



Addressing Telecommunications Affordability: Evaluating Support for Low Income Consumers

Final Report

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ACCAN

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1 Introduction, Background and Research Objectives

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.

Not having affordable access to devices and the internet prevents individuals from engaging fully with the digital economy. Thus, the digital divide then deepens existing disadvantages. Measures provided by industry to assist low income households are varied by eligibility criteria, what support is offered and the level of consumer awareness regarding the assistance. Furthermore, there is a knowledge gap as to the effectiveness of these measures in addressing affordability concerns.

Action Market Research was commissioned by ACCAN to carry out an assessment of the measures being provided by the telecommunication industry to assist low income households with their telecommunication needs and the effectiveness of those measures.

1.1 Research Background

1.1.1 Stage 1

ACCAN previously commissioned Action Market Research (AMR) to conduct an audit of affordability measures aimed at low income telecommunications households ("Stage 1")¹. The work identified 10 measures currently available, specifically aimed at low income households, plus another 8 which assist with affordability, but are not restricted to low income households only. The list was later refined to include additional programs and offers, resulting in a final list of 16 measures specifically aimed at low income households, plus another 10 which are targeted (require the consumer to meet specific eligibility criteria) but are not exclusively for low income households. Additionally, 3 data sharing programs were identified as potentially assisting with affordability. Some of the affordability measures are available directly through telecommunications providers, however Stage 1 of the research identified organisations (other than the telcos) involved in the delivery of these measures. Working with ACCAN to refine this list, the following 23 unique delivery partners were identified. Some are community or not-for-

¹ Unpublished report (2021). See [What programs and offers are available to help you stay connected?](#) for a summary resulting from this work.

profit organisations partnering with telcos to deliver measures to consumers, and some are manufacturers providing hardware (the latter is highlighted by *):

1. Akuvox*
2. Anglicare
3. Australian Business Community Network
4. Berry Street
5. Centacare
6. Community Information and Support Victoria
7. Foodbank Victoria
8. Girls Academy
9. Infoxchange
10. KARI Foundation
11. Mahogany Rise Primary School
12. Mission Australia
13. St Vincent de Paul Society
14. Story Factory
15. Swissvoice*
16. Sydney Children's Hospitals Foundation
17. The Salvation Army
18. The Smith Family
19. Uniting Connections
20. WESNET
21. yourtown
22. "Domestic violence agencies"

23. "others"

As part of its carrier licence conditions, Telstra is required to offer products and arrangements to low income customers that have been endorsed by low income consumer advocacy groups.² Telstra is also required to have a Low Income Measures Assessment Committee (LIMAC), with the purpose of assessing whether the resources committed under Telstra's low income package are best allocated to meet the needs of low income consumers.³ LIMAC's reports evaluated the effectiveness of the package in making telecommunications services available to people on low incomes in 2013. This was some time ago and the needs of the groups targeted have undoubtedly changed especially since the COVID-19 pandemic has likely significantly increased the number of people who need assistance to stay connected. The Federal Government's recent Consumer Safeguards review has also been considering whether Telstra's obligations are meeting the needs of many low income households.⁴

Stage 1 formed the basis for the development of Stage 2.

1.1.2 Stage 2

The current report is based on Stage 2 of the research which was commissioned by ACCAN to investigate the availability and awareness of affordability measures identified in Stage 1.

1.2 Research Aims

The aim of this research ("Stage 2") was to:

- 1) Assess the effectiveness of the programs identified in Stage 1:
 - a) understand how well these programs meet community needs, including the perspectives of:
 - i) recipients
 - ii) non-recipients
 - iii) partner organisations
 - b) other relevant organisations who are not involved in these programs, but work with low income households

² Telecommunications Carrier Licence Conditions - Telstra Corporation Limited Declaration (2019).

³ Telstra, *Low Income Measures Assessment Committee Report to the Minister* (2013).

<https://www.telstra.com.au/content/dam/tcom/about-us/community-environment/pdf/2013-report-minister.pdf>.

⁴ Department of Infrastructure, Transport, Regional Development and Communications, *Consumer Safeguards Review Consultation Part C: Choice and fairness* (2020) <https://www.communications.gov.au/have-your-say/consumer-safeguards-review-consultation-part-c-choice-and-fairness>.

- c) identify which, if any, low income sub-groups remain un-, or under-, served by the low income measures identified, in particular:
 - i) people with disability,
 - ii) Aboriginal and Torres Strait Islander consumers,
 - iii) people living in remote, regional or rural areas,
 - iv) 'waged poor'
 - v) students
- d) those on the following income supports: JobSeeker, Youth Allowance, aged pensions, disability support pensions, recipients of Family Tax Benefits A&B, parenting payments, carer payments, people experiencing homelessness, families below the poverty line.
- e) Identify lines of advocacy required.

1.3 Research Questions

Key research questions to be addressed in this research project included:

- 1) How effective are these programs at addressing the needs of low income households?
 - a) How many people use the programs?
 - b) Perspectives on whether the programs are effective in addressing the needs of low income households and individuals with regards to telecommunications?
 - c) Do recipients view these measures as helpful? What communications needs remain unfulfilled?
 - d) What do recipients believe would be the best way to get assistance with staying connected?
 - e) What are the delivery partners views of the programs?
 - f) How could the programs be more effective?
 - g) How well-known are these programs?
 - h) How easily are these programs accessed? I.e., Do eligible consumers know that they exist? Can they access them? Are there barriers to access?
 - i) Are the perspectives of these groups varied on the above questions for each of the

following?

- i) Recipients
 - ii) non-recipients
 - iii) partner organisations
 - iv) other relevant organisations who are currently not delivering these programs
- j) How are they accessed. E.g., Is the customer going direct to the telco, or via partners, Schools, hospitals? Is the consumer initiating take-up?
- k) By whom are they accessed?
- i) Recipient demographics to be captured: age, gender, state, postcode, cultural heritage/language spoken at home, income level, pensioner status and source of income (e.g., Wage; govt. supports), disability.
 - ii) Who's missing out?

2 Methodological Overview and Research Design

To address the objectives of this research project ("Stage 2"), AMR worked with ACCAN to develop a suitable research methodology for undertaking primary fieldwork with each of the following key cohorts:

- > Community Partners (identified in Stage 1's desktop study) involved with the delivery of relevant low income telecommunication affordability measures ("programs")
- > Relevant Organisations not involved in the delivery of these programs, but who work with low income households
- > Program Recipients
- > Program Non-Recipients

A multi-method iterative research design using both qualitative and quantitative techniques was selected due to some of the 'unknowns' involved in the research. These unknowns included whether or not program delivery partners were able to share information about the users of their services who had benefited from the telco programs (they were not), and whether or not any program recipients could be identified in a national quantitative online survey of low income households.

Iterative research design is based on a cyclic process of incorporating what is learned at one point in the research into the remainder of the research to determine the best course of action as each stage of research takes place. The iterative research design resulted in the following 360-degree primary research and fieldwork consultation:

What/Who	How	Sample	Desired Completes	Achieved Completes
Delivery Partners identified in Stage 1	Qualitative Depth Interviews – conducted by telephone/video conference	23 unique organisations – ACCAN provided contact details where known, AMR looked up contact details where contact not known.	N=10-12	N=5
Other Relevant Organisations working with low income households	Qualitative Depth Interviews conducted by telephone/video conference	8 contacts provided by ACCAN.	N=2-3	N=5
Low Income Households, including Program Recipients and Non-Recipients	Quantitative Online Survey	National sample of research-only panel participants with quotas on States and Metro/Regional location. Must be considered 'low income' to qualify.	N=800	N=807
Program Recipients	Qualitative Depth Interviews conducted by telephone interview	Recruited from those participants in the quantitative survey who had used a support measure recently (n=194).	N=30	N=194 completes and n=14 depth interviews

Research findings are documented in this report as follows:

- > Delivery Partners and other Relevant Organisations Research Results
- > Low Income Households Research Results
- > Program Recipients Research Results

Due to the smaller number of delivery partners who participated in the research than anticipated, these results – combined with the results of the relevant organisations not currently involved in delivering telco affordability measures – are qualitative and indicative in nature. Still, key themes have emerged around the perceptions of these organisations' low income communities' phone and internet needs, providing important considerations relative to the research objectives.

The results of the quantitative online survey are presented using tables and charts to tell the story of low income households' phone and internet needs – from current telecommunications usage, to awareness, uptake, attitudes and perceptions of supports. While the online survey methodology precludes anyone who is not already connected to the internet by some form (either broadband, Wi-Fi or mobile), the quantitative nature of this research nevertheless provides statistically sound evidence on some of the key issues, barriers and opportunities facing digitally connected low income households when it comes to their phone and internet needs.

Finally, the program recipients research results draw on both quantitative and qualitative findings

to deep dive into the ease of access, efficacy, importance and benefits of existing programs aimed at supporting low income households' phone and internet affordability. A combination of tables, charts and case studies are used to show low income households' experiences with a variety of telco programs, which demonstrates what access to telco affordability measures can mean to low income households.

An analysis and interpretation of all the findings in aggregate can be found in Section 6 of the report.

3 Key Findings: Delivery Partners & Other Relevant Organisations Research

The first step in undertaking this project ("Stage 2") of the research was to investigate those delivery partners (identified in Stage 1 as part of the desktop review) that were identified with assisting telcos to deliver affordability measures/programs, and to assess whether or not these programs were perceived as effective at addressing low income telecommunication needs or not.

3.1 Delivery Partners & Other Relevant Organisations Methodology

A total of 23 unique delivery partner organisations were identified as part of Stage 1 and AMR and ACCAN worked together to develop a contact list for this database to be able to call and invite those organisations to participate in the research via a 30-40 minute telephone or videoconference depth interview.

All organisations were invited to participate and provided with a primary approach letter explaining the purposes of the research. While it was envisioned that more organisations would be able to participate to assess the programs more broadly, there were several issues and reasons for organisations not wanting to participate that prevented a higher number of completed interviews. These reasons included:

- > Not having funding renewed for 2021 and thereby no longer operating.
- > Not able to identify anyone in the organisation that was familiar with the program.
- > Not familiar with the program at all.
- > Not planning to continue the program so declined to participate.
- > Not interested in participating.
- > Interested in participating but not the right person to speak with.
- > Interested in participating but unable to provide contact details for the right person.
- > Interested in participating but declined/cancelled due to sudden lockdown in Victoria at the time of fieldwork.
- > No response despite multiple phone call / email attempts.
- > Not able to book in a time despite multiple phone call / email attempts.

In the end a total of n=5 interviews were completed with the following delivery partners:

- > ICAN (Indigenous Consumer Assistance Network)
- > Infoxchange
- > The Smith Family
- > A community organisation that asked not to be named
- > WESNET (The Women's Services Network)

A list of n=8 other relevant organisations not currently assisting telcos to deliver affordability measures was identified by ACCAN. Of these, n=5 interviews were completed with the following organisations:

- > Bidwill Uniting
- > Centacare SA⁵
- > Farnham Street Neighbourhood Learning Centre
- > Jesuit Social Services
- > The Venny Inc.

Interviews were conducted by telephone, videoconference and face to face in May 2021.

3.2 Delivery Partners Case Studies

Due to the small number of completes, results are presented on a case by case basis with indicative themes drawn from the findings presented in the summary at the end. A brief assessment on the associated program is provided.

⁵ Centacare was identified as a delivery partner of Start Broadband at the start of 2021, and an interview was therefore booked, which happened to be Centacare SA. At the interview, Centacare SA confirmed they were not involved in the delivery of any programs by Start Broadband or any other telco so this interview has been counted towards the other relevant organisations list. Start Broadband later confirmed with ACCAN that it was Centacare Ballarat in Victoria but an interview could not be secured during the fieldwork period.

ICAN – Telstra Bill Assistance Program

About

ICAN – [Indigenous Consumer Assistance Network](#) – is a not-for-profit organisation that provides consumer education, advocacy and financial counselling services to Indigenous consumers across Australia. The organisation was established 12 years ago to relieve poverty, provide education and highlight consumer disadvantage. ICAN currently works with over 30 organisations to achieve their vision of Empowering Indigenous consumers. They offer a service called ICAN Learn, where Indigenous consumers can access professional development and training courses that are based on Financial Counselling and Financial Literacy.

ICAN has several purposes which they have outlined in their company's constitution. This includes providing services and support in relation to consumer affairs, financial management advice and education to Indigenous people. They also conduct and facilitate research in relation to consumer affairs and financial management. In addition to providing financial management advice to Indigenous people, ICAN provides advice to consumer affairs advisors, government and public bodies on consumer affairs on financial management and consumer affairs issues.

Program Information

ICAN has experience in helping low income households access the Telstra Bill Assistance Program. This program is aimed at individuals facing financial crisis and helps individuals pay a fixed amount towards their Telstra Bill. Access is gained through participating agencies including Anglicare Australia, St Vincent de Paul Society, The Salvation Army, The Smith Family, Foodbank Victoria, and other types of community organisations, such as ICAN.

Participating agencies are able to provide clients with a Telstra Bill Assistance Certificate of a fixed amount to pay towards their Telstra bill. ICAN helps clients that have debt issues to look at what support options they can access. When someone comes to ICAN with financial hardship, and their phone bill is with Telstra, ICAN can provide a Telstra Bill Assistance voucher from a "book" of vouchers (up to a certain value). The maximum voucher is \$500 per client and requires one of ICAN's financial counsellors to complete the Telstra Bill Assistance Certificate on behalf of the individual in need.

ICAN has been a participating agency with this program (via The Salvation Army) for over 5 years. Each financial counsellor at ICAN has a number of clients that come through the organisation across a given year, which equates to approximately 10 clients per year for each counsellor. Low income households or individuals, those who are experiencing homelessness, or survivors of domestic violence are typical of the clients that ICAN tends to provide this program to.

Program Access

ICAN does not advertise or promote this offer. When clients come in who are experiencing financial hardship, ICAN will then provide information to them about what kind of support they can receive and build awareness this way instead. ICAN will let their clients know about the program and explain to them how the vouchers work and if they are eligible, then ICAN will ask clients to bring in their relevant documents (bills, bank statements etc). A financial counsellor will sit with a client and review their expenditures and help them to budget – if the Telstra Bill Assistance Program is appropriate, ICAN will help to develop a Certificate of Assistance so that the client may access a voucher that provides immediate relief on their phone or internet expenses.

ICAN is provided with books of vouchers each year by The Salvation Army. However, in 2020, ICAN wasn't able to receive any new books of Telstra Bill Assistance vouchers, despite increasing demand. It is more difficult to replenish the vouchers once the book runs out. The Salvation Army advised ICAN in 2021 that they won't be able to distribute books to ICAN anymore due to reduced funding, so ICAN is now trying to make the vouchers last for the whole year. ICAN does not believe it will be enough to support the needs of the clients who are coming through their doors.

Program Efficacy

ICAN believes the Telstra Bill Assistance Program makes a difference to clients, and that many clients experience significant relief after accessing this program. ICAN also believes that telcos are doing well to support the needs of low income households with programs such as this. However, ICAN suggests that it might be better for Telstra to help with identifying and directing clients in need to places where vouchers are available (e.g., The Salvation Army) as most of the clients that ICAN sees do not have any awareness about the program when they come in.

Low income households' top three connectivity needs

- > Keeping connected by having enough data.
- > Keeping connected by having enough credit.
- > Having a phone to access employment opportunities.

A lot of people with a plan get one or two hardship payments but if it continues then the telcos cut them off and they lose access to the network. Telstra have other low income plans now with no access data fees, but the speed just slows right down. I'm not sure about the other telcos and what they're doing. They also have prepaid plans but many clients don't have a phone so they end up going into lease agreements which can be problematic as they can get scammed. But I know telcos are trying to

make a lot of changes and are creating more hardship programs for disadvantaged groups and building more coverage in regional areas, so I think they are doing what they can do. (ICAN Financial Counsellor)

Assessment⁶: The Telstra Bill Assistance Program is useful to clients who are able to access it as it provides short-term relief on outstanding or overdue bills. It doesn't seem to be well-known by clients unless they are experiencing significant financial hardship and have gone to a community organisation for help. Organisations such as ICAN are not currently meeting demand in terms of the ratio of voucher availability to clients in need. Clients who have benefitted from this program at ICAN include low income households, individuals experiencing homelessness, and survivors of domestic violence.

INFOXCHANGE – Telstra Top-up Program

About

[Infoxchange](#) is a not-for-profit social enterprise that has been delivering technology products and services for more than 30 years. Their vision is to deliver technology for social justice to improve the lives of disadvantaged people. Infoxchange's core social objective – digital empowerment – is about supporting disadvantaged groups by helping them be able to afford and access the internet. They have a team of 200 people across Australia and New Zealand and their work deals directly with the community through face-to-face and online services. Infoxchange works with community, government and corporate partners to support people experiencing homelessness, family violence, mental health and disability. They also support Indigenous communities, women, youth and families.

Some of the products and services offered by Infoxchange include client and case management, strategic IT advice, cloud services, discounts and donated technology. To increase digital inclusion, Infoxchange conducts community programs such as "Ask Izzy" – a website designed to connect people in need with housing, food, financial assistance and family violence support. Ask Izzy is currently serving over 200,000 people each month. Telstra, Optus and Vodafone offer free data access to Ask Izzy, which can be used at any time, even if people don't have any credit on their phone. Tech Ready, another program offered by Infoxchange, is a fully-funded educational

⁶ This assessment has been made by AMR based on the information provided by the delivery partner (that is, this is not the delivery partner's assessment of the program).

program aimed at 17-25-year olds to support them to start a tech career.

Program Information

Infoxchange have been providing the Telstra Top-up Program for approximately 1-2 years. This program is a \$40 mobile credit recharge for individuals experiencing or at risk of experiencing homelessness, family violence, or impacted by natural disaster who are Telstra pre-paid mobile phone customers. The program is available through Infoxchange to housing and family or domestic violence service providers, as well as community organisations providing emergency relief to people affected by natural disasters. The recharge amount increased from \$30 to \$40 in April 2020 due to the financial impact of COVID-19.

The program initially came about when Telstra was looking into how to digitise some of their support programs. According to Infoxchange's CEO, Telstra used to hand out phone cards and give them to emergency relief organisations but wanted to scale this up. Infoxchange saw an opportunity to support Australians who are impacted by natural disasters, emergency relief, COVID-19-related homelessness, and domestic violence. At present, they are linked with around 1,700 organisations who are eligible to provide the Telstra Top-up Program to low income households.

Organisations that are eligible to take part in the program must be either a specialist housing service or a service that primarily assists people at risk of homelessness, people experiencing family or domestic violence or people in need of emergency relief from natural disasters. To access the program, services must be using Infoxchange's case management system, however, there is no cost for services to be part of the [program](#).

The number of individual consumers currently using the program is between 1,000-1,200 each month (approximately 12,000+ on average per year), which fluctuates year to year. 2021 saw a significant increase in demand as a result of the COVID-19 pandemic.

Program Access

To access this program from the consumers' perspective, a person must be either a client of a service that has opted into the program or someone who has been impacted by either homelessness, family violence or natural disaster, and must have a Telstra pre-paid mobile phone service and have no or low credit on their phone. A client can receive a maximum of three \$40 recharges per financial year and the recharge does not add to existing credit but replaces it (so it should only be used when people are really low on credit or have none left).

From Infoxchange's perspective, the program is relatively easy for consumers to access - they

don't need to do anything, just provide their mobile number. We do report with Telstra for potentially fraudulent use, but this rarely, if ever, occurs (Infoxchange CEO).

The Northern Territory (NT) is a key location of program recipients. The NT accounts for 12% of Australia's homeless population, whilst only 1% of Australia's population reside in the NT. Infoxchange understands that Telstra is willing to put more money into the program but recognises that more awareness is needed among case workers in order to make it available and viable to those who need it.

Infoxchange has been working with Telstra to provide bill payment vouchers through the Telstra Bill Assistance Program but finds that the payment is a bit more complex because an account number is needed – however, this is something they are working on solving in the coming year.

Infoxchange are looking to expand by partnering with Optus and Vodafone too, but currently only partner with Telstra, for both pre-paid and post-paid mobile users. They believe that there needs to be more telecommunications support coverage for groups at risk of homelessness and domestic violence.

Having offers out there, making people aware of what plans are out there – Belong, for example, has this great mobile plan, \$10 per month, and yet no one knows it. An education piece around the plans that are available is needed. The role for the telcos too should be to determine their level of affordability for different groups - low income plans, or seniors plans for example (Infoxchange CEO).

Program Efficacy

Infoxchange believes that the program is critical in assisting recipients with their telecommunications needs:

Through research we know that 80% of people have smartphones, but less have credit, so giving them top-up credit makes a huge difference. It is far more empowering to give them the credit they need (Infoxchange CEO).

Low income households' top three connectivity needs

- > Connecting with family and friends.
- > Finding support services in their local community – for example free meals, wash clothes, etc.
- > Safety, at critical points of time, for those experiencing family violence and being able to call someone to help.

Community organisation networks need to be out there educating consumers about what is available. These organisations can really help people to identify the most appropriate plan to go onto. School age children is another key group needing funding to support their telecommunication needs. Governments need to play a major role, especially with solving problems like the mobile blackspot program in regional areas but also in terms of developing policy for low income measures across NBN and mobile services (Infoxchange CEO).

Assessment⁷: The Telstra Top-up Program is considered widely beneficial for providing immediate access/relief to low income households who are experiencing or at risk of experiencing homelessness, family violence or natural disaster with a \$40 recharge on Telstra pre-paid mobiles. Consumers can access this program by visiting one of the 1,700 service providers around Australia who are currently able to provide the program via Infoxchange's case management service, which is free to access. Awareness of the program could be improved (from both the client and service providers' perspectives) and the continually increasing demand for such programs, especially in places such as the Northern Territory, means that there is an opportunity for other telcos (e.g., Vodafone or Optus) to offer similar programs to assist with meeting this demand in the future.

THE SMITH FAMILY – Optus Donate Your Data

About

[The Smith Family](#) is a not-for-profit children's charity that helps disadvantaged Australian children with their education. They support disadvantaged children to participate fully in their education, giving them the best chance at breaking the cycle of disadvantage. The Smith Family provides learning support and mentoring programs to help children in need to fit in at school, keep up with their peers, and build aspirations for a better future for themselves.

The Smith Family's Learning for Life program provides emotional, practical and financial support to help disadvantaged children and young people with their education. Support starts in the early years of learning development and continues through primary and high school. The Smith Family programs help build skills, knowledge, motivation, self-belief and a network of positive relationships with parents, peers and significant others. This support increases a young person's likelihood of remaining engaged with school, completing Year 12 and developing realistic and

⁷ This assessment has been made by AMR based on the information provided by the delivery partner (that is, this is not the delivery partner's assessment of the program).

informed study and career pathways for life beyond the school gate. They have been aware for a long time that if kids don't have access to digital technology, it can have a major impact on them moving forward in life.

Program Information

The Smith Family has a long-standing partnership with Optus. Through this partnership The Smith family has been able to offer Donate Your Data to its students. This program offers eligible Smith Family Learning for Life students the opportunity to receive a free pre-paid mobile service that includes unlimited standard national calls and text, a guaranteed 10GB data every 42 days, and additional data donated by Optus customers up to a cap of 40GB per month (although this is not guaranteed and can vary month to month depending on how much additional data is donated). Data is for use in Australia only and is provided to students at no cost; all they need is a mobile phone. Students continue to receive these benefits for the duration of the offer if they remain eligible. At present, the program is available to students 8-18 years old, where at least one family member is receiving a Learning for Life scholarship or for students aged 18 years and above who are receiving a Smith Family scholarship. Families with eligible children receive an invitation to participate. A family could have up to 5 eligible students receive a SIM card.

Donate Your Data (2017 – 2018)

In 2017, Donate Your Data was an Australian-first program which saw The Smith Family's Learning for Life scholarship students (who were Optus customers) receive data from Optus pre-paid customers. By March 2018 more than 1,500 Optus customers had assisted 402 Learning for Life students by donating an average of 1.2 gigabytes per month. Optus managed the logistics of allocating the data to students.

The Smith Family found that one of the challenges during this time was some of the young people accessing the program changed their numbers throughout the year. Initial feedback from families on the initial trial of Donate Your Data was positive – they liked it because they had data so they could do more, save money and spend it on other expenses. Optus ended this program in November 2018 as the Optus Gifted Trial was launched.

OPTUS Gifted Trial (2018 – 2019)

The Smith Family was the first charity to trial Optus Gifted. In late 2018, Optus and The Smith Family trialled Optus Gifted for three months targeting Learning for Life students in Mackay, Toowoomba and those students who had previously participated in Donate Your Data in 2017-2018. Optus Gifted helped Learning for Life students by providing access to a free SIM with unlimited standard national talk and text and 10GB data recharged every 42 days. The trial aimed

to provide improved internet access to students, which was anticipated would likely assist with their participation in education. In the trial 1,260 students received the offer, 332 students received a SIM card, and 160 SIMs were activated successfully. The feedback received about this second iteration of the program was also positive and families were saying that it was making a big difference to their lives. Many of the participants told The Smith Family at the time that they couldn't have afforded the extra data before and, in particular, parents were relieved that they could stay connected to their kids and call/text them at any time.

OPTUS Donate Your Data (2019 – present)

Based on the success of the Optus Gifted Trial, the next phase of the initiative was progressed with a focus on engaging a wider cohort including altering the eligibility criteria. This resulted in an increase in the number of students that would be eligible to participate. The eligibility criteria was extended to include:

- > Students from Learning for Life families between the ages of 8 and 18 family as long as one student from the family was on a Learning for Life scholarship; and
- > Students above 18 years as long as they were on a Smith Family tertiary scholarship.

In 2019, The Smith Family had 13,000 students activate a SIM card under this offer. Feedback from parents was again overwhelmingly positive. Families reported satisfaction with the free SIM and plan. They also reported that the SIM helped their children with online learning and education.

