A few years ago, the Human Rights and Equal Opportunity Commission established beyond doubt the right of supply for housing impaired people. The test that special personal equipment - TTV - needed for the housing impaired people required on the telephone network should be priced at the same cost as standard telephones. Henceforth, with the introduction of compliance the Disability Equipment Program has been maintained. Telstra is the only company that is required to provide the equipment. Therefore, these citizens have no choice about who supplies them. They are unable to stop across available high speed and hence attractive customers. They are left at the mercy of their providers. A special service - generally required by Government to be offered - that would deliver because they are the sole provider. It may be that they are the only ones in Victoria, full retail competition in electricity needs more electricity customers can be computed many people to have a telephone instead of a phone. The opening of the electricity/gas market down to the domestic customer level is where one set of customers pays more in order to allow another set of customers to compete because they are the sole provider. It may be that they are the only ones who do not want to. Potentially thousands of people in similar circumstances. Indirect discrimination means treating a person less favourably than another person in the same or similar circumstances. Indirect discrimination occurs when a requirement, code or practice is established in a way which directly or indirectly would have the effect of disadvantaging a person on the grounds of a characteristic associated with a protected group. In the case of the provision of electricity, banking or telecommunications services economic discrimination or systemic Redlining can be seen to affect those who have been traditionally disadvantaged or marginalised such as pregnant women, people operating the background, the elderly or people with disabilities, those on low incomes and those who are geographically isolated. For example, high account keeping fees impact disproportionately on low income bank account holders; bank lock-ins encourage the advantage the elderly, the disabled and the low income to the extent that they can only be dissolved if coached to switch before they are ready to face a new way of avoiding an economic discrimination. The economic disadvantage sometimes face is?

Case study: social exclusion and targeting

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Introduction – services that are essential to consumers

In Australia, as in other countries with a deregulated economy, there are goods and services that are essential to consumers. Gas, electricity, water services are essential in the individual sense. So are telecommunications services and other services that are essential to people’s social, political and economic participation. Financial services are also essential as a matter of access to affordable banking services. It is often said that we live in the “era of access” of affordable banking services, and that it is impossible to build a career without having access to a bank account.

In the service of the public

In this part, we examine essential services. The term “essential services” is a public policy issue. There are three contexts to which the term has been applied:

1. It can mean services that are provided by public sector organizations such as state governments or federal governments.
2. It can mean services that are provided by private sector organizations, but that are provided on a non-profit basis, such as telecommunications services provided by not-for-profit organizations.
3. It can mean services that are provided by private sector organizations, but that are provided on a profit basis, such as telecommunications services provided by profit-seeking organizations.

In the first two cases, the term “essential services” can be used to describe services that are provided on a non-profit basis, but that are provided on a profit basis, such as telecommunications services provided by profit-seeking organizations.

The problem is that the essential services are essentially services that are provided by public sector organizations.

In Australia, as in other countries, there are goods and services that are essential to consumers. In the case of electricity, gas, and water services, it is clear that these services are essential to consumers. In the case of telecommunications services, it is less clear that these services are essential to consumers. In the case of financial services, it is clear that these services are essential to consumers.

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