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Youth Check-In: Exploring young people's experiences of phone and internet services

Research Report

Prepared for: Australian Communication Consumer Action Network

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Executive Summary

Research Objectives

ACCAN was interested in how young Australians navigate and experience the telecommunications market. Questions were designed to understand young people's service usage habits, their attitudes about the services they use and need, and their interactions with the market more broadly, including:

- whether youth are able to access the services they need
- whether youth are paying for and can afford the services they use and need,
- where youth seek support and information about their telecommunications services, and
- whether they can navigate and resolve issues they face with telecommunications services and devices.

The research also looked at the concerns youth might have around data security and privacy and what strategies they use to deal with these issues.

Methodology

Two qualitative focus groups were conducted amongst youth aged 16-21 years of age, including some currently paying for their own mobile services and those still on parental plans or those where someone else pays. Some youth on low incomes were included in the sample (including students) as well as young people from non-English speaking backgrounds to ensure their views were taken into consideration in the study.

The findings from the focus groups were used to develop a 15-minute online survey which was conducted with a national youth sample aged 16-21 years of age. The online survey generated n=595 responses.

Key Insights

Below are the key insights learned from this research.

1. **Mobile phones dominate device ownership** for young people aged 16-21. Whilst laptops remain important, especially for students, other devices are showing signs of losing relevance (including landlines, desktops and even tablets).
2. **Young people from Indigenous households are considerably disadvantaged in their access to communications.** They are more likely to experience limited access to mobile and home internet and other devices compared to young people from non-Indigenous households. Other groups at risk of digital exclusion include single young people living alone, and those on limited incomes.
3. **Most young people are experienced mobile users by 16**, with many taking ownership of their first phone in primary school or junior high school. Parental controls around usage are also often relaxed by age 16.
4. **Mobile phones are a necessity for young people** as loss of services even for a few days has a major impact on their lives - their social life, but also work/school and family.

5. **Mobile data is more important to young people than talk and text.** When data runs out, young people feel their mobile services are of limited use. Social media is important for communicating with people, for as well as for social networking and entertainment.
6. **Around half of young people aged 16-21 pay for their own mobile services, with turning 18 being a likely trigger point.** At this age some will be required to make choices about spending, plans and contracts. Young people in this situation need to be empowered to make good choices and need to be provided with reliable and accurate information about the plans most appropriate for them.
7. **Young people are confident about their ability to navigate the mobile phone market** and see themselves as being able to choose products that meet their needs. However, 41% of those that pay for their own services want to change the plan they are on.
8. **40% of young people who pay for their own mobile services have experienced some form of payment difficulty** when paying their phone bill.
9. **Smaller telecommunications providers appear to meet the financial needs of young people** better, delivering fewer financial surprises. However, only 43% of young people will consider providers outside of those that are familiar to them or their parents.
10. **Dealing with connection issues is relatively easy for confident young people**, most of whom will seek advice from family and friends as well as providers. When dealing with providers many do get the outcome they are looking for, but nearly half of customers of bigger providers report they would likely give up if it got too difficult to resolve an issue.
11. **Ongoing connection issues (i.e. slow internet and bad coverage) with mobiles as well as damaged and lost phones** can be a reason to want to change their mobile plans (indicating that a desire to change is not just about cost).
12. Young people are concerned about the privacy of their personal information and data, but there is a **discrepancy between understanding the importance of protecting personal information and their ability to do so.**

Summary of Key Findings

Telecommunications Device Access / Ownership

Mobile phones dominate device ownership for young people aged 16-21. 91% have access to their own mobile phone, overshadowing figures for other devices. Laptops are also common – 67% have access to a laptop, rising to 78% for full time students. Home internet services are accessed by 57% of young people (67% of students). By contrast, some devices appear to be losing relevance amongst young people, with 20% having access to a landline phone, 27% with access to a desktop and 32% owning or accessing a tablet.

Disadvantage

Three target demographics within **young people** aged 16-21 show disadvantage when it comes to device ownership.

Young people from Aboriginal and Torres Strait Islander Households

Youth who are, or live in, Aboriginal and Torres Strait Islander households are the least likely to own a mobile phone (85% compared to 93% amongst Australian youth not in Aboriginal and Torres Strait Islander households). Only 45% have access to a laptop compared to 72% in non-Indigenous households; and only 29% have access to a home internet connection compared to 62% in non-Indigenous households. Regardless of cultural background, not having access to a mobile phone correlates with lower levels of access and ownership of other devices, suggesting that youth without mobiles could be considerably disadvantaged across a range of communication requirements.

Young people living alone

Single youth living alone also have lower levels of ownership or access to laptops (47% compared to an average of 67%) and home internet services (34% compared to an average of 57%). Having to pay for their own services may put an additional burden on these youth.

Young people on limited incomes

Youth recording the lowest level of personal income before tax (up to \$99 per week) are significantly less likely to own a tablet (26% compared to 32% average), a desktop (20% compared to the 27% average) or have access to a home internet connection (20% compared to the 57% average).

Young people from culturally and linguistically diverse backgrounds

Young people who spoke a language other than English at home included in this study did not show any significant disadvantages. However, it should be noted that the young people included in this study were proficient enough to complete the survey in English and therefore may not be disadvantaged by language barriers, in the same way that young people without English proficiency might be. A specific boosted sample, targeting youth in their own language would be required to assess this issue in more detail. This was outside the budgetary reach of the current study.

Mobile Ownership

Mobile phone usage and ownership starts at a young age. Of the 91% of young people who own a mobile phone 29% had their phone in primary school, 62% received their phone in junior high school and a further 8% by senior high school, suggesting that by age 16, youth are often experienced mobile users.

Mobile Usage

For most young people, their mobile phone is vital across all aspects of life, used for communication, transportation, entertainment, work, and life organisation (for example, for calendars and alarms). It often serves as their only camera and primary device for listening to music. Mobile phones are no longer a social luxury but a necessity. For young people, their social life, but also work, schooling, and family relationships would all be heavily impacted by the loss of their phone or phone services, even for a few days.

Mobile Plans

Many young people remain on family plans or plans chosen by (and often paid for by) parents. Pre-paid plans are most common (47%) amongst youth, with post-paid contracts accounting for around a third (31%), and the rest (12%) on post-paid plans without a contract.

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Providers used by youth reflect the market: Telstra (34%), Optus (30%), Vodafone (23%) and 11% using other providers. Spending on plans increases with age. 42% of 16-17 year olds are on plans of \$30 compared to 23% of 20-21 year olds. In this older age group nearly 30% spend \$60 or more on their mobile phone a month.

Mobile Data

Access to mobile data is vital for young people, as the most important things they do on their mobile require data. When data runs out, usage is more limited and although talk and text are important, they do not compensate for the loss of data.

As with monthly spend amounts, trends in data allowances increase with age although the pattern is not as clear (probably given the way providers allocate data). 43% of 16-17 year olds use 9GB or less whereas only 30% of 20-21 year olds are on this allowance. In the higher data bands, there is less difference (18% of 16-17 year olds and 22% of 20-21 year olds access 40GB or more).

Mobile Phones

Qualitative research found that young people will update their handsets either because they need to (e.g. replacing a lost or damaged phone), or because they want a new handset. This is sometimes driven by what they perceive as a 'better phone'.

54% of youth who currently have a lock-in contract also have a phone included in the cost per month. This is often associated with higher monthly plans, with 78% of those paying \$60 or more a month having a handset included.

Knowledge / Attitudes

Youth are confident about their ability to navigate the mobile phone market and see themselves as being able to choose products that meet their needs. Most (68%) also feel confident about affording the mobile phone services they need. Attitudes are more mixed towards their plans and although 73% believe their current plan is covering all their needs, more than a third (37%) would change their mobile plan if they could. Wanting to change is correlated with payment difficulties, unexpected data charges, issues with slow internet speeds and damaged or lost phones.

Telecommunications - Who Pays?

Around half (52%) of youth aged 16-21 who own a mobile phone pay for their own mobile services or phone, and responsibility changes with age. 35% of those aged 16-17 pay their own monthly bill but this rises to 68% by age 20-21. This suggests somewhere between the ages of 18 and 20, many young people take on financial responsibility for their mobile phone. Of course, some young people who pay for their bills are paying their parents (and remain on their parents' contracts) rather than providers.

Telecommunications Affordability

When asked, most young people (68%) believe they are able to afford *all the mobile services they require*, however, of those that pay for mobile services, 40% have accessed financial assistance to pay or pay telecommunications bills on time. 14% of these youth have accessed payday loans (although their understanding of this concept may not be accurate), and 13% have used another form of credit to pay for mobile services. 11% and 12% have asked for an extension or paid late. This might mean that what young people want and need from mobile phone services is not as affordable as it should be, for young people who are responsible for paying for their own mobile services.

Dealing with Issues

The majority of young people do experience connection issues with their devices, including internet speed issues, poor coverage, and drop-outs (these are mostly occasional issues with only between 14% and 19% experiencing these frequently). Youth are confident and reasonably successful when it comes to dealing with mobile phone and other connection issues. Being the key tool for communication for young people, any issues affecting this connection could have a considerable impact on their day to day lives. The Telecommunications Industry Ombudsman is known (35%) and had been used (12%) by a small minority of young people and is mostly successful in assisting them if and when approached.

Data Privacy

Three quarters (76%) of Australian young people have a clear understanding as to why they should protect their personal information although fewer (67%) actively take steps to protect it. Only 61% have a clear understanding of how they can protect their personal information and more than half of Australian young people aged 16-21 (54%) report that while they care about data privacy they don't necessarily know what to do about it.

1. Research Background

1.1 Project Background

The Australian Communications Consumer Action Network (ACCAN) is Australia's peak body for consumer representation in communications. ACCAN represents small businesses and residential consumers including not-for profit organisations. ACCAN focuses on goods and services encompassed by the converging areas of telecommunications, the internet and broadcasting, including both current and emerging technologies. ACCAN's representation takes the form of evidence-based policy formulation and advocacy to governments, service providers and the market broadly.

1.2 Research Objectives

There is overwhelming anecdotal evidence to suggest that young people face a number of challenges in relation to telecommunications but there is a need to gather empirical evidence to support this hypothesis.

The aim of this project is to understand young people's usage, experiences, and attitudes towards their telecommunications services, as well as the telecommunications issues they may be dealing with, and how these might be addressed. The output from this research will assist ACCAN to appropriately direct their consumer education, future research and policy and advocacy activities for this target group.

This research project was designed to fulfil the following objectives:

- Identify telecommunication products and services that young people access and use to better understand consumer needs
- Identify the telecommunications problems and access barriers faced by young people
- Quantify the size and scope of these issues and understand whether they are experienced disproportionately by certain communities within the age group.
- Determine the impact of affordability on the extent to which young people have access to the telecommunications products and services they need, , particularly in relation to those that young people pay for themselves or are more likely to contribute to financially.
- Determine sources of information and support regarding services and products, how young people deal with the issues they face and their confidence in dealing with the suppliers / providers and the channels of complaint and resolution including the role of the Telecommunications Industry Ombudsman.
- Recommendations to address the issues experienced by young people, particularly those that impact young people experiencing vulnerability or disadvantage

1.3 Sample and methodology

In order to address research objectives, Lonergan recommended a mixed methodological approach for this project and conducted fieldwork and data collection as shown below.

1.3.1 Qualitative focus groups

The qualitative focus groups were conducted to aid in the development of an online questionnaire by better understanding how youth access and use telecommunication services, their experiences in managing services and products (i.e. affordability and security) and issues young people face in relation to telecommunications.

Two qualitative focus groups were conducted amongst youth aged 16-21 years of age, including some currently paying for their own mobile services and those still on parental plans/someone else pays. Some youth on lower incomes were included in the sample (including some students) as well as youth from non-English speaking backgrounds to ensure their views were taken into consideration in the study.

Recruitment was conducted in-house by Lonergan using its own consumer panels and social media advertising to generate additional interest and respondents. Venues were selected based on locality and accessibility. Focus groups were held in Redfern and Bankstown. Each focus group ran for approximately one and a half hours and was moderated by a senior research director. Focus groups were audio recorded.

A top line summary of insights and findings from the focus groups was provided to ACCAN and these insights were used to workshop and develop the questionnaire used in the online survey.

1.3.2 Online survey

The online questionnaire was used to assess the usage experiences of n=595 youth aged 16-21 years. Lonergan made recommendation to review the original age group from 15-24 years of age to a more focused age group of 16-21 year-olds. The smaller age range allowed for more reliable conclusions to be drawn from each age band. Lonergan's experience with youth suggests that around 21 years of age there is a shift for many towards more adult responsibilities mainly due to more young people entering the workforce from full time study.

The online survey fieldwork process was as follows;

1. Respondents were randomly selected via a market research consumer panel.
2. Potential respondents were emails details of the study and, interested respondents were sent an online self-completion survey through their email as a screener to ensure potential participants met the base criteria before proceeding to survey.
3. Respondents were assured of the confidentiality of their survey responses and Lonergan's compliance with the Market and Social Research Privacy Principles.
4. Successful candidates were sent the online survey through their email, those under the age of 18 had their parents' permission required, respondents were allowed to complete the survey at their own pace, entering and leaving the survey as many times as required.
5. Responses were collected and collated by the Lonergan Data team using the SurveyGizmo survey platform.

1.3.3 Sample Breakdown

A breakdown of the total 595 respondents was follows:

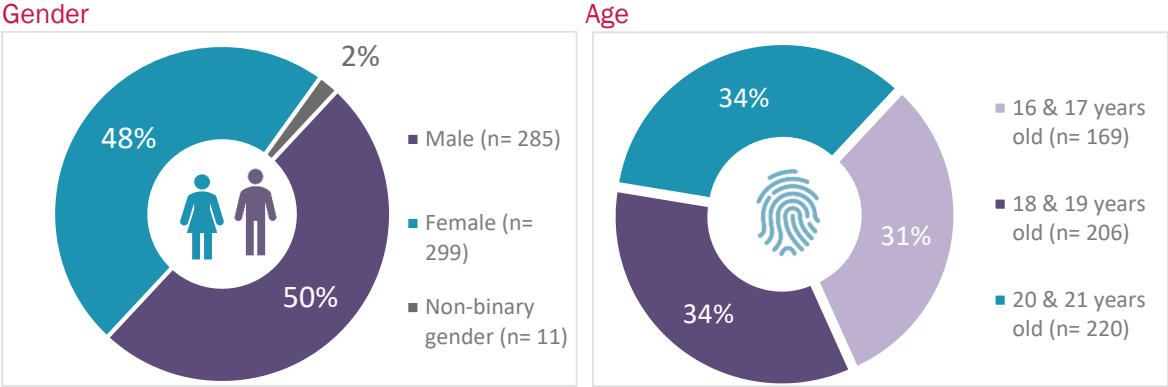


Figure 1. Age and gender

Other Demographics

Demographics	Number of respondents	% of total
Capital City	402	65%
Rest of Australia	193	35%
Living with parents	372	63%
Single Living alone	91	15%
Aboriginal and Torres Strait Islander Households	68	12%
Culturally and Linguistically Diverse	168	29%

Figure 2. Other demographics

1.3.4 Statistical Significance

Statistical significance is a test of how likely differences identified between different groups reflect a true difference in the population (rather than chance differences in the respondents in each sample). All statistically significant differences reported in this publication are statistically significant at 95% confidence level.

Representation

Throughout the report, statistics that are significantly different are either *italicised* or placed in red or blue boxes within the tables to demonstrate their significance. In tables the statistics in blue boxes indicate a significantly higher response compared to those in the red boxes, which are a significantly lower than average.

Effect of rounding

The sum of the individual components of a question may be different ($\pm 1\%$) to the aggregated data for that question due to rounding error. The results of survey responses are reported in the figures throughout the document as percentages that have been rounded up or down to the nearest whole number.

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Therefore, in some cases columns or rows expected to add to 100% will not necessarily do so if the whole number percentages are added. This is due to the effect of rounding and raw data can be accessed to show that the actual sum is as expected.

2. Access to telecommunications

Ownership and access to digital communication devices amongst Australian youth is extremely high. Nearly all of Australian youth (97%) aged 16-21 years own or have access to either a mobile phone, a tablet, a laptop or desktop, a home phone and/or home internet connection.

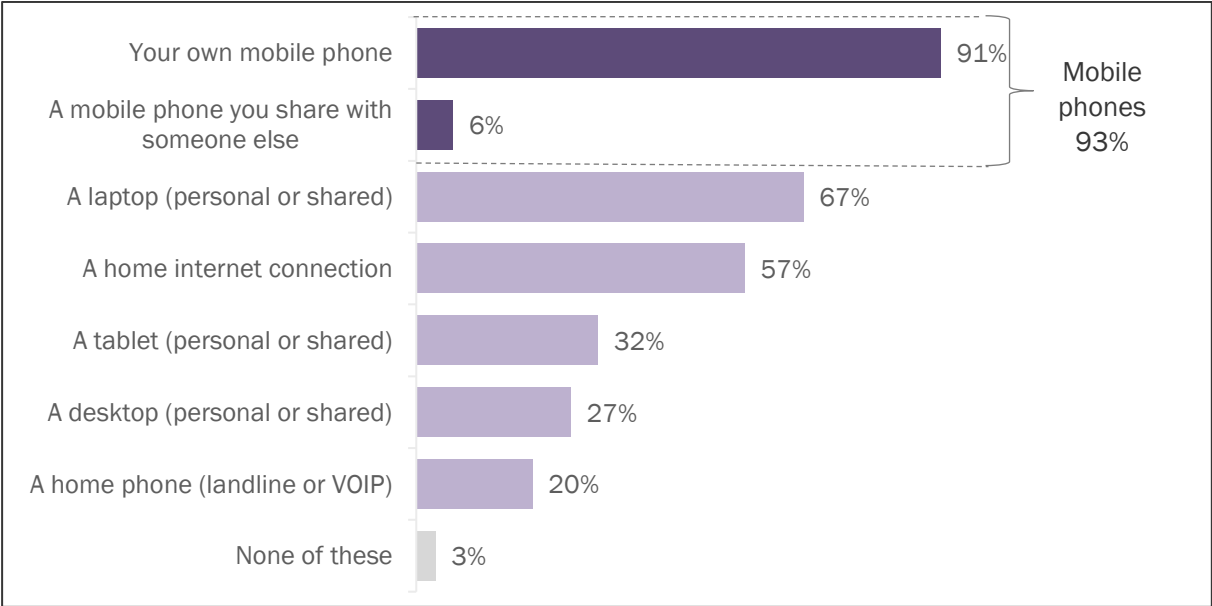
Of the 3% of youth who do not own or have access to telecommunications, 16-17-year olds are the most represented (7%) compared to 18-19 year olds (1%) and 20-21 year olds (2%). Youth in Aboriginal and Torres Strait Islander households (n=68) and those living alone (n=91) being the less likely to own or have access to a device or internet connection.

