

TAYLOR SILVERSTEIN

Constituent policy submission on telecommunications contract hardship and exit reform



FROM Taylor Silverstein Kent	TO Kevin McKenna MP c/o Sittingbourne & Sheppey Labour Party 29 Park Road Sittingbourne Kent ME10 1DR
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Date: 4 October 2026

Subject: Telecommunications Contract (Hardship and Exit) Reform: request for parliamentary support

Dear Mr McKenna,

I am writing as a constituent to ask you to take seriously a package of reforms I believe could prevent telecommunications contracts from becoming unnecessary household debt. I am asking whether you would consider raising this issue with ministers, Ofcom and the relevant regulators, and whether you would be willing to champion the broad principles publicly if you find the case persuasive.

Your public work suggests this proposal is not outside your concerns. You have spoken about the pressures facing local families, the importance of mental health, the reality of learning-disability and SEND needs in Kent, and the practical impact of poor mobile coverage when official claims do not match lived experience. My proposal sits in that same space: it is about people's real lives, essential connectivity, financial pressure, and the need for the system to reflect how consumers actually experience telecommunications services.

The central question is simple: when circumstances change, should the law wait until a person falls into serious arrears, or should it provide an orderly route out while value can still be recovered and harm can still be prevented?

The reason I raise this is personal.

I have experienced debt on more than 50 occasions in my life, with around ten of those instances involving phone contracts. I am currently dealing with approximately £1,400 of debt linked to two EE devices, both originally taken under 24-month arrangements, which has now progressed to CRS via paycrs.co.uk. I am also dealing with approximately £483 owed to Lowell Financial Group, relating to a debt formerly associated with EP Financial Solutions, and I have effectively been required to pay around £75 per month to reduce that liability.

I am not presenting these debts to excuse my own decisions. I accept responsibility for the agreements I entered into. I am presenting them because they show exactly where the current system tends to act too late.

Between the ages of roughly 18 and 23, I repeatedly took out device contracts. Over time, I ran those liabilities up to around £15,000 and was ultimately refused further business by two companies because of non-payment. In those years, I often did not care enough about my credit record. I was focused on the device. I wanted the latest phone, and I wanted to show it off.

I can still remember the appeal of devices such as the glossy black iPhone 7. What mattered to me then was the look of the phone and what it represented socially. What did not carry the same psychological weight was the long

financial tail behind it. I did not think first about 24 or 36 months of payments. I thought first about owning the handset.

Why this matters for young adults and people with additional needs

I would particularly ask Parliament and regulators to consider the position of young adults aged 18–23, including young adults with additional needs or neurodevelopmental conditions. I have Asperger’s syndrome, and I raise that not to avoid responsibility, but because it forms part of my first-hand experience of how product-focused sales environments can work on the mind of a younger consumer.

I do not believe that autistic people, or people with additional needs more generally, should be treated as incapable of making financial decisions. Nor do I believe they should be denied adult independence. My argument is different: some consumers process sales environments and long-term commitments differently, and good regulation should take that into account.

At that age, my thought process was often closer to “I want that phone and I want people to see that I have it” than to “What is the total cost of this agreement, what other commitments do I already have, and what happens if I can no longer afford it?”

That is why I believe an accessibility discussion should extend beyond readable text and website usability in the narrow technical sense. Where a consumer is entering a long-term financed device agreement, the law should consider whether important financial information is being presented in a form that is genuinely difficult to miss, especially for younger first-time credit users and consumers who may be more susceptible to the aspirational side of the sales journey.

Retail design and the problem with standard device-led sales journeys

Standard telecom websites such as Three, O2 and similar providers tend to use a highly visual retail format. The consumer is presented with large product images, multiple handset cards, eye-catching savings claims, prominent monthly prices and recognisable flagship devices. The phone becomes the hero of the page.

There is nothing unlawful about that. Providers are selling products, so naturally they make them attractive. But from the perspective of choice architecture, this means the customer begins by browsing desirability. The order of thought becomes: see the device, want the device, justify the monthly cost.

My proposed layout takes the opposite approach. It is intentionally plain, restrained and information-led. Instead of placing dozens of glossy devices in front of the user at once, the opening page would present a neutral list containing only the information needed for a first decision, such as the manufacturer, model name, total device cost, monthly repayment, contract length, upfront payment, airtime cost and expected price increases. Product photography would become prominent only after the user deliberately selects a particular handset.

This is not a request to ban phone images. It is a request to examine whether financed telecommunications products should be presented with financial commitment first and promotional imagery second. In other words, the journey should move closer to: understand the commitment, assess affordability, choose deliberately, then view the product.

In my case, I believe that earlier friction of that kind could have mattered. It may not have stopped every bad decision, but it would at least have made the obligation more visible at the moment when the attraction of the handset was strongest.

My proposed reform package

I am asking you to consider a package of reforms that combines personal responsibility with consumer protection. The aim is not to give people free phones or wipe out legitimate debts. The aim is to stop an affordable communications arrangement turning into a serious debt problem when circumstances change.

