-only sales practices;

Third, levy fines on telecom companies who are found to be using aggressive or misleading sales practices.

ANNE: This would be a good start to making a difference in the lives of seniors.

We hope you'll take our accounts of seniors' experiences and our recommendations seriously.

KIM: Thank you.