2.1 Device ownership and services accessed

Mobile phones dominate devices ownership for youth with 93% of youth 16-21 years of age with owning their own mobile phone or sharing one with someone else. 9 in ten (91%) youth aged 16-21 years own their own mobile phone while 6% share a mobile phone with someone else, (and of the remainder who don't own a mobile phone, nearly a quarter share a mobile phone with someone else).

In terms of age groups, Australian youth aged 16-17 are the least likely to own a mobile phone, 86% compared to 94% for those aged 18-21 years.

Figure 3. Device ownership and access to services



Q1. Regardless of who pays the bills, which of the following do you personally own, or have access to? Base: All respondents (n=595) (Multiple Response)

Laptops are also a common device to be owned or shared by youth aged 16-21 years (67%), with ownership and access rising to 78% amongst full time students. Just over half (57%) of youth 16-21 have access to a home internet connection, however this is significantly higher for students studying full time (67%) and those living with their parents (64%), while a single youth living alone is significantly less likely to have access (34%).

Tablets, desktops, and landlines are less common with only 32%, 27% and 20% owning or having access to the devices respectively, suggesting these devices are no longer a priority for youth, or there is a cost barrier.

In terms of gender differences:

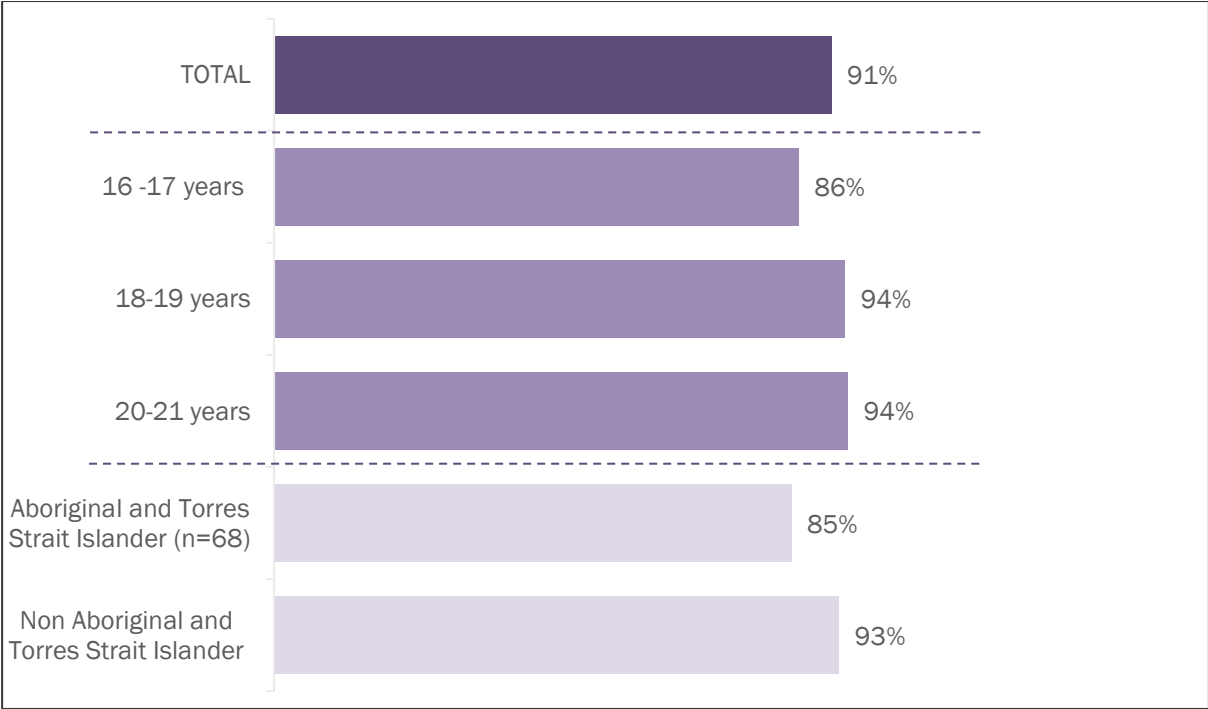
- Females are *significantly* more likely than males to own/have access to a tablet (35% compared to 29% of males) and a home internet connection (65% compared to 50% of males)
- Females are also more likely to own or have access to a laptop (77% compared to 60% of males), and a home phone (24% compared to 17% of males), while males are more likely to own a desktop (30% compared to females 24%)

2.2 Mobile services owned and accessed

A large majority of Australian youth receive their first mobile phone before the age of 16. The mobile phone has become a necessary device with their majority of respondents agreeing it would have considerable impact on their daily-to-day (55%) and social life (56%).

Mobile phone ownership is high amongst Australian youth with 91% of 16-21-year olds owning their own mobile phone and only 6% sharing a mobile phone. Younger youth 16-17 years and Aboriginal and Torres Strait Islander youth are least likely to own their own mobile phone.

Figure 4. Mobile phone ownership



Q1. Regardless of who pays the bills, which of the following do you personally own, or have access to? Base: All respondents (n=595) (Multiple Response)

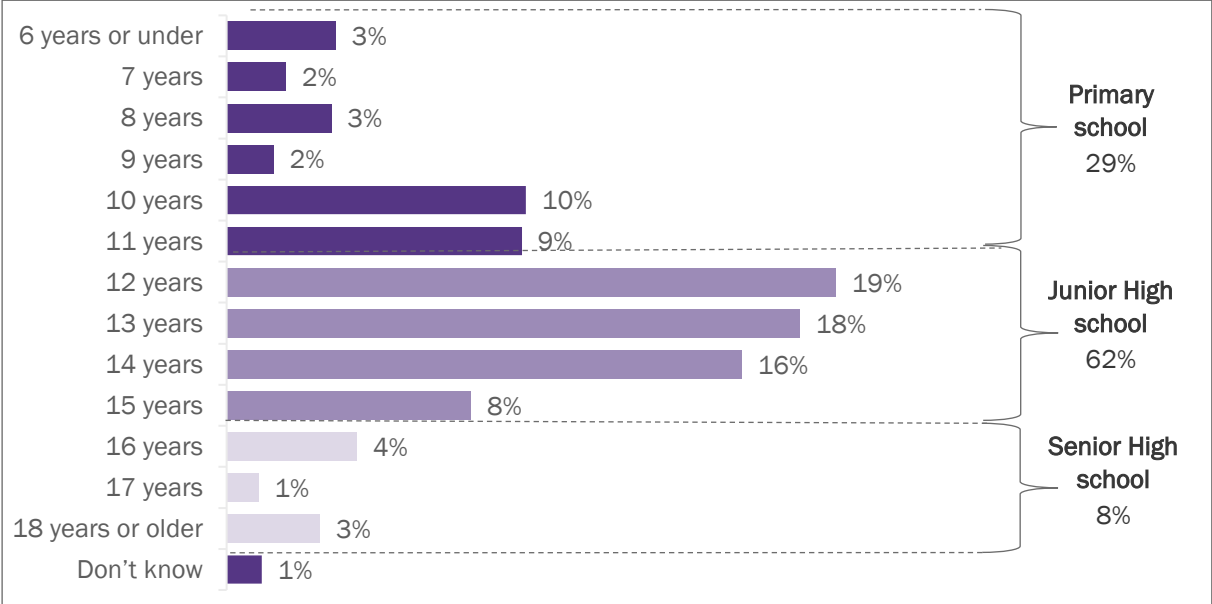
2.2.1 Age of mobile ownership

9 in 10 (91%) Australian youth receive their first mobile phone before the age of 16. Nearly a third (29%) are given a mobile phone during primary school years, 62% between 12-15 years, and only 8% when they are 16 or older.

Whilst ownership is high at a relatively young age, qualitative data from focus groups revealed that during primary school, phone usage is often controlled by parents. Examples included youth taking the device with them only when they were travelling alone to or from school (a major trigger for ownership) or using the device at limited times when they were out of the family home (e.g. those with separated parents might use the device to keep in contact with either parent).

Moving to high school was a trigger for parents to initiate mobile phone ownership, again driven by the need to keep in touch with youth travelling independently. Usage might still be controlled by parents in early high school but less so once youth reach senior high school. Data limits might however still exist, as parents are still paying for services.

Figure 5. Age of ownership of first mobile phone



Q2. At what age did you first have access to your own mobile phone? Base: All respondents with a mobile phone (n =546) (Single Response)

2.2.2 Quotes from Qualitative Focus Groups

Drivers for ownership

I got my phone when I was young too because my parents saw it as a necessity.

My parents see it as a necessity because they want to be in contact especially when I'm travelling.

Drivers for ownership

My parents split up when I was quite young so I got my first phone when I was about 8 or 9 because I was visiting my dad and doing visitation and stuff that's when my mum got me a phone but when I got my first casual job that's when I started paying my own phone bill...about Year 9.

It was at the start of high school in year six because I think my parents knew I was going to be a small fish all of a sudden in a big pond.

I got my own phone when I was about 8 or 9 years old when I was travelling to school on my own, so it was viewed as a necessity. It wasn't far... just a bus ride but it still got them worried.

A phone is seen as a necessity by them [parents] so they will pay for the phone bill but the phone itself it's like I'll pay for that myself because I wanted a new phone so I saved up for that myself. Like the phone itself I'll buy myself.

2.3 Accessing the internet

Accessing the internet has become a vital part of life for Australian children, youth, and adults alike. It was therefore of interest to understand how and when youth accessed the internet and through which devices. The most common way in which youth access the internet is currently through a home internet connection with over two thirds of youth regularly using this type of connection, this is driven by those living with their parents at 75% (compared to those living alone 53%). Mobile phones are also common ways to access the internet with over half of youth regularly using their phone in this way. This type of usage requires data services.

Other ways of accessing the internet are less common although school wi-fi is more commonly used by youth in capital cities. This service may not be as common or usable in regional locations which could signal some level of disadvantage for youth in regional areas.

Figure 6. Access to the internet using different services by location

	ALL RESPONSES	Capital City	Rest of Australia*
	% of respondents accessing the internet using this service		
Your home internet connection	68%	71%	63%
Mobile data from your phone	58%	60%	53%
Wi-Fi at school or uni	38%	43%	28%
Wi-Fi at work	18%	21%	12%
Wi-Fi in a public place	20%	22%	17%
Someone else's connection	9%	8%	11%
I never need to access a service online	4%	2%	6%
Note maximum % of respondents using any of the services listed above is 100%			

Q14. Thinking of when you need to access services online. What type of internet connection do you regularly use? Base: All respondents (n=595) // Capital city (n=402) // Rest of Australia (n=193) (Multiple Response), * Includes: regional, rural, remote locations in all states plus all of Tasmania and Northern Territory.

There is some variation in the ways young people access the internet across age groups:

- Mobile phone data is more regularly used by older youth (20-21 years 62%: compared to 18-19 years 58%, 16-17 years 52%).
- While, younger youth are more likely to use Wi-Fi in public places (16-17 years 24% compared to 18-19 years 17%, 20-21 years 19%).

2.4 Potential digital exclusion

2.4.1 Aboriginal and Torres Strait Islander Youth

Youth in Aboriginal and Torres Strait Islander households have lower levels of access to, and ownership of, devices. Youth in these households are not only less likely to own their own mobile phone (85% compared to 93%), but only 45% have access to a laptop compared to 72% from non-Indigenous households. 29% have access to a home internet connection compared to 62% of non-Indigenous households.

These levels of access signal *significant* rates of digital exclusion experienced by Aboriginal and/or Torres Strait Islander youth.

Figure 7. Device ownership by Aboriginal and Torres Strait Islander status

	All Responses (n=595)	Non-Indigenous Households (n=508)	Aboriginal/Torres Strait Islander Households (n=68)
Your own mobile phone	91%	93%	85%
A laptop (personal or shared)	67%	72%	45%
A home internet connection	57%	62%	29%
A tablet (personal or shared)	32%	34%	21%
A desktop (personal or shared)	27%	29%	18%
A home phone (landline or VOIP)	20%	22%	14%
A mobile phone you share with someone else	6%	4%	20%
None of these	3%	3%	6%

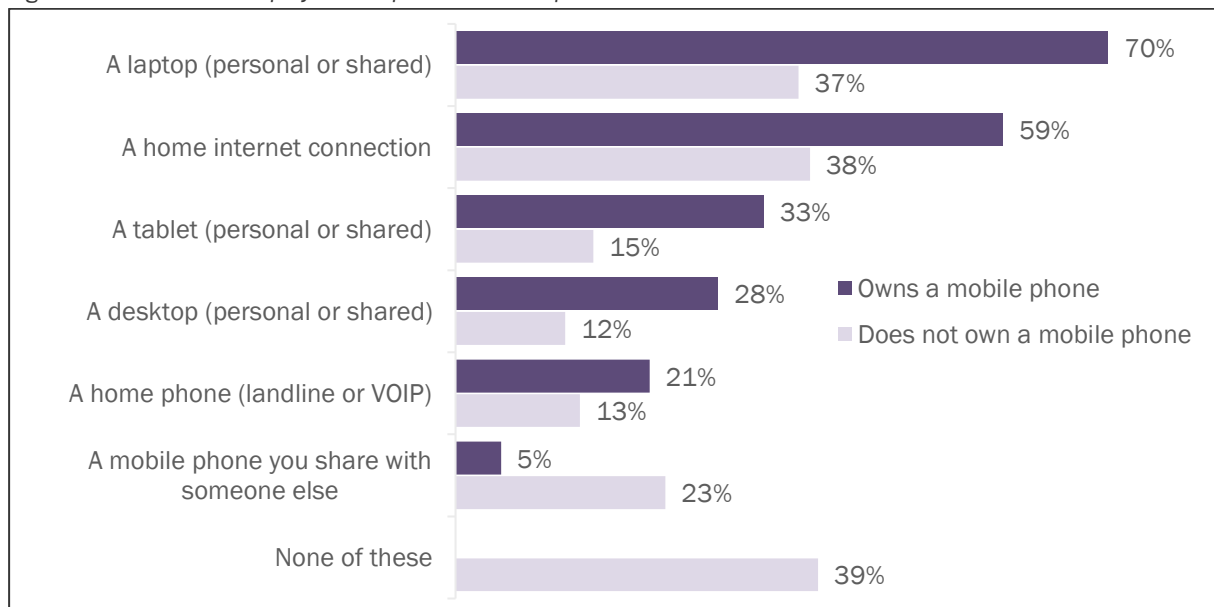
Q1. Regardless of who pays the bills, which of the following do you personally own, or have access to? Base: All respondents (n=595) (Multiple Response)

There were no significant differences for youth who speak a language other than English at home. As noted, the youth included in this study were competent in English.

2.4.2 Youth who do not own a mobile phone

Not owning a mobile phone is correlated with lower levels of access to, and ownership of, other devices, suggesting considerably less access to telecommunications services for these young people.

Figure 8. Device ownership by mobile phone ownership



Q1. Regardless of who pays the bills, which of the following do you personally own, or have access to? Base: All respondents (n=595) // Those who own a mobile phone (n=546) // Those who don't own a mobile phone (n=49) (Multiple Response)

Of the 9% of Australian youth who do not own a mobile phone, 39% do not have access to any telecommunications devices. Amongst these, youth from Aboriginal and Torres Strait Islander households are disproportionately represented (42%).

2.4.3 Single youth living alone

Single youth living alone have lower levels of ownership of, and access to, telecommunications products and services. This includes access to laptops (47% compared to an average of 67%) and home internet services (34% compared to an average of 57%). These levels are much lower than youth living with parents in the family home. Here, 73% have access to a laptop and 64% have access to home internet.

Whilst it is not clear if youth living alone require these services and cannot access them - the financial requirements of living out of home at a young age may be considered a barrier to access potentially important services.

3. Telecommunications Usage

3.1 Mobile usage

Qualitative feedback from the two focus groups revealed an unsurprising pattern of usage amongst youth, showing their mobile phones are associated with all aspects of their lives. There was considerable consistency with regards to what youth listed as their main uses:

- Entertainment – browsing and interacting on social media
- Keeping up to date with friends and family – Facebook, WhatsApp, text, (lesser extent talk)
- News and what’s happening – again driven by social media browsing
- Public transport – maps, timetables
- Organising life - time and timetables, calendars/alarm/reminders, clock
- Googling information on anything
- Keeping up to date with work, work contact
- Camera / photos (sometimes only or primary camera)
- Listening to music (might be primary device)

There are however limitations, often associated with ‘smaller screen’ that will encourage at least some youth to use other devices as a preference. This was particularly in relation to using laptops in relation to study requirements, and larger screens for viewing video or YouTube content.

3.1.1 Importance of data

From qualitative feedback we know youth use their phones as the primary device to keep in contact with friends and family. Parents are seen to view the phone as a necessity given it is the only way to keep in contact with them when they are out and about.

Whilst voice services are used, they tend to be less of a focus for youth who typically use social media apps to stay in contact with others (Facebook Messenger, WhatsApp, Discord, and Instagram). These platforms offer more than just one form of communication (e.g. text, images, voice, and video) can all be used as part of the conversation. Given this, it is often the data rather than the voice or text features associated with their phone services that young people see as having most value.

3.1.2 Quotes from Qualitative Focus Groups

Mobile Phone Usage

I use my Spotify every single day. It's my main source of music.

I'd mainly message people unless I forget something then I'll call up.

To be honest I don't really use it to call that often. Sort of even with mum she'll text me and ask if I'm home for dinner and I'll text back yes or no. I use data a lot, browsing on social media.

I agree with the data especially with travelling you need to check the buses what time it's coming and maps and stuff. And I use a lot of my data on social media.