At the time, The Smith Family were still the only charity to do this and the increased volume of students compared with previous years presented some logistical challenges that they hadn't experienced previously. Some of the challenges that presented in this round included families not having the right form of photo ID to be able to successfully set up their account with Optus. Other issues include families not knowing which plan was the right plan to sign up to, or issues with the back and forth of parental consent for under 18s, and confusion about who to speak to when needing support.

The Smith Family and Optus learned a lot from this round – particularly in terms of the additional supports that were required to get so many students set up – and once again incorporated their learnings. Optus now accepts Medicare cards as a form of ID and have specially coded SIM cards to help families choose the right plan rather than being confused by all the different offers available for anyone who is signing up to Optus. In 2021, The Smith Family sent out 16,000 SIM cards for the second round of their national rollout and believes the program is only getting bigger, stronger and more successful. While it has taken many years and iterations and

incorporated learnings, The Smith Family is grateful to Optus for their commitment to the program and willingness to work as a true partner in solving young people's access to data and an ability to stay connected to their family and friends.

Program Access

Only families with eligible children on The Smith Family's Learning for Life Program (currently 56,000 students) are able to access this offer. The Smith Family manages the process of inviting eligible families to participate in Donate Your Data. Once families receive their SIM, they need to activate this with Optus and become Optus customers.

One of the issues that The Smith Family ran into early on related to the resources required by them to meet the support requirements of all the families when signing up to Donate Your Data. They reviewed this with Optus and Optus now have a dedicated support hotline to be able to assist with the more technical elements relating to the plans.

Initially, we didn't anticipate the number of issues families would have getting their accounts set up with Optus, so we had to support families. This time around there is a direct number for families to ring Optus to get any support they need. Families get the unlimited talk or text and 10GB of data for 42 days regardless of customer donations and there are 9 other charities Optus has partnered with for the Donate Your Data program. A lot of Optus customers call in and check with us to see if our students really get the data, which we are happy to confirm. We would like the donation process to be a little easier or more transparent for donating customers – especially if Optus customers are willing to donate more to the program! (Program Coordinator, The Smith Family).

For clients who choose a new number it is very smooth to access but bringing an existing number across from another provider can be really difficult. If any of the details are different from the previous telco, the number doesn't port. This is a difficulty in the legislation that Optus can't do anything about. Another challenge for families is that they are treated like every other customer if they call the general 1800 number, which is not always appropriate given the level of disadvantage or vulnerability. The Smith Family wants to support families with the right terminology to speak to Optus when there is an issue:

For families that have multiple issues going on at home, without the right support, they won't be able to access the program or activate their SIM as it's just too difficult. For many, English is not the first language so there are issues on how that information is explained and we have had to develop easy-to-read materials for these kinds of situations to help make it easier for different types of families who come to us looking for help (Program Coordinator, The Smith Family).

Program Efficacy

The program is highly effective in providing access to phone and internet for young people around Australia and there needs to be more of it. The Smith Family can't speak highly enough of their long-standing partnership with Optus and, specifically, their willingness to work through all the issues year after year in consultation with The Smith Family to improve the program and make it easier for the families who need it.

Low income households' top three connectivity needs

- > Data.
- > Reducing opportunities for bill shock.
- > Connections in the home.

When we were delivering internet packages 10 years ago, we used several telcos including Vodafone, Telstra, and Optus and it was always about the best deal we could get with which telco. One of our biggest issues was that we didn't want families to be able to access more data than what they were being allocated. This was so we (and them) didn't get charged for additional data (i.e., bill shock). Telcos aren't always happy to cap their service costs and we don't want our clients to be shocked by the bill, so we have heavily negotiated this over the years. If we give families who have never had internet access before, access to the internet, they will use whatever data allowance in the first week because they're excited to try everything. It often takes families around 3 months to understand which programs and apps use data and how much. Then they learn how to make the data allowance last.

The Optus Donate Your Data Program is easy to access (students need a mobile phone), available to a significant number of students around the country, and really supports families in making sure that children in the home are able to access the phone and internet for all their connectivity needs. We have come a long way with it, and are proud of the partnership, which we hope will continue on for many years (Program Coordinator, The Smith Family).

Assessment⁸: The Optus Donate Your Data program as delivered by The Smith Family makes a significant difference to the lives of students who are able to access the program and stay connected to family/friends and not be left behind. The Smith Family and Optus have worked together for the last five years to regularly review and improve the program, which provides free data, talk and text to all eligible students on the Smith Family's Learning for Life scholarship program. The program services tens of thousands of students and low income households around Australia to assist young people in getting access to regular phone and internet data free of charge with additional top-ups of data depending on how many Optus customers have donated their excess data each month.

COMMUNITY ORGANISATION PERSPECTIVE – Optus Donate Your Data

About

This organisation preferred to participate on the condition of anonymity and therefore the organisation's name has been excluded from the report. The organisation is a small not-for-profit community organisation which focuses on working with young people from under resourced-communities. The organisation tends to see a wide range of people who are disengaged with school where non-attendance has become a major issue.

Program Information

The organisation had a partnership with Optus for just under a year, starting when there was a shift to online work and learning as a result of the pandemic. It was a one-off partnership using the Donate Your Data program. The organisation developed a program which included a device and data package for students wherein donors to the organisation purchased laptops for families, coupled with a data package provided by Optus.

From the perspective of the organisation's after-school workshop programs with students, there was not a lot of interest from students initially. The lack of interest was perceived by the organisation to be due to teenage groups already having mobile phones and a reasonable amount of data so therefore not needing it.

⁸ This assessment has been made by AMR based on the information provided by the delivery partner (that is, this is not the delivery partner's assessment of the program). See also: <https://youtu.be/nlG2Afae4M> for a 2020 video story from The Smith Family about the program.

It was difficult for the organisation to roll out the program because of their limited resources. This organisation is only a 30-person organisation with a small operational team and the technical issues were not something that they were equipped to deal with when trying to implement the program with different schools and families.

There are a few areas where Optus has underestimated how often communities with limited access to data understand the logistics and technicalities of accessing their programs. There were already paying Optus customers who had to be ported over into the Donate Your Data program. In some instances, [we] had families who already were donating to that program but for those who weren't signed up with Optus, it was more difficult. Programs like donate your data require a lot of resources and scalability to rollout which is something we simply don't have (Program Coordinator).

The organisation was given approximately 100 Optus data packages for people initially to use the program, but they only ended up signing on 35 or so. The reason for this is that they wanted to identify families who needed the hardware as well as the data because the offer had been packaged as a joint venture between laptop donors *and* Optus data packages combined. Engaging families within the community was also challenging and helping people to understand that there was no obligation to Optus after the package was used up was a barrier. The organisation had a training session with Optus and they received a training video from them but they still had to liaise with schools directly and as a result there were a lot of levels and logistics to work with and problem solve.

When going through the sign-up process there were issues with porting numbers over. Some families didn't have a mobile for a few days. This was an impact the telco didn't foresee.

One of the biggest drawbacks from the program aside from scalability is that there is a grey area of moral responsibility and what telcos are able to come to the table with in terms of supporting complex community issues. For example, we had a primary school student access the darknet, which happened by accident. We needed to work with Optus on how we address this as there was no clear line of who needed to do what. What is our responsibility in teaching security and awareness? The perspective at the time from Optus was that there are prescribed documents they already have but it's very limited in terms of what they could offer rather than any sort of nuanced approach. Responsibility in vulnerable communities needs to be addressed (Program Coordinator).

Program Access

The organisation worked in partnership with a school that they had already been working with to establish eligibility for device and data packages. Access requirements included that it had to be someone who was attending school for a certain period of time; of a particular age group, and

able to get parental consent. In terms of additional eligibility, because the school liaison officer was the best person connected to and who understood the needs of the community, the organisation agreed it was best that this officer nominate students for the program. This still created multiple points of contact between them, the officers, and Optus and the organisation felt that there was a lot of back and forth.

Program Efficacy

Feedback from families suggested that the program allowed students to stay connected during COVID-19, especially for those who had families overseas. Also, the organisation heard that some students self-initiated their own school learning at home which they wouldn't have previously done.

From the organisation's perspective, however, better communication with telco helpdesk lines was needed. The language telcos use versus what students understand is very different and easily causes confusion. The organisation felt that technical jargon needed to be simplified.

Low income households' top three connectivity needs

- > Consistency (in terms of access to the internet).
- > Stable connectivity.
- > Access to devices.

I think while the connection might be accessible, it's all about the hardware that becomes a big barrier; you can't access schoolwork on a mobile phone and the majority of communities all have access to mobile phones, but how do you get tablets and laptops connected?

My impression from Optus is that they were trying to get buy-in from their internal stakeholders more so than they were wanting to help the community in any meaningful way. They were trying to sell to partners and buy stakeholders rather than delivering on the community's needs.

I have heard stories from a school liaison officer that if there's only one device in households this makes it difficult for families with more than one child. In some areas, laptops have been stolen. There needs to be better teams managing the program and more points of contacts from telcos to support partners in ensuring their delivery meets communities' needs (Program Coordinator).

Assessment⁹: The Optus Donate Your Data program as delivered by smaller community organisations contrasts significantly with the example presented above by The Smith Family. What it suggests is that small grassroots community organisations are not equipped to be able to deal with the complexities of working with a telco such as Optus as they simply do not have the resources available to do so. The benefit of an ongoing partnership appears to be more helpful to organisations, wherein expectations can be managed and learnings incorporated over time. If the program is intended as a once-off, the 'burden' of the technical requirements and complexities of getting people to access the offer needs to be on the telco, given their experience, knowledge and resources as community organisations are not set up to respond to these sorts of demands, despite their good intentions to try and ensure their students are staying connected.

WESNET – Telstra Safe Connections Program

About

WESNET – [The Women's Services Network](#) - is the national peak body for women's domestic and family violence services. It works to resolve the systemic problem of gendered violence against women. The organisation has several hundred financial and non-financial members. The organisation's role is to identify unmet needs, canvassing new and emerging issues and to provide expert advice to government to improve domestic and family violence. WESNET's vision is to create a future where all women and children live free of domestic violence.

Given the changes and increasing closure of women's centres around the country over the years, WESNET now represents a variety of organisations such as women's refuges, shelters, safe houses and information/referral services – more so than they would have needed to before. They partner with non-government stakeholders to achieve this. Since their incorporation in 1994, WESNET has achieved various outcomes such as being a key contributor to national policies with one of these being the Centrelink Crisis Payment for women and children escaping domestic and family violence. Some of the research conducted by WESNET on domestic and family violence in rural and remote communities has resulted in the development of a national model for domestic violence laws and better understanding the link between homelessness and violence against women.

⁹ This assessment has been made by AMR based on the information provided by the delivery partner (that is, this is not the delivery partner's assessment of the program).

Program Information

WESNET have been delivering the Telstra Safe Connections Program since 2014. This program is aimed at individuals who are receiving support from WESNET and partner agencies by providing smartphones with pre-paid credit to clients who are being impacted by domestic violence to help them stay safely connected. Telstra donates smartphones with \$30 of pre-paid credit to WESNET and WESNET provides these phones to women through its network of specially trained frontline agencies around the country.

The program won an Australian Crime and Violence Prevention Award in 2016 and in that same year, Telstra announced that it would be providing 20,000 new smartphones to the program. The Commonwealth Government has also funded WESNET to deliver training about technology facilitated abuse to frontline agencies so they can provide the phones safely to women who need them. With this funding, WESNET has been able to significantly grow the program's reach and impact over the last three years, including upskilling frontline works through face-to-face technology safety training and the provision of a phone to survivors with advice on how to set it up safely.^{10 11}

Their latest [social impact report](#) (published in February 2021) showed that up to December 31, 2020 a total of 25,422 phones were provided to women around Australia, with a higher relative proportion of these phones provided to women living in the Northern Territory. 31% of clients who received access to the Telstra Safe Connections program in 2020 identified as Aboriginal and/or Torres Strait Islander, 10% identified as immigrant, refugee and/or non-English speaking background, and 8% identified as women who were living with disability. The age distribution of women receiving phones varies but is typically women in the age groups 26-35 or 36-45. 96.5% of trained workers said that they believed clients were significantly safer as a result of accessing the program in 2020. The report also indicates that 10,394 workers were trained and 1,752 workers were provided with access to online resources to help them at the frontline.

Women use the Telstra Safe Connections program for many reasons. After looking into technology facilitated abuse, WESNET found that 98% of their clients experienced some form of this abuse – which is defined by WESNET as “the misuse of technology by perpetrators of domestic and family violence to harm, threaten, stalk and damage in order to exercise power and control over the victims”. Common ways that this occurs include restricting women's access to

¹⁰ For more details on WESNET's 2021 Snapshot of the program, see their Safety Net Australia Project Report here: <https://wesnet.org.au/wp-content/uploads/sites/3/2021/05/Support-Case-Feb-2021-WebFinal-23March21.pdf>

¹¹ A detailed evaluation of this program was conducted by Curtin University in 2018 can be found here: <https://wesnet.org.au/wp-content/uploads/sites/3/2019/10/Safe-Connections-Evaluation-Telstra-Report-Final.pdf>

technology, monitoring or tracking her behaviour online, or harassing and humiliating her with abusive messages or the threat of sharing private images. It is almost impossible to exist today without some form of technology, which is why the safe use of technology is such an important aspect of helping women who are being impacted by technology facilitated abuse.

One of the things emerging in Australia across the last decade has been about how women were being tracked. So WESNET started looking at telecommunication aided abuse. Telstra approached WESNET and asked what they could do to support the women they are trying to help. Women are arriving at refuges without anything, including not having a phone, and sometimes they couldn't own a phone or had their phone destroyed by their abuser. So, initially Telstra donated 2,500 phones that WESNET distributed through their networks and agencies that were interested. The success of this program resulted in WESNET communicating with the UN about the efficacy of the program and also meant that the federal government provided funding to expand the program to extend it to other types of services.

The first phones were given to consumers in late 2015. In the first couple of years, WESNET were giving out 50 phones a month – now it is more like 500-600 per month. When the government came and expanded the program beyond just specialist women's programs into all frontline services who were responding to women and families in crisis, WESNET took on the responsibility for ensuring that organisations were only allowed to participate if they had implemented training on how phones should be used, to supported these services in getting up to speed on how to deliver the program using a risk and safety approach.

The program works in a few different ways. WESNET provides a phone and \$40 credit to participating agencies and supports these services to ensure they are trained in how to educate women on how to use the phones safely. Telstra has also realised that they too need a 'safe team' so they have a dedicated 1800 number to reach service staff to provide extra skills and training to support women experiencing domestic violence with their technology needs. For example, Telstra ensures clients have a unique ID so crosslinking and data matching can't occur. We work with Telstra and the participating agencies to manage the safe distribution of technology to reduce the risk of unintentionally compromising the safety and privacy of victim-survivors (WESNET CEO).

The types of people that benefit the most from the Telstra Safe Connections program are victims and survivors of domestic violence who identify as Aboriginal and Torres Strait Islander and people living in remote, regional or rural areas.

Program Access

WESNET currently has around 270 partnering agencies and over 200 on a list waiting to join. However, they haven't had any new members to the program because they are on now on their fifth short-term extension of Commonwealth funding, and unsure if this is going to continue or not. WESNET receives around 6,000 devices from Telstra a year so they have had to cap the number of agencies who are providing the program because they don't want to run out of phones.

Before COVID-19 we were providing 600 phones a month but after COVID-19, we are now providing 500 phones. COVID-19 has impacted the ease at which women can access phones now. A survivor living with an abuser needs some way to stay connected to access legal advice, government services, Medicare, seek employment and contact family. We refer individuals to agencies when they approach us. Some agencies don't accept walk-ins due to government restrictions. If they can't get a phone through the 'safe connections agency' we do post a phone to them and train them over the phone which can be difficult as we need a safe phone to contact the survivor. If you're with a domestic violence agency in Australia you are offered the service so eligibility is managed in that way. We choose not to actively advertise because of safety and we don't want to run out of phones so our partner agencies build awareness among their clients internally rather than in any kind of externally facing way (WESNET CEO).

Program Efficacy

The program is effective in providing safe options for women (and their dependents) who are being impacted by domestic and family violence. However, supply is not meeting demand. The Telstra Safe Connections program supports agencies that have vulnerable clients and is not targeted to the general public. Therefore, WESNET needs more funding, more participating agencies, and phones.

We won't be able to continue our program without funding; ongoing funding is required to deliver the 2 parts of the program (phones and education). Telstra was initially providing us with low-selling or extra stock and now they are actually just buying the phones outright in order to meet the demand. We have a lot of people around without access to NBN so that is still a big problem. We largely need phones that can be connected to the internet, not just to call and text. Agencies get very concerned about the program funding as they need to contact their clients and make sure they are okay, and without funding, they won't be able to do so (WESNET CEO).

Low income households' top three connectivity needs

- > Access to mobile phones.

- > Reliability of the phone.

- > Ability to choose a different provider.

Phones are locked to Telstra and for many survivors, Telstra is not their provider of choice due to the price of recharge. Some women never had a phone of their own prior to accessing our service. Telcos are making changes such as letting people out of contracts early but more can be done. Access to mobile phones that have 4G is therefore the most important need. Reliability of the phone, not donated or upcycled but new is the second most important. Thirdly, the ability to choose a different provider due to the price of credit/recharge is important. Telcos need to provide cheaper and more economical plans because internet and phone access is still quite expensive in Australia, particularly for domestic violence survivors.

Assessment¹²: For the women who have accessed the Telstra Safe Connections program delivered in partnership with WESNET, the program has been highly effective in providing them with safe access to technology while also educating them about the safe use of technology to increase their overall safety and wellbeing. The Safer Technology training, coupled with the provision of smartphones with \$30 pre-paid credit, is a key part of the program's success as it enables frontline workers to feel more confident advising women and helping to teach them about the pitfalls of unsafe tech use. Without training and education, the new phone could become another tool for perpetrator abuse, and this program, developed by WESNET with Telstra, shows that when specialist organisations work with telcos to draw on their respective skills and capabilities, the result is a much more targeted and meaningful program that is tailored to meet the needs of the communities it is aimed at serving.

3.3 Other Relevant Organisations Case Studies

BIDWILL UNITING

About

[Bidwill Uniting](#) is a not-for-profit organisation which is part of the Uniting Church. With a small office located in Bidwill, NSW, the organisation is responsible for community development and works collectively with other agencies to strengthen the community. Events include gatherings, barbeques, classes, workshops and after school programs. Bidwill Uniting also conducts fortnightly "Young Adults Groups" where people aged 17-30 meet to discuss topics affecting

¹² This assessment has been made by AMR based on the information provided by the delivery partner (that is, this is not the delivery partner's assessment of the program).

their age group and share ideas and get to know others.

Bidwill Uniting offer an intensive course, 'Getting Ahead', to help people get out of entrenched poverty. Currently there are around 20 people attending this course. They also aim to hire local residents to provide services, however, note that many local residents lack enough digital literacy skills to be able to teach others. Bidwill Uniting estimates that it can spend between 10-20% of management's staff time helping people with phones or computers.

Bidwell Uniting believes that the main reason that someone might visit the centre – apart from food assistance – is to use phones or computers, which they are unable to access at home. Even if someone does have a phone, they usually don't have credit. Between 5-10 people will come through Bidwill Uniting's doors each week needing phone and/or internet services.

Speaking with Bidwill's Centre Coordinator:

What needs to be done to help low income households with their telecommunication needs?

Half of the time people need help to navigate the computer. We were with an organisation called 'LEEP' for a while that worked really well in terms of providing support for digital literacy skills. They continued this help over the phone during COVID-19 but the need (for help) is far greater than the mentors available.

There needs to be a subsidised plan available for the internet because most people we work with are on a Centrelink benefit which Centrelink knows is below the poverty line so they really can't afford an expensive plan. If the government wants them to report and apply for work, they need to provide an affordable way to do that. The same goes for a mobile plan, they need to bundle internet and phone on an affordable plan, perhaps tying it to a Centrelink plan.

There needs to be a play space approach for people to learn, perhaps having a tower that provides free Wi-Fi in disadvantaged areas. Housing NSW does not even maintain the public housing let alone willing to resource something like this. There is an over 65's housing group nearby that doesn't even have a single computer in their shared space but that could be really valuable if the responsibility was shared.

Other ideas/comments

There's no access to the internet in social housing around here, therefore there is no digital literacy among these groups and COVID-19 made it much more obvious.

We worked really hard to get people into Zoom meetings during COVID-19 but we

didn't get a single person into a Zoom meeting so people were cut off and isolated.

The level of resourcing remained the same (i.e., very low) but people were still expected to use online services when they couldn't. There are houses with families of five people who might not even have a single computer between them, and the government expects all their paperwork to be submitted electronically these days – this makes it very difficult.

I would love to have a working group across government portfolios, telcos, and service providers because no one is going to step up alone; we need to work together and not impose a solution but come up with a collective solution that works.

CENTACARE SA

About

[Centacare SA](#) is a not-for-profit organisation that delivers community services across metropolitan Adelaide and regional South Australia (SA). The organisation is a medium to large NGO with over 600 employees in SA. They offer programs in disability, family, youth and children, health and well-being, employment, education and training, homelessness and domestic violence. Treating everyone with respect and dignity is important to them as well as delivering their services without regard to religion, race, culture, sexuality, gender identity or economic circumstance.

Centacare SA provides lots of services ranging from domestic violence support, foster care work and homelessness service provision. They run a community centre in South Australia and work intensively with Aboriginal communities' members. Centacare works with clients who have complex needs where there may be a digital divide, especially when it comes to accessing government services such as MyGov etc.

Speaking with the Executive Manager – Strategy, Research and Evaluation:

What needs to be done to help low income households with their telecommunication needs?

The number one need is access to internet and having Wi-Fi at home. Affordable mobile phones are the second most important need. The third most important need would be provision of Wi-Fi at public spaces.

Telco programs need to suit the needs of the clients. They need to speak to these groups to meet clients' needs. If Telcos could support organisations such as ourselves

by enhancing the services we offer, this would in turn increase the clients we are able to support.

Allowing people at home to have access to Wi-Fi so that they can do the tasks required by government is very important today. These websites are clunky and difficult at the best of times, and not having access to good internet only make things worse.

Homelessness is not just simply someone on the street, but encompasses a much broader definition of scenarios; including whole families sleeping in cars or sleeping out in the suburbs, people living without a fixed address in Aboriginal and Torres Strait Islander communities, or even DV victims fleeing dangerous circumstances. All of these types of people require a secure way of communicating without the hassle of lock in contracts or expensive bills.

When we develop a program, we always need to understand whether it will cause harm. Ensuring connectivity to remote communities in the NT, for example, can also impact cyber bullying in these communities so we need to look at how we develop that to make sure awareness around how to safely use and access digital platforms is better understood.

Other ideas/comments

If telcos were willing to partner and create meaningful partnerships, we would be very interested in this. Corporate social responsibility can often become more of a branding opportunity for the telco, so there needs to be a carefulness around this. They might want to leverage what they do through partnering, for example working with family services to identify a need and support it, but it is important to ensure that any partnership enhances outcomes for clients rather than taking away from them, or creating additional complexity. For instance, we would be open to negotiating with a telco to complete our harm assessment surveys in a safe and secure manner.

We know that technology is now the dominant medium for communication – we can't escape it so we need better educational supports available, at all the right levels, for those who still haven't got these skills. We are often working with smaller organisations to help them with their technology skills needs but this targeted approach is very resource-heavy, which then limits the spread of being able to help more communities. If there was an opportunity to work on digital literacy in community centres to look at where there is a skills deficit, that would also be good. We find that going too broad or going too targeted with interventions can be an issue when dealing with vulnerable communities – it needs to be about balance that is responsive to community and client need.

Innovation around services delivery through technology, new ways of reaching clients, as well as service delivery design to suit where people are at are three ideas for how to improve access. We need to use evidence-based methods to inform service delivery for different types of communities, which is what Telcos seem to struggle to do, e.g., telcos should not be signing up people to plans that they cannot afford. Working with communities to connect them requires technology as well as digital literacy education.

FARNHAM STREET NEIGHBOURHOOD LEARNING CENTRE

About

[Farnham Street Neighbourhood Learning Centre](#) (FSNLC) is a school-based organisation located within a neighbourhood in Flemington, Victoria. They were a registered training organisation up to 2020 but this ceased after COVID-19. The Centre runs community and education programs but are primarily there to help people. Anyone who doesn't fit in the TAFE or university structure comes to FSNLC. They currently have around 185 students plus another 80 from the libraries and community gardens.

In the past FSNLC used to conduct English as an Additional Language (EAL) courses but now they teach pre-accredited language courses that are less intense, both for the students and teachers. Other courses offered include Computers & IT, English & Literacy, Health & Wellbeing, Life Skills, Community Programs and Gardening.

A \$50 fee is charged to enable students to do any course, along with another \$30 fee for students taking computer and cooking courses. There are two teaching rooms and some mentoring where students can come in and get help for anything they need such as applying for work.

FSNLC's vision is to develop a connected and empowered community in which people have the opportunity to live fulfilling lives through learning, participation, and engagement. In addition to offering courses, they have several community programs including support groups, mentoring programs, social activities, a community garden and more.

Speaking with FSNLC's Centre Coordinator:

What needs to be done to help low income households with their telecommunication needs?

The top need is in-house Wi-Fi, the second need is credit, and the third is the need for mobile phones.

Around 20 of our students live in the Flemington high-rise (community housing) and they don't have Wi-Fi in that building so they have to organise Wi-Fi themselves or

they have to leave their premises to get access to the internet. The students usually have a mobile phone that doesn't have credit so they are left unconnected. Other times they change their number because another number has some credit left on it so that becomes an issue for us to contact them. Here in Melbourne, they're talking about Myki becoming electronic on our phones but they don't consider the impact that has because a lot of people don't even have a phone.

During COVID-19, level 4 classes were transferred to WebEx, Zoom, and other online platforms. For other students, we were doing 15-20-minute telephone calls because that's all they had access to at the time, and it was the only way they could listen in on a class. English as a Second Language (ESL) students were very vulnerable during this time and we lost access to a lot of people who we still haven't been able to make contact with again.