1. Stop the service. Create a rapid statutory mechanism for terminating eligible future telecommunications service, potentially by the next working day. Consumers would remain liable for service already consumed and other legitimate accrued charges.
2. Return the asset. Where a financed device becomes genuinely unaffordable following material financial hardship, create a statutory mechanism allowing an eligible consumer to surrender the handset or device.
3. Recover its value. Require a transparent valuation framework so that the returned device is fairly assessed for model, age, condition and reasonable recovery value, with that value credited against the outstanding device liability.
4. Settle the difference. Where a balance remains after surrender and valuation, require providers to offer a realistic affordability-based repayment arrangement rather than allowing the account simply to slide into default.
5. Prevent abuse. Protect providers through verification of hardship, fraud controls and appropriate treatment of deliberate damage, while distinguishing genuine hardship from buyer's remorse.
6. Collect last. Require providers to offer meaningful hardship interventions before referring eligible accounts to external debt collection agencies.
7. Keep people connected. Ensure that someone exiting an unaffordable device arrangement still has a route to affordable basic connectivity where appropriate, so that hardship does not become digital exclusion.

This architecture reflects a basic principle: return the asset, recover its value, pay legitimate residual debt, stop unnecessary future service, and intervene before collection wherever possible.

Why the hardship gateway matters

In my view, one of the strongest reforms would be a mandatory hardship gateway before external debt collection. At the moment, the system often feels as though it waits for distress, then formalises it. A provider should first be required to consider affordability, cheaper options, structured repayment and, where relevant, device surrender and valuation. External collection should remain available, but it should come after meaningful intervention, not in place of it.

This matters regardless of politics. Redundancy does not ask how someone votes. Nor do bereavement, caring responsibilities, becoming a single parent, losing working hours or other sudden household shocks. Debt does not ask how somebody votes either.

What I am asking regulators to investigate about online handset sales

Alongside the debt and hardship reforms, I also believe there is a case for regulators to examine whether online handset sales design is too heavily weighted toward aspiration and too weak on friction, particularly for younger consumers. My own experience suggests that displaying wall-to-wall premium devices can encourage repeated acquisition before there has been enough serious reflection on affordability.

I therefore ask that policymakers consider whether online telecom retail journeys should give greater prominence to:

- the full cash price of the handset;
- the monthly device payment and the total amount repayable;
- the length of the device agreement and the airtime term;
- scheduled annual price rises;
- the consumer's existing device commitments with that provider, where known;
- a basic affordability prompt or repayment summary; and
- a clear statement of what remains payable if circumstances change.

My suggestion is not that all promotional imagery should disappear. It is that the initial discovery stage should be more neutral and more information-led, with full product photography and the richer promotional experience appearing only once the user has actively selected a specific handset.

That would not stop adults making their own choices. It would simply ensure that, where long-term finance is involved, the obligation is made as visible as the object of desire.

Why I believe you are well placed to raise this

I am approaching you in particular because your public work suggests a consistent concern for the lived realities behind policy: health, family pressure, community wellbeing, learning-disability needs, and the gap between what systems claim and what people actually experience. Telecommunications contracts sit directly across those issues. Phones and mobile connections are no longer optional luxuries in the ordinary sense; they are essential for work, benefits, banking, family contact and everyday life.

That means telecom debt is not just a private billing issue. It can become a mental-health issue, a family-stability issue and an accessibility issue. A well-designed exit and hardship framework would not undermine legitimate business. It would modernise how the market responds when a customer's circumstances collapse after the contract has been signed.

What I am asking you to do

If you believe the proposal has merit, I would be grateful if you would consider one or more of the following steps:

- Write to the relevant minister asking whether Government will examine telecommunications hardship and exit reform.
- Write to Ofcom requesting its view on rapid service termination, hardship gateways, and device surrender and valuation.
- Raise a Parliamentary Question on whether the current framework adequately protects customers facing genuine financial hardship on device contracts.
- Seek a meeting or written evidence from debt charities, consumer organisations and telecommunications providers on whether earlier intervention would reduce harm.
- Consider whether the broad principles could be taken forward through a consultation, a debate, or a Private Member's Bill.

I am not claiming to have produced finished legislation. What I am offering is a first-hand, experience-based reform proposal that I believe deserves serious examination. I accept my own mistakes. Precisely because I made them, I believe I can identify where the system currently fails to intervene early enough.

My position can be summarised simply: at 18, I saw the phone I wanted to show off. I barely saw the years of payments behind it. I want future consumers, especially young adults and people with additional needs, to be encouraged to see both before they sign.

Thank you for taking the time to read this submission. I would be grateful if you would consider it seriously, and I would be happy to provide further detail if that would be useful.

Yours sincerely,

Taylor Silverstein

This document is a constituent policy submission, prepared for direct communication with the Member of Parliament and for sharing online.