Or responding on someone's Instagram story and starting a conversation that way.

Sort of combine the browsing for entertainment and a talking because sometimes you might be looking through and then tag a friend on a post and then start a conversation.

Bit hard to use the system UNSW uses on the phone so I mostly use my laptop for that. But they do have an app for the different classes so I will go on to my phone for that.

I use my phone for a timetable, onto my calendar and get alerts for classes.

I don't know why but I always use social media. It's kind of out of the norm to talk over social media not message people or call them. You can video call them on apps.

Social media is just more customisable... and entertaining compared to messages because you can just like send a meme to someone and it has the potential to go anywhere. It's just more fun.

3.2 Impact of losing access to their mobile phone

Testament to the diversity and ubiquitous usage of their mobile phones, the majority of young people (55%) feel that no access to their phone for several days would have a considerable impact on their day to day lives. As noted, youth use their mobile devices to access the apps that keep their lives running from alarms that wake them up in the morning, to public transports apps to move them around, to communication and social media apps that keep them connected. The internet is their constant source of information.

When asked about the impact the loss of mobile services would have, young people see their social lives as particularly impacted, with family, work and school also being *significantly* affected.

44% of young people feel not having access to their mobile phone would have an impact on their work. Young men are *significantly* more likely to have their work largely impacted by not having access to their mobile phones (52%) compared to young women (37%).

Figure 9. Impact of not having access to their mobile phone

	Very large impact + Large impact	Moderate impact + Small impact	No impact	N/A	NET
Day-to-day life overall	55%	38%	4%	3%	100%
Social life	56%	35%	6%	3%	100%
Family / family life	45%	42%	9%	3%	100%
Work	44%	36%	9%	10%	100%
School	38%	39%	13%	10%	100%

Q11. If you had no access to your mobile phone for several days, how much impact would this have on... – Base: Those who have access to a mobile (n =557) (Single Response)

There is some variation in the way loss of access to mobile services impacts different age groups:

- Young people aged 16-17 are the most likely to be **impacted overall** by a loss of access to their mobile (59%). In comparison 53% of 18-19 year olds reported they would be impacted, and 55% of 20-21 year olds.
- Young people aged 16-17 are the most likely to have their **social lives** very largely impacted (33% compared to 30% of 18-19 year olds and 25% of 20-21 year olds). Young people who have someone else pay for their service (59%) are more likely than those who pay themselves (55%) to have their social life largely impacted if they had no access to their phone for several days.

3.2.1 Quotes from Qualitative Focus Groups

Implications of no access to their mobile phone

I wouldn't know what was happening in the world right now (at that moment]. I wouldn't know what my friends were up to.

I left my phone on the train once and it was a week before I got replacement one from someone in my family. I didn't miss the social media as much as I missed being able to check the time. I never knew what time it was so I felt really disoriented.

3.3 Impact of losing access to their home internet connection

If young people were to not have access to their home internet for several days, 3 in 5 said this would have a considerable impact on their day to day life (64%) and their family life (89%). Approximately half of young people who access these services agreed this would have an impact on social life (53%) their school (49%) and their work (48%).

Figure 10. Impact of not having access to their home internet service

	Very large impact + Large impact	Moderate impact + Small impact	No impact	N/A	NET
Day-to-day life overall	64%	30%	5%	2%	100%
Family / family life	58%	21%	11%	9%	100%
Social life	53%	36%	9%	2%	100%
School	49%	39%	10%	2%	100%
Work	48%	29%	12%	10%	100%

Q15. If you had no access to your home internet for several days, how much impact would this have on... Base: Those who have access to home internet (n=345) (Single Response)

Not having access to home internet is more likely to have a large impact on younger people (aged 16-17), in their schoolwork (65% compared to those who are 18-19 years [55%] and 20-21 years [55%]) and their day to day life overall (68% compared to those who are 18-19 years [60%] and 20-21 years [64%]).

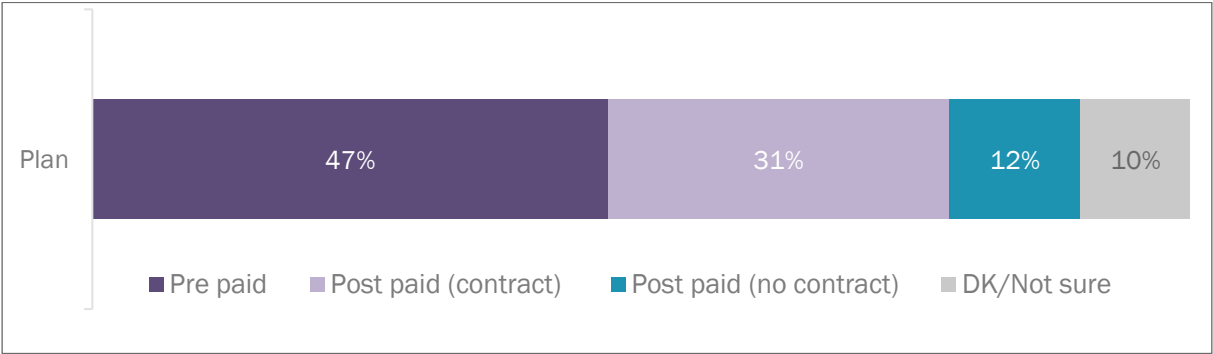
3.4 Providers and mobile plans

From qualitative feedback we know that for some young people, their mobile phone plan is chosen by their parents or carers. This is particularly in cases where parents or carers are still paying the monthly mobile bill.

Pre-paid mobile phone plans are most commonly used by young people (47%), followed by lock-in post-paid contracts (31%) and no-contract post-paid plans (14%).

Younger people aged 16-17 years are slightly more likely to be using pre-paid services (52%) compared with people aged 18-19 years (46%) or 20-21 years (45%). These differences are not significant and pre-paid plans remain the most popular for all young people. No other demographic differences were found in the sorts of plans young people gravitate towards.

Figure 11. Current usage of mobile phone plans



Q5. What type of plan is your mobile phone on? Base: Those who have access to a mobile (n=557) (Single Response)

3.4.1 Quotes from Qualitative Focus Groups

Mobile Plan Choice

My phone is sort of linked to my dad's and linked to my brother, so like when my dad wants to change his plan I also change. They also have a thing where he [dad] gets a new phone every three years so either my brother or I will get his phone. So we are all sort of linked together and my parents just pay for the phone.

I have like 50 or 60 GB a month so I can see if that's enough. When I'm out I hotspot my laptop off my phone for study so sometimes I might need more and because I pay for it myself, I can buy more. (Base monthly plan of \$75 per month)

Mobile Plan Choice (cont.)

My mum still pays for my phone so it's up to her what I get. I've asked her for a particular phone and she chooses what she wants. She pays the bills.

I pay for the apps and they pay for the shared data pool... and I get a student discount too, I think.

We have family overseas and my data lives overseas, so I pay a little bit more for the international minutes. It's pre-paid but the one I choose has those minutes on it.

I'm just on a family plan so that's just how it works.

My family just looks for these el-cheapo plans and we sign up for those like for 12 months and then just choose a new one. Like for unlimited data and calls.

I can recharge my phone whenever I like so I do that... it's prepaid so I can choose to do that. Sometimes my parents will do it and sometimes I do if I have the money.

My family if they run out of (pre-paid) credit they can just use my phone because I buy more credit. My mum doesn't need the phone much so she might borrow mine.

My mum pays for it and I think we are on a family plan as well I have like on my phone there is a setting and you can set a data limit so I set that so I don't go over. You set a data warning and it tells you if you are getting close.

3.4.2 Providers

The table below shows the types of plans and providers respondents used for their telecommunications services.

Figure 12. Type of mobile phone plan by provider

	All Responses	Telstra (n=188)	Optus (n=162)	Vodafone (n=133)	Other (n=61)
Pre-paid - purchase credit before use	47%	50%	45%	42%	63%
Post-paid contract (e.g. 12, 24 or 36 month)	31%	31%	35%	37%	9%
Post-paid - no time commitment or contract	12%	8%	13%	12%	22%
Don't know / Not sure	10%	11%	7%	8%	6%
NET	100%	100%	100%	100%	100%

Q5. What type of plan is your mobile phone on? Base: Those who have access to a mobile (n=557) by Q7. Which telecommunications provider is your mobile phone service provided by? Base: Telstra customers (n=188) // Optus customers (n=162) // Vodafone customers (n=133) // Other customers (n=61) (Single Response)

The spread of mobile providers between capital cities and the 'rest of Australia' is typical of the market. A preference for Telstra services is expected in regional areas as network coverage is further reaching than Optus. The option to use Vodafone in regional and rural locations is often limited, however, the fact that other providers make use of Telstra and Optus' established networks sees similar access to these other, often cheaper options in all locations. Other providers include Amaysim, Aldi, OVO, Lenovo and Boost.

Figure 13. Use of mobile phone providers by location

	All Responses	Capital City (n=383)	Rest of Australia* (174)
Telstra	34%	28%	45%
Optus	30%	31%	27%
Vodafone	23%	27%	14%
Other	11%	11%	12%
NET	100%	100%	100%

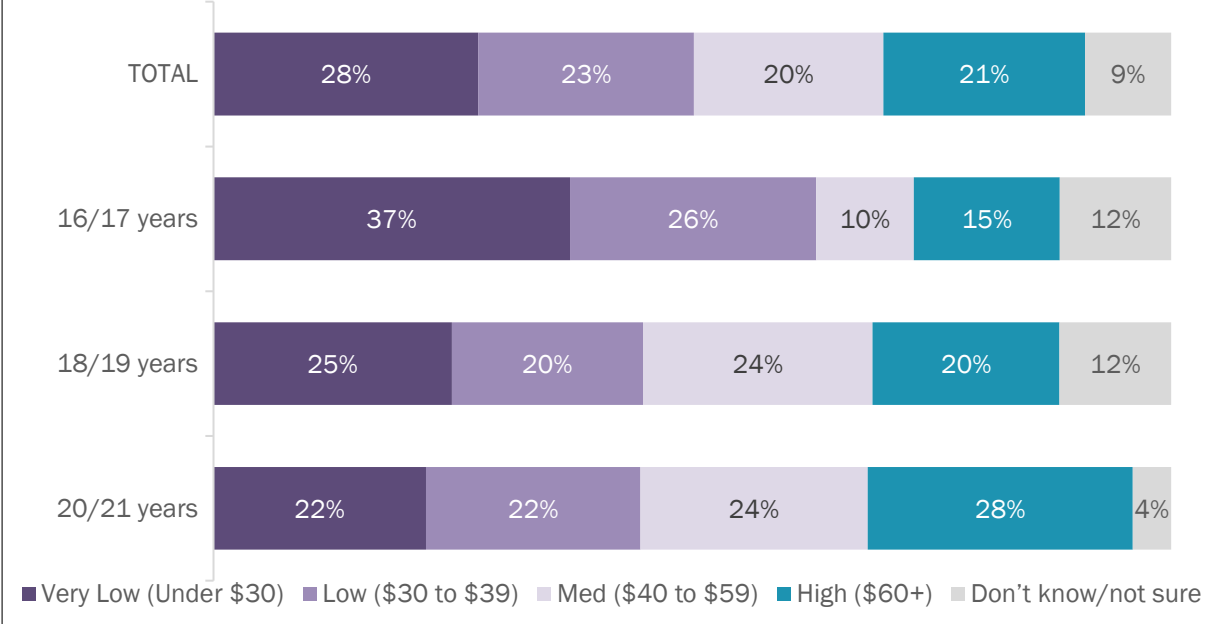
Q7. Which telecommunications provider is your mobile phone service with? Base: Those who have access to a mobile (n=557) By location Base: Capital city (n=383) // Rest of Australia (n=174) * Includes: regional, rural, remote locations in all states plus all of Tasmania and Northern Territory. (Single Response)

3.5 Monthly spend – mobiles

Interestingly 28% of respondents spend \$30 per month or less on mobile services. Note that these costs exclude handset costs. Low cost plans are more popular amongst 16-17 year olds with 37% of this age group on low or very low spend and 63% of young people aged 16-17 years spending \$39 or less.

This changes as young people get older, although 45% of those aged 18-19 years are still spending \$39 or less. By the ages of 20-21, people generally spend more on mobile services, with only 28% of respondents spending \$60 or more.

Figure 14. Monthly mobile spend by age



Q8. To the best of your knowledge what is the typical monthly cost of your mobile phone services / those that you personally use/access? Base: All respondents with access to a mobile (n=557) (Single Response)

The distribution of spend across different types of mobile plans is as would be expected, with pre-paid plans associated with lower spend accounts and post-paid contracts more often being of higher monthly value. Again, this does not include any phone costs. Spend across providers is relatively consistent except that 'other' providers are more popular for young consumers with a very low spend.

Figure 15. Monthly mobile spend by provider

	All Responses	Telstra (n=188)	Optus (n=162)	Vodafone (n=133)	Other (n=61)
Very Low spend (< \$30)	28%	22%	22%	21%	72%
Low spend (\$30-\$39)	23%	26%	25%	20%	14%
Medium spend (\$40-\$59)	20%	22%	20%	25%	3%
High spend (\$60 or more)	21%	19%	25%	29%	4%
Don't know / Not sure	9%	10%	8%	5%	7%
NET	100%	100%	100%	100%	100%

Q8. To the best of your knowledge what is the typical monthly cost of your mobile phone services / those that you personally use/access? Base: Those who have access to a mobile (n=557) (Single Response)

3.6 Data allowance – mobiles

More than a third of respondents (35%) have a comparatively low monthly data allowance of less than 9GB, while a larger proportion (40%) have a monthly allowance of 10 to 49 GB. Only one in five have more than 50GB data allowance each month.

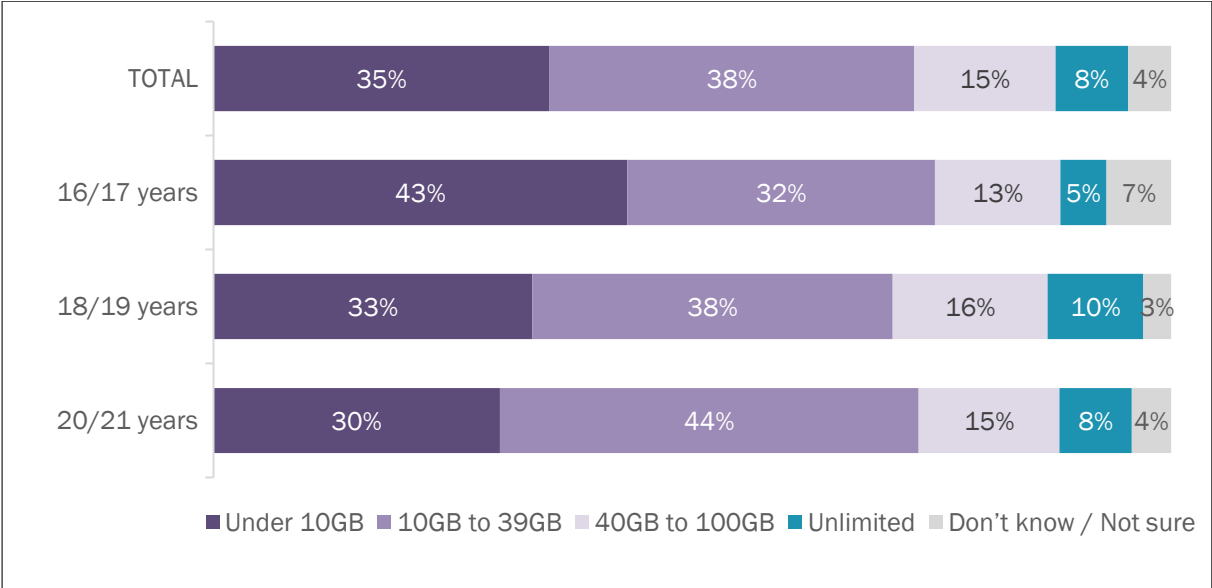
Across providers, there are no differences regarding overall data spend.

Figure 16. Monthly data allowance by provider

	All Responses	Telstra (n=188)	Optus (n=162)	Vodafone (n=133)	Other (n=61)
Low - 9GB or under	35%	32%	30%	31%	65%
Med - 10GB to 49 GB	40%	44%	42%	42%	27%
High / unlimited - 50GB+	20%	20%	24%	24%	7%
DK / Not sure	4%	3%	4%	3%	1%
NET	100%	100%	100%	100%	100%

Q9. To the best of your knowledge, what is your data allowance each month? Base: All respondents with access to a mobile (n=557) by Q7. Which telecommunications provider is your mobile phone service provided by? Base: Telstra customers (n=188) // Optus customers (n=162) // Vodafone customers (n=133) // Other (n=61) (Single Response)

Figure 17. Monthly data allowance by age



Q9. To the best of your knowledge, what is your data allowance each month? Base: All respondents with access to a mobile (n=557) (Single Response)

3.7 Is a handset included?

Over half (54%) of those young people on a post-paid contract had a mobile phone included in the cost of their plan. This is driven by older age categories (20-21 years 61%, compared to 18-19 years 50%, 16-17 years 46%).

Figure 18. Handset inclusion with plan by monthly spend

	All Responses	Low Monthly Spend (n=82)	Med Monthly Spend (n=58)	High Monthly Spend (n=86)	Post-paid contract (n=166)	Post-paid no contract N=70
Handset included	54%	32%	50%	78%	63%	29%
Handset not included	41%	62%	45%	19%	35%	59%
Don't know	5%	6%	5%	3%	2%	13%
NET	100%	100%	100%	100%	100%	100%

Q6. Is a mobile phone / phone included in the cost of your plan? Base: Those in a post-paid contract (n=236) by Q8. To the best of your knowledge what is the typical monthly cost of your mobile phone services / those that you personally use/access? Base: All respondents with access to a mobile (n=557) and Q5. What type of plan is your mobile phone on? Base: All respondents with access to a mobile (n=557) (Single Response)

In particular, we note that the majority of those who have a high spend (\$60+ 78%) and those with high or unlimited data (50GB+ 67%) are on post-paid contract and have a phone included in their plan.

3.8 Drivers of plan choice

Qualitative feedback confirms that overall spend or monthly spend is a very important driver when choosing a plan. Young people generally choose a plan they believe to be within their budget and weigh up other options from there.