Other ideas/comments

Telcos seem to pull the wool over people's eyes. How many people are actually donating their data? I can data share between devices but people in those disadvantaged situations usually don't have the skills to do things like data share because of age or a lack of English. My daughter is a teacher in a disadvantaged school and the school was offered computers but if no one is there to teach them how to use them, it goes to waste. The local libraries do a fantastic job and we have gone for grants for the Be Connected program. The Be Connected program was a state government initiative aimed at helping older Australians in particular get connected which is fine but they need to keep it going.

All through COVID-19 we make everyone who comes through who has a phone do the QR code scanning. We have always made students come in and do this every day (the ones that have a phone) and it takes me a few weeks sometimes to get the students to understand that this is required by the government. It is not their strong point. QR code scanning can be really challenging because they need a password to unlock their phone and download the app.

For something that is so important on a phone, you should be able to bypass the password because those that aren't tech savvy don't know their password and therefore can't use the QR code because the QR code takes you to the government website which tells you to download the app. You can't download the app if you don't know your password.

Today 13 people who came in manually registered and 4 of those don't have phones. Around 40 people in total came today at various times. Some have a phone but they've chosen to use the handwriting system rather than get their phone out. Having to train people to use the QR code is quite hard. Sometimes the app disappears and they can't find it.

JESUIT SOCIAL SERVICES

About

[Jesuit Social Services](#) (JSS) are a not-for-profit organisation based in Mount Druitt, NSW, and have a vision of building a just society by leaving nobody behind – all people need to be at the table to bring about change. JSS involves all people, particularly those without power and resources as a priority, as well as decision-makers to tap into resources to see how things can be changed. JSS's priorities include delivering social change, building communities of justice, promoting gender justice and ensuring their people and practices reflect diverse communities. They work with Jesuit schools and engage with people through community groups, speaking events, forums and conferences and key values include being welcoming and seeking to provide a voice in spaces where people may choose not to speak. Some of the support they offer is through justice and crime prevention programs, education training and employment programs, mental health and wellbeing programs, settlement and community building programs, gender and culture programs, and ecological justice hubs and workshops.

Speaking with Jesuit's Manager of School and Community Engagement:

What needs to be done to help low income households with their telecommunication needs?

The number one need we see is affordable connectivity. The second most important need is access to the network – for example. The Wi-Fi drops out when driving to Willmot. The third most important need is appropriate use of communications.

We are interested in building a just society regarding literacy and numeracy so if children are going to school, it's super important for them to have digital acumen to achieve the same outcomes as other students in Sydney and Australia.

In Willmot, we tried to call people and arrange Zoom calls during COVID-19 but connectivity wasn't strong enough and people didn't know how to use it. This makes it hard for us to continue the work we do. The school found it very hard and around 30% of schools in NSW are still experiencing varying degrees of disadvantage with connectivity relating to the impact of the pandemic. Many schools also missed out on equipment such as dongles. The majority of the Australian population had access to Zoom but there was another large population that didn't have access.

Other ideas/comments

I think telcos genuinely want to help but don't know how to. They need to speak to the right people and connect to the right systems in a way that is genuine with the intent to actually support communities. The marketing and 'corporateness' of it all mean they lose touch and sight of the goal. There are still elderly people who store

money at home because they don't know how to bank online or don't have access to devices. Then there are the people who simply can't afford it.

Telcos should find strategies that bring on leaders of not-for-profits to engage and liaise with them to build relationships, perhaps by investing in the community such as volunteering, or having visual signs that say they care and want to help. I think of Woollies and Coles who provide us with free bread and other corporate giants that help. In Australia, we've been so distracted by the politics of the NBN rollout that I think we have forgotten that telcos could do more to help.

COVID-19 is a lesson in the way humanity needs to think about how we work together to problem-solve. We have come together so libraries, schools and all these organisations should work together.

There are layers of setbacks for Aboriginal students that means these people are still trying to catch up to the rest of the population and this is grossly unfair and needs to be addressed from a telecommunications perspective.

A lot of the organisations we work with are skeptical of government-funded or corporate initiatives so when appropriate there should be telcos that have a community engagement approach for the genuine sake of people. It should be transparent and there for the community primarily, particularly the communities left behind. There are people in the education system with extensive technology where they could support pockets of people without connectivity in a more creative way.

Encourage people to thrive in their employment and education. When you provide the technology, you get to show people an alternative way of living.

THE VENNY INC.

About

[The Venny Inc](#) is a not-for-profit organisation with Deductible Gift Recipient (DGR) status and charity status based in Kensington, Victoria. They primarily provide a backyard for kids and young people to hang out and play. Their mission revolves around working with communities and disadvantaged families to prevent deeper patterns of disadvantage to break cycles and stop them becoming too entrenched in generational poverty.

In particular, The Venny provides a safe space for children. They deliver a diverse range of early intervention and prevention programs so that children maintain engagement in education and

develop community connection. This also prevents at-risk kids falling through the gaps and serves as a safe haven for vulnerable local children. The Venny works closely with a wide range of community organisations like school leadership teams, community health services, family services, child first organisations and welfare organisations as a way of providing support. Their 'play' program encourages children to develop resilience various skills such as confidence and social skills.

Speaking with The Venny's Community Development and Therapeutic Support Worker, and one of their social workers (who was also a public housing resident and had first-hand knowledge of the issues faced by the community):

What needs to be done to help low income households with their telecommunication needs?

Access to fast internet is the number one need. The second need is for data. The third need is access to education about technology. Information can be overwhelming, so knowing how to get something answered and who to go to and how to use things is incredibly important.

Information needs to be simplified. Education about technology is important. There was a lot of stress last year with extended lockdowns especially with public housing not having devices, data, and simply not knowing how to get onto schools, parents get stressed not knowing how to access technology.

Because of COVID-19, it's so hard for us to teach – we don't have the capacity or resources to help them, we simply don't have the capacity to manage the help. We had to try and get our own grants to help, but it puts a lot of weight on grassroots organisations. The number of people coming to the Venny for help last year was overwhelming – we had kids just coming in and asking to hotspot phones or connect to the Wi-Fi. It has become a daily and very big need for us to be able to provide this to the community.

Considering the amount of money and the kinds of resources they have, we don't believe telcos are doing nearly enough. They have a lack of understanding about poverty. Telcos really could be offering free Wi-Fi at public housing which is completely possible for a rich country like Australia to provide free access to internet.

During the hard lockdown for families in North Melbourne, there were complaints about kids not going to school and students didn't attend school between March and July due to lack of internet access. The preference was to spend money on food and electricity, rather than internet. They just can't afford this on top of the other bills. It's like a Domino effect – no income, unable to afford internet, then missing school. It is likely the kids will need to repeat the year, which then creates that generational cycle

of disadvantage.

Connection – we have internet but the connection is really poor. We attended community engagement meetings involving government, emergency services etc., and this sort of connection was happening at the time of lockdown but how does someone get access to information during a lockdown, if they can't access the internet? It's completely crucial, including through natural disasters. Information also needs to be timely and accurately translated into people's own languages.

The concrete buildings of public housing make it difficult to get internet into them. It is inappropriate housing, which was always only meant to be temporary and now we have so many of these old concrete blocks – telcos need to be a part of solving this issue by working around the concrete building by putting in different types of infrastructure in that helps people living in these places to access the internet from within them. There is no connection in particular rooms of the house and entire rooms go without internet. There are so many issues. Telcos need to be involved to solve these issues; we are paying for internet that essentially doesn't work.

Other ideas/comments

Department of Housing, for a start, needs to come to the table to address these issues, but we need the issues addressed in multidimensional ways. It is not the job of grassroots organisation to solve the lack of Wi-Fi signal – It is a state issue, probably also a commonwealth issue, and we need social services, housing and telcos to come together – bigger players with more resources and all the brains should be able to do something!

We also need more education for disadvantaged groups, education about the devices and how to use them and how to access them and again, not keep passing the buck down to the grassroots organisations. We need to have specialist IT people allocated to each school, extra funding from the government to provide each school with IT people, and IT people to actually just trouble-shoot how to get every student connected at every school.

There needs to be a co-designed approach that includes people living in social housing, rather than programs that are developed without their involvement. Conversations need to be had early on, so they can truly understand the issue. If the internet doesn't work there is no point in telcos handing out laptops to people when we can't use them. We need to make sure contributions are matching needs and that resources won't be wasted.

3.4 Summary of Delivery Partners & Other Relevant Organisations Research

In summarising the results of the interviews with delivery partners and other relevant organisations, there are some key themes for how to best service low income communities in terms of their phone and internet needs.

Top 3 Phone and Internet Needs of Low Income Households

When asked about low income households' top 3 needs when it comes to communication and connectivity, 67% of the community organisations that were interviewed for this research mentioned the need for a phone by low income households. This was followed closely by access to data and/or the internet, with 56% of respondents saying low income households mainly required access to the internet as one of *their most important* needs overall. Connectivity and quality of connection was also important, with 33% mentioning low income households needing this. Credit, affordability and digital literacy skills around the use of communication technology were also mentioned more than once, with 22% of the depth interview respondents mentioning affordability in particular and 22% also mentioning increased digital literacy skills as important.

Sample comments about top three needs:

- > Access to internet: having Wi-Fi at home – Centacare SA.
- > Access to mobile phones that have 4G – WESNET.
- > Access to the network – Wi-Fi drops out when driving into Willmot – Jesuit Social Services.
- > Affordable connectivity – Jesuit Social Services.
- > Affordable mobile phones – Centacare SA.
- > Connecting with family and friends – Infoxchange.
- > Education about technology– The Venny Inc.
- > Phones to access employment opportunities – ICAN.
- > Public spaces to use Wi-Fi – Centacare SA.
- > Reliability (and safety) of the phone, not donated or upcycled, but new – WESNET.

Are telcos doing enough?

90% of community organisations who were interviewed for the research answered "No" when

asked whether they thought telcos were doing enough to support the needs of low income households with their telecommunications needs. Affordability, access to the internet and digital literacy skills were the predominant key themes mentioned by both the delivery partner and other relevant organisations in terms of what more could be done.

What more needs to be done by telcos?

Overall, when it came to what more could be done by telcos themselves, the community organisations interviewed for this research believed that telcos most need to work on improving the overall affordability and access of telecommunications for low income households, either through more economical plans, increased bundling of services, and/or better leasing contracts and agreements. Infrastructure plays a part too, especially in terms of increasing coverage and towers in remote or disadvantaged communities. Mostly though, community organisations want telcos to have a better understanding of how to properly deal with, and support, vulnerable communities with their telecommunication needs. This can be done by building more partnerships and better relationships with community organisations who are already positioned to support these types of communities and also ensuring that there are teams within the telcos themselves who are appropriately trained to offer meaningful support to those who need it.

Sample comments and themes about what more needs to be done by telcos:

- > Affordable internet.
- > Access to NBN.
- > Be more helpful.
- > Better understanding of poverty.
- > Bigger support teams – There needs to be a bigger support team. My impression from Optus is that they are trying to get buy-in from their internal stakeholders. They are trying to sell to partners and buy stakeholders. There needs to be better teams managing these kinds of programs and more points of contacts from telcos to support partners in ensuring their delivery meets community's needs – Community Organisation.
- > Build relationships with NFPs.
- > Bundling internet and phone on affordable plans – There needs to be a subsidised plan available for the internet because most people we work with are on a Centrelink benefit which Centrelink knows is people who are living below the poverty line so they really can't afford an expensive plan – Bidwill Uniting.

- > Cheaper/economical plans – Having cheaper and more economical plans because the internet and phone access is still quite expensive in Australia – WESNET.
- > Creating partnerships.
- > Easier contracts.
- > Education about banking online – There are still elderly people who store money at home because they don't know how to bank online or don't have access to devices – Jesuit Social Services.
- > Improving connections to the internet.
- > Affordable devices – Many clients don't have a phone so they end up going into lease agreements which can be problematic as they can get scammed – ICAN.
- > Investing in community e.g. volunteering (corporate social responsibility targets).
- > Knowing how to negotiate with community organisations in ways that serve their communities.
- > Less technical jargon – What is really needed for disadvantaged families is the option to go into a shop and say 'this is what I can afford, what can I get?' and using plain language. We had a client tell us that everyone in the family had a phone for \$30 a month. This client knew she could get a better deal but didn't know how to negotiate with the Telco and didn't want to get bill shock. The fear of being overcharged is very real. More education on what is being offered without all the jargon is incredibly important – The Smith Family.
- > More points of contact with telcos who are trained in dealing with vulnerable communities.
- > Negotiating with manufacturers – Devices are expensive, I know telcos have relationships with manufacturers so negotiating something would be helpful – The Smith Family.
- > Not cutting off access to the network – I notice a lot of people with a plan get one or two hardship payments but if it continues then the telcos simply cut them off and they lose access to the network – ICAN.
- > Offer free Wi-Fi at public housing.

- > Secure communications for Aboriginal/Torres Strait Islander people and women impacted by domestic violence.
- > Towers in disadvantaged areas.

What more needs to be done by other organisations?

Other organisations also need to play a role. Funding for school children to have access to technology (and learning how to use it), providing opportunities to increase and enhance all low income households' digital literacy needs and/or ensuring that social and community housing are technology friendly are some of the key ideas to emerge from discussions with community organisations. Most importantly, community organisations want government, telcos, housing agencies, and members of the relevant communities involved to come together to solve these kinds of issues for low income households.

- > Access – There is a big assumption that kids have access to this stuff all the time. People might have mobile phones but they have very little data so they might be connected some of the time but not all of the time – The Smith Family.
- > Advertise their services better.
- > Provide computers in shared spaces within housing groups.
- > Educate consumers about plans – Community organisation networks need to be out there educating consumers about the supports are available. These organisations can really help people identify the most appropriate plan to go onto – Infoxchange.
- > Education about devices as well as how to data share and use computers.
- > Events such as community days.
- > Funding (govt).
- > Information about access – I think it's a collaborative thing for accessibility. Whether it's by community organisations to bring awareness to families about how to access it or libraries being a point of access or disseminating information about it, we need better educational resources on accessibility – Community Organisation.
- > More funding to support school children – School age children are a key group needing funding to support their needs – Infoxchange.
- > Social element – Needs to be more social aspects thought out rather than just

commercial elements where telcos provide access to devices. Corporate organisations tend to focus on the commercial aspect of delivering numbers rather than the social element of delivering service, but the latter is what is really needed – The Smith Family.

- > Social services, housing and telcos need to come together – Housing and telcos need to come together, they are the big players to solve issues – The Venny Inc.
- > Work together/come together to problem solve.

Any other ideas?

Three key themes were identified by delivery partners and other relevant organisations to help low income households and vulnerable communities with their phone and internet needs. These included better education around technology (including plans/offers/programs as well as digital literacy education for consumers themselves), community engagement to help promote the available measures and supports available, and collaboration between community organisations, telcos and government to coordinate the supports that are available to low income households to help with their phone and internet needs.

Comments relating to the digital literacy theme

- > Encourage people to thrive in their employment and education. When you provide the technology, you get to show people an alternative way of living – Jesuit Social Services.
- > An education piece around the plans that are available is needed. The role for the telcos too should be to determine their level of affordability for different groups – low income plans, or seniors plans for example – Infoxchange CEO.
- > If there was an opportunity to work on digital literacy in community centres to look at where there is a skills deficit, that would also be good – Centacare SA.
- > For people to have someone to speak to when they need IT support, in languages that are their own, is vital – The Venny Inc.
- > There's no access to the internet therefore there is no digital literacy among these groups and COVID-19 made it much more obvious / worse – Bidwill Uniting.
- > Education in relation to COVID-19 guidelines was suggested by Farnham Street Neighbourhood Learning Centre. This organisation experiences significant challenges associated with the QR code scanning with those who are entering their organisation's

facility, including people who don't even own a mobile phone. Educating those who aren't technologically advanced to understand how to scan a QR code is important for this organisation.

- > Ideas surrounding the need to educate disadvantaged communities on technology were mentioned by Centacare, Jesuit Social Services and The Venny Inc.

Comments relating to the community engagement theme

- > A lot of the organisations we work with are sceptical of government-funded or corporate initiatives so when appropriate there should be Telcos that have a community engagement approach for the genuine sake of people. It should be transparent and there for the community particularly the communities left behind – Jesuit Social Services.
- > Community organisation networks need to be out there educating consumers about what is available, these organisations can really help people identify the most appropriate plan to go on to – Infoxchange.

Comments relating to the collaboration theme

- > I would love to have some group working across government portfolios, telcos, and service providers because no one is going to step up alone we need to work together and not impose a solution but come up with a collective solution that works – Bidwill Uniting.
- > Programs need to suit the needs of the clients. They need to speak to these groups to meet clients' needs. If telcos could support organisations such as ourselves by enhancing the services we offer, this would in turn increase the clients we are able to support. [...] If telcos were willing to partner and create meaningful partnerships, we would be very interested in this – Centacare SA.
- > I think telcos genuinely want to help but don't know how to. They need to speak to the right people and connect to the right systems in a way that is genuine with the intent to actually support communities – Jesuit Social Services.
- > It is a state issue, probably also a commonwealth issue too, and we need social services, housing and telcos to come together – bigger players with more resources and all the brains should be able to do something! – The Venny Inc.
- > There needs to be a co-designed approach that includes people living in social housing, rather than programs that are developed without their involvement. Conversations need to be had early on, so they can truly understand the issue. If the internet doesn't work

there is no point in telcos handing out laptops to people when we can't use them. We need to make sure contributions are matching needs and that resources won't be wasted
– The Venny Inc.

Assessment of programs

While there were far fewer delivery partner organisations that were able to participate in the research than originally anticipated, the five who did participate provided interesting input into the efficacy of the programs they were associated with. This included the perspectives of both bigger and smaller community organisations, and some of the key support programs available to low income households provided by Telstra and Optus. The following assessments have been made on each program based on the information provided by the delivery partner (that is, they are not the assessments of the program by the delivery partners themselves).

1. The Telstra Bill Assistance Program is useful to clients who are able to access it as it provides short-term relief on outstanding or overdue bills. It doesn't seem to be well-known by clients unless they are experiencing significant financial hardship and have gone to a community organisation for help. Organisations such as ICAN are not currently meeting demand in terms of the ratio of voucher availability to clients coming in through the door. The types of consumers who have benefitted from this program at ICAN are low income households, individuals experiencing homelessness, or survivors of domestic violence.
2. The Telstra Top-up Program is widely beneficial for providing immediate access/relief to low income households who are experiencing or at risk of experiencing homelessness, family violence or natural disaster with a \$40 recharge on Telstra pre-paid mobiles. Consumers can access this program by visiting one of the 1,700 service providers around Australia who are currently able to provide the program via Infoxchange's case management service, which is free to access. Awareness of the program could be improved (from both the client's and service providers' perspectives) and the continually increasing demand for such programs, especially in places such as the Northern Territory, means that there is an opportunity for other telcos (e.g., Vodafone or Optus) to offer similar programs to assist with meeting this demand in the future.
3. The Optus Donate Your Data Program as delivered by The Smith Family makes a significant difference to the lives of students who are able to access the program and stay connected to family/friends and not be left behind. The Smith Family and Optus have worked together for the last five years to provide free data, talk and text to all eligible students on the Smith Family's Learning for Life scholarship program. The program services tens of thousands of students and

low income households around Australia to assist young people in getting access to regular phone and internet data free of charge with additional top-ups of data depending on how many Optus customers have donated their excess data each month.

4. The Optus Donate Your Data Program as delivered by smaller community organisations contrasts significantly with the example presented above by The Smith Family. What it suggests is that small grassroots community organisations are not equipped to be able to deal with the complexities of working with a telco such as Optus as they simply do not have the resources available to do so. The benefit of an ongoing partnership appears to be more helpful to organisations, wherein expectations can be managed and learnings incorporated over time. If the program is intended as a once-off, the 'burden' of the technical requirements and complexities of getting people to access the offer needs to be on the telco, given their experience and knowledge with these details as community organisations are not set up to respond to these sorts of demands, despite their good intentions to try and ensure their students are staying connected.

5. For the women who have accessed the Telstra Safe Connections Program delivered in partnership with WESNET, the program has been highly effective in providing them with safe access to technology while also educating them about the safe use of technology to increase their overall safety and wellbeing. The Safer Technology training, coupled with the provision of smartphones with \$30 pre-paid credit, is a key part of the program's success as it enables frontline workers to feel more confident advising women and helping to teach them about the pitfalls of unsafe tech use. Without training and education, the new phone could become another tool for perpetrator abuse, and this program, developed by WESNET with Telstra, shows that when specialist organisations work with telcos to draw on their respective skills and capabilities, the result is a much more targeted and meaningful program that is tailored to meet the needs of the communities it is aimed at serving.

In sum, the results of the delivery partners research, while not a representative sample size by any means, nevertheless seems to indicate that when a telco works with an organisation to deliver a program over a period of time, there is a greater likelihood that this program will be successful. This is because the delivery of programs – especially those designed for meeting the needs of people facing crisis or when dealing with widescale national roll-outs – require intensive resources from both the telco and associated organisation to be able to cope with the needs of low income households in simply trying to access the program, including understanding what the program is all about. Such measures don't appear to work when placed on a grassroots or small community organisation to deal with on their own.

Second, it is clear that demand for such programs is only increasing year on year, and by current trends, this demand will continue to increase, especially in response to the ongoing impact of the COVID-19 pandemic and the increasing reliance on digital requirements and consequences of social issues that are connected with lockdowns.

Finally, from talking with delivery partners and other relevant organisations in terms of their communities' phone and internet affordability needs, it has become clear that a distinction needs to be made in terms of the different types of "programs" or "offers" available by telcos. Stage 1 of the research project identified a range of supports that are currently available by telcos and these offers were grouped together irrespective of whether or not a partner agency was involved. It is recommended that offers be distinguished between those which are "consumer-accessed directly" (e.g. specific discounts on plans, deals on sign up, technology bundles) and mostly accessed directly from the telco themselves versus those programs which are "consumer-accessed indirectly" (e.g., crisis support offers such as the top-up program, safe connections program, bill assistance program) which are mostly accessed by people visiting support service agencies.. This would help to better define what supports are available to consumers and how consumers can access them.

For those "consumer-accessed directly" supports, it might be helpful for these low income households to have resources that help them to identify for themselves what specific plans or phone and internet offers they can access for their telecommunication needs, which could be in the form of simplified, plain-language pamphlets or online guides. For those "consumer-accessed indirectly", it is more important to help low income households understand where they can go when they need help and the broad types of help that might be available to them when facing a crisis/urgent situation affecting their connectivity.

4 Key Findings: Low Income Households Research

This section of the report details the overall findings of the quantitative online survey with low income households in Australia to explore their current telecommunication usage and identify awareness, uptake and barriers to using existing telecommunication measures ("programs") to assist with affordability.

4.1 Low Income Households Methodology

Data collection was undertaken utilising an online survey approach and a total of 807 interviews were completed between 20th and 31st May 2021. This provides an accuracy level of +/- 3.45% for these results at 95% confidence (in 95 out of 100 surveys, we would expect the result to be within +/- 3.45%, so we can be 95% confident that 'true' result lies within this range).

Data has been analysed using SPSS, Excel and OfficeReports tabulation packages, and a copy of the cross tabulated data in MS Excel format has been provided to ACCAN separately.

Quotas were applied by location (State and Metro/Regional) to ensure a nationally representative outcome was achieved. To qualify for the research, respondents had to be 18+, living in Australia, and defined as "low income" which was determined with the use of a low income equivalisation calculation of weekly household income at or below the amount of \$785.99 after tax.¹³

The broad topics of the survey included Introduction and Screening, Telecommunications Usage, Awareness and Uptake of Supports, Attitudes and Perceptions about Supports, and Demographics. An additional section was designed for any self-identified program recipients. Of the 807 total responses, 194 respondents reported that they had recently used an existing program, which represents 24% of the total sample.

The results have been presented by total and where relevant by program recipients/program non-recipients. Some of the data figures may not add up to 100% due to rounding and notes are included when responses are multi-response options or coded open-ends. The additional section of program recipients' only questions is presented in the next section of this report.

4.2 Low Income Households Survey Demographics

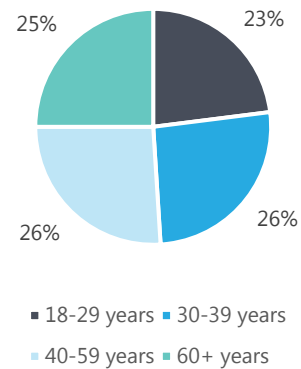
It was important to ensure the study was capturing low income respondents from a range of

¹³ Using the ABS 2017-18 Household Income and Wealth Survey, low income is defined as \$760 after tax per lone household per year (<\$40,000/yr approx.), which has been adjusted for 2021 to \$785.99. The equivalisation calculation takes into account the number of adults and children under 18 living in the household to determine an adjusted value per household per number of people with potential earning capacity in the household. This calculation was initially developed by Dr Greg Ogle (SACOSS) and has been used with his permission.

demographics to ensure adequate analysis of the key groups of interest in relation to the research objectives. Consumers who participated in the online survey had the following demographics.