However, given the importance of mobile data reported earlier (e.g. for social wellbeing, life organisation entertainment, etc), mobile data allowances need to meet users' needs. Most focus group participants agreed they would not compromise too much on data limits, even around a cheaper price point.

Qualitative feedback showed that young people see pre-paid plans as offering flexibility and enable them to better manage their finances month to month. Pre-paid plans can also help them avoid financial difficulties associated with longer term, lock-in plans. It is worth noting that post-paid services with no lock in contract are similar to pre-paid given there is no commitment at the end of the month if services are no longer needed or suited to their needs.

Pre-paid options and post-paid services without lock in contracts offer advantages around flexibility. However, one focus group participant expressed concerns that once associated with a particular service provider, if they cease using any services for a nominated period of time, they can lose their allocated phone number – this period is usually six months. This can therefore 'lock' the user into continued top-ups even if they are not wanted or required. Whilst only one person noted this in the focus groups, this may be an issue experienced more broadly.

3.9 Confidence in choosing and affording plans and services

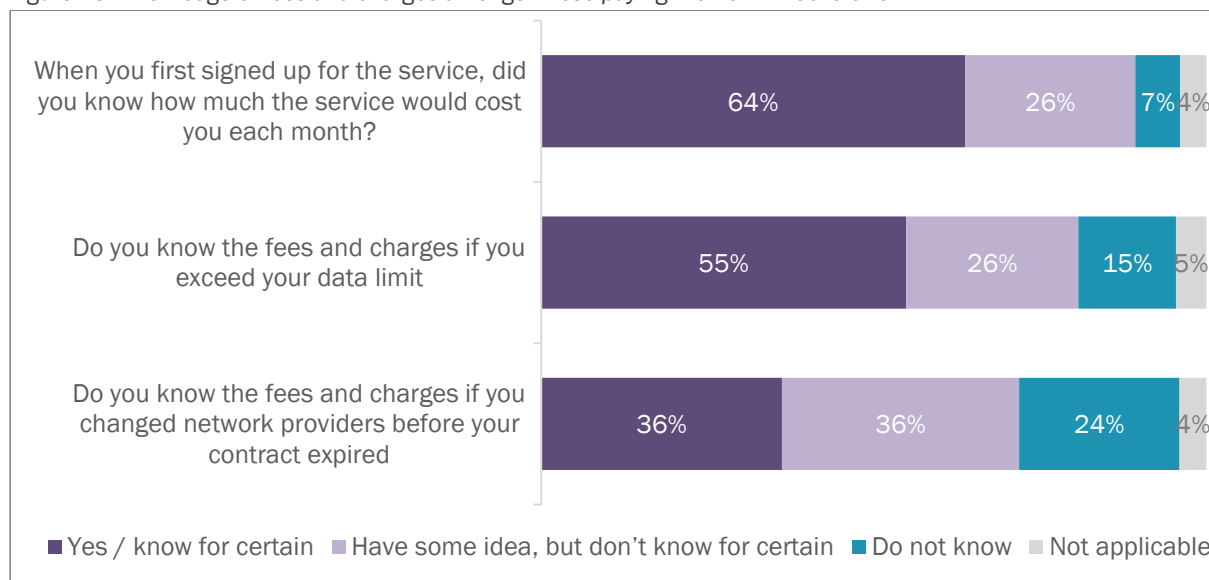
3.9.1 Knowledge of fees and charges

Two-thirds (64%) of respondents who pay for their own service say that when they signed up, they knew how much their service would cost each month. 7% claimed not to know at all.

Slightly fewer (55%) are confident in their knowledge of the fees and charges if they exceed their data limit, with a quarter (26%) having some idea, but not knowing for certain.

Even fewer respondents (36%) are aware of the fees and charges if they were to change network provider before their contract expires (asked of those on post-paid contracts), with nearly a quarter (24%) not knowing at all.

Figure 19. Knowledge of fees and charges amongst those paying their own mobile bills



Q16. Thinking about the fees and charges associated with your current mobile phone services, how would you rate your knowledge of the following? Base: Respondents who pay for their own mobile phone (n=294) Respondents who have a mobile phone and are on contract only (n=166) (Single Response)

There is some variation within this data set, for example:

- Those on lower data plans (9GB and under) have less knowledge of charges associated with exceeding data limits (19% Yes/know for certain).
- Telstra customers are more likely to be aware of the fees and charges.
 - 64% of Telstra customers know the fees and charges if they exceed their data limit (compared to 53% of Optus customers, 48% of Vodafone customers, and 32% of customers with other providers).
 - Telstra customers are also more likely to know the fees and charges associated with changing provider (41% compared to 33% of Optus customers and 33% of Vodafone customers).

3.10 Navigating the market and choosing plans

Young people are confident about their ability to navigate the mobile phone market and see themselves as being able to choose products that meet their needs.

- 75% of young people agree/strongly agree they are able to **choose the right mobile plan**.
- Over two-thirds (68%) also feel confident about **affording the mobile phone services they need**.

Attitudes are more mixed with regards to their current plan. Although 73% believe their current **plan is ‘covering all my needs’** more than a third of youth would **change their mobile plan** if they could (37%).

One of the observations of the focus groups was that participants considered themselves ‘experienced users’. This confidence in the use of the phone and its services appeared to transfer to confidence in navigating plans, costs, and service types. This was confirmed in the qualitative work where youth presented as ‘experienced users’ often seeing confidence with the phone and its services as transferring to navigating plans, costs and service types. Those paying for their own mobile bills were particularly confident.

Figure 20. Attitudes to choosing providers

Attitude Statement	Strongly Agree/Agree	Neither	Disagree/Strongly Disagree	DK	NET
I’m confident I can choose the right mobile plan for me	75%	16%	7%	3%	100%
My mobile plan is covering all my needs	73%	16%	8%	3%	100%
I can afford all the mobile phone services I need in my day-to-day life* (those who pay their phone themselves)	68%	20%	10%	2%	100%
I would change my mobile plan if I could	37%	23%	36%	3%	100%
I would only use a telecommunications provider that is recommended by someone I know	46%	27%	22%	5%	100%
I would try an unfamiliar telecommunications provider if it were cheaper	43%	27%	26%	4%	100%

Q10. Thinking about the mobile plan you currently use. To what extent do you agree or disagree with each of the following statements? Base: All respondents with access to a mobile (n=557) (Single Response)

The groups most confident they can choose the right mobile plan for themselves are:

- Older young people (79% of 20-21 year olds compared to 72% of 18-19 year olds and 72% of 16-17 years olds)
- Those on a post-paid contract (83% compared to 75% of pre-paid customers and 73% of those on post-paid no-contract plans.)
- Those paying their own bill (81% compared to 72% of those where someone else pays)
- Those with ‘other’ providers (85%) rather than Telstra (70%) Optus (76%) or Vodafone (78%)
- Those who have not experienced financial difficulties (84% compared to 75% of those who have)

The groups most confident that their plan meets all their needs were:

- Young people on a post-paid plan (79%), compared to those on pre-paid plans (72%)
- Those paying their own bill (76% compared to 69% of those where someone else pays)
- Those using 'other' providers (84%) compared to Telstra (73%) Optus (74%) or Vodafone (71%)
- Young people on a higher data allowance (80% amongst those with >50GB compared to 69% of those receiving 9GB or below)

However, we see many young people struggle to meet their financial commitments and in addition, 37% of respondents would change their plan if they could.

The groups most likely to *want to change their plan if they could* were:

- 42% of those that pay for their own mobile services
- 60% of those experiencing payment issues
- 51% on post-paid contracts, *significantly* more than those on pre-paid plans (35%) or no-contract post-paid plans (25%)

[Note that figure on post-paid contracts could include some young people whose plans are chosen and paid for by parents or carers. The figures suggest that some young people are on plans that are not suitable for their circumstances.

3.10.1 Choosing 'other' providers

Interestingly, when asked how confident they would be in choosing and using different providers, there was somewhat of a mixed response from participants. Although 43% of young people would consider an unfamiliar telecommunications provider if it were cheaper, 46% agreed that they would only use a telecommunications provider that is recommended by someone they know. This was confirmed in the qualitative sessions where many of participants indicated they would likely consider using the provider their parents used when they were ready to take up their own services.

The groups most likely to *try an unfamiliar provider if it was cheaper* were:

- 54% of those who had suffered payment difficulties
- 57% of those who would change their mobile plan if they could
- 50% of young men compared to 36% of young women
- 56% of those currently with an 'other' provider

Those who have faced difficulties in paying and want to change their plans may already be more open to looking around. Also, those serviced by smaller providers may feel able to manoeuvre the telecommunications market, and choose the right plan for themselves, beyond relying on more mainstream offers (85% of 'Other' provider customers agree that they are confident they can choose the right mobile plan for themselves).

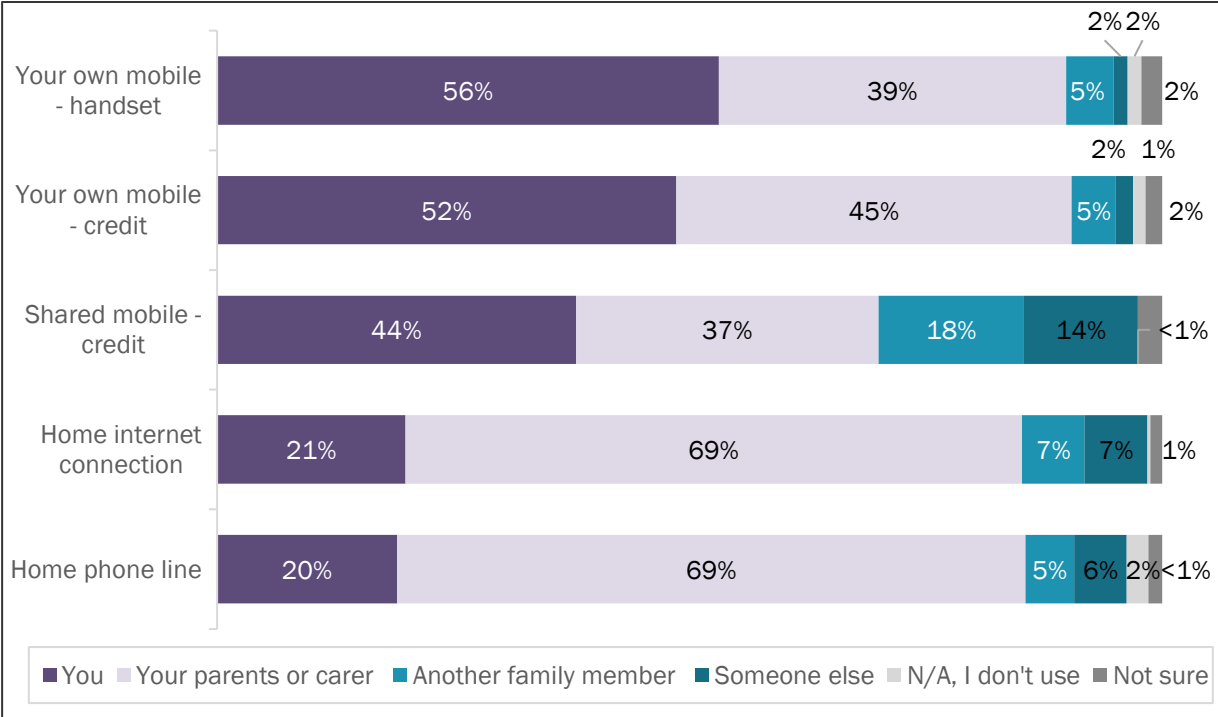
Being unwilling to try an unfamiliar telecommunications provider could limit young people, somewhat unfairly, when they enter the market for themselves, given that new players often offer cheaper products and more flexibility in their services.

4. Paying for telecommunications services

4.1 Who pays for telecommunications?

Australian young people are more likely to pay for their own mobile services than any other device or connection. More than half of 16-21 year olds pay for their own mobile phone (56%) and their own monthly mobile bills (52%). By contrast, only 21% and 20% pay for home internet or a home phone line, with nearly 70% of these connections paid for by parents.

Figure 21. Responsibility for payment of telecommunication bills



Q3. Who pays for each of the following? Base: Home phone owners (n=122); Home internet owners (n=345); Those with access to a shared mobile (n=36); Mobile phone owners (n=546) (Multiple Response)

4.1.1 Impact of age

Older youth are significantly more likely to pay for their own mobile bill, demonstrating a growing financial independence in this age group. Age is also a factor when it comes to paying for home phone and home internet services. Parents or carers are more likely to be paying the bills for young people aged 16-17 years than for older youth. Of those aged 16-17yrs, 86% have their home phone (where it is connected), and 90% have their home internet (where it is connected), paid for by a parent or carer.

This suggests mobiles are the device young people are most likely to own have be responsible for. Young people gradually start taking responsibility for their own telecommunications bills as they get older, and this happens sooner for mobile phones than it does for other devices or connections. Younger people who live at home with their parents or carers are more likely to be dependent on them for paying for communications.

Figure 22. Financial responsibility by age*

	All Responses	16-17 years	18-19 years	20-21 years
Mobile handset		n=147	n=192	n=207
I pay for the phone myself	56%	40%	55%	70%
Parents/carers pay for my phone	39%	54%	43%	21%
Monthly mobile phone bill		n=147	n=192	n=207
I pay the monthly mobile bill	52%	35%	51%	68%
Parents/carers pay monthly mobile bill	45%	61%	52%	26%

*'Other family member/someone else pays' is not represented

Figure 23. Financial responsibility by age*

	All Responses	16-17 years	18-19 years	20-21 years
Home Internet / Landline Services		n=102	n=125	n=118
I pay for home internet connection myself	21%	3%	19%	42%
Parents/carers pay for home internet	69%	90%	72%	46%
Home phone Line		n=35	n=51	n=36
Pay the home phone line myself	20%	11%	22%	27%
Parents/carers pay the home phone line	69%	86%	66%	56%

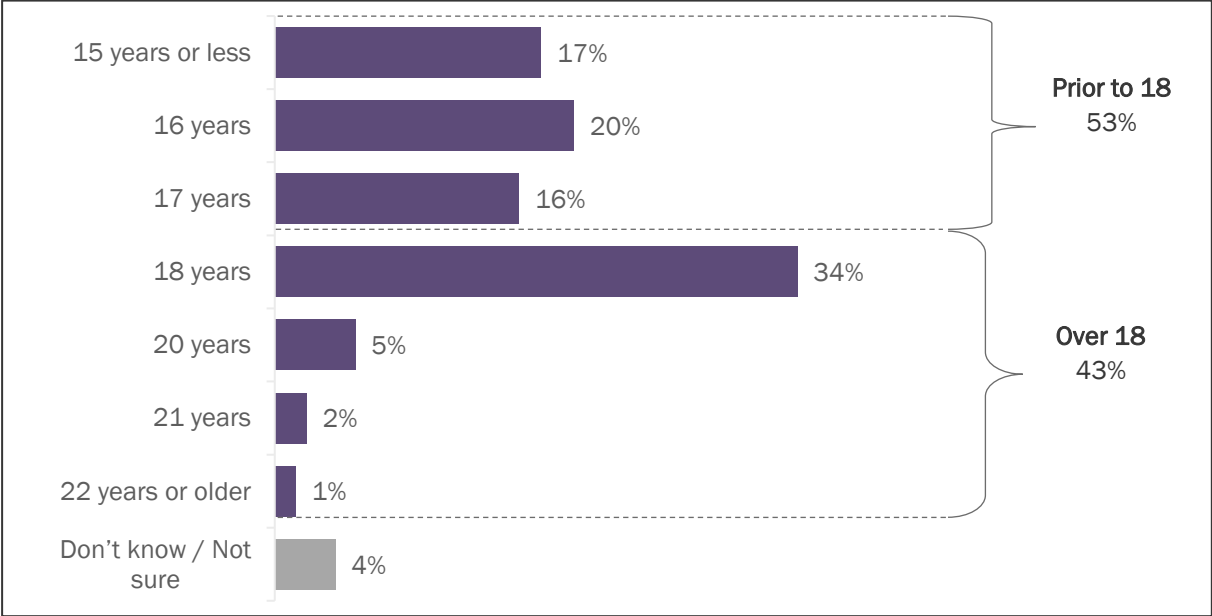
Q3_1. Who pays for each of the following? - YOUR OWN MOBILE: Monthly bill or prepaid Q3_2. Who pays for each of the following? - YOUR OWN MOBILE: The phone (or phone) itself Base: Mobile phone owners (n=546) HOME INTERNET CONNECTION: Monthly or annual bill Base: Those who have a home internet connection (n=345) Q3_5. Who pays for each of the following? - HOME PHONE LINE: Monthly/annual bill Base: Those who have a home phone line (n=122)

*'Other family member/someone else pays' is not represented

Looking at what age young people start paying their own monthly bill, more than half (53%) started prior to turning 18 years of age (although they may be paying parents at that point). It is important to note that regardless of who pays monthly bills, qualitative feedback showed that both older and younger respondents often remained on parent/family contracts for some time. It is common that young people pay their parents or carers, rather than providers, for phone services. Those under 18 years of age would not be able to sign up for contractual services themselves (albeit they could take up pre-paid services).

18 is the age at which many young people begin paying for their own services. Whilst it was not specifically investigated in this research, this is likely to be an age where young people start to gain financial independence as well as the ability to take up their own services as an adult.

Figure 24. Age first started paying for monthly access to mobile phone services



Q4. At what age did you start paying for monthly access to mobile phone services on your own? Base: All respondents who pay for their phone themselves (n=294) (Single Response)

4.1.2 Impact of cost of services (on paying mobile bills)

There were also differences in terms of the cost of monthly bills with higher bills more often paid for by young people. As higher monthly bills are also associated with older youth – this suggests that as young people get older and take on their own mobile bills, they are likely to spend more on their mobile services.

Figure 25. Responsibility for payment of phone bills by monthly spend

	All Responses	Low Monthly Spend (n=82)	Med Monthly Spend (n=58)	High Monthly Spend (n=86)	DK/not sure
Pay the monthly mobile bill or pre-paid credit myself	52%	51%	52%	67%	26%
Parent/carer pays monthly bill or pre-paid credit	45%	45%	52%	37%	49%
Another family member/someone else	7%	4%	6%	15%	7%
Don't use/Not sure	3%	2%	2%	14%	3%
NET	100%	100%	100%	100%	100%

Q3_1. Who pays for each of the following? - YOUR OWN MOBILE: Monthly bill or prepaid credit Base: Mobile phone owners (n=546) (Multiple Response)

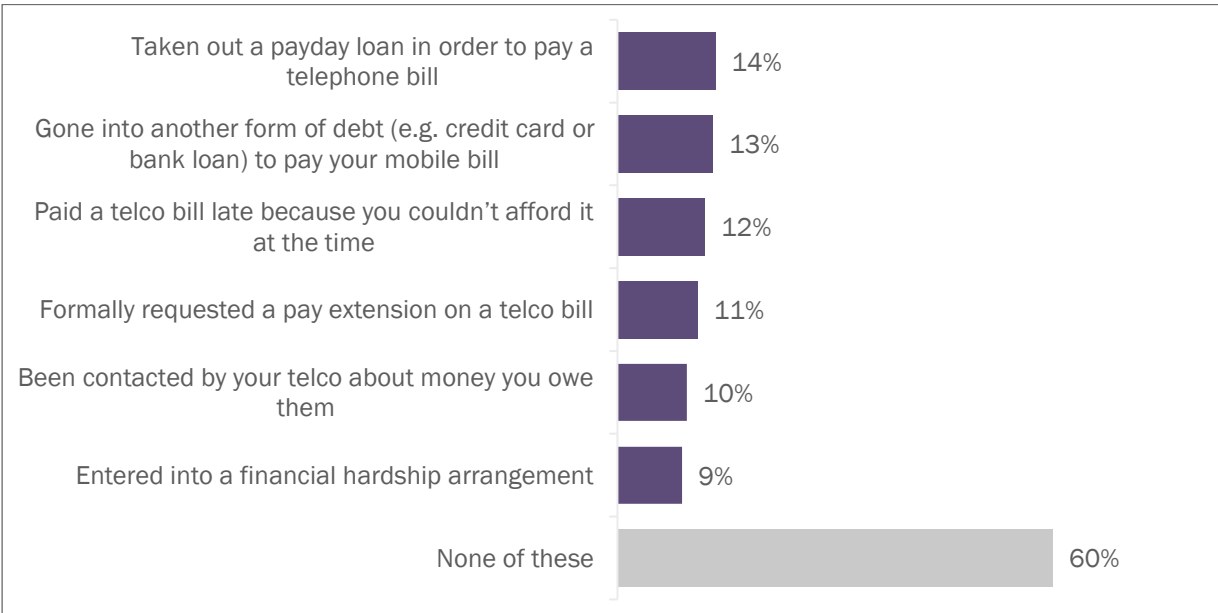
4.2 Issues associated with paying bills

Interestingly, there are *significant* issues in terms of telecommunications affordability, in part driven by mobile phone costs.

40% of youth who pay for their own mobile bills have needed some sort of financial assistance with paying telephone bills or paying telephone bills on time. (Note this question was asked of telephone bills generally, not limited to mobiles).

Therefore although the majority of youth (60%) reported not using any of the listed options as ways to pay their bill, close to a quarter (22%) have taken out some form of loan and 1 in 5 (20%) have paid their bill late (including asking for a payment extension).

Figure 26. Payment difficulties faced by young people in relation to telecommunication bills



Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294) (Multiple Response)

These findings suggest young people may be purchasing products and services that they cannot afford easily or are finding themselves in contractual arrangements that become difficult to manage over time for any number of reasons.

It may be that affordability checks carried out by providers at point of sale do not accurately assess young people's capacity to pay for services over time. These findings also suggest that what they need from mobile phone services is not affordable to many young people responsible for their own bills. Further research is needed to compare the types of plans, service costs and data limits that youth need and have access to.

4.2.1 Who is most likely to experience payment issues?

Difficulty paying telecommunication bills was less likely to be associated with 'other' providers, with only 17% of these customers noting this. (This is based on small sample size - n=28). There are gender differences with young men more likely to face payment issues in relation to paying telecommunication bills than young women.

Figure 27. Differences in billing issues by gender and provider

	All Responses	Male (n=142)	Female (n=147)	Telstra (n=98)	Optus (n=90)	Vodafone (n=75)	Other (n=28)
Experienced at least one form of payment difficulty	40%	49%	30%	41%	43%	45%	17%
None of these issues	60%	51%	70%	59%	57%	55%	83%
NET	100%	100%	100%	100%	100%	100%	100%

Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294)
 Q7. Which telecommunications provider is your mobile phone service provided by? (Multiple Response)

The data also shows higher cost plans are more likely to be associated with young people experiencing payment difficulties in relation to telecommunication bills (although these are trends rather than significant differences).

Figure 28. Differences in billing issues by monthly spend

	All Responses	Mobile spend			
		Low monthly spend (n=144)	Medium monthly spend (n=57)	High monthly spend (n=78)	DK/not sure (n=15)
Experienced at least one form of payment difficulty	40%	34%	44%	50%	31%
None of these issues	60%	66%	56%	50%	69%
NET	100%	100%	100%	100%	100%

Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294)
 Q8. To the best of your knowledge what is the typical monthly cost of your mobile phone services? (Multiple Response)

In terms of plan type, 47% of post-paid customers on contracts had experienced at least one form of payment difficulty, compared to 25% of post-paid customers without contracts and 40% of pre-paid customers.

There is a correlation between wanting to change a mobile plan and experiencing payment difficulties in relation to telecommunication bills. Young people who agree or strongly Agree that they would like to **change their mobile plan** were more likely to have faced payment difficulties (that is, they are over represented in the group of respondents paying bills late, and accessing additional credit or loans in order to pay their phone bills). 67% of those who experienced unexpected *data charges* at least occasionally also experienced payment difficulties.

Figure 29. Payment difficulties by desire change their plan

	All Responses	I would change my mobile plan if I could		
		Agree/Strongly Agree	Neither/DK	Disagree/Strongly Disagree
Experienced at least one form of payment difficulty	40%	57%	31%	25%
None of these issues	60%	43%	69%	75%
NET	100%	100%	100%	100%

Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294)
 Q10_3. Thinking about the mobile plan you currently use. To what extent do you agree or disagree with each of the following statements? - I would change my mobile plan if I could Base: Those who participate in payment of their phone service (n=292) (Multiple Response)

4.1 Internet and payment difficulties

Young people who experiencing payment difficulties, use home internet and mobile data less often. Those that experience unexpected data charges frequently also use home internet connections less frequently and might even 'never' use these types of connections. This suggests these services may not be available to them.

Figure 30. Internet access by issues

Access the internet via	All Responses	Experienced at least one form of payment difficulty		Experiencing unexpected data charges			
		Yes (n=116)	No (n=178)	Frequently (n=61)	Occas (n=82)	Rarely Never (n=400)	DK (n=52)
Home internet connection	68%	47%	82%	47%	67%	73%	58%
Mobile data from your phone	58%	55%	74%	44%	56%	62%	39%
Wi-Fi at school or university	38%	29%	44%	24%	35%	43%	21%
Wi-Fi at work	18%	26%	19%	21%	31%	15%	13%
Wi-Fi in a public place	20%	25%	17%	23%	30%	19%	12%
Someone else's connection	9%	14%	4%	19%	8%	9%	12%

Q14. Thinking of when you need to access services online. What type of internet connection do you regularly use? Base: All respondents (n=595) // With payment difficulties (n=116) // Without payment difficulties (n=183) // Experiencing unexpected data charges frequently (n=61) // occasionally (n=82) // rarely (n=166) // Never/DK (n=286) (Multiple Response)

Not having home internet access could be an issue given it can be a more economical way to access data. Certainly amongst those that do have access to home internet, the incidence of experiencing payment issues is lower.

Figure 31. Access to a home internet connection by payment issues

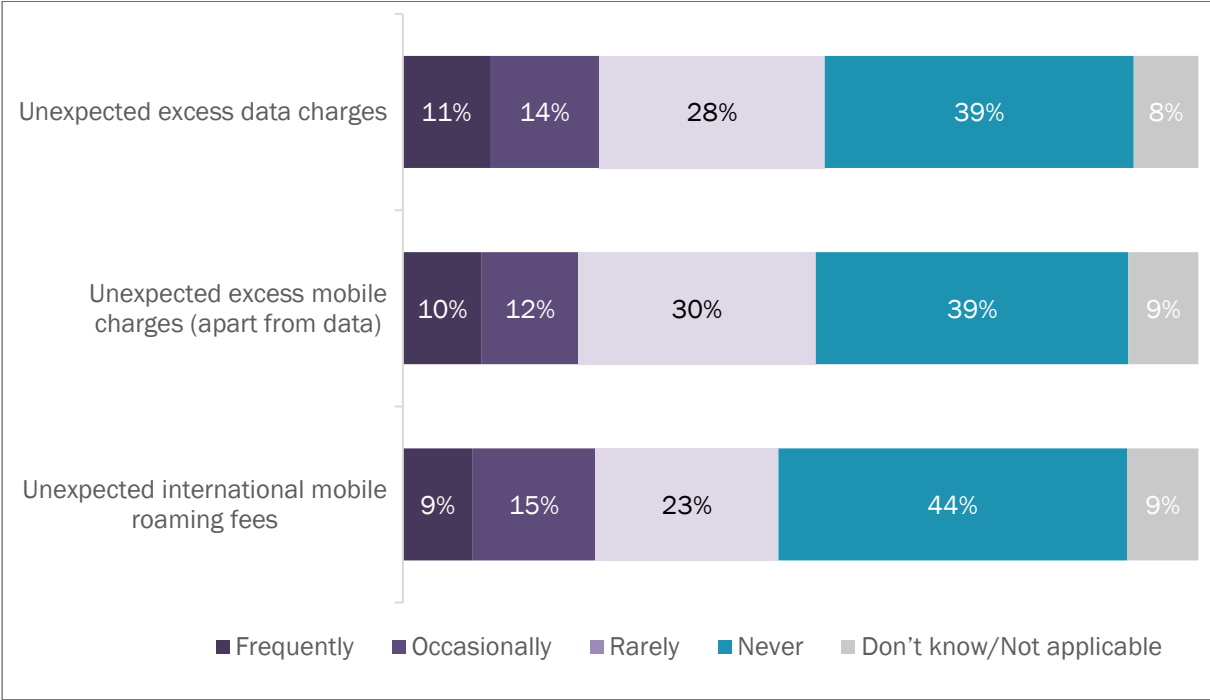
Own or have access to	All Responses	Experienced at least one form of payment difficulty	
		Yes (n=116)	No (n=178)
A home internet connection	57%	38%	70%

Q1. Regardless of who pays the bills, which of the following do you personally own, or have access to? Base: All respondents (n=595) // With payment difficulties (n=116) // Without payment difficulties (n=183) (Multiple Response)

4.2 Unexpected mobile fees and charges

Unexpected mobile charges (for example early contract cancellation fees or phone replacement fees), unexpected data charges, and unexpected international mobile roaming charges are experienced by at least 20% of young people frequently or occasionally.

Figure 32. Unexpected mobile fees and charges



Q17. How often do you experience each of the following? Base: All respondents (n=595) (Single Response)

4.2.1 Correlation between unexpected data charges and payment issues

Two thirds (67%) of young people who experience unexpected data charges frequently or occasionally are have also experienced some form of financial difficulty in relation to paying phone bills or paying phone bills on time.

Figure 33. Billing issues by unexpected data charges

	All Responses	Experiencing Unexpected Data Charges			
		Frequently/ Occasionally	Rarely	Never	DK
Experienced at least one form of payment difficulty	40%	67%	40%	22%	39%
None of these issues	60%	33%	60%	78%	61%
NET	100%	100%	100%	100%	100%

Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294)
 Q17_6. How often do you experience each of the following? Unexpected excess data charges (n=294) (Multiple Response)

Those on lower cost plans (<\$30 or \$30-\$39) are less likely to experience unexpected data charges (20% compared to total 25%); and most likely to never experience unexpected mobile charges.

4.2.2 Providers and unexpected charges

Across providers, the incidence of unexpected charges is consistent. 'Other' providers fare better with 65% of their young customers never experiencing unexpected mobile charges (excluding data).

Figure 34. Unexpected mobile charges (excluding data) or mobile data charges

	All Responses	Telstra (n=188)	Optus (n=162)	Vodafone (n=133)	Other (n=61)	DK (n=13)
Unexpected mobile charges						
Frequently/Occasionally	22%	25%	22%	24%	9%	17%
Rarely	30%	33%	27%	35%	17%	34%
Never	39%	33%	42%	36%	65%	23%
DK/Not applicable	9%	9%	9%	5%	9%	26%
NET	100%	100%	100%	100%	100%	100%
Unexpected mobile data charges						
Frequently/Occasionally	25%	27%	27%	27%	9%	27%
Rarely	28%	30%	24%	35%	16%	33%
Never	39%	35%	42%	34%	61%	14%
DK/Not applicable	8%	8%	8%	4%	14%	26%
NET	100%	100%	100%	100%	100%	100%

Q17_7. How often do you experience each of the following? - Unexpected excess mobile charges (apart from data) or Q17_6. How often do you experience each of the following? - Unexpected excess data charges by Q7. Which telecommunications provider is your mobile phone service provided by? Base: Those who have access to a mobile (n=557) (Single Response)

4.2.3 Aboriginal and Torres Strait Islander youth

Twice as many young people in Aboriginal and Torres Strait households had experienced unexpected mobile charges *frequently or occasionally* (41% compared to 19% of youth not in Aboriginal and Torres Strait households). The same *significant* difference was not found specifically for excess data charges, although the trend was the same (34% compared to 23% of youth not in Aboriginal and Torres Strait households).

4.3 Areas of potential disadvantage

Focus groups and quantitative analysis show that mobile phones, and access to mobile data is a necessity for young people, in most aspects of their lives.

Young people, especially those at risk of experiencing vulnerability (e.g. those on lower incomes, those who are Indigenous or are independent with potentially limited support networks) may be disproportionately affected by less financial literacy and less understanding of their rights and obligations as telecommunications consumers.

4.3.1 Young people on limited incomes

Plans with a data allowance under 9GB are more commonly used by younger and more vulnerable people. Young people on under \$99/week income are *significantly* more likely to be on plans with less than 9GB of data (43%, while 34% have a medium amount of data and 16% have a large amount of data). With 9GB of data being a comparatively low amount and data being an essential telecommunications service, young people on lower incomes (possibly from lower socio-economic backgrounds or vulnerable situations) limited to a 9GB or less data cap could be at risk of exceeding their limit and incurring excess data charges .

Figure 31. Monthly data allowance by income

	All Responses	Income per week			
		<\$10 - \$99	\$100 - \$399	\$400 - \$900	\$1,000 or more
Less than 9GB	35%	43%	20%	27%	34%
10GB – 49GB	40%	34%	55%	41%	37%
50GB or more	20%	16%	24%	27%	26%
Don't Know	4%	6%	1%	5%	3%
NET	100%	100%	100%	100%	100%

Q9. To the best of your knowledge, what is your data allowance each month? Base: Those who have access to a mobile (n=557) (Single response)

4.3.2 Aboriginal and Torres Strait Islander youth

Aboriginal and Torres Strait Islander young people (n=68) are more likely to begin paying for monthly access to mobile phone services at a younger age. Two thirds (64%) of Aboriginal and Torres Strait Islander young people start to pay their own phone bill prior to turning 18 years of age (compared to 52% of non-Indigenous young people), and one third (30%) start paying their phone bill by age 16 (compared to 18% of non-Indigenous young people).

One third (33%) of Aboriginal and Torres Strait Islander young people are on a high cost plan, *significantly* more than non-Indigenous young people (22%), yet they are more likely to be on a lower personal income i.e. under \$99 (74% compared to 54% of non-Indigenous respondents). Aboriginal and Torres Strait Islander young people (33%) are also over five times more likely than non-indigenous young people of had been contacted by their telco about money they owe, also being close to three times as likely to of had taken out a payday loan in order to pay their phone bill (32% compared to 11% of non-indigenous youth).

Together, this may demonstrate that Indigenous young people are more likely to be signed up for plans or contracts that are beyond their capacity to pay and could lead to financial difficulties.

4.3.3 Single youth living alone

Single young people living alone are more likely than others to start paying their monthly bill at or before the age of 18 (95% [n=45] compared to 89% of those living with parents, 80% of those living with extended family, 82% of those living with a group of unrelated adults, 78% of couples). They are also more likely than the national average to be paying their own monthly bill (62% compared to 52%) and their phone bill (77% compared to 56%).

Young people who are living alone are more likely to view their phone as a necessity for work compared to those (often younger) who are living at home with their parents.

Close to two thirds of young people who are living alone feel their work would be largely impacted if they had no access to their mobile phones (64%, compared to 48% of those living as a couple %, 40% of those living with their parents and other siblings, 37% of those living with parents only, and 39% of those living with a group of unrelated adults).

5. Managing issues

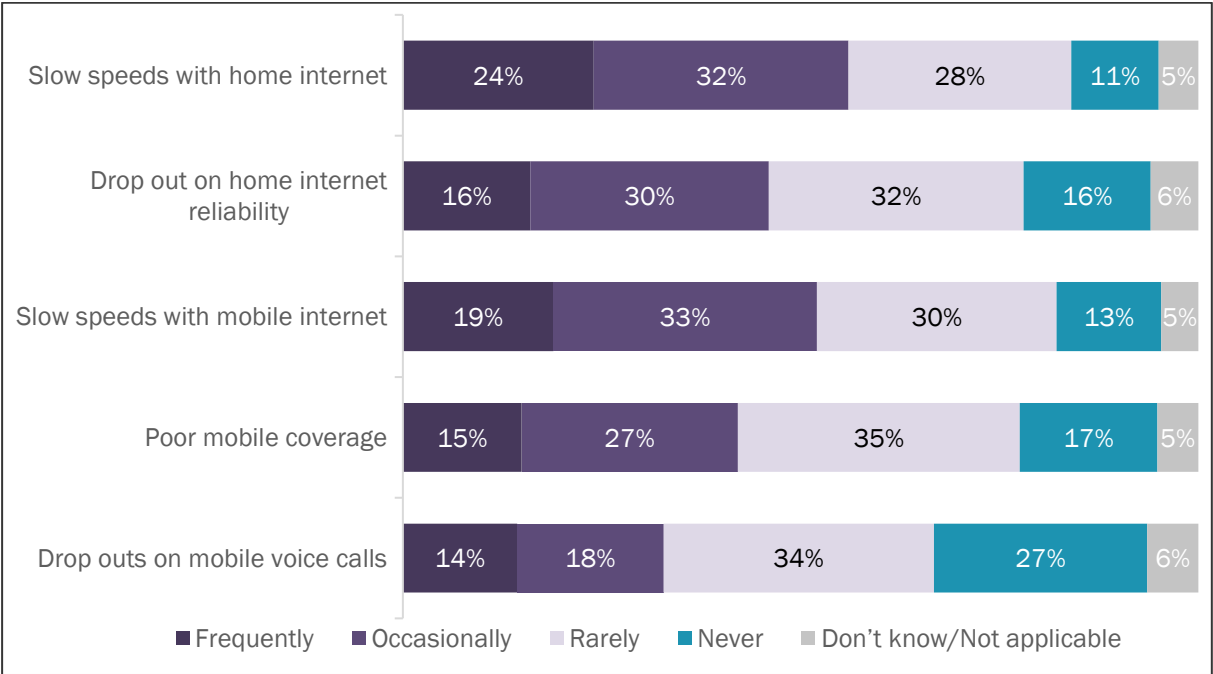
5.1 Connection issues

5.1.1 Frequency of issues

Most young people have experienced some sort of telecommunications reliability or performance issue. This includes issues with their home internet such as: speed issues (56% frequently or occasionally experienced this) and drop-outs (46% frequently or occasionally experiencing this).

Most also encounter issues with their mobile phone connection including mobile internet speed issues (52% experiencing this frequently or occasionally), poor mobile coverage (42% frequently or occasionally experiencing this) and voice call dropouts (33% experiencing this frequently or occasionally).

Figure 35. Connection issues

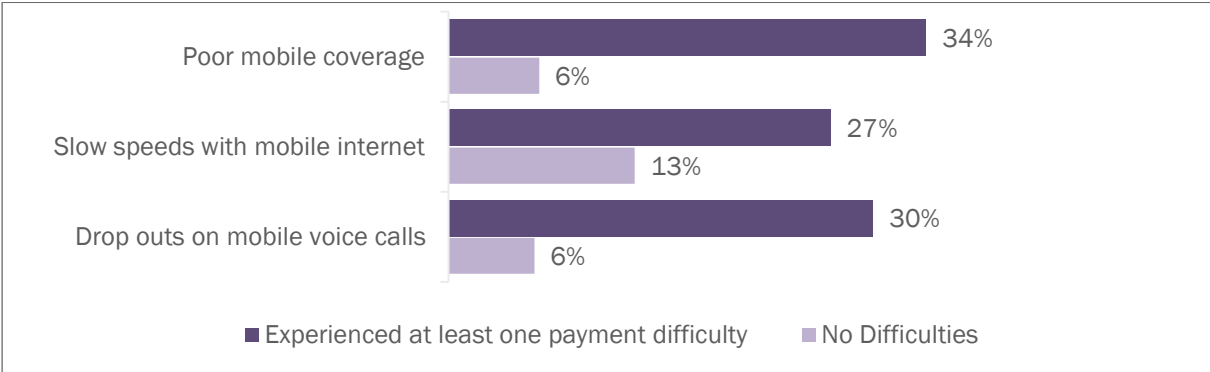


Q17. How often do you experience each of the following? Base: All respondents (n=595) (Single Response)

Young people who have experienced difficulty paying their phone bill are more likely to report frequent mobile issues i.e. coverage and internet speeds.

Young people who frequently experience performance and reliability issues with their mobile devices are also much more likely to claim they **would change their plan if they could** which suggests that the desire to change their plan is not just about affordability, but also about the quality of the services:

Figure 36. Payment difficulties by connection issues



Q17. How often do you experience each of the following? By Q13. Have you ever done any of the following? Base: Those who participate in the payment of their phone service (n=294) (Single Response)

Figure 37. Willingness to change plans by connection issues

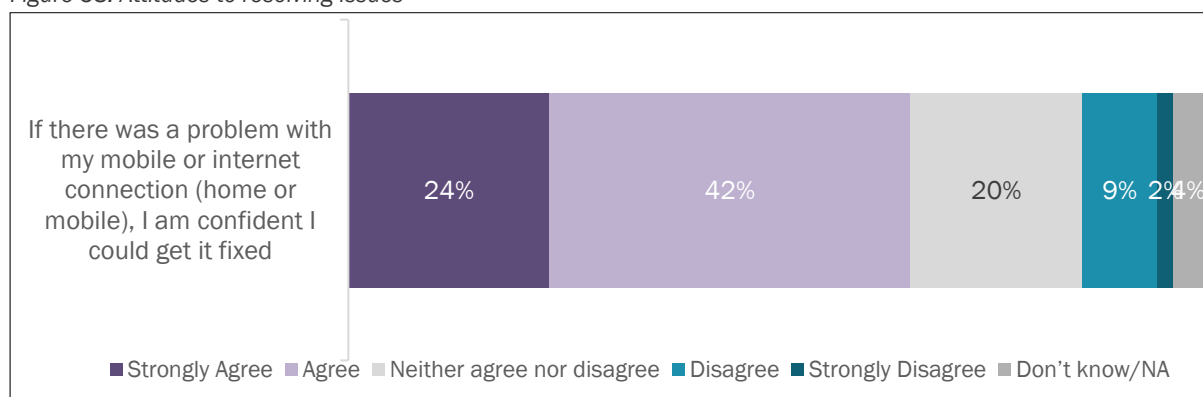
MOBILE ISSUES	I would change my mobile plan if I could					
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	NET
Frequently experience poor mobile coverage (n=82)	41%	22%	20%	9%	9%	100%
Frequently experience dropouts (n=73)	32%	24%	18%	20%	5%	100%
Frequently experience slow internet (n=102)	27%	16%	29%	16%	11%	100%

Q17. How often do you experience each of the following? Base: All respondents (n=595) Q10_3. Thinking about the mobile plan you currently use. To what extent do you agree or disagree with each of the following statements? (Single Response)

5.1.2 Confidence to resolve issues

Australian young people are relatively confident in their ability to resolve connection issues with their mobile or home internet connection. Two thirds (66%) agree that they are confident they could get such problems fixed, with a quarter (24%) strongly agreeing.

Figure 38. Attitudes to resolving issues



Q10. Thinking about the mobile plan you currently use. To what extent do you agree or disagree with each of the following statements? Base: All respondents with access to a mobile (n=554) (Single Response)

Confidence in resolving connection issues increases amongst young people who pay their own bill and have experience dealing with their provider. Those who pay their own mobile phone bill (71% of those who agree or strongly agree) are more confident than youth who have someone else paying their bill (62% of those who agree or strongly agree).

Customers of 'other' providers (such as ALDI mobile and Amaysim) are the most confident in dealing with their provider. 4 in 5 (83%) customers of 'other' providers agree or strongly agree that they could get an issue fixed (compared to 67% of Vodafone customers, 66% of Optus customers and 60% of Telstra customers). These customers are also the least likely to agree that they would give up on seeking assistance for their mobile services from their provider (19% compared to 43% of Telstra customers, 46% of Optus customers, and 45% of Vodafone).

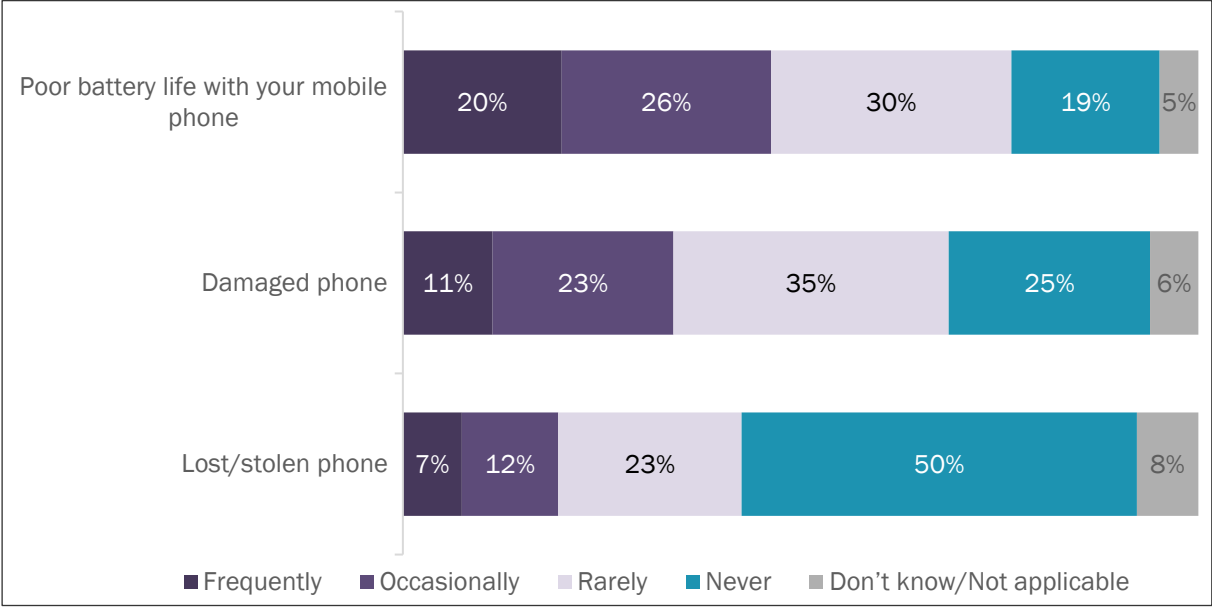
Conversely, negative experiences in dealing with a provider can affect young people's confidence in resolving issues. Those youth who have had payment difficulties are less likely to be confident in their ability to get a connection problem fixed, with two thirds (67%) of those who have had payment difficulties being confident compared to three quarters (73%) of those have not experienced difficulties.

5.2 Device Issues

Many respondents reported issues with their devices, for example:

- 46% have experienced poor mobile phone battery life (20% experiencing it frequently)
- 34% have experienced a damaged phone (11% frequently).
- 20% have lost or had their phone stolen (7% report this has been frequently)

Figure 39. Device issues experienced



Q17. How often do you experience each of the following? Base: All respondents (n=595) (Single Response)

There are clear gender differences here, with young men more likely to experience:

- A lost or stolen phone (25% experiencing this frequently or occasionally compared to 14% of young women)
- Damaged phones (39% experiencing this frequently or occasionally compared to 29% of young women)

5.2.1 Disadvantage

Young people from Indigenous households are significantly more likely to have their phone lost or stolen (46% compared to 16% of non-Indigenous young people). This could be a result of the disadvantage experienced by many Aboriginal and Torres Strait Islander people in accessing communications generally, and the fact that they are more likely to share mobile phones. They are also more likely to experience phone damage (49% compared to 32%, although this is not a significant difference).

Issues are also more likely to be experienced amongst those young people who strongly agree or agree that they would change their plan if they could. 27% of those who would change their mobile phone plan reported experiencing poor battery life frequently. 45% experienced damaged phones frequently or occasionally, and 30% experienced their phone being lost or stolen frequently or occasionally.

This demonstrates that issues with mobile phones may be a key contributor to why young people would want to change their mobile plan, with young people possibly signing up to new plans as a way of upgrading their device without being liable for upfront costs.

5.2.2 Replacing devices

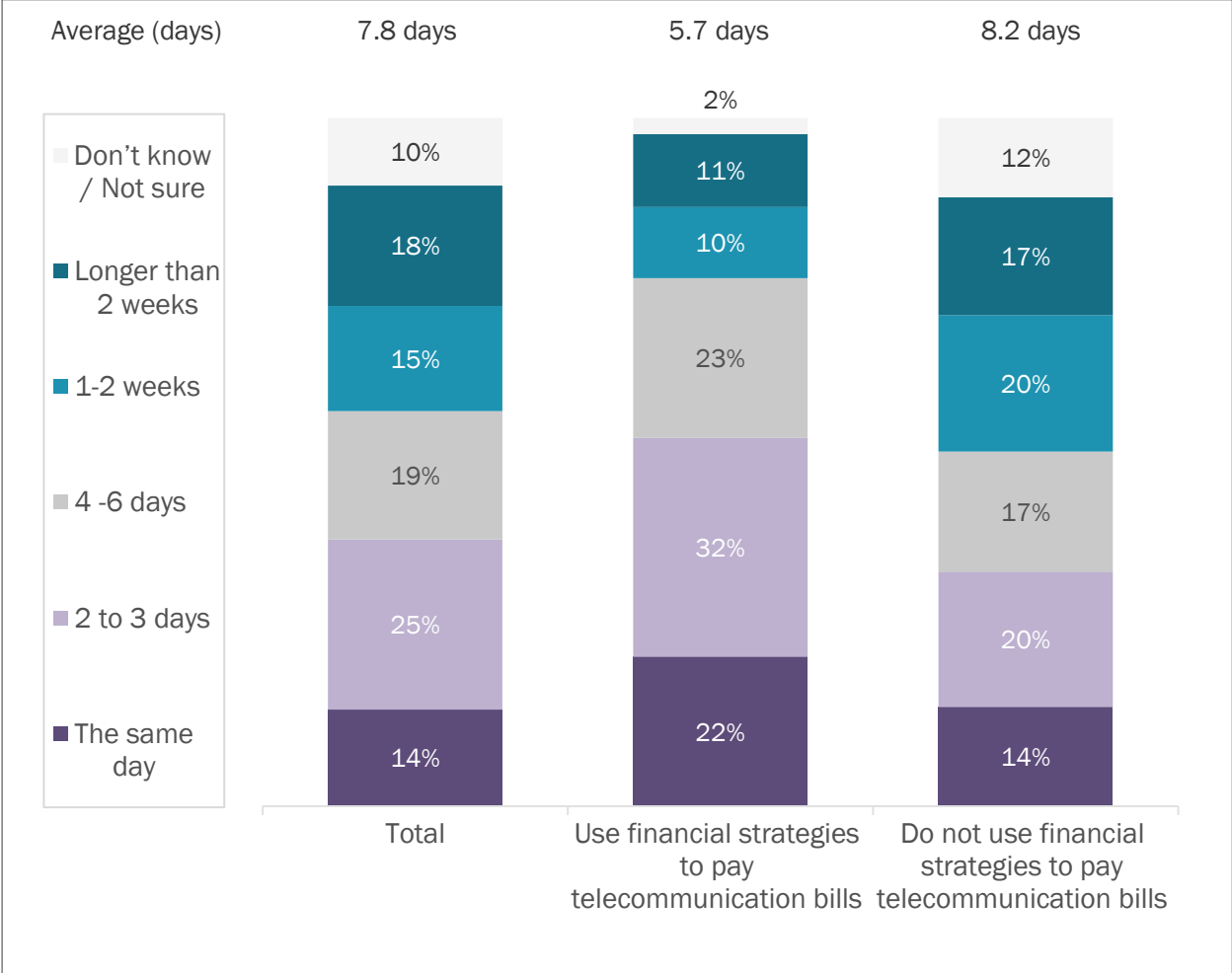
Respondents were asked to approximate how quickly they would be able to fix their phone if it was suddenly lost or damaged, to get a sense of their financial capability and their dependence on their mobile phone.

Young people with access to a mobile are very confident about their ability to replace it if needed. Two thirds (64%) believe they would be able to replace their device in under a week, with the average amount of time taken being less than 8 days (7.8).

Youth on post-paid contracts are the most confident in replacing their device quickly, taking on average 6.3 days to replace compared 8.4 days for prepaid customers and 8.2 for no contract customers). Similarly, those on a high monthly spend (\$60 or more) on average can replace their phone in 6.7 days compared to 8.3 days amongst those on very low spends (under \$30). This could be reflective of add-ons to post-paid contracts such as insurance products or trade-in services of which allow people to replace their devices quickly,

Interestingly, it is youth who have experienced payment difficulties who believe they would be able to replace their device in the shortest amount of time (5.7 days).

Figure 40. Expectation of phone replacement if lost



Q12. If you suddenly lost or damaged your phone and it could not be fixed, how quickly do you think you could get it replaced? Base: Those who have access to phone or internet (n=571) (Single Response)

6. Seeking assistance

6.1 Where young people go for help

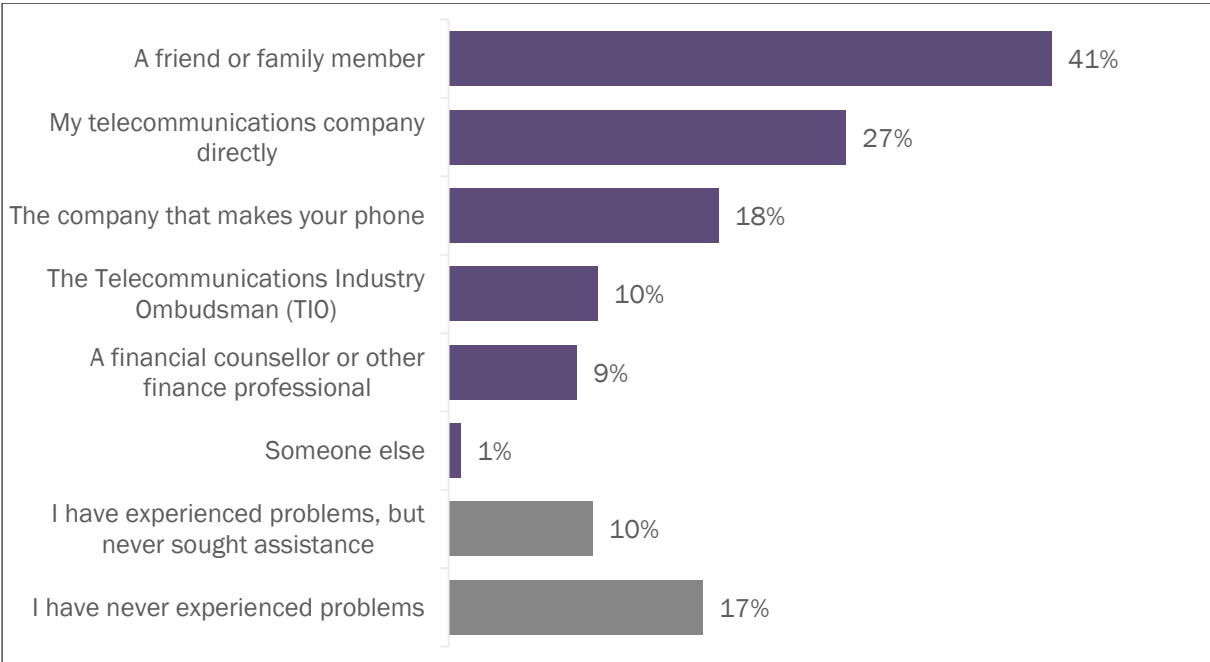
Australian young people do not always seek the assistance of their telecommunications provider when phone and internet issues arise, and instead try to resolve issues through other channels.

Friends and family members are a *significant* resource for young people and are used more frequently than providers to resolve issues. 41% of young people seek assistance from **friends or family members** when issues arise, though this likely in part due to the fact they may not be account holders and cannot contact providers directly to resolve issues. This figure is driven by younger people (48% of 16-17 year olds compared to 39% of those aged 18-19 years and 36% of those aged 20-21 years). 47% of young women would seek assistance from friends and family compared to 34% of young men.

Roughly a quarter (27%) of young people would seek assistance from their **telecommunications provider**. Young people aged 20-21 are the most likely to contact their telecommunications provider about their issue (34%), though they are also the most likely to be paying for their own services.

1 in 10 youth have sought assistance from the **Telecommunications Industry Ombudsman**, with young men twice as likely as young women to seek assistance via the Ombudsman (14%, compared with 6% of young women).

Figure 41. Assistance or advice when dealing with telecommunications issues



Q22. From which of the following have you ever sought assistance or advice about an issue with your phone and/or internet service? Base: Those who have access to phone or internet (n=571) (Multiple Response)

Young people in capital cities are *significantly* more likely to contact their telecommunications provider compared to youth in regional or rural locations ('rest of Australia') 32% versus 17%. Young people from regional and rural areas are also more likely to experience problems but not seek assistance at all (15% compared to only 7% of youth in capital cities). This perhaps reflects lower expectations of providers' ability to solve problems, compared to young people living in high density urban areas.

6.2 Providers

Two thirds (64%) of Australian young people who have experienced issues informed or sought assistance from their provider for at least one of those issues. However, just under a third of young people (30%) experienced issues but did *not* approach their provider to resolve them.

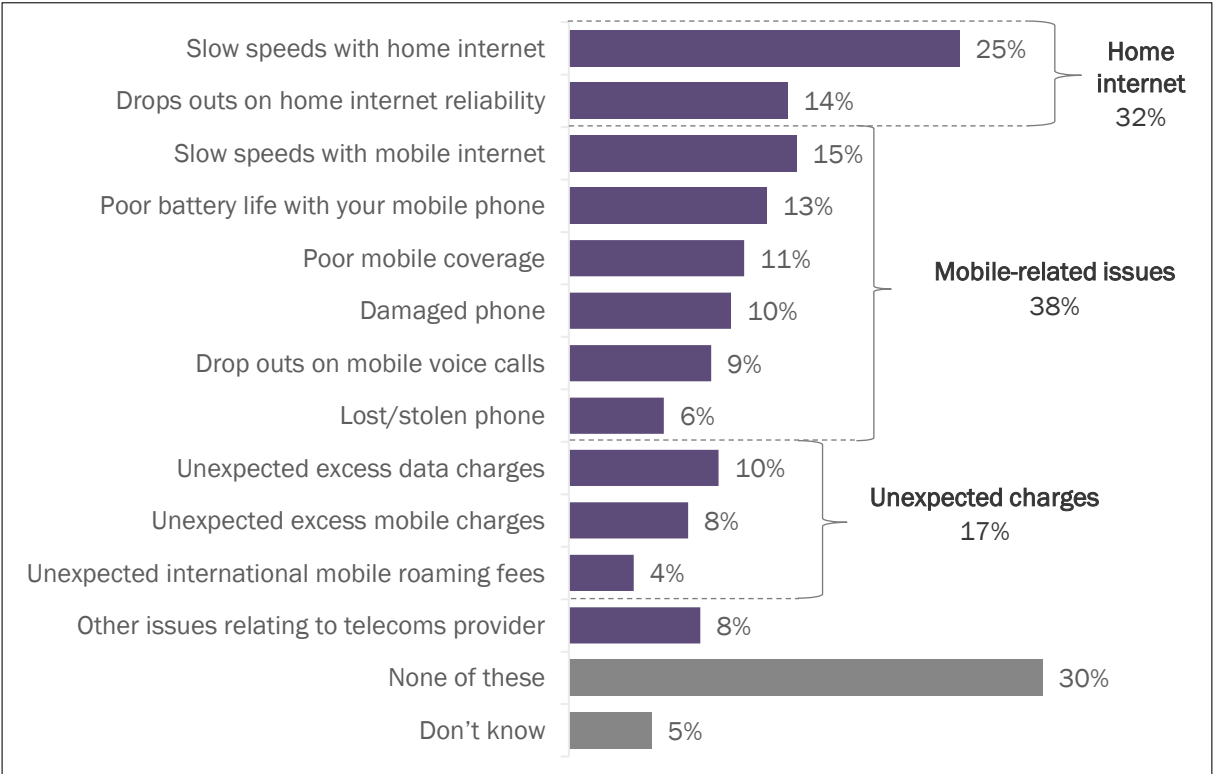
6.2.1 Reasons for contacting providers

Of those who contacted their providers:

- 25% were to resolve slow home internet speeds
- 14% were to resolve dropouts in home internet reliability.
- 15% were to resolve mobile internet speeds, and
- 11% were to resolve poor mobile coverage.

With regards to phones, young people were most likely to approach providers about poor battery life (13%) a damaged phone (10%) and a lost or stolen phone (6%). Telstra customers were found to be the most likely to seek assistance for at least one issue (71% compared to 66% of Vodafone customers, 65% of Optus customers and 52% of other providers’ customers). Contact is higher for young people who have experienced payment difficulties. 91% of those who have experienced payment difficulties have contacted their provider about at least one of the below issues.

Figure 42. Service and device issues reported



Q18. For which of the following issues have you informed or sought assistance from your provider? Base: Those who had sought assistance for an issue (n=563) (Multiple Response)

4 in 5 Australian young people have experienced issues with their home internet, with 84% reporting slow speed (24% experiencing this frequently) and 78% reporting dropouts on home internet reliability (with 16% experiencing this frequently). This is more widely reported by those aged 16-17 years, with 83% experiencing dropouts (compared to 74% of 18-19 year olds and 78% of 20-21 year olds). 86% of respondents in this cohort experienced slow speeds with home internet (compared to 82% of those aged 18-19 years and 83% of those who are 20-21 years).

Those who have someone else pay their mobile bill are also more likely than those who pay their own to have experienced slow speed with home internet (88% compared 84% of those who pay themselves). Young people living with parents are the most likely to have experienced home internet reliability issues like service dropouts (82%, compared to 71% of those who are single and living alone, and 68% of those living with a group of unrelated adults 68%). They are also more likely to experienced slow home internet speeds (88% compared to 78% of those who are single and living alone, and 74% of those living with a group of unrelated adults).

3 in 5 (59%) Australian young people are confident they can choose the right home broadband plan for them, compared to three quarters (75%) who are confident they can choose the right mobile plan for them.

Young people who pay their own monthly mobile bill are more likely to feel confident in choosing the right home broadband plan compared to those who have someone else paying (64%, compared 56% of those where someone else pays for their plan). Similarly, young people with a more expensive bill are more likely to feel confident in choosing the right home broadband plan.

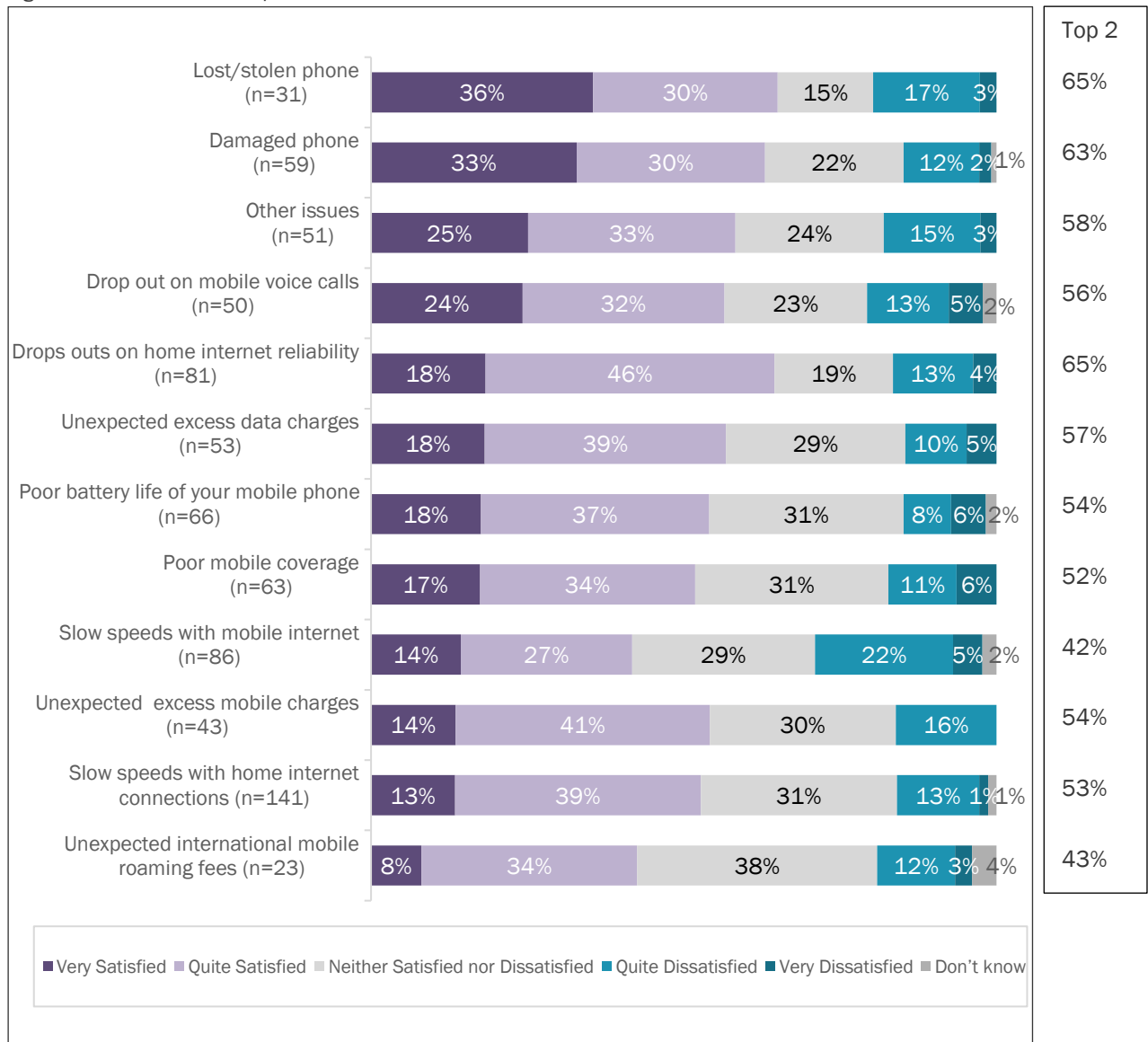
A third (32%) of those who have experienced issues with their home internet connection (i.e. speed and reliability) have sought assistance from their provider (n=179). This is driven by younger people (40% of those who are 16-17 years old, compared to 29% of those who are 18-19 years and 27% of those who are 20-21 years old)

6.2.2 Satisfaction with assistance from a provider

Overall, the majority of Australian young people who sought the assistance of their provider were satisfied with how the provider dealt with the issues –Over 50% were very or quite satisfied. This is the case for all issues except those relating to slow mobile internet speeds (42% were satisfied) and unexpected international roaming fees (43% were satisfied).

Youth were mostly satisfied with how their provider dealt with unreliable home internet (65% satisfied) and lost or stolen phones (65% satisfied).

Figure 43. Satisfaction with provider assistance



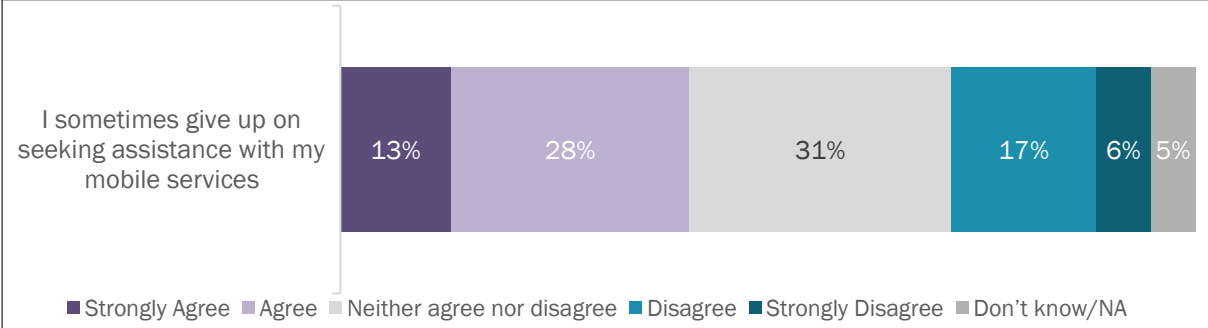
Q20. Thinking about the way your provider dealt with [issue], how satisfied were you with the resolution of the issue? (Single Response)

In terms of dissatisfaction, 15%-20% of Australian young people were dissatisfied with how their provider resolved issues (rates were slightly lower for those with poor battery life [13%] and damaged phones [14%]).

A quarter (27%) of young people who went to their provider about slow mobile internet speeds were dissatisfied with how their provider resolved their issue. Of these, 44% were those on a post-paid contract (compared to post-paid customers *without* a contract [23%] and pre-paid customers [15%]). Vodafone customers made up 37% of those who went to their provider about slow mobile internet speeds, compared to Telstra customers (29%), customers of other providers (29%), and Optus customers (17%).

Despite relative levels of satisfaction, 41% of young people report sometimes giving up on seeking assistance with their mobile services, suggesting that they do not always get the resolution that they were expecting.

Figure 44. Attitudes to resolving issues



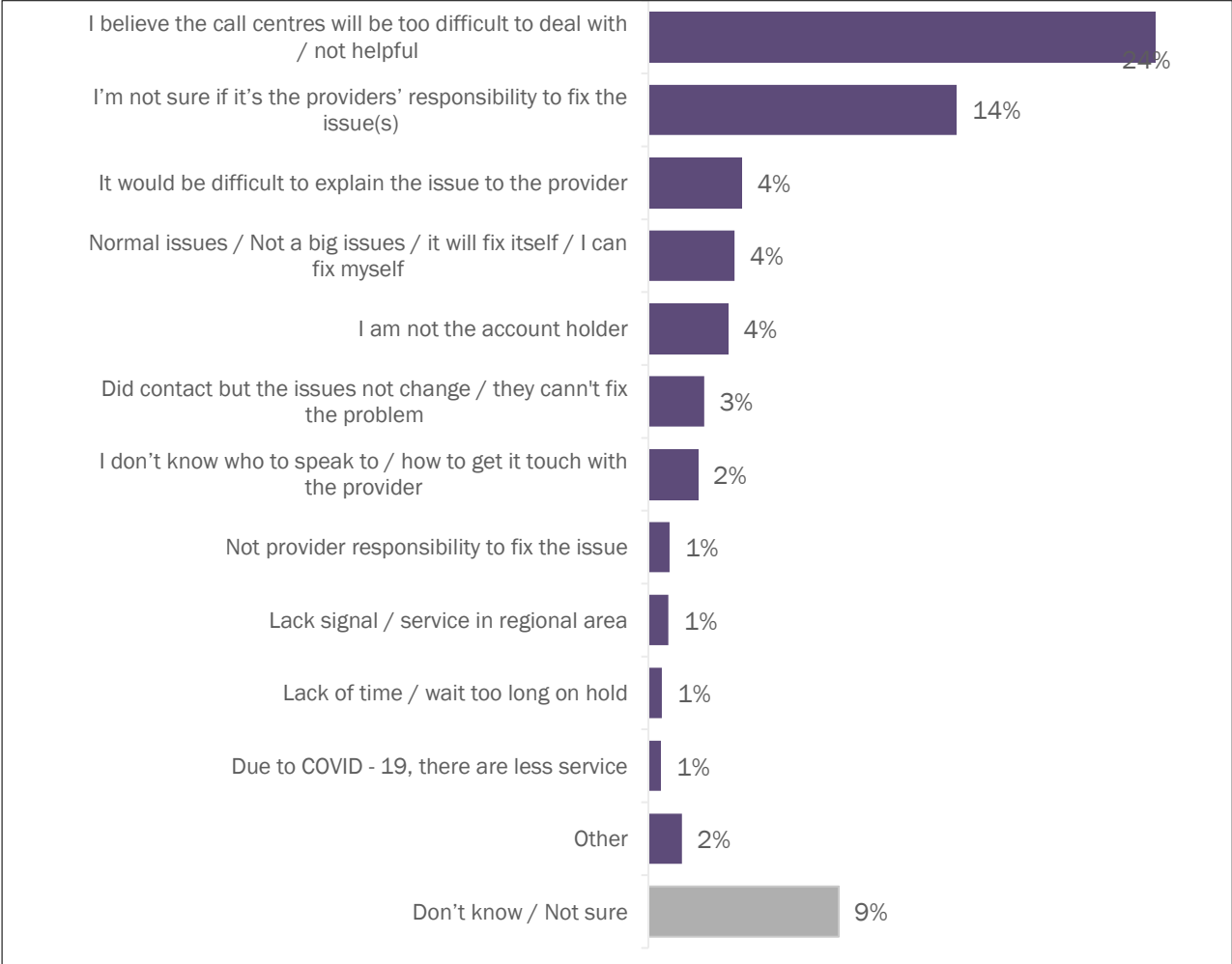
Q10. Thinking about the mobile plan you currently use. To what extent do you agree or disagree with each of the following statements? Base: All respondents with access to a mobile (n=554) (Single Response)

Young people who have had negative experiences with their provider (payment difficulties in particular), account for a larger proportion of those who would give up on seeking assistance from their provider.

This is more likely amongst those who:

- Experienced payment difficulties sometimes (59% compared to 39% of those who had no payment difficulties 39%),
- Frequently experience slow speeds with their mobile internet (56%), dropouts in mobile voice calls (75%) and poor mobile coverage (64%)
- And those who would change their plan (57%, compared to 29% of those who would not change their plan)

Figure 45. Reason for not contacting a provider



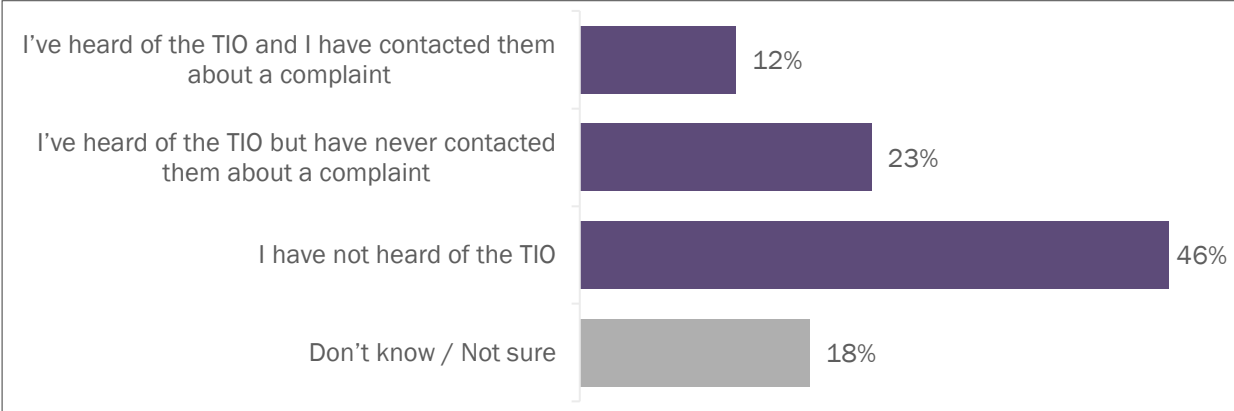
QAY3_C. What are the main reasons you did not inform or seek assistance from your telecommunications provider when you experienced the issue/s Base: Those who experienced issues but didn't seek assistance (n=622), ages 18-64 years. (Multiple Response)

6.3 Telecommunications Industry Ombudsman

10% of young people had sought assistance from the Telecommunications Industry Ombudsman. A quarter (23%) of those who have not sought assistance or advice from the TIO, are aware of the TIO but have never contacted them about a complaint.

Two thirds (65%) of young people had not heard of or did not know of the TIO before.

Figure 46. Knowledge of Telecommunications Industry Ombudsman (TIO)



Q23. Which one of the following best describes your knowledge and interaction with the Telecommunications Industry Ombudsman (TIO) Base: All respondents (n=5) (Single Response)

2 in 5 complaints were not accepted by the TIO, with a quarter (27%) of cases referred to the provider. 12% of cases were neither dealt with by the TIO or referred back to the provider.

Figure 47. Help from the Telecommunications Industry Ombudsman (TIO)

	TOTAL
Yes, the TIO took on / dealt with my complaint	61%
No, the TIO did not take on / deal with my complaint but they did ask me to deal directly with my telecommunications provider	27%
No, the TIO did not take on / deal with my complaint but they did not ask me to deal directly with my telecommunications provider	12%
NET	100%

Q24. Did the TIO take your complaint (this might have been after one or more contacts)? Base: Those heard of the TIO and contacted them about a complaint (n=59) (Single Response)

3 in 5 (61%) issues raised with the TIO were taken on. Amongst the complaints the TIO dealt with (n=34), 85% of complainants were satisfied with the way their issue was handled.

The following groups of people are most aware of the TIO:

- Young men (51% compared to 30% of young women)
- Telstra customers (51% compared to 41% of Optus customers, 41% of Vodafone customers, and 22% of customers with other providers)
- Those who experienced payment difficulties (72% compared to 25% of those who had not experienced payment difficulties)
- Those who are certain of their consumer rights with regards to telecommunications (66% compared to 38% of those who had some idea, and 24% of those who do not know)
- Those who frequently experience slow speeds on mobile internet (54% compared to 45% of those who experience this occasionally, and 35% of those who rarely or never experience this.)

7. Data privacy & security

Australian young people clearly understand the importance of protecting the privacy of their personal information and data but are less likely to know how to protect their personal information.

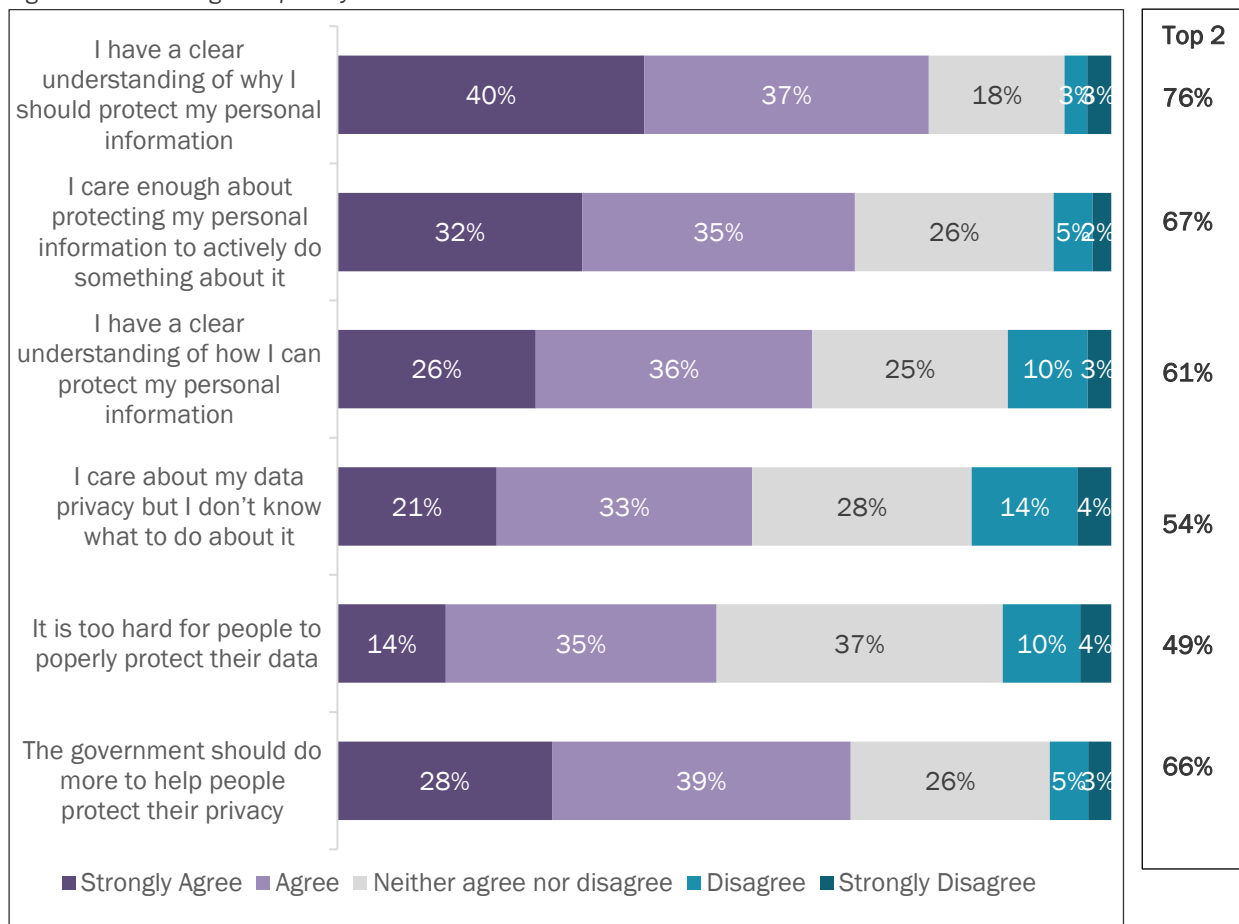
7.1 Data privacy

Survey results showed that being able to effectively protect the privacy of personal information and data is somewhat more complicated than understanding the importance to do so. There is an evident discrepancy between young people's understanding the importance of protecting their personal information and data, and their ability to do so.

- Three quarters (76%) of Australian young people agree they have **a clear understanding as to why** they should protect their personal information and 67% agree or strongly agree that they **care enough to actively do something about it**
- 61% state they have a clear understanding of how they can protect their personal information, 54% admit to **not knowing what to do about the privacy of their data overall**. 49% believe it is **too hard to properly protect their data**.

66% agree that the government should do more to help people protect their privacy.

Figure 48. Protecting data privacy



Q26. Thinking about data privacy, to what extent do you agree or disagree with each of the following statements? Base: All respondents (n=595) // Q28. To what extent do you agree or disagree with the following statements? Base: All respondents (n=595) (Single Response)

Young women are more likely to have a clear understanding of why they should protect their personal information (82% compared to 72% of young men). Yet it is young men who are more likely to have a better understanding of how to protect their personal information (65% compared to 57% of females). However, 53% of males admit to not knowing what to do, and 54% believe ‘it is too hard’, to protect data.

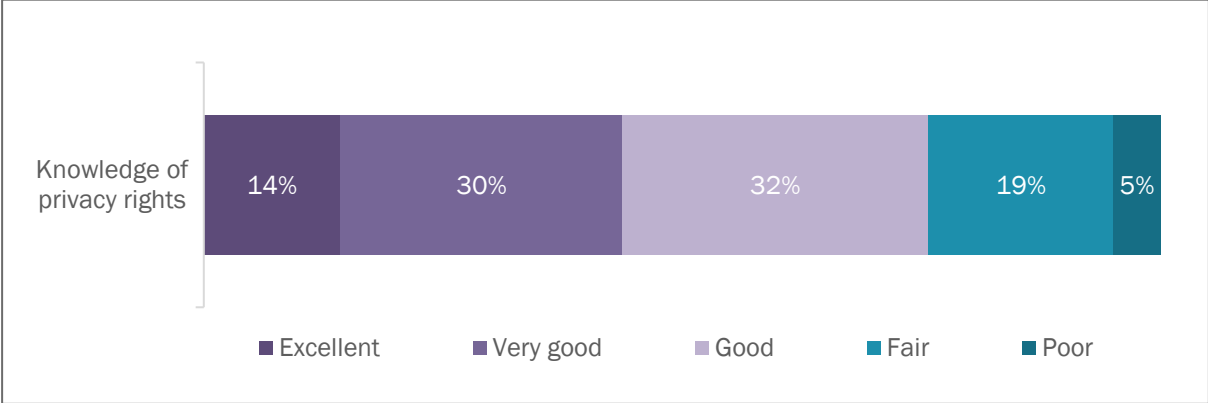
7.1.1 Aboriginal and Torres Strait Islander young people

Young Aboriginal and Torres Strait Islander people are more likely than non-Indigenous young people to care about their privacy. However, they are slightly more likely to feel disempowered about knowing how to protect their data. Knowledge of rights around the collection and use of data

Australian young people reported a high level of knowledge about their rights to privacy, specifically in relation to the ways in which companies and governments store and use their personal information. Three quarters (76%) of young people rated their knowledge as good (32%) very good (30%) or excellent (14%). 1 in 5 (19%) Australian young people considered their knowledge to be fair and 5% believed their knowledge was poor.

Young men were more confident in regard to their knowledge (52% rated excellent or very good compared to 36% of young women) and young people from Indigenous households (84% rated excellent, very good or good compared to 74% of people from non-Indigenous households).

Figure 49. Knowledge of privacy rights

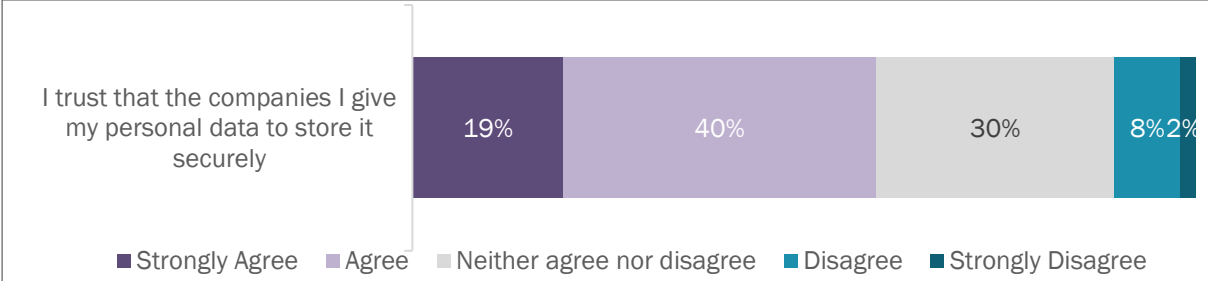


Q27. Before today, how would you rate your knowledge of your privacy rights? Base: All respondents (n=595) (Single Response)

7.2 Data storage

Most young people are willing to trust that the companies they provide their personal data will store it securely.

Figure 50. Trust that companies will store data securely



Q28. To what extent do you agree or disagree with the following statements? Base: All respondents (n=595) (Single Response)

Qualitative feedback reveals that young people, like other cohorts, are constantly providing companies online with data and information about themselves, particularly with regards to registering for and purchasing products and services.

In their responses, some respondents raised reservations around this but noted that it would be incredibly difficult to operate successfully in an online environment if they were unwilling to share this information. In this respect, many young people are obliged to trade in their personal information or risk becoming digitally excluded.

Signing up to third party applications or websites using a social media log in (and identity) is one way in which young people agree they might ‘overshare’ their personal information. Focus group participants expressed concerns that by logging into a third party site using a social media account, both the third party and the social media platform access to a far greater portion of their personal information, like contacts and ‘liked’ pages, than if they were to simply use an email address.

Some young people will use their personal email log-in to avoid this, and others will even use a 'throwaway' email (often Gmail or Hotmail) account to sign in where they are not wanting or expecting a long-term relationship with the party, or where levels of trust are low).

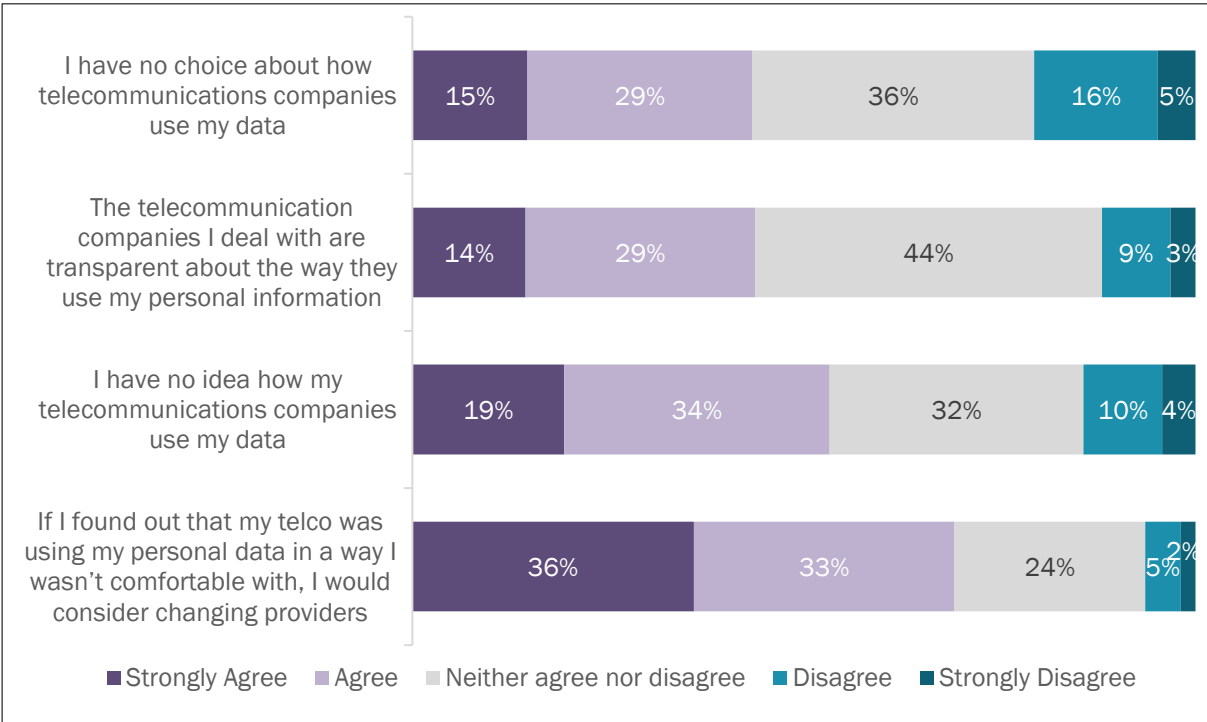
7.3 Telecommunications providers

While many young people report being confident in knowing their rights about data privacy, there remains confusion as what data is held by telecommunications providers (43%) and how that data is used (53%).

As a result of this confusion, over two thirds (69%) of Australian young people would consider changing providers if they found out that their telco was using their personal data in a way, they were not comfortable with. Interestingly, customers of 'other' providers are *significantly* less likely than those of other providers to feel their telecommunications provider is transparent in how they use their personal information (25% compared to 43% of Optus customers, 48% of Vodafone customers, and 49% of Telstra customers).

On the other hand, 2 in 5 (44%) Australian young people agree telecommunication providers are transparent about the way they use their personal information. Australian young people who are more knowledgeable about their privacy rights (i.e. who consider themselves to have excellent knowledge) are more likely to feel telecommunication companies are trustworthy (68%). In comparison, only 44% of those who rated their knowledge lower, felt telecommunications companies are trustworthy. Regardless, young people are still realistic that the protection of data privacy remains difficult (69% for those who rated their knowledge as 'excellent', compared to 49% for those who rated their knowledge lower).

Figure 51. Telecommunication providers use of data



Q28. To what extent do you agree or disagree with the following statements? Base: All respondents (n=595) (Single Response)

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