Q1. What is your age?	
Base	807
17 years or younger	0%
18-24 years	14%
25-29 years	9%
30-34 years	12%
35-39 years	14%
40-44 years	9%
45-49 years	6%
50-54 years	7%
55-59 years	5%
60-64 years	9%
65-69 years	8%
70-74 years	5%
75+ years	2%
Total	100%

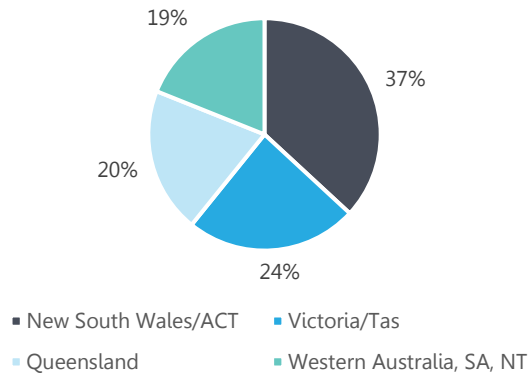
What is your age? [Grouped] (n=807)



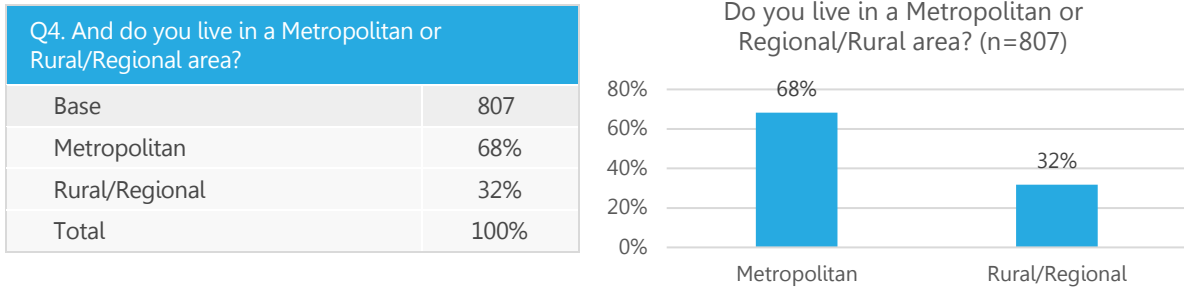
Just under a quarter of respondents (23%) were 18-29 years old, while just over a quarter were either 30-39 or 40-59 years old (26% each), and a further 25% were 60+. This represents a good mix of age profiles and is a fairly even spread across different age groups/life stages.

Q3. What state do you live in?	
Base	807
Australian Capital Territory	2%
New South Wales	35%
Victoria	21%
Tasmania	3%
Queensland	20%
Western Australia	11%
South Australia	8%
Northern Territory	0%
Total	100%

What state do you live in? [Grouped] (n=807)



Quotas were placed on states to ensure a representative national sample was achieved. As a result, 37% of respondents lived in New South Wales/ACT, 24% in Victoria/Tasmania, 20% in Queensland and the remaining respondents (24%) lived in Western Australia, South Australia or the NT.¹⁴

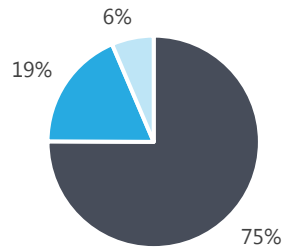


Quotas were also placed on Metro/Regional location to ensure a representative split. As a result, 68% of respondents lived in a metropolitan area, while 32% were living in rural or regional areas around Australia, which is consistent with ABS data.

Q7. Are you responsible or do you share responsibility (i.e. split payment) for the major household bills, e.g. rent/mortgage, utilities?	
Base	807
Yes, I am responsible/share responsibility	75%
Yes, I chip in but I'm not ultimately responsible	19%
No, I don't have any responsibility for any of the major household bills	6%
Total	100%

¹⁴ ABS 2016 figures are 3% lower for NSW/ACT (34%), higher for VIC/TAS (27%), but equal for SA/NT (8%) and WA (11%).

Are you responsible or do you share responsibility for the major household bills? (n=807)



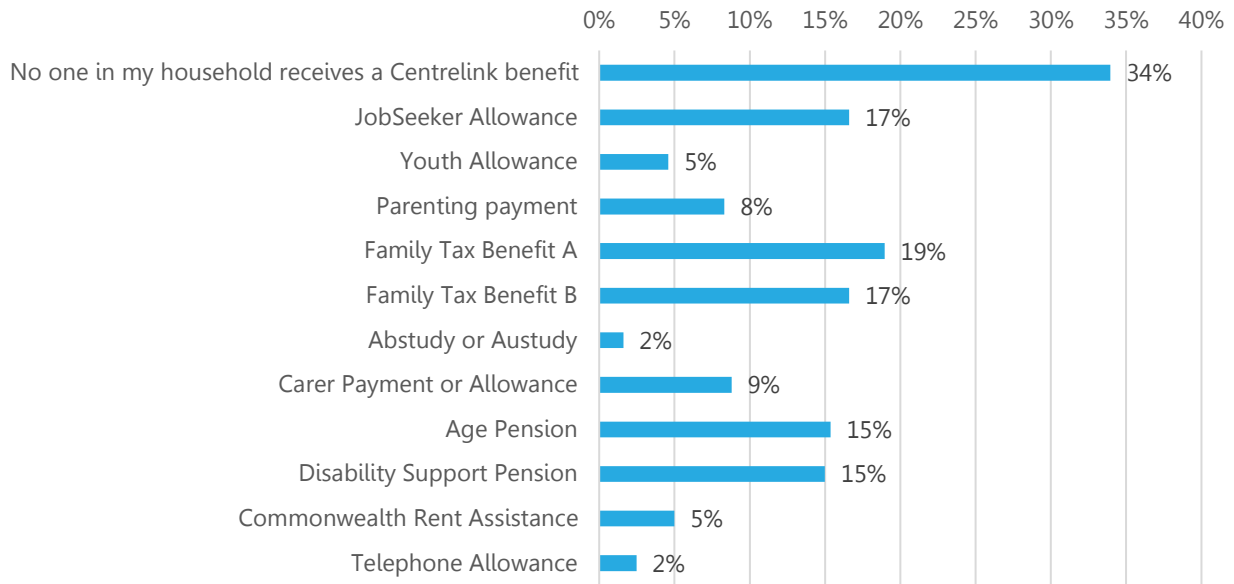
- Yes, I am responsible/share responsibility
- Yes, I chip in but I'm not ultimately responsible
- No, I don't have any responsibility for any of the major household bills

The majority of respondents (75%) were either a main or joint decision-maker for household bills, while 19% chipped in but were ultimately not responsible, and 6% did not have any responsibility for any of the major household bills.

Q10/Q11 Grouped. Do you or anyone in your household receive any income support payments from Centrelink (not including childcare subsidies)? *Multi-Response*

Base	807
No one in my household receives a Centrelink benefit	34%
JobSeeker Allowance	17%
Youth Allowance	5%
Parenting payment	8%
Family Tax Benefit A	19%
Family Tax Benefit B	17%
Abstudy or Austudy	2%
Carer Payment or Allowance	9%
Age Pension	15%
Disability Support Pension	15%
Commonwealth Rent Assistance	4%
Telephone Allowance	2%
Other, which one?	1%

Q10/11 Combined - Do you or anyone in your household receive any income support payments from Centrelink (not including childcare subsidies)? [Multi-Response] (n=807)

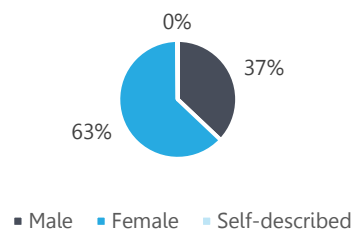


When asked about whether respondents or anyone in their household received any income support payments from Centrelink, the majority (66%) of respondents' households were receiving some sort of support, while just over a third (34%) were not.

Family Tax Benefit A was the most common form of support (19% said their household was receiving this), with other common income supports including Family Tax Benefit B (17%), Job Seeker allowance (17%), Age Pension (15%) and/or Disability Support Pension (15%).

Q45. What gender do you identify as?	
Base	807
Male	37.1%
Female	62.8%
Self-described	0.1%
Total	100%

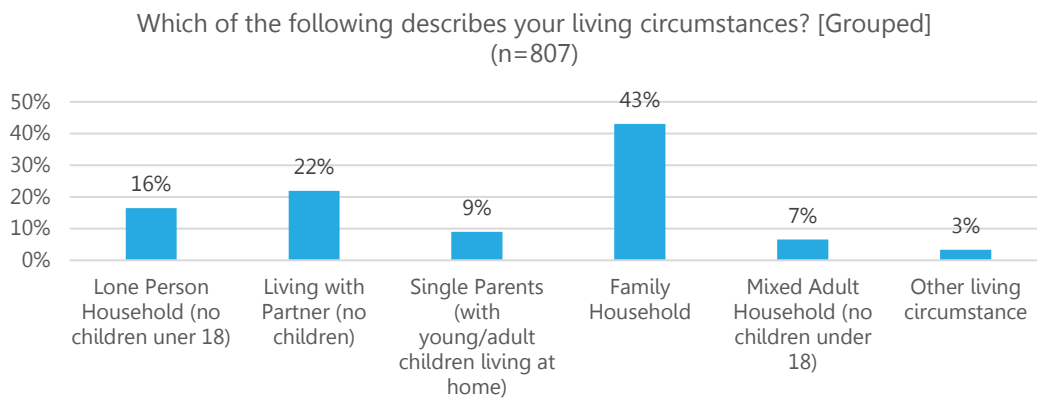
What gender do you identify as? (n=807)



Gender identification was natural fall-out and skewed more towards female respondents (63%) compared with male respondents (37%). It is reasonable to expect that female low income

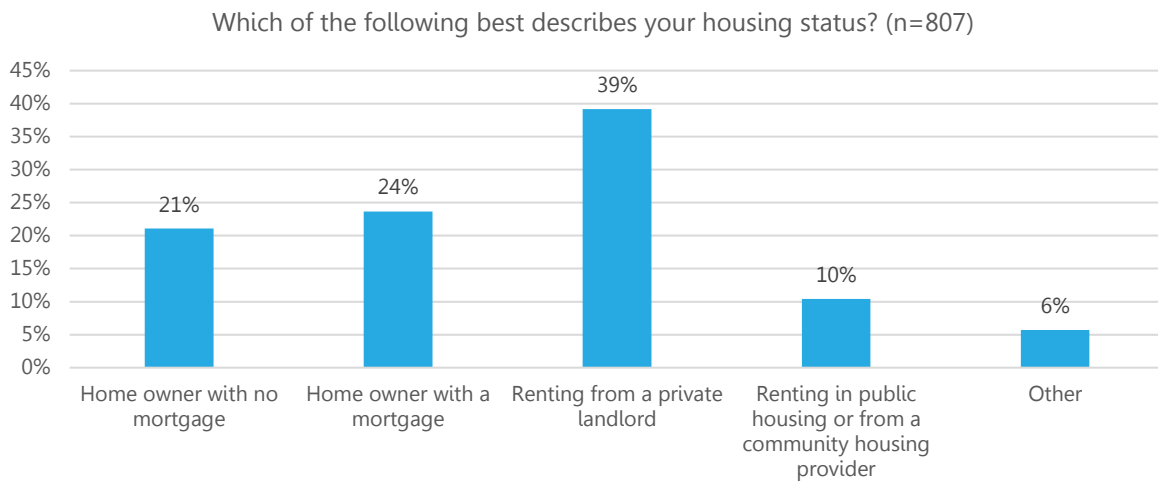
households might tend to experience more economic disadvantages than males due to ongoing structural inequalities relating to gender, however there is not enough information available on the exact demographics of low income households in Australia to confirm the exact gender split for economically disadvantaged communities. The data has not been weighted and this should be taken into consideration when analysing the results as it does not represent a nationally representative 50/50 split.

Q46. Which of the following is the best description(s) of your living circumstances?	
Base	807
I live alone in a one-person household with no children (under 18)	16%
I live with a partner, with no children (under 18) living with us	22%
I am a single parent, living with a child / children (under 18)	6%
I am a single parent, living with an adult child/ children (over 18)	3%
I live with a partner, with a child / children (under 18)	27%
I live with a partner, and adult child / children (over 18)	4%
I live with other adult family members (e.g. my parents, relatives)	12%
I live in a mixed adult household (with no children under 18)	7%
Other living circumstance	3%
Total	100%



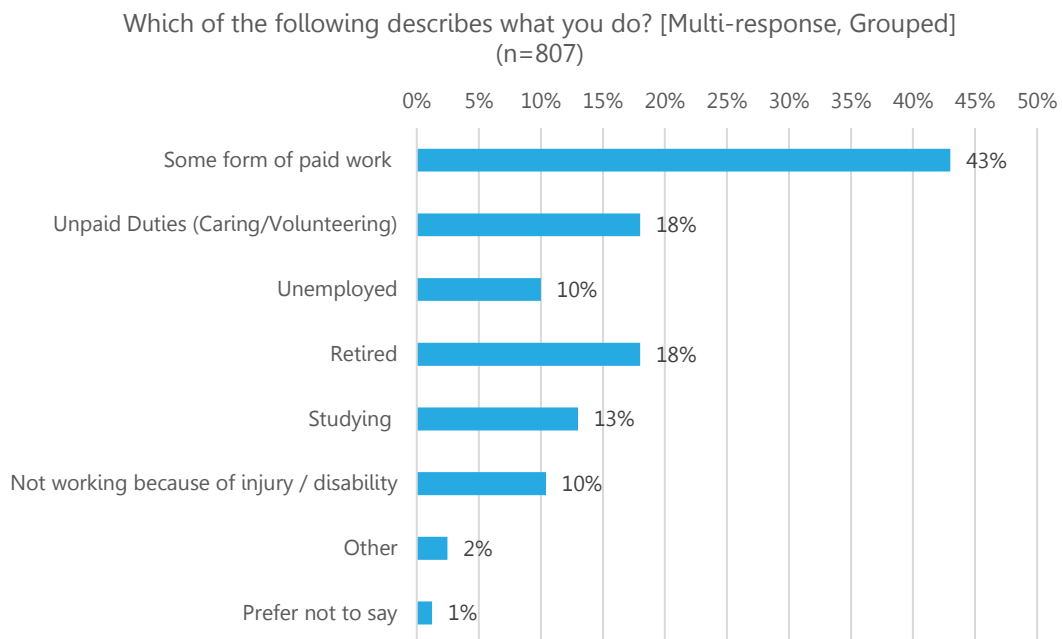
Most respondents (43%) said they were living in a family household (two adults with either young or adult children, or adult relatives living together). 9% of respondents were single parents, either with young or adult children, and 16% of respondents lived alone in a one-person household.

Q47. Which of the following best describes your housing status?	
Base	807
Home owner with no mortgage	21%
Home owner with a mortgage	24%
Renting from a private landlord	39%
Renting in public housing or from a community housing provider	10%
Other	6%
Total	100%



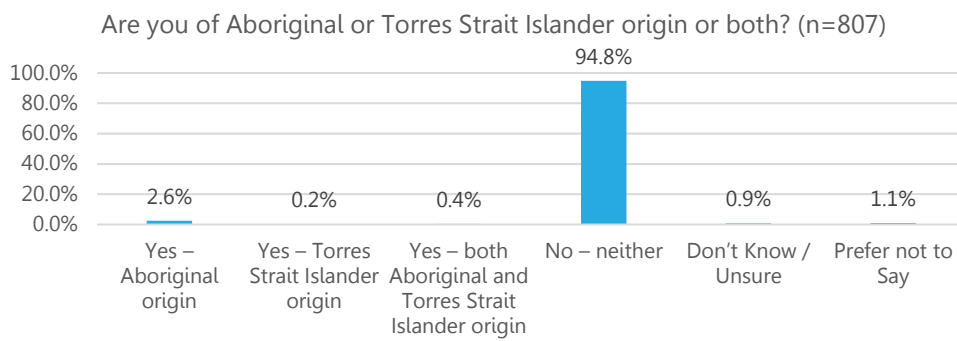
Most respondents (45%) were home owners while 39% were currently renting from a private landlord and 10% were renting in public housing. Other situations specified by respondents included answers such as “living with my parents” or “share house”.

Q48. Which of the following describes what you do? <i>Please select all that apply</i>	
Base	807
Work full time	6%
Work part time	21%
Work in a casual position	15%
Unpaid volunteering	4%
Unpaid caring or other home duties	14%
Unemployed, looking for work	10%
Retired	18%
Full-time student or apprentice	9%
Part-time student	3%
Not working because of injury / disability	10%
Other	2%
Prefer not to say	1%



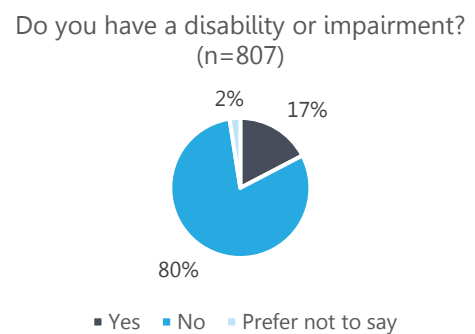
When asked to describe what they do, the majority of respondents (43%) said they were in some form of paid work, either full-time, part-time or casual, however only 6% said they were working full-time, while the majority of ‘workers’ (21%) held part-time positions. 18% said they were retired and 18% also said they were engaged in unpaid duties such as caring or volunteering. 13% of respondents were engaged in some form of studying (either as an apprentice or as a full-time/part-time student). 10% were not working due to injury or disability, and 10% were unemployed/looking for work.

Q2. Are you of Aboriginal or Torres Strait Islander origin or both?	
Base	807
Yes – Aboriginal origin	2.6%
Yes – Torres Strait Islander origin	0.2%
Yes – both Aboriginal and Torres Strait Islander origin	0.4%
No – neither	94.8%
Don't Know / Unsure	0.9%
Prefer not to Say	1.1%
Total	100%



The majority of respondents (95%) did not identify as Aboriginal or Torres Strait Islander origin or both, while 3.2% did identify as either Aboriginal, Torres Strait Islander or both Aboriginal and Torres Strait Islander.

Q49. Do you have a disability or impairment (such as a physical, intellectual, learning, and/or sensory disability)?	
Base	807
Yes	17%
No	80%
Prefer not to say	2%
Total	100%

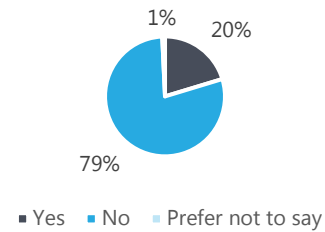


17% of respondents identified as living with disability or impairment (such as a physical,

intellectual, learning, and/or sensory disability), while 80% did not and some respondents preferred not to say.

Q50. Do you speak a language other than English at home?	
Base	807
Yes	20%
No	79%
Prefer not to say	1%
Total	100%

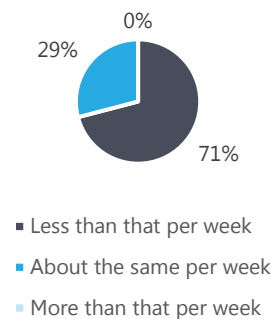
Do you speak a language other than English at home? (n=807)



20% of respondents said they spoke a language other than English at home, while 79% said they did not. The most common non-English languages spoken in the home by respondents were Nepali, Vietnamese, Mandarin, Hindi, and Spanish.

Q9. Is your/your household's weekly income (after tax), more than, less than, or about the same as [P-Value] per week?	
Less than that per week	71%
About the same per week	29%
More than that per week	0%
Total	100%

Household Weekly After Tax Income (n=807)

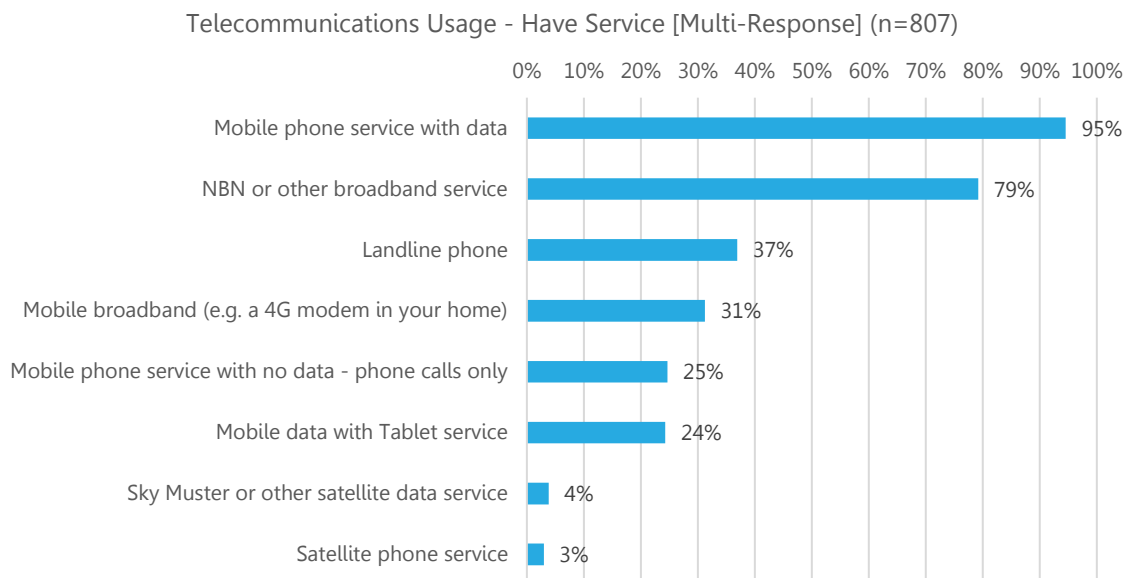


As mentioned in the introduction to this section, respondents had to qualify for the research by undertaking a wage equivalisation calculation that excluded anyone who had a household income higher than the equivalent of \$785.99 after tax weekly household income. The majority of respondents (71%) reported that their household income was less than the equivalised P-Value figure (calculated in the programming and shown individually to each person based on their unique circumstances on the survey screen) while 29% said it was about the same as the displayed figure. This means that all respondents can be classified as low income for the purposes of the research, with many falling below the classification limit that indicates a “low income” household.

Overall, there was a broad mix of respondents who ‘qualified’ as low income based on the wage equivalisation screening criteria. Analysis of the particular low income households of interest to this research project (e.g., people living with disability, Aboriginal and Torres Strait Islanders, people living in remote or regional communities, students, pensioners or individuals living on various income supports) can be found in the report sections later in the report.

4.3 Low Income Households’ Telecommunications Usage

The first set of findings from the quantitative survey relate to low income households’ typical telecommunications usage, ease of access and overall connectivity.¹⁵



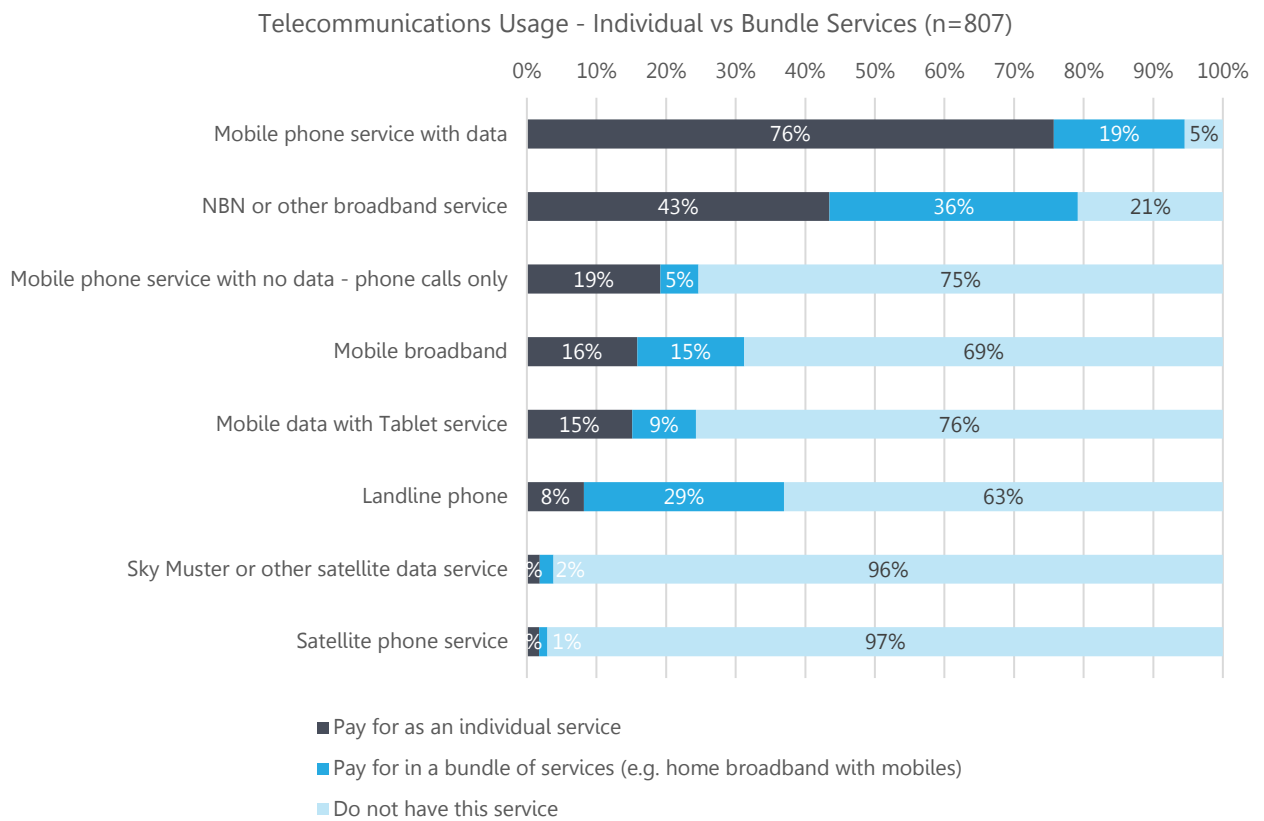
When asked which phone and internet services were used by their households, nearly all respondents (95%) had a mobile phone service with data while 79% had NBN or another type of broadband service. 37% had a landline phone and some 7% were accessing satellite data and/or satellite phone services.

By virtue of the survey being conducted online – meaning respondents had to have some form of access to the internet – it would be a mistake to assume that this result of overall telecommunications usage is reflective of all low income households in Australia. What can be derived, however, is that of those who are “digitally connected”, the majority were connected via

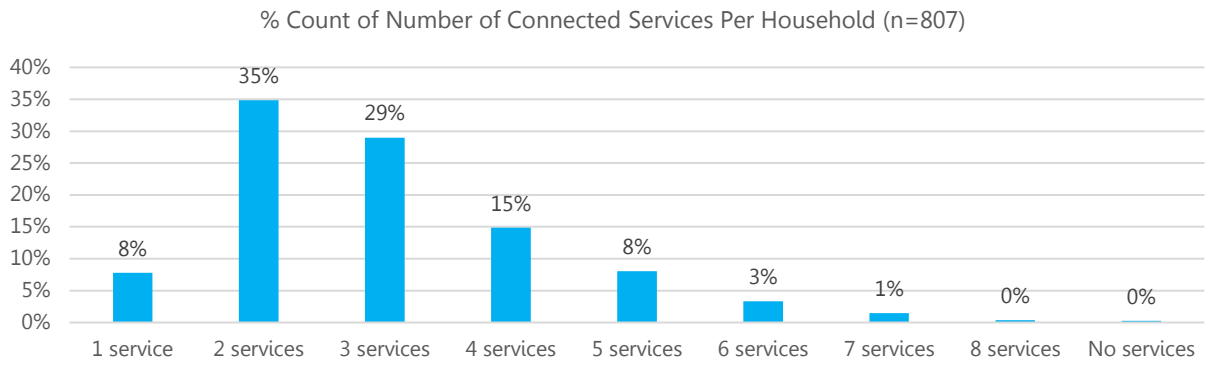
¹⁵ The use of the term “low income households” is used to denote the group of participants relative to the research objectives of this project and from using the results of the wage equivalisation calculation that admitted them into the survey in the first place. It is important to note, however, that participants were never addressed or described as “low income” within the survey instrument itself and there was no mention about this survey being about “low income” groups’ needs.

their mobile phone in the first instance and/or to NBN or another broadband service in the second.

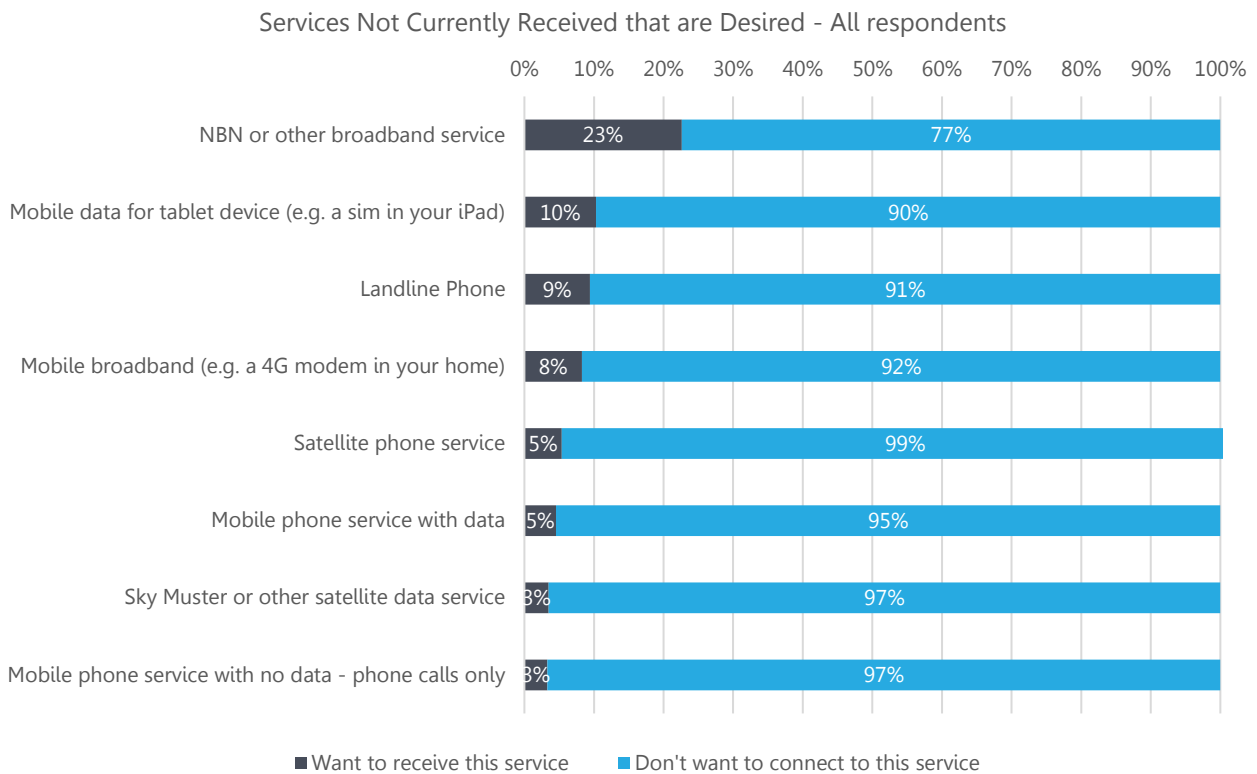
Of those with a landline, the most common service providers for this service were Telstra, Optus or TPG. Of those with a mobile phone (without data), Telstra, Dodo or Vodafone were the most common service providers, while those who do have a mobile phone with data tended to be mostly with Optus, followed by Vodafone and Telstra and some other common service providers including Dodo, Amaysim, Belong, Boost and Circles. Telstra was the most common service provider for NBN, followed by Optus, TPG, Aussie Broadband, Belong and iinet.



When asked about how they pay for services (as part of a bundle, or individually), 76% of respondents pay for their mobile phone and data as an individual service. 43% of respondents have an NBN or other broadband service which they pay for individually. 36% of respondents pay for NBN or another broadband service as part of a bundle. In comparison, 29% of respondents pay for a landline service as part of a bundle, while only 8% pay for a landline as an individual service. 63% said they did not have a landline phone.

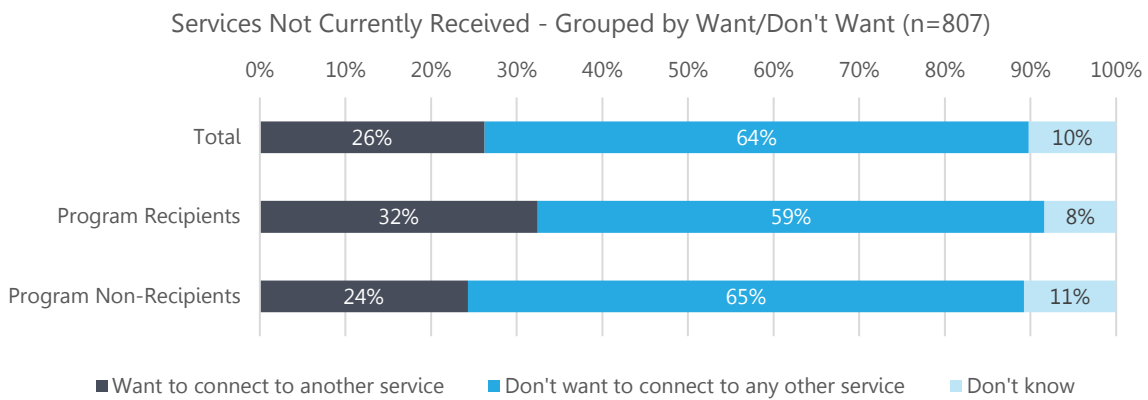


When tallying the number of connected services per household, the majority indicated they were connected to 2 or 3 services (35% and 29% respectively). 8% are only connected to 1 service, while 27% of respondents were connected to 4 or more services.

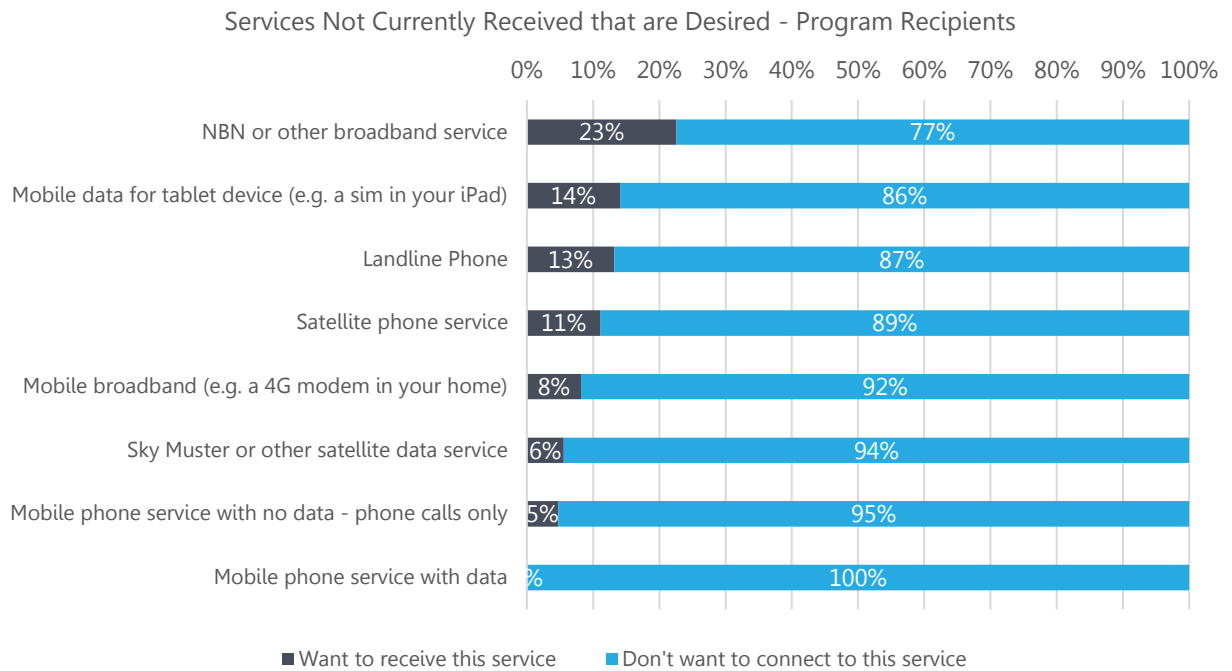


If respondents indicated they were not receiving a service, they were asked if they *would want to receive* this service. The greatest interest in additional services includes:

- 23% of those currently not connected to the NBN or other broadband service would want to receive this service;
- 10% of those currently not connected with mobile data for a tablet device would want to receive this service;
- 9% of those currently not connected with a landline phone would want to receive this service;
- 8% of those currently not connected with mobile broadband would want to receive this service.



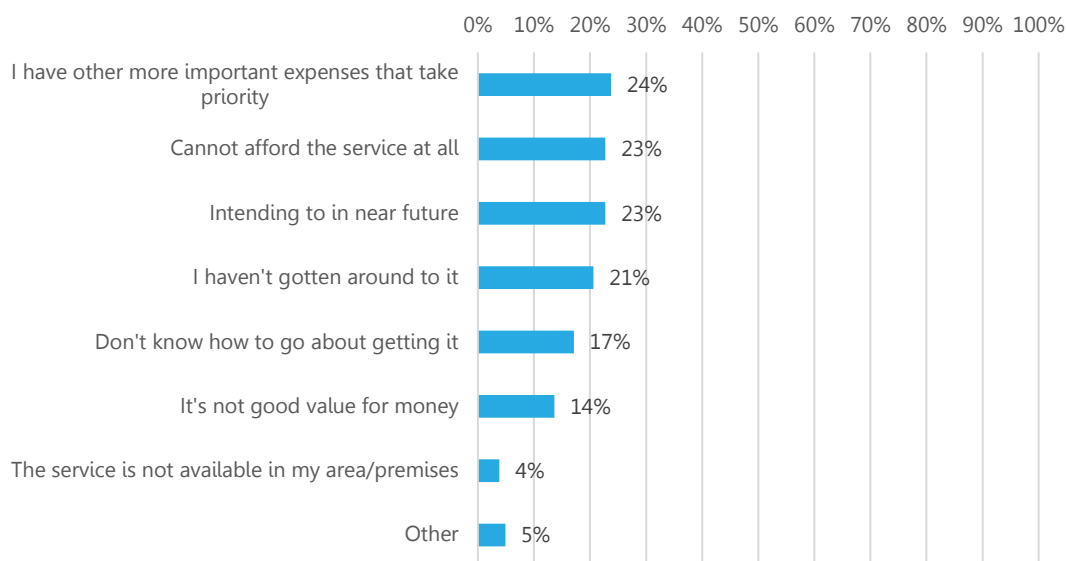
When viewing these results by total want/don't want another service, over a quarter of respondents (26%) do want to be connected to another service than the one(s) they are currently connected to. Further, when looking at these results by program recipients versus program non-recipients, the results indicate that those who have received or benefitted from access to telecommunications measures aimed at supporting low income households' affordability needs have a higher desire to connect to more services than those who haven't benefitted from any of the existing/available measures (32% of program recipients want to be connected to more services compared with 24% of program non-recipients).



Among program recipients, the greatest interest in additional services includes:

- 23% of program recipients currently not connected to the NBN would want to receive this service;
- 14% of program recipients currently not connected to mobile data for a tablet device would want to receive this service;
- 13% of program recipients currently not connected to a landline would want to receive this service;
- 11% of program recipients currently not connected to a satellite phone service would want to receive this service.

Reasons For Not Connecting [Multi-Response] - (n=286)

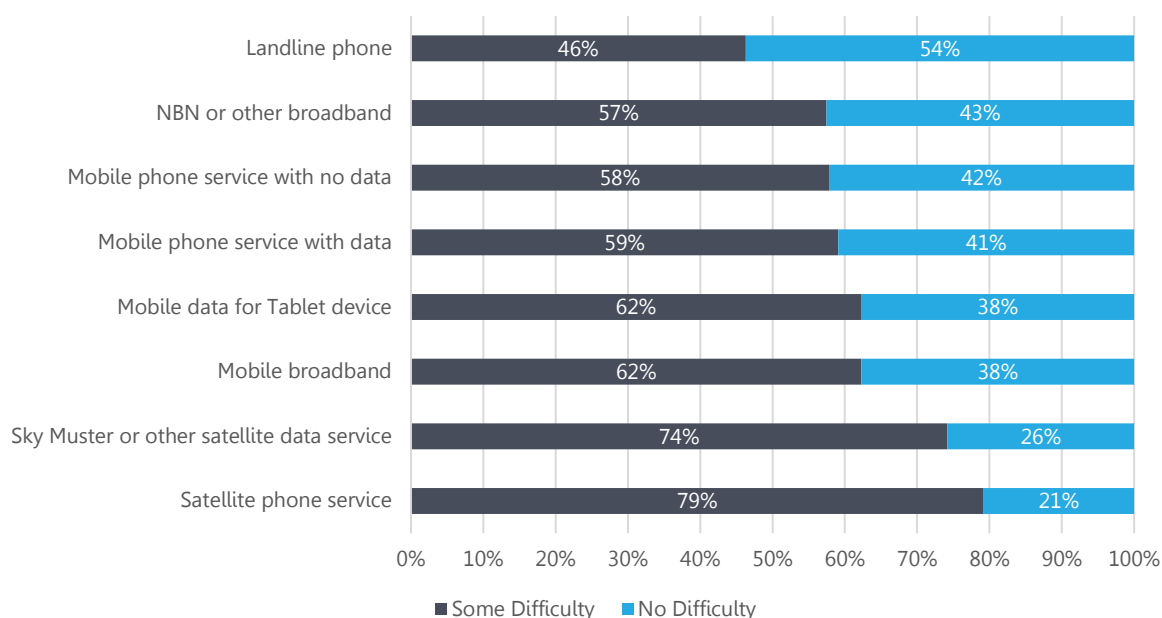


Of those who did want to connect to another service or services, the key reason for not connecting to this service yet was related to having other more important expenses that take priority (24%), followed by simply not being able to afford the service at all (23%).

Q14. Why haven't you connected to a...? [Grouped]							
TOTAL	Landline	Mobile phone service with no data - phone calls only	Mobile data for Tablet device	NBN or other broadband	Mobile broadband	Sky Muster or other satellite data service	Satellite phone service
Base	48	20	63	38	46	27	42
I have other more important expenses that take priority	27%	25%	40%	11%	13%	22%	21%
Cannot afford the service at all	21%	5%	21%	42%	20%	26%	21%
Intending to in near future	21%	15%	19%	26%	26%	19%	31%
I haven't gotten around to it	25%	30%	21%	16%	13%	15%	29%
Don't know how to go about getting it	10%	20%	13%	5%	13%	33%	36%
It's not good value for money	17%	15%	14%	5%	17%	11%	14%
The service is not available in my area/premises	2%	0%	0%	13%	9%	0%	2%
Other	6%	5%	3%	5%	7%	4%	0%

For those who haven't connected to a service but did want to, it is interesting to note that 42% have not connected to NBN because they can't afford the service at all.

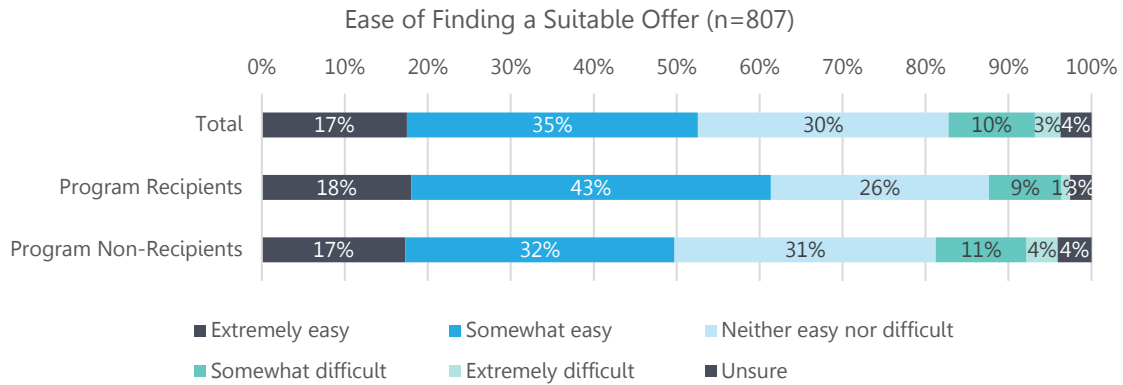
Ease of Paying for Different Services - Combined (Note: Base variable)



For each service selected, respondents were asked to rate how often they found it difficult to afford to pay for the costs associated with that service along a scale of Never, Rarely, Sometimes, Usually, Always. Combining any type of difficulty (Rarely, Sometimes, Usually and Always) and comparing with No Difficulty (Never), the results show that most respondents experience some form of difficulty in affording to pay for the phone and internet services they are currently connected to.

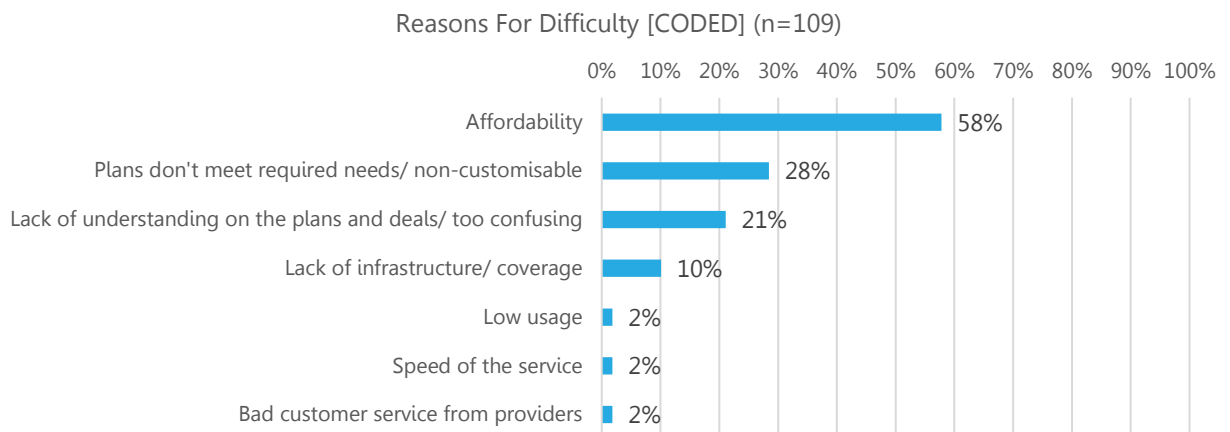
Q15. How often do you find it difficult to pay for.....? [Combined]					
Total	Never	Rarely	Sometimes	Usually	Always
Landline phone	54%	22%	21%	1%	2%
NBN or other broadband	43%	22%	26%	6%	4%
Mobile phone service with no data	42%	25%	24%	6%	3%
Mobile phone service with data	41%	23%	26%	6%	4%
Mobile data for Tablet device	38%	26%	26%	7%	4%
Mobile broadband	38%	21%	29%	6%	6%
Sky Muster or other satellite data service	26%	23%	32%	19%	0%
Satellite phone service	21%	29%	33%	13%	4%

There was close to 10% of respondents who either usually or always find it difficult to pay for their NBN/broadband or mobile phone with or without data services. Between 11-12% of respondents usually or always find it difficult to pay for their mobile data for tablets or other types of mobile broadband services (e.g. 4G modems).



Respondents were then asked how easy or difficult they found it to find a phone or internet offer that was relevant or of interest to them. More than half of all respondents (52%) find it easy enough to find different deals or offers, which is higher for program recipients (61%) compared with program non-recipients (49%).

Up to 13% of all respondents find it difficult to look for and find relevant phone and internet offers, which is higher for program non-recipients (15%) compared with program recipients (10%).



For those who mentioned that they found it somewhat or extremely difficult to find a phone or internet offer that is relevant, a follow up question asking why they found it difficult showed that affordability was a key issue relating to the difficulties experienced (58% of the coded responses), following by plan suitability (28% of the coded responses) and a general lack of understanding, or finding the deal or offer too confusing (21%). Some sample comments based on the Top 3 coded reasons are provided below.

Comments relating to affordability issues:

- > All the data packages are too expensive.
- > Because I can't afford any of the plans.
- > Because of the cost involved with many services.
- > Can't find cheap enough deals.
- > Cost too high.
- > Data can be so expensive and everything requires data these days.
- > Data I would like is too expensive.
- > Due to the cost of the service.
- > Easy to find. But not to get a good price. It's all so expensive.
- > Every brand is expensive and out of my budget.
- > Everything a rip off.
- > Everything seems overpriced.
- > Finding a good affordable deal.
- > Finding something I can afford but that still gives a good service, i.e., data and speed is difficult
- > It can be quite costly.
- > It's so expensive - the hidden costs. The additional costs that are not advised to you is

ridiculous.

- > It's hard to find something that is cheap data and unlimited calls/txt.
- > Most companies are too expensive.
- > Most of them are quite expensive for the data you need to use.
- > The majority of providers are too expensive for my budget.
- > The plans for mobile phones these days are so expensive. And I find that when I have issues with Telstra for something (I have had an ongoing problem since January that hasn't been sorted out yet), I can't talk to anyone on the phone so I have to do online chats and it takes forever and is so hard to sort out.

Comments relating to plan suitability issues:

- > Because the internet and data offers are not accurate between price to service. There are no good options to choose.
- > Because the needs (such as lots of data, overseas calling) tend to be associated with the expensive plans.
- > Costs are all the same.
- > Finding something that would offer enough data so that we could study from home, but also affordable as we are all students working casually.
- > For years I was on a plan with Telstra even though my device was out of contract. When I asked to reduce my cost, they pitched their cheapest option was around \$60-\$70 a month. After further research my partner found a prepaid deal which cost \$30 a month.
- > I can't afford to pay a lot and most services cater to people who are working or on high income.
- > I feel like there is only really large plans available and no cheaper options for people with small usage of NBN.
- > I find that most providers only offer expensive plans. This makes it hard to budget in our household therefore we choose to go without.

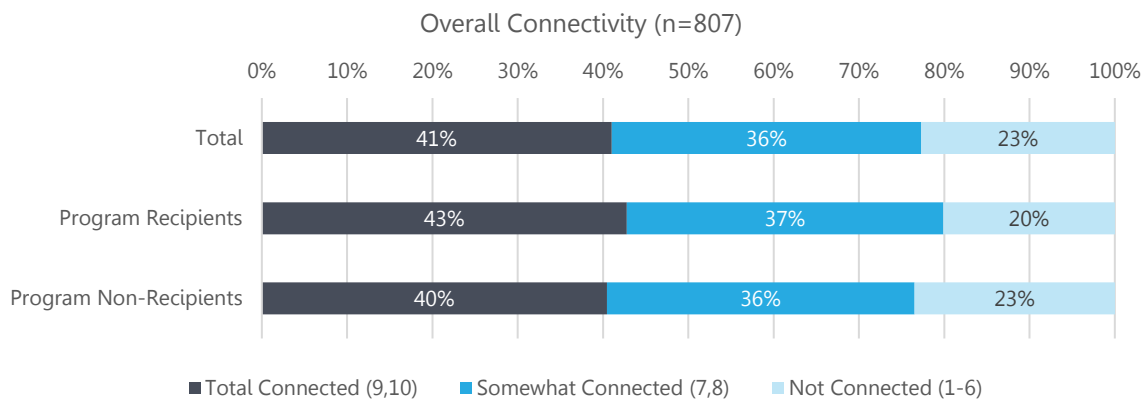
- > I just want a cheaper basic smartphone but majority of the plans I find offer newer phones.
- > I use mobile data to hotspot to devices but I don't use that much data. The services offered are either too little or too much and it's not worth paying for something I won't use. The jump in GB data per plan varies too much and there needs to be more in the middle.
- > I would like to have an affordable bundle for all the services we use under one company, but it would be very expensive.
- > It's somewhat difficult to find a phone offer that is minimal in data size for a low cost as they'll have quite high GB available when it's irrelevant with NBN at my home and workplace, but seldom offer international calls on the plans.
- > Most plans out in the market do not offer value for money in terms of included data allowance.
- > The costs are too high for someone that spends more time at home on the internet than out working, yet have to pay the same prices as those that can afford it. I'm using more data by being at home all the time so need minimum 50GB download limit, but the cost makes it very hard
- > There isn't much flexibility with what is offered. It is either data limited or speed limited. To get better speeds or data you must pay more.
- > To find a balance between a reasonable speed, sufficient data and total cost does require some investigation and research.
- > To get the service you want at the right price is somewhat difficult.
- > Working out value for money. Hate paying for services we don't use.

Comments relating to plan lack of understanding/confusion issues:

- > Because they are so many options and it is hard to know which is the cheapest while also being good quality.
- > Complicated contracts and rarely a Seniors' Package on offer. Sometimes the prices increase with little notice and an explanation which is not easy to understand and this is

confusing to me.

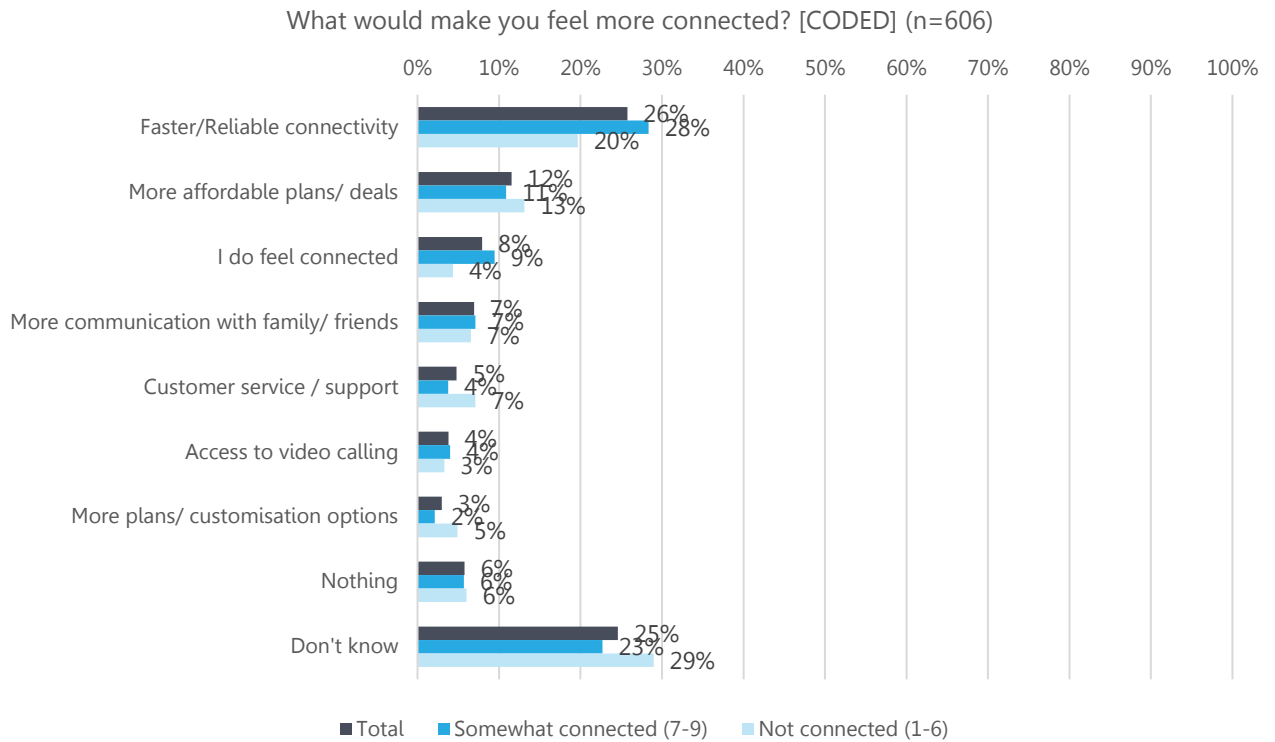
- > Cost for reasonable amount of data on prepaid or post-paid plans is confusing, especially since telcos charge one month in advance on SIM-only plans, the initial outlay is beyond the budget of most pensioners.
- > So many prices and brands to compare depending on what I want.
- > There are a lot of very confusing and expensive plans around and none of them are easy to understand.
- > Too complicated. I just want NBN, landline phone and pre-paid mobile but they just add this and that to it and confuse me and now I have something that is 50% more expensive than what I had pre NBN and for the same service albeit NBN is not as good.



The next question related to respondents’ feelings of connectivity using a 10-point scale with 1 = not feeling connected at all and 10 = feeling extremely connected. Feeling connected was defined as “feeling able to link up with family/friends/community via an electronic/telephonic device”.

The majority of respondents said they only felt somewhat connected or not connected at all (59% scored an 8 or below out of 10). 41% of respondents reported feeling connected (either a 9 or 10 out of 10).

There was a slightly higher percentage of program non-recipients who felt not connected at all (1-6 out of 10) compared with program recipients (23% and 20% respectively).



For those who scored less than a 10 out of 10 ‘Extremely Connected’, a follow up question was asked of respondents to explore what would make them feel more connected. Just over a quarter (26%) of the coded responses indicated that faster or more reliable connectivity would make them feel more connected, followed by more affordable plans/deals (12% of responses). A further 25% did not know what could make them feel more connected while 15% mentioned something specifically related to phone or internet service provision (such as access to video calling, better plan customisation or increased data limits).

Those somewhat connected (rating a 7 to 9 on the connectivity scale) would feel significantly more connected with faster or more reliable connectivity (28%) compared with those who do not feel connected (1 to 6 on the connectivity scale).

Sample comments on what would make low income households feel more connected:

- > A better and quicker Internet connection will make me feel more connected.
- > A better internet service would help our household feel more connected to family and friends as we only have a basic NBN connection this makes it hard to enjoy such things a video calls.

- > Being able to afford more time on the phone with family.
- > Being certain of availability of connection outside my own area.
- > Better connectivity and less dropouts, reliable internet.
- > Better coverage and a wired connection to the premise.
- > Better internet quality.
- > Better landline connection.
- > Better mobile reception in my area.
- > Better mobile signal in my area.
- > Better NBN stability and faster download speeds.
- > Better quality coverage on mobile phone.
- > Better reception.
- > Broadband speed.
- > Cheap service with high quality and more offers.
- > Cheaper faster internet.
- > Fast internet access.
- > Fast internet, less buffering.
- > Faster and more stable connection.
- > Faster internet speeds with no download limits.
- > Faster internet speeds, no drop outs and safe internet browsing.
- > Faster NBN.
- > Having high speed unlimited NBN. Having unlimited mobile data.
- > Having mobile service at home would be a big positive. Also not having to have limited satellite plans for internet would help. And we also have to suffer satellite TV where the programs might be the same but the ads are from Alice Springs and Darwin! Makes you

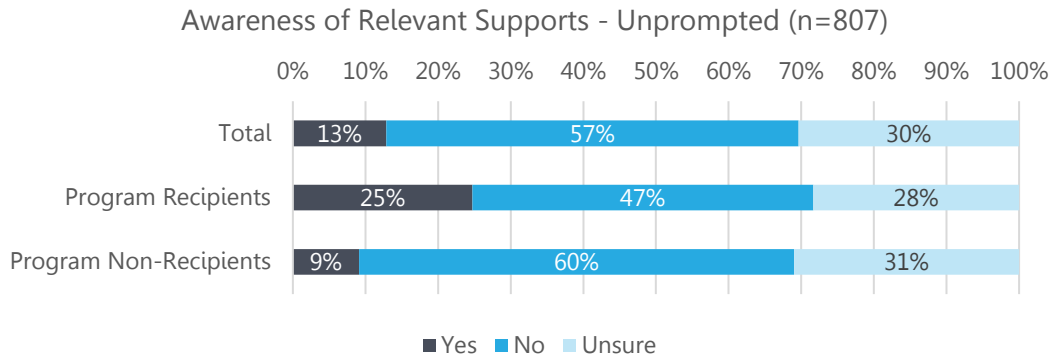
feel very unconnected when we are only 100 km from Brisbane.

- > Having more international minutes to connect with family overseas and having faster connections to internet to have seamless internet calls with friends and family through video call.
- > Home phones needing to be connected to NBN has raised the expense of having a home phone. With the emergence of telehealth etc. Being connected is getting to be harder to afford necessity.
- > I often get very limited mobile phone service in our home. This is really frustrating as I live in Brisbane and a major city. I frequently have calls drop out due to losing mobile service and this has caused me a lot of stress. Better mobile service would help me feel a lot more connected.
- > I sometimes have reception issues so this can have an impact on how connected I feel in terms of telecommunications.
- > I would appreciate if we could get faster speeds for lower price. In other countries, even when taking into account the cost of living, home broadband is cheaper and often significantly faster.
- > If my provider had better service in rural areas. I frequently travel in rural areas and get no Amaysim service. I have a Telstra SIM for when I go through these areas and even that often doesn't get reception. Often, I'm camped on side of the road with no reception of any sort.
- > Less drop outs. Not worth trying to contact family if it is forever having problems. Would like to swap to a mobile plan with lots of data so I don't have the issues I have with the NBN.
- > Less drop-outs, better phone reception in my house.
- > Lesser disruptions, higher quality connection.
- > Maybe a more reliable internet connection and also updated devices.
- > Maybe if I had NBN. But for now, using my phone data to hotspot is good enough.
- > More access, a wider range of ways to contact friends.

- > More security on landlines. Had landline disconnected because of annoying calls.
- > More services that allow connection to be maintained, such as skype, zoom etc. And make them more accessible for older generations - especially during COVID-19 where we cannot see grandparents etc. and have these services established in care facilities.
- > My Wi-Fi working all through my house.
- > NBN that didn't drop out.
- > No disruption to service.
- > No drop outs on mobile.
- > No outages or connection failures.
- > Quicker internet connection.
- > Quicker service and connection on landlines.
- > Reliable service and high network access to contact people with the services.
- > Reliable services. Cheaper services allowing more diversity in contact media.
- > Sometimes reception is not always available in all areas or there is poor connection. I use FaceTime a lot and find that sometimes my phone or tablet struggles to connect.
- > Speed.
- > Stability.
- > We are currently in the Territory and service out here is crap.
- > We only have satellite broadband at my home address and the speed isn't as good as I would like but it's the best we can get with no fibre near our house.
- > When there is extreme weather [being] able to still connect phone and internet.

4.4 Low Income Households' Awareness of Supports

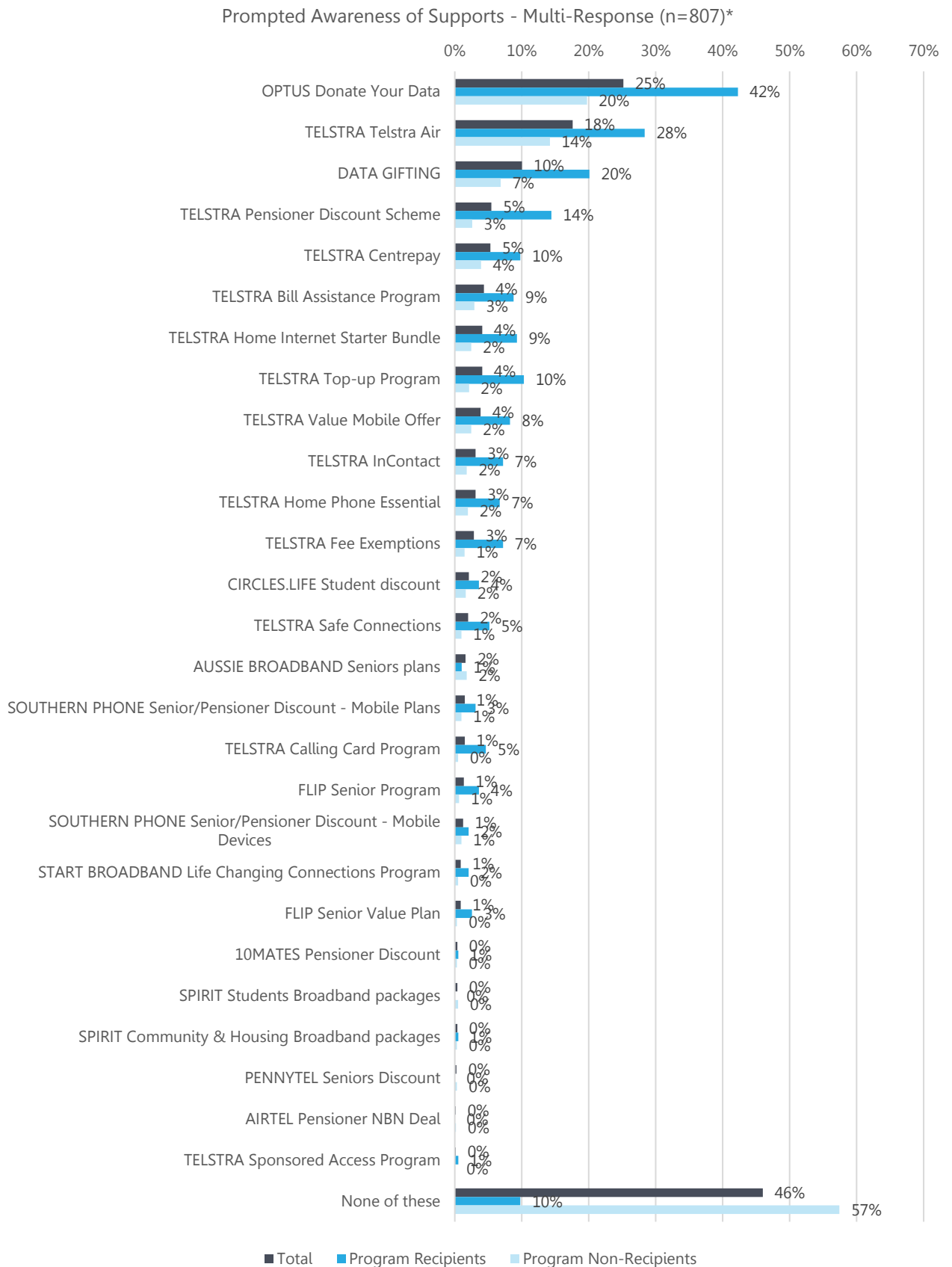
The next section of the survey tested awareness and uptake of existing (and other) telecommunication measures aimed at assisting affordability ("supports").



Over half (57%) of all respondents were not aware of the special offers, discounts or programs available from phone and internet providers to them specifically, while only 13% of all respondents reported that they were aware of any relevant measures available to make phone or internet services more affordable. Awareness was lower for program non-recipients (9%) than it was for program recipients (25%).



For those who were aware of relevant supports available to them, the majority of top-of-mind mentions included different types of discounts or bundle offers on their phone or internet plans, special offers relating to living in regional or rural locations, being a student, being a loyal customer, pensioner discounts, unlimited data offers, family plans, referral deals, sign up discounts, birthday bonuses, pay on time or pre-paid specials.

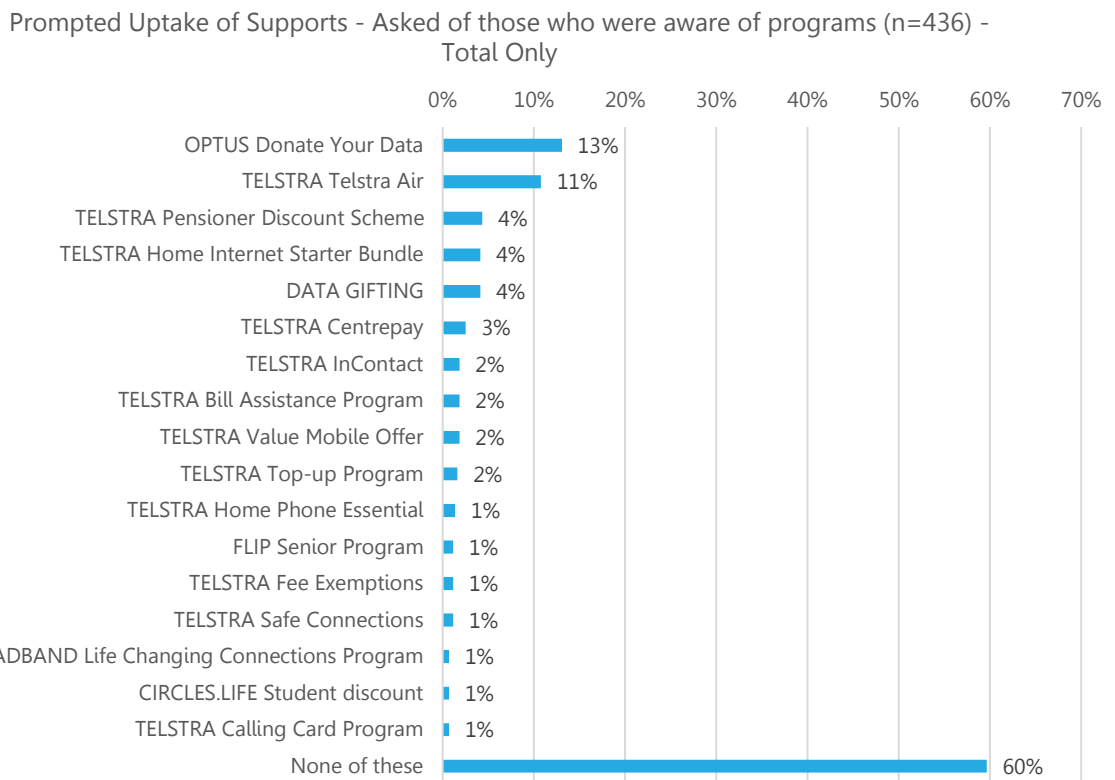


*Refer to notes on following page about base size.

When prompted with a list of available or relevant supports, the majority of respondents (46%) said they had never heard of any of these offers before, which was significantly higher for program non-recipients (57%) than it was program recipients (10%).¹⁶

The most well-known offer was Optus Donate Your Data (25% total awareness), followed by Telstra Air (18% total awareness), or Data Gifting offers in general (10% total awareness).

Program recipients also had more awareness of the Telstra Pensioner Discount Scheme (14% awareness compared with 3% awareness for program non-recipients), Telstra Centrepay (10% awareness compared with 4% awareness for program non-recipients), and the Telstra Top-up Program (10% awareness compared with 2% for program non-recipients).



Of the supports known to respondents, the majority (60%) had not ever used one of these before. However, 13% of respondents had used Optus Donate Your Data, and 11% had used Telstra Air.

¹⁶ It is important to note that specific programs with age or location-based eligibility requirements were only shown to relevant participants. For example, any senior/pensioner discount programs were only shown to those aged 60+, while Start Broadband’s Life Changing Connections program was only shown to people with children and Spirit student broadband programs were only shown to Victorian or Queensland residents. Other programs however, were not possible to target e.g. Telstra Safe Connections. Participants were provided with a brief description of each offer/plan in case they were not familiar with the name of the program

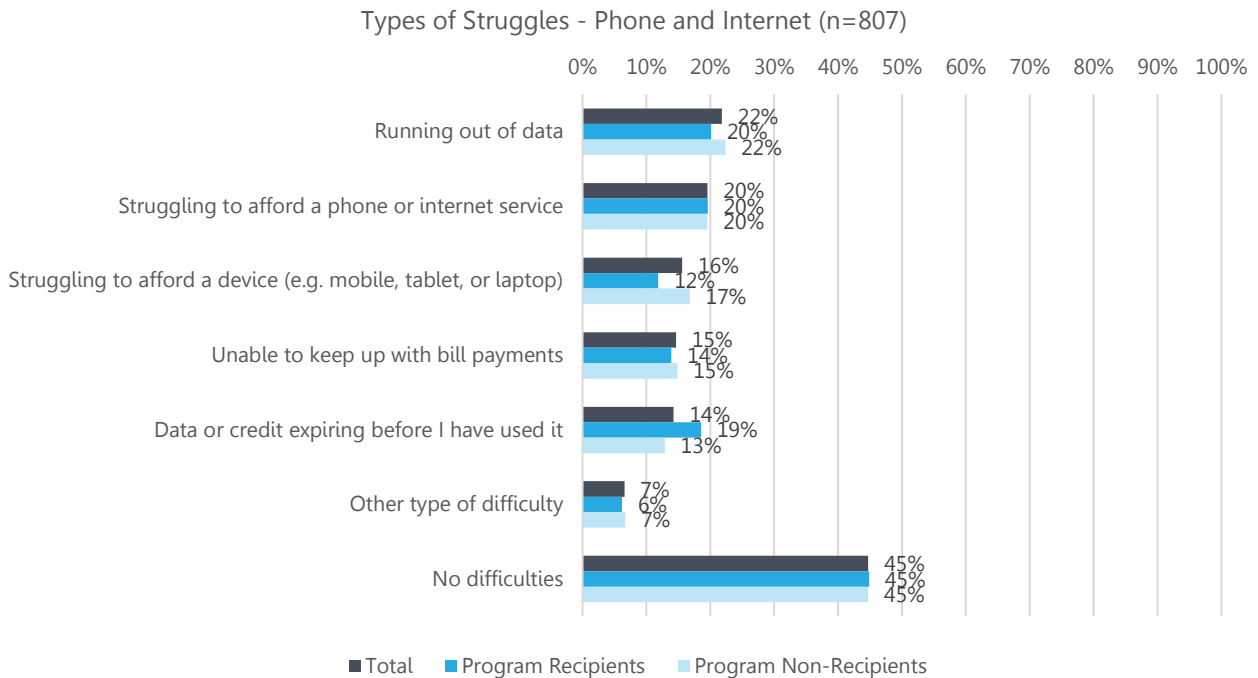
Overall, the number of respondents who were aware of programs but had not used any of them was much higher than those who were aware and had used one.

After presenting the full list of known/available supports relevant to each respondent, a follow up question was asked again to reconfirm if there were any other supports used by respondents that had not yet been mentioned. A handful of respondents mentioned offers from Vodafone including a Vodafone mobile with SIM plan, Vodafone discounts, 'get more data' deals and \$40 off roaming. One participant also mentioned a roaming discount from Optus (\$20 off roaming) and another mentioned a special 6-month deal from TPG (but did not specify what the deal was). It is unclear whether or not these offers are specifically aimed at low income households or just general offers/plans and deals from the telcos. Nevertheless, they represent known offers from respondents about the value-adds they are currently receiving on their phone and internet services and as such, should not be disregarded.

At this point in the survey, respondents were marked as "program recipients" or "program non-recipients", with program recipients receiving a special section exploring their experiences with the offer. The results of the special "program recipients" section is presented along with qualitative case studies later in the report.

4.5 Low Income Households' Attitudes and Perceptions about Supports

The final part of the quantitative online survey investigated attitudes and perceptions of supports and what more is needed for low income households when it comes to their phone and internet requirements.



All respondents were asked about whether or not they had experienced any of the following types of difficulties in relation to their phone and internet usage across the last 12 months: struggling to afford a phone or internet service, struggling to afford a device, unable to keep up with bill payments, running out of data, data or credit expiring before it could be used, or other types of difficulties.

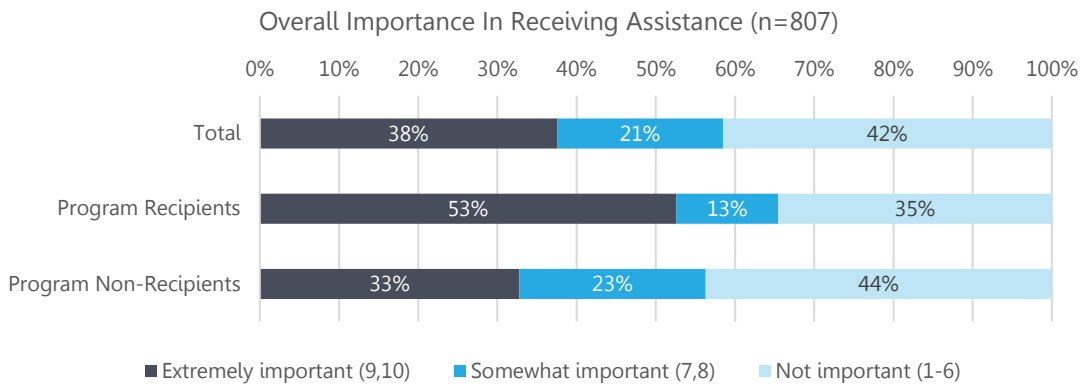
Most respondents (55%) said they had experienced at least one of the listed difficulties.

The top types of prompted difficulties for all respondents included:

- 22% experienced running out of data;
- 20% struggled to afford a phone or internet service;
- 16% struggled to afford a device (e.g., mobile, tablet, or laptop);
- 15% were unable to keep up with bill payments; and
- 14% experienced their data or credit expiring before they used it.

- 31% had experienced one difficulty, with 24% having experienced more than 1 type of difficulty.

Program non-recipients had slightly higher experiences of running out of data compared with program recipients (22% to 20%) and struggling to afford a device (17% to 12%). Program recipients had slightly higher experiences of data or credit running out before it could be used (19% compared with 13% of program non-recipients). Other than these slight differences, there were no significant differences between program recipients and program non-recipients when it came to difficulties experienced.



When asked how important it is to receive assistance in making their phone and internet costs more affordable, using a 10-point scale where 1 is Not at All Important and 10 is Extremely Important, the majority of respondents (58%) considered it to be important (scores 7-10 out of 10), while 42% did not.

Program recipients had a much higher percentage of those who said it was 'Extremely Important' compared with program non-recipients (53% to 33%).

Q41. REASONS FOR IMPORTANCE - PROGRAM RECIPIENTS vs NON-RECIPIENTS [CODED]*			
	Extremely important (7,10)- Program Recipients	Extremely important (7,10)- Program Non-Recipients	Total
Base	127	344	471
It means I can remain connected	27%	20%	22%
I can't afford the service I need on my income/ pension	20%	22%	21%
I can save the money /put money towards other expenses	13%	20%	18%
General help	9%	14%	13%
I can better understand my plan/ find a suitable plan	9%	14%	13%
It's expensive/ should be more affordable	11%	7%	8%
I'm happy with my plan/service - don't require support	4%	5%	4%
Other	0%	0%	0%
None / N/A	0%	0%	0%
Don't know	9%	4%	6%
Total	102%	105%	106%

*Somewhat Important and Not Important Results not shown.

When asked why it is important to them (scores 7-10 out of 10) to receive assistance with their phone and internet costs, the top three coded reasons for respondents included:

1. Because it means I can remain connected.
2. Because I can't afford the service I need on my income/pension.
3. Because I can save the money / put the money towards other expenses.

Remaining connected was ranked higher as a reason for importance by program recipients than program non-recipients (30% to 24%), while affordability and being able to save money for other expenses was higher as a reason for importance by program non-recipients (23% to 21% and 22% to 12% respectively).

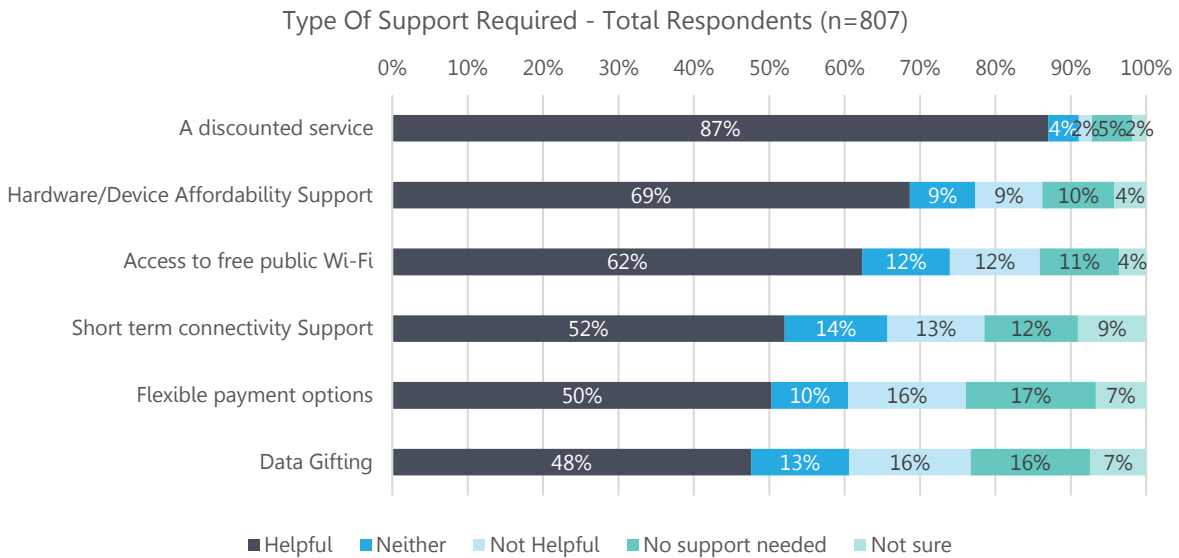
12% of program recipients also said it was important to receive assistance because their plans are expensive and should be more affordable, while 12% of program non-recipients also said it was important to receive assistance so that they could better understand their plans or find a suitable offer.

Sample comments for reasons why it is important to receive assistance in making phone and internet costs more affordable:

- > Always need cheaper bills and savings is a bonus.
- > As a pensioner, need to take advantage of any cost saving mechanism.
- > As a student, I would like to know the best discounts and packages to save money.
- > Because I am a low income earner and almost every month I struggle to afford to pay my bill.
- > Because I wouldn't want to be cut off until I could afford payments then have to back pay for arrears.
- > Costs should be fair and relevant to individual circumstances.
- > For children's homework and study.
- > Getting better discounts is always good as it stops me from looking elsewhere for a cheaper phone plan.
- > Good for quick and flexible customer experience for solving situations.
- > I believe everyone should receive affordable connection because of the current COVID-19 situation in the rest of the world.
- > I don't have that much money left over.
- > I don't want to be spending more money than I have to on these services.
- > I have very little money.
- > I probably would have chosen a different, cheaper plan if it wasn't for the discount I receive.
- > I think we all need to anticipate for the unexpected. That is, while we may be able to pay this month, things may change next month. It's always great to have assistance. However, it is very difficult to connect with Telstra and ask for assistance with pretty much anything (internet, accounts, and billing)
- > I would like more, but usually if I can't afford it, I just won't get it.
- > I would like to find a cheaper deal as I am on a pension.
- > I'm a student so I want an affordable plan for my phone and Wi-Fi at home.

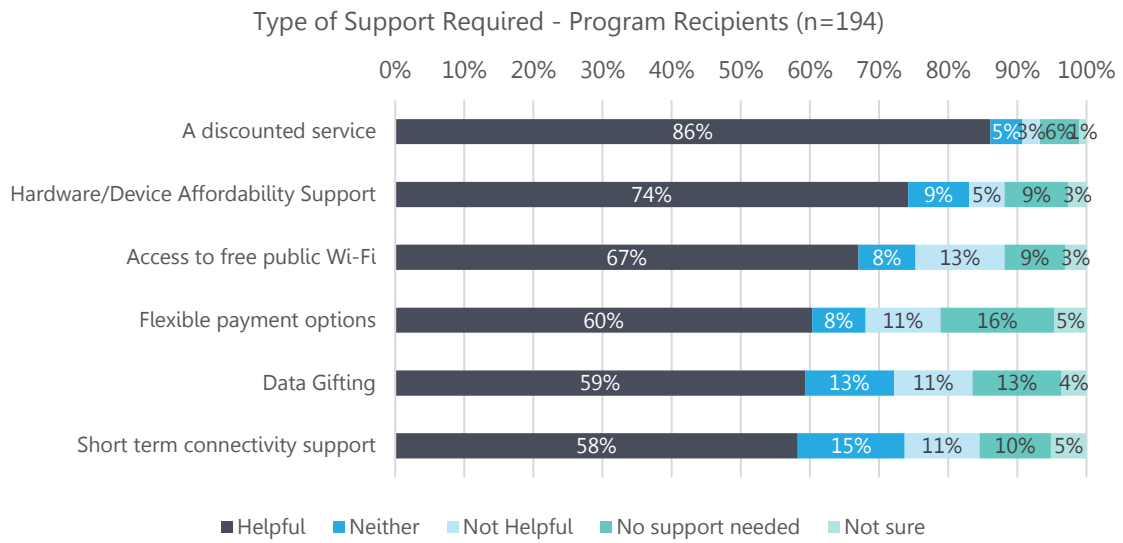
- > I'm unemployed.
- > In case of any emergency.
- > It is important to get knowledge about affordable plans as I have many other bills to pay.
- > It is something I need to use for everyday life and work. It needs to be affordable because not only myself but others I work with who expect things from me need it to be available for work.
- > My partner had to get a new job when COVID-19 struck, it is an entry level position, we have 4 children and I am a full-time university student. We struggle to afford our bills sometimes, so we often shop around for better deals where we can, and will often ask for extensions or payment plans to help pay our bills.
- > Need to ensure my family and I have access to these "necessities".
- > Not having the internet these days make life very difficult especially for my children in school.
- > Our son started primary school this year so we got a tablet organized in case more home schooling was to happen due to COVID-19. Have to pay the bills when it's for education.
- > Seniors need as much help as possible. I only had super taken out for 5 years before I retired because of my knees - had 5 knee replacements and worked with 4 but not 5.
- > The cost of living is expensive and as technology has advanced it is now essential to have access to it to be able to study and do basic tasks like pay bills as most places want you to receive bills by email.
- > Well, I need my internet and my mobile phone this phone is the only one in my household. And internet helps me connect with family and friends otherwise it would be a very lonely life!!!!
- > Well, we can't live without internet these days so it is extremely important to be able to afford it.
- > What I really need included in the cost of internet data for my computer and phone is unlimited data, speed is not as critical.
- > Who would say 'no' to more support in making phones and internet more affordable?

- > Without some form of assistance, the NBN network will continue to be financially impossible for me.
- > You can't use a phone without internet and everything these days you need internet access for but not everyone can afford it.

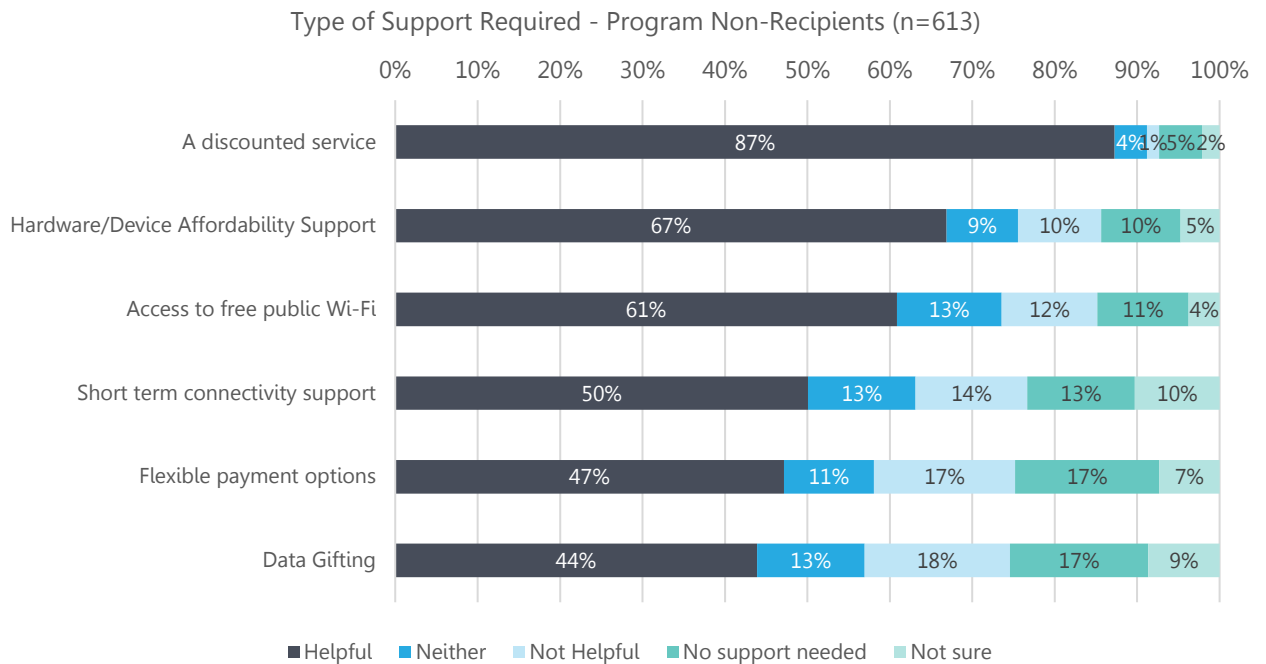


Respondents were asked to rate how helpful a range of supports would be to their phone and internet affordability. A 5-point scale was used, ranging from 'Not at all helpful (1)' to 'Extremely helpful (5)', so that respondents could position how helpful each prompted support is to their household situation. Options were also provided for respondents if they could not position themselves on the scale, by either selecting 'No support needed' or 'Not sure'. The chart above combines those who rated a 4 or 5 as 'Helpful', those who rated a 3 as 'Neither' and those who rated a 1 or 2 as 'Not helpful'.

The majority of respondents said a discounted service would be the most helpful (87%), followed by hardware/device affordability support (69%), or access to free public Wi-Fi (62%). Short term connectivity support was also important to more than half of all respondents (52%), as was flexible payment options (rated as helpful by half of all respondents 50%).

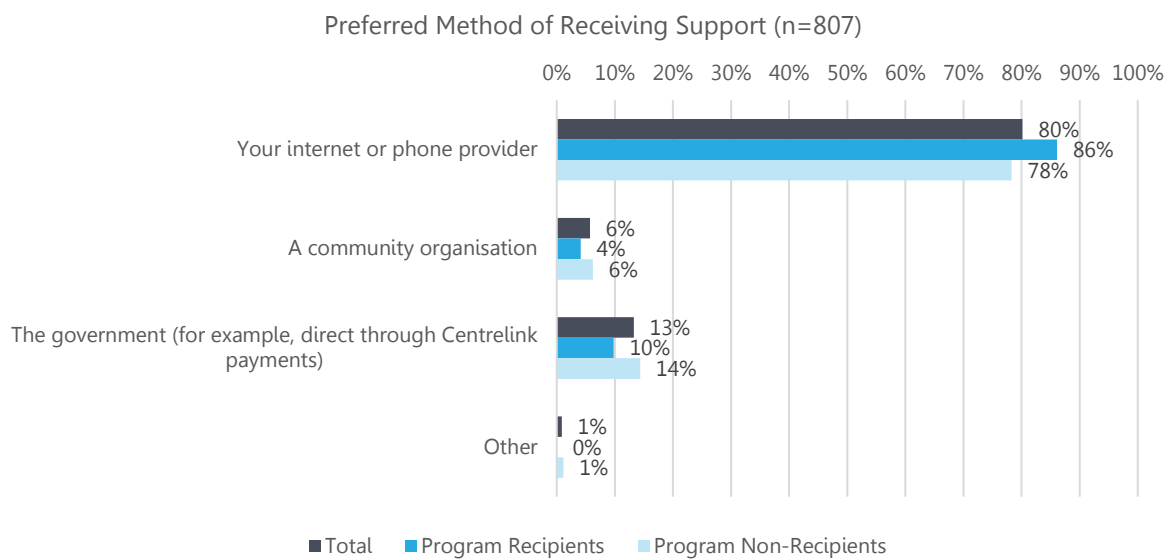


Program recipients have a similar hierarchy of support preferences, with discounted service (86%), hardware/device affordability support (74%) and access to free public Wi-Fi (67%) also the top 3 perceived helpful support measures. All supports tested are perceived as helpful by the majority of program recipients.



Similarly, program non-recipients also have a similar hierarchy of support preferences, with discounted service (87%), hardware/device affordability support (67%) and access to free public Wi-Fi (61%) also the top 3 perceived helpful support measures. The overall level of support needed is lower for this cohort of respondents.

Other types of support identified by respondents included cheaper plans (17% mentioned this), special group discounts for students/pensioners etc. (6% mentioned this) or customisation of plans/bundles (5% mentioned this).



Further, the majority of all respondents would prefer to receive supports through their internet or phone provider directly (80%). This was higher for program recipients (86%) compared with program non-recipients (78%). Only 13% of all respondents would prefer support via the government (for example, directly through Centrelink payments).

Q44. ADDITIONAL SUPPORT REQUIREMENTS [CODED]			
	Program Recipients	Program Non-Recipients	Total
Base	194	610	804
Affordability / less fees / cheaper plans	14%	18%	17%
More plans / flexibility / programs / options	9%	6%	7%
Discounts	5%	6%	5%
Better service/connection/speed/coverage	3%	2%	2%
Government payments / subsidies	2%	2%	2%
More info / advertisement	1%	3%	2%
Customer service / support	1%	2%	2%
Rewards	3%	1%	2%
Communication	2%	1%	1%
Access	1%	1%	1%
More data / Unlimited	2%	1%	1%
Provider competition	0%	0%	0%
Friends/Family	1%	0%	0%
Device reliability / warranty	0%	0%	0%
Easier process	0%	0%	0%
Other	2%	2%	2%
None / N/A / Nothing	16%	14%	15%
Don't know	49%	49%	49%

In a final question about whether there was *anything* else that would support them in helping with their phone and internet affordability, the majority of respondents didn't know of anything else (49%) and 15% mention nothing. However, 17% of respondents mentioned that they would like support relating to overall affordability and cheaper plans, while 7% mentioned having more options for plans and flexibility in the programs/offers as key ways to help support them in their phone and internet affordability.

4.6 Summary of Low Income Households Research

In sum, low income households' phone and internet needs show some clear and distinctive patterns around typical usage, awareness, uptake of supports, and attitudes/perceptions around accessing affordability supports.

Telecommunications usage

- > Nearly all low income households (95%) who participated in the survey had a mobile phone service with data while 79% had NBN or other broadband.
- > The majority of “digitally connected” low income households tend to be connected to 1 or 2 services, via their mobile phone in the first instance and/or to NBN or another broadband service in the second.
- > Of those who want to be able to connect to another service or services, the main reasons for not connecting relate to having other more important expenses that take priority (24%), followed by simply not being able to afford the service at all (23%).
- > In particular, 42% of those who have not connected to NBN have not done so due to affordability issues.
- > More than 50% of all respondents experience some form of difficulty in affording to pay for the phone and internet services they are currently connected to.
- > Approximately 10% of respondents either usually or always find it difficult to pay for their NBN/broadband or mobile phone with or without data services.
- > Just over half of all respondents (52%) reported that it was easy enough for them to find relevant phone and internet deals and offers. This is higher for program recipients (61%) compared with program non-recipients (49%), which indicates that program recipients may be slightly savvier (or if not, at least more experienced) with finding relevant phone and internet offers.
- > For those who mentioned that they find it somewhat or extremely difficult to find a phone or internet offer that is relevant, affordability plays a key role (58% of the coded responses), followed by plan suitability (28% of the coded responses) and a general lack of understanding / about the deal or finding the offer too confusing (21%).
- > Most respondents (41%) said that on the whole they felt connected (either a 9 or 10 out of 10) in their lives, while the majority (59%) said they only felt somewhat connected (either a 7 or 8 out of 10) or not connected at all (6 or below out of 10).
- > There was a slightly higher percentage of program non-recipients who felt not connected at all (1-6 out of 10) compared with program recipients (23% and 20% respectively).
- > When asked what would make them feel more connected, just over a quarter (26%) of the

coded responses from respondents indicated that faster or more reliable connectivity would make them feel more connected, followed by more affordable plans/deals (12% of responses).

Awareness and uptake of affordability supports

- > Without being prompted, only 13% of all respondents reported that they knew of special offers, discounts or programs available from phone and internet providers (such as Telstra, Optus, Vodafone etc.) to make phone or internet services more affordable.
- > This was significantly higher for program recipients (25%) and lower for non-program recipients (9%).
- > For those who were aware of supports, the majority of top of mind mentions included different types of discounts or bundle offers on their phone or internet plans, special offers relating to living in regional or rural locations, being a student, being a loyal customer, pensioner discounts, unlimited data offers, family plans, referral deals, sign up discounts, birthday bonuses, pay on time or pre-paid specials.
- > When prompted with a list of available or relevant supports, the majority of respondents (46%) said they had never heard of any of these offers before, which was significantly higher for program non-recipients (57%) than it was for program recipients (10%).
- > The most well-known offer was Optus Donate Your Data (25% total awareness), followed by Telstra Air (18% total awareness), or Data Gifting offers in general (10% total awareness).
- > Where respondents knew of the supports, the majority (60%) had never used one of these before. However, 13% of respondents had used Optus Donate Your Data, and 11% had used Telstra Air.
- > Overall, the number of respondents who were aware of supports and had not used any of the programs (despite being aware of them) was much higher than those who were aware and had used one of the supports.

Attitudes and perceptions about phone/internet supports

- > Running out of data (22% experienced this across the last 12 months), struggling to afford a phone or internet service (20% experienced this across the last 12 months), or struggling to afford a device, e.g., a mobile, tablet or laptop (16% experienced this across the last 12 months) are the top three types of difficulties experienced by low income households.
- > More than half of all respondents (58%) considered it to be important to receive assistance in making their phone and internet costs more affordable.
- > Remaining connected (22%), being able to afford the service I need on my income/pension (21%), or being able to save the money / put the money towards other expenses (18%) were the top three coded reasons for why assistance with affordability was important.
- > Remaining connected was ranked higher as a reason for importance by program recipients than program non-recipients (30% to 24%), while affordability and being able to save money for other expenses was higher as a reason for importance by program non-recipients (23% to 21% and 22% to 12% respectively).
- > 12% of program recipients also said it was important to receive assistance because their plans are expensive and should be more affordable while 12% of program non-recipients also said it was important to receive assistance so that they could better understand their plans or find a suitable offer.
- > The majority of all respondents said a discounted service would be the most helpful to them (87%), followed by hardware/device affordability support (69%), or access to free public Wi-Fi (62%).
- > Other types of support identified by respondents included cheaper plans (17% mentioned this), special group discounts for students/pensioners etc. (6% mentioned this) or customisation of plans/bundles (5% mentioned this).
- > Directly from their phone or internet provider is the preferred method of receiving support for low income households

Overall, low income households who are digitally connected tend to be bill conscious and closely monitor their telecommunications costs. However, phone and internet connectivity are not something they would consider going without. Instead, these consumers are on the look-out for

better deals/offers but sometimes struggle to find the most appropriate or affordable deal to suit their needs. While most feel somewhat connected overall, for those who don't, speed of connection and reliability play a key role in determining consumers' perceptions of connectivity. Yet, these same things will often be sacrificed for cheaper or more affordable deals. Put another way, cost gets in the way of consumers' being able to choose faster speeds or more reliable plans.

Awareness of the available supports from telcos is not as high as it could be among low income households, and even if they are well known, it is not clear to many who the offers are for and whether or not the supports are available or applicable to them. Running out of data, bill stress, or device affordability are the key kinds of difficulties experienced by low income households. Discounts, improved device affordability or access to free Wi-Fi would be most helpful.

In comparing the results of program recipients with program non-recipients it is evident that those who have used an existing support (or supports) seem to find it easier to find offers and deals that are suitable for them. Program recipients are generally more aware of what is out in the marketplace by way of affordability supports; and they appear to place a higher importance on staying connected, which is perhaps a driver – or consequence – for wanting to seek out more affordable plans/support.

Increasing awareness of existing supports among low income households will assist in helping all low income households to better understand or find a suitable offer that is right for them. It could also increase the likelihood of low income households taking-up an existing offer or discount, which would improve their overall phone and internet affordability needs.

5 Key Findings: Program Recipients Research

This section of the report details program recipients’ experiences with using existing measures or affordability supports from Australian telcos. The results draw on findings from the questions asked of program recipients in the quantitative online survey with low income households in Australia (see previous section) and are followed up with qualitative interviews with some of these respondents to further understand their experiences.

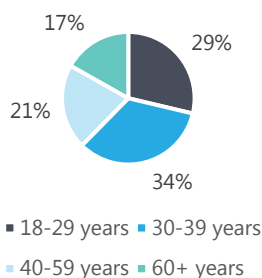
5.1 Program Recipients Methodology

Before undertaking the quantitative research component, it was expected that only a handful of respondents might be aware of or have used one of the existing supports (AMR had estimated <2% of the total sample might be identified as a ‘program recipient’). A special pathway was nevertheless designed to capture (as best as one can in a quantitative research tool) details about the experiences of these supports and their overall ease of access, efficacy, importance and benefits to recipients.

Quantitative Methodology

Out of the 807 total responses in the online survey, 194 respondents reported that they had recently used an existing or self-identified affordability program, which represents 24% of the sample. This far exceeded initial expectations and is a finding in and of itself. To keep the survey as simplified as possible, respondents who mentioned using more than one affordability measure were then asked which program they had used most recently, which was then the example they were asked to focus on in answering the questions in the special recipients only section of the survey.

Program Recipients Only - Age [Grouped] (n=194)

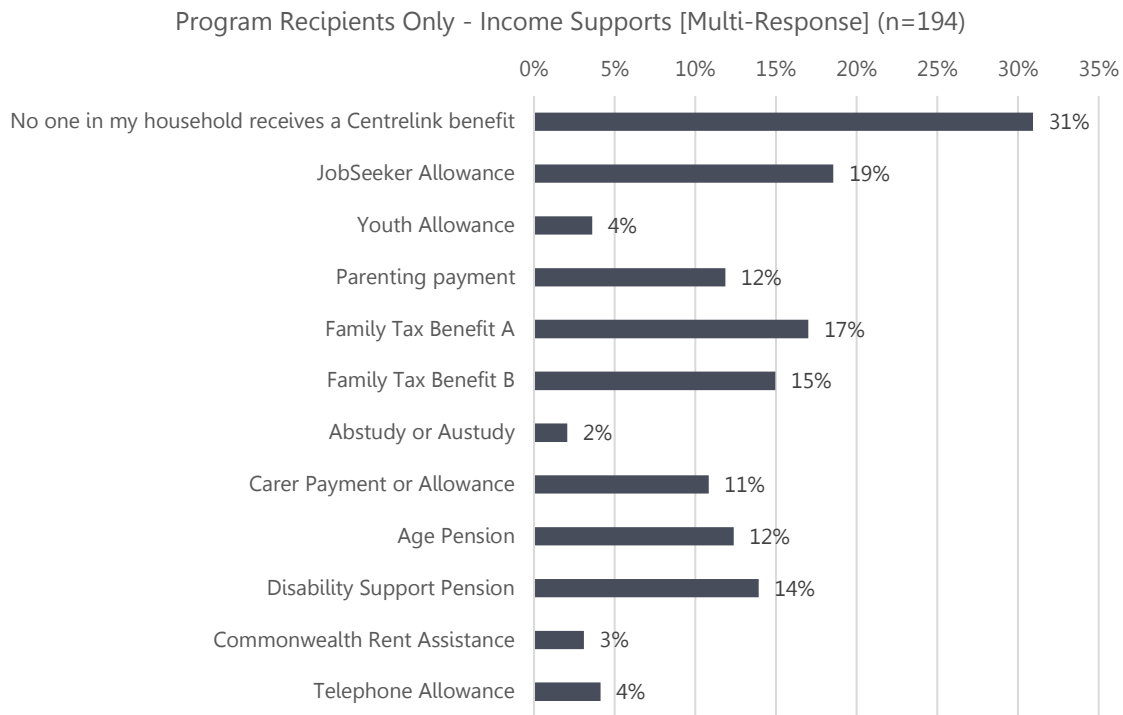


Program Recipients Only - Location (n=194)



By natural fall out, program recipients had a higher proportion of 30-39s compared to other age categories and a higher number of 18-29s compared with the wider quantitative survey (34%

compared to 26% and 29% to 23% respectively). There were also fewer respondents aged 60+ (17% compared with 25% in the wider survey). Most program recipients lived in New South Wales (39%), Queensland (18%) or Victoria (19%).



Most program recipients (69%) were receiving some form of Centrelink benefit, with 19% of program recipients currently receiving the JobSeeker Allowance, 17% receiving Family Tax Benefit A and 15% receiving Family Tax Benefit B as the most common types of income supports being accessed. 31% of program recipients did not have anyone in their household currently receiving a Centrelink benefit.

All other relevant (for the purposes of this research) demographic markers such as metro/regional location, gender, being of Aboriginal or Torres Strait Islander origin or both, living with disability, or speaking a language other than English at home were similar in spread compared with the main survey.

Qualitative Methodology

When it became clear that the delivery partners would not be the best avenues for pursuing further research with their program recipients, it was decided that the group of respondents who self-identified as program recipients in the survey be re-approached and invited to participate in a paid depth interview.

As some weeks had passed between when the quantitative survey was conducted and when the

follow up research component commenced, an online recruitment screener was sent out to the n=194 previous respondents to remind them of their participation in the previous survey and ask if they were interested in a follow up telephone interview on the topic of program supports they had previously mentioned using. If interested, respondents were asked to submit a few confirming/re-qualifying questions (including identifying which of the program supports they had used) and to provide their contact details for the telephone interview.

Respondents were offered a \$50 cash incentive for participating in a 30-min depth interview. A total of n=47 respondents responded to the invitation, and of this sub-set, n=14 interviews were able to be successfully contacted and booked/confirmed. Telephone interviews were undertaken between 21st June – 25th June 2021.

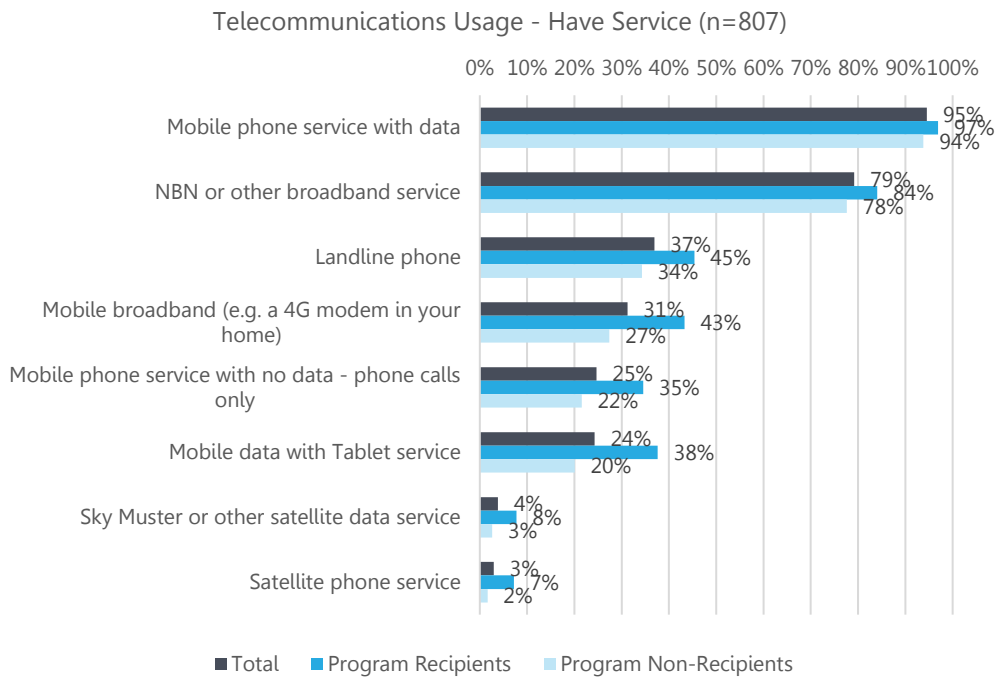
An overview of the 14 depth interview participants is provided below. Names have been changed to protect the identities of these participants.

Depth Interview Participants Overview (n=14)						
Pseudonym	Age	Gender	Location	Metro/ Regional	Program/s Used	How often do you find it difficult to pay for phone/internet costs?
Jessie	18-24	F	SA	M	Data Gifting (general)	Usually
Samir	25-29	M	NSW	M	Telstra Value Mobile	Sometimes
Esha	30-34	F	NSW	R	Circles Student, Telstra Value Mobile, Data Gifting (general)	Rarely
Manu	35-39	M	VIC	M	Data Gifting, other Telstra/Amaysim and TPG deals	Rarely
Jason	35-39	M	SA	M	Telstra Air	Usually
Julie	50-54	F	SA	M	Telstra Bill Assistance	Sometimes
Sherilyn	50-54	F	SA	M	Telstra Home Phone Essential	Sometimes
Andrew	50-54	M	TAS	M	Telstra Pensioner Discount Scheme, Centrepay, Home Phone Essential, and other Kogan /Aussie Broadband deals	Rarely
Mary	60-64	F	WA	M	Telstra Home Start Bundle	Usually
Darlene	60-64	F	QLD	M	Telstra Home Internet Bundle, Value Mobile Offer	Sometimes
Angela	60-64	F	NSW	R	Telstra Centrepay	Sometimes
Catherine	70-74	F	VIC	M	Telstra Pensioner Discount Scheme	Rarely
Barry	70-74	M	NSW	R	Telstra Home Phone Essential	Sometimes
Liz	65-69	F	SA	M	Telstra Home Internet Bundle, Value Mobile Offer	Sometimes

Nearly all the depth interview participants (except for one) had experience with Telstra-based supports, which is understandable since Telstra has the most offers available to low income households to help with access and affordability. Despite the type of program received by program recipients, the qualitative depth interviews reveal interesting indicative findings about why these supports are (or are not) viewed as helpful by low income households. A summary of these themes – from both the qualitative and quantitative components – are provided at the end of this section.

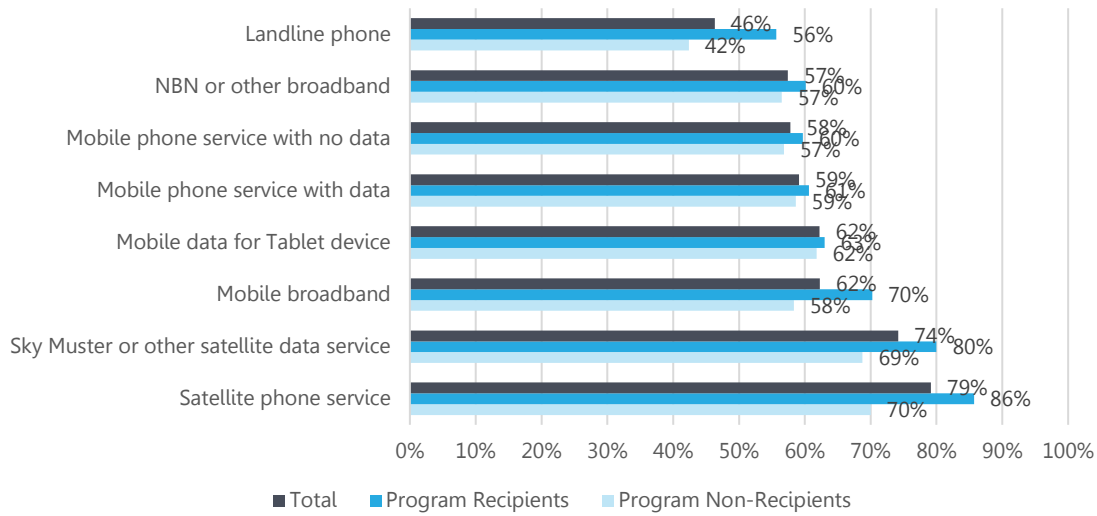
5.2 Quantitative Results from Online Survey

This section presents the results of the quantitative survey aimed at program recipients.



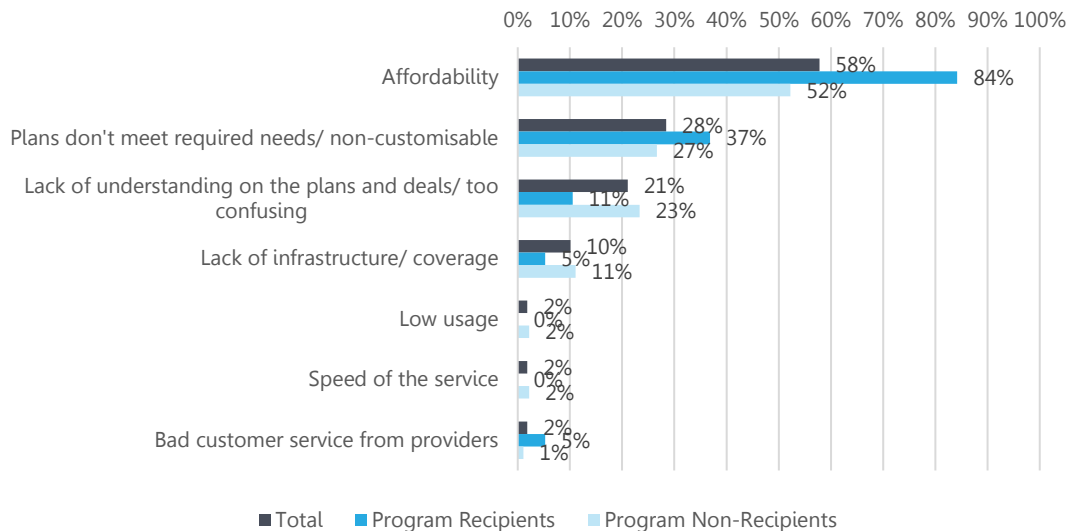
When it came to overall telecommunications usage, it is interesting to note that relative to the wider quantitative survey, program recipients had higher rates of service usage than program non-recipients for all types of services such as mobile phones (with or without data), NBN or other broadband service, landline phone, mobile broadband (e.g., a 4G modem in the home), mobile data for tablets or satellite phone and data services.

Ease of Paying - Some Difficulty [Combined] (Base: Variable)



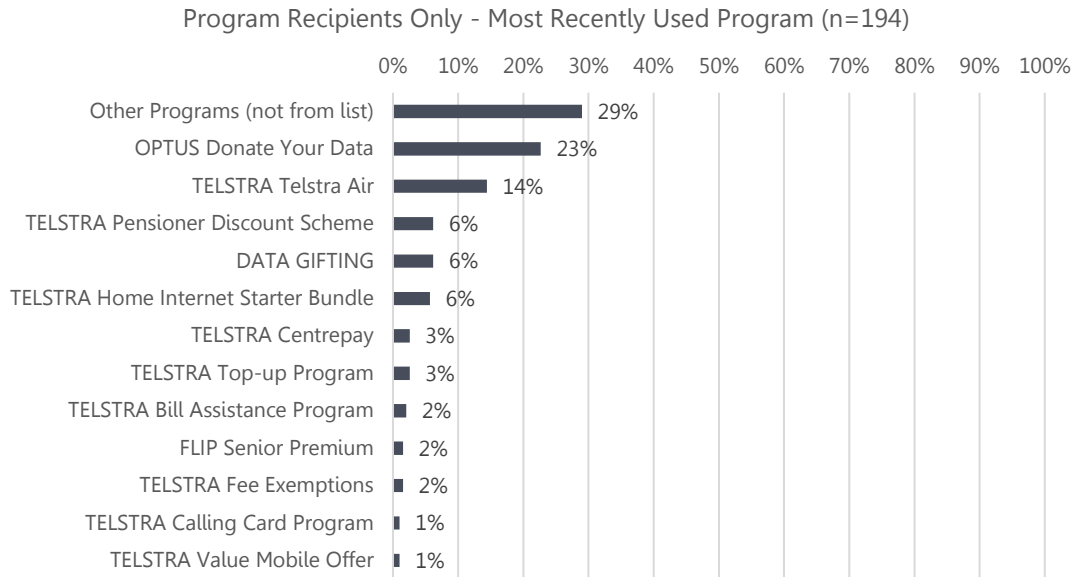
Relative to the wider quantitative survey, program recipients also had greater difficulties affording the costs of their services compared with program non-recipients. The results don't indicate why this is the case specifically.

Reasons For Difficulty Finding Relevant/Interesting Offers [CODED] (n=109)



When asked why respondents indicated it was somewhat or extremely difficult to find relevant phone and internet offers, program recipients had a much higher percentage of coded comments relating to difficulty finding an offer that was affordable, or difficulty finding the right plan for

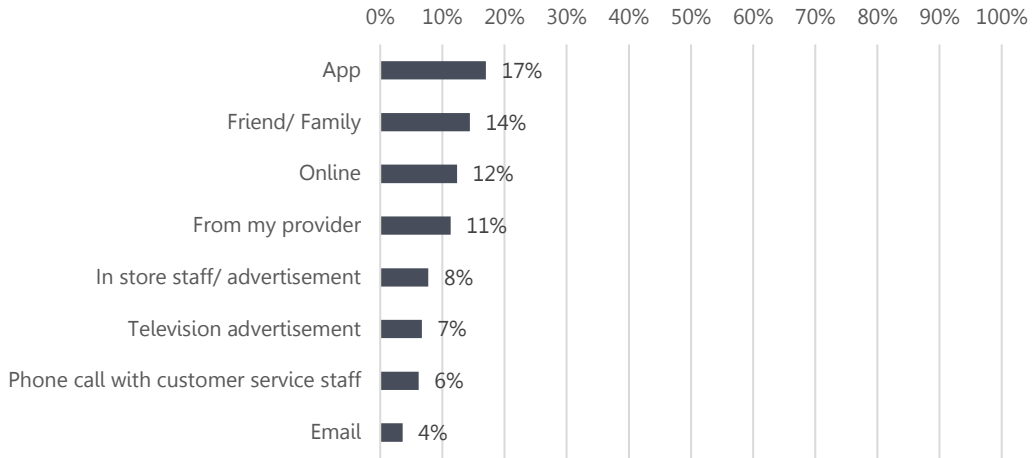
their specific circumstances compared with program non-recipients.



[Results from previous page] Program recipients mostly had experience with Telstra support offers – 32% had used either Telstra Air, the Telstra Pensioner Discount Scheme, Telstra Home Internet Starter Bundle, Telstra Centrepay, Telstra Top-up, Telstra Bill Assistance, Telstra Fee Exemptions, Telstra Calling Card or Telstra Value Mobile Offer. 29% had also used other types of programs not listed in the nominated supports presented in the survey, while 23% had used Optus Donate your Data.¹⁷

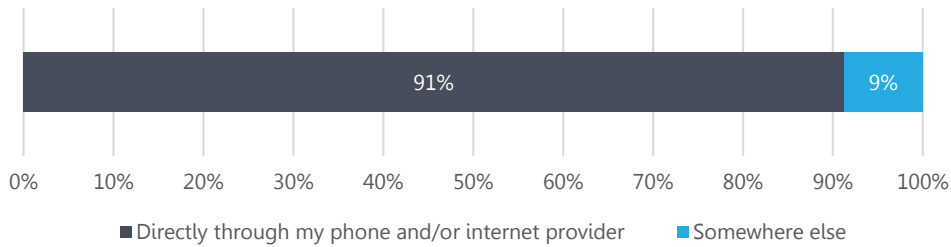
¹⁷ It is important to note that during the analysis of the data it was discovered that approximately 9% of program recipients used Optus Donate Your Data as a data-giver not a data-receiver. These participants have still been included in the analysis as their relationship with and experience of existing supports is still relevant due to their low household income however coded responses for any questions that mention giving rather than receiving support have been coded separately as “n/a”.

Program Recipients Only - How Respondants Found Out About the Program (n=194)



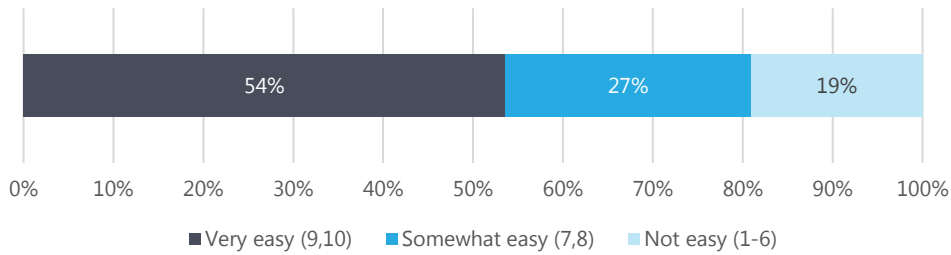
The majority of program recipients first found out about the specific offer they had used via an app (17%) – either their telcos’ or another discount finder type of app, followed by friends or family (14%), or online (12%).

Program Recipients Only - Program Access (n=194)



In terms of accessing the offer, the majority of program recipients (91%) accessed support directly through their phone and/or internet providers.

Program Recipients Only - Program Ease of Access (n=194)



In terms of the ease of access, the majority of program recipients (81%) found it very or somewhat easy to access the offer, with 54% finding it 'Very Easy'.

Q29. REASONS FOR EASE - TOP 3 FOR EACH LEVEL OF EASE [CODED]				
	Not easy (1-6)	Somewhat easy (7,8)	Very easy (9,10)	Total
Base	37	53	104	194
[EASY] Simple process	16%	32%	49%	38%
[EASY] Staff member helped me	8%	17%	10%	11%
[EASY] Done through the app	0%	4%	13%	8%
[EASY] Fast approval	3%	8%	7%	6%
[EASY] Was offered when signing up	3%	8%	5%	5%
[EASY] Offer was applied automatically	0%	2%	7%	4%
[EASY] Someone else did it for me	5%	2%	1%	2%
[NOT EASY] It was confusing/difficult	19%	6%	0%	5%
[NOT EASY] Slow processing/approval	8%	9%	1%	5%
Other	5%	4%	0%	2%
N/A	5%	2%	13%	9%
Don't know	27%	17%	4%	12%

For those who found it easy, the majority of program recipients suggested the process was simple, that there were staff to help or that it was done through the app. Fast approvals or offers available on sign up/applied automatically also contributed to helping make it easy for program recipients to get access to the offer. For those who didn't find the process as easy, key reasons included that the offer was confusing or due to slow processing.

Sample comments on what makes accessing offers easy for low income households:

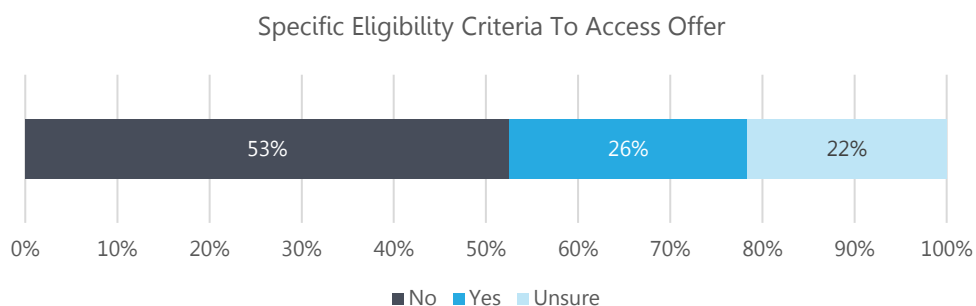
- > Access was offered upon sign up.
- > All done online.
- > All done through the app to a phone number.

- > All over the phone, didn't take long.
- > As simple as looking up the service via my mobile.
- > Completed in shop was easy to do assistance was there with me.
- > Gave them my concession card number.
- > Given to me via DV shelter.
- > Had to double check myself as I had not done it before, but was easy once I knew what I was doing.
- > It was available to me through my Telstra account and myTelstra app.
- > It was done on the spot at a local Telstra shop.
- > I did nothing at that time because the service provider did it automatically after I received the informed message. Too easy for everyone!
- > I didn't have to do anything, it just appeared.
- > I did not need to fill any form. The service provider directly imposed that grant on my mobile phone.
- > I don't believe I was ever told about this program, I accidentally found it in the app.
- > I explained the situation and the representative explained the benefits and applied my discount.
- > I found Telstra Air easy to access because a Telstra staffer arranged everything when I called them about it. From memory, I think they gave me access to Telstra Air while I was still on the phone talking to them about it.
- > I rang the call centre and they did it over the phone.
- > I simply had to apply online and the staff were quick and easy to deal with and great at explaining things and cheap alternatives.
- > I spoke to someone who helped me straight away.
- > It took a bit to get a stable connection however after figuring out what needed to be done, was able to connect quite quickly.

- > It was easy speaking with a Telstra lady in-store, she was very helpful.
- > It was really easy to us. All I had to do was activate it through my Telstra account (either on the website or through myTelstra app).
- > Just had to provide the concession number.
- > Just had to verify pension number.

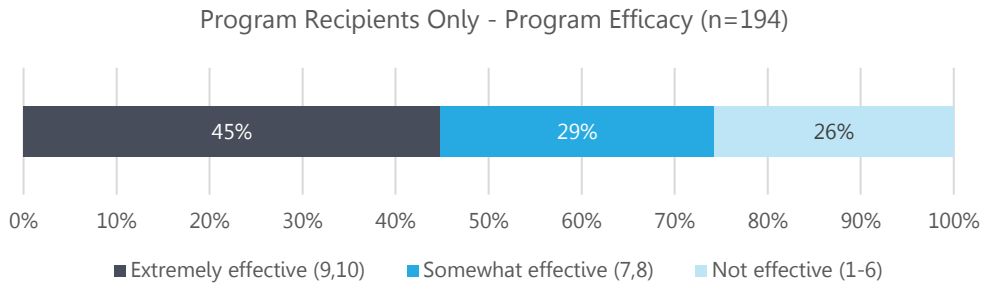
Sample comments on what makes accessing offers difficult for low income households:

- > Application form. Took 2 months for approval, after having to redo the application.
- > As mentioned, deals and offers don't seem to be readily available or openly advertised especially for existing customers. It's ok if you are a new customer because you are provided offers to get business
- > Good discount but had to wait ages on hold to get it.
- > I had to speak to a manager because they wouldn't let me cancel the service, but they were unwilling to match the price with the competitor. Apparently only certain people have the ability to do this.
- > You need to bring some one from other service and also wait one more month to start the service.



For more than half (53%) of the program recipients, there were no specific eligibility criteria for accessing the program, however just over a quarter (26%) said that there had been. For these program recipients they mentioned the following as key eligibility criteria: age, being connected to the telco as an existing customer, being on contract, being an ex-employee, holding a valid concession card, receiving Centrelink payments, being on a specific plan, needing to have

multiple mobiles connected, or that it was for new customers only.



When asked about the program’s overall efficacy in assisting with their connectivity needs, the majority of program recipients (74%) believed the support offer was either extremely or somewhat effective, with just under half (45%) saying it was extremely effective.

Q31. REASONS FOR EFFICACY - TOP 3 FOR EACH LEVEL OF EFFICACY [CODED RESPONSES]				
	Not effective (1-6)	Somewhat effective (7,8)	Extremely effective (9,10)	Total
Base	50	57	87	194
[EFFECTIVE] Has been helpful / convenient	12%	26%	43%	30%
[EFFECTIVE] Made it affordable / good value	4%	16%	30%	19%
[EFFECTIVE] Coverage / connectivity / stable / reliable service	6%	16%	16%	13%
[NOT EFFECTIVE] It did not support my needs / not helpful	30%	4%	1%	9%
[NOT EFFECTIVE] Not always reliable /slow	14%	9%	1%	7%
[NOT EFFECTIVE] Not satisfied with price / discount	8%	7%	0%	4%
Don't know	4%	4%	2%	3%
None / N/A	4%	4%	0%	12%

The top three coded reasons for what made the program effective to program recipients was because it was helpful/convenient, it made things more affordable and provided good value, and enabled better coverage/connectivity.

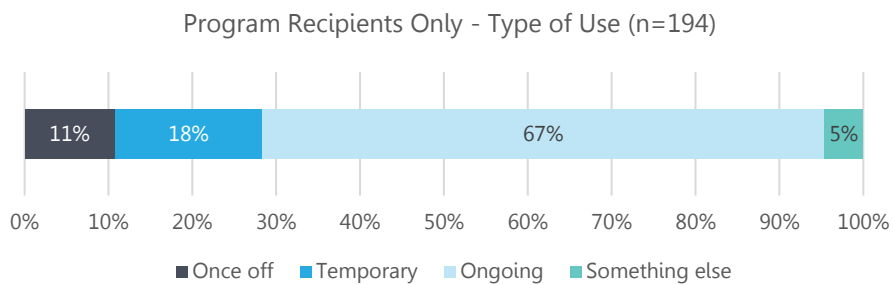
For those who did not find their program to be effective, the top three coded reasons were because the program did not suit the program recipients’ needs, the connection was not always reliable or was slow, or program recipients were unsatisfied with the price/discount that was offered.

Sample comments on what makes offers effective for low income households:

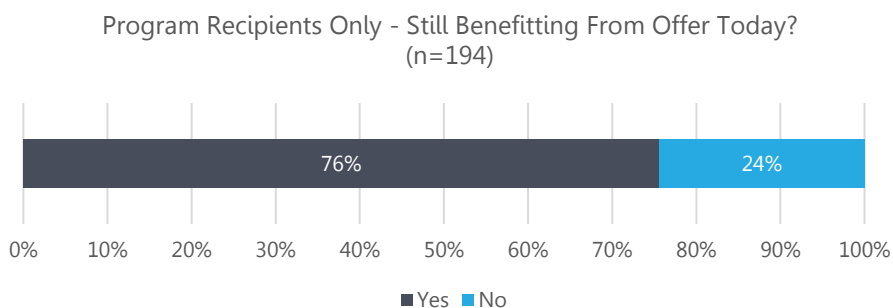
- > Affordability was the main reason and data gifting is a good bonus.
- > Allowed us to start my daughter with a phone due to the saving. Allowing us to stay connected with her when at school/work.
- > At first the offer was free with the first 6 months and has then been made 50% off for the following 12 months which has been very cost effective.
- > Cheap and covers all of my data needs.
- > Helps with the monthly bill.
- > I don't have landline. So, the mobile is my only way of communication. Very cheap \$10 per month.
- > I find without it it's much easier to forget to make a payment or pay less. If you do that then you fall behind and always playing catch up which I hate.
- > It has all the features we need and we saved \$10 a month.
- > It helps/reduces with the bill
- > It is a good deal for fast NBN, but I would like to have our mobile phones included in a bundle which is not offered at an affordable price.
- > It made it easier to pay the total bill by splitting it over several weeks by having the money deducted from payments before I received it.
- > It was the effectiveness I needed and it was what I could afford living out of home and attending full time study the promotional offer made the most sense.
- > Provided for our needs as a family.
- > Really helped cut costs.
- > Save money.
- > Very affordable for a large family.
- > Without going into too much irrelevant detail I suddenly really needed to have Wi-Fi access and Telstra were able to achieve that for me very quickly.

Sample comments on what makes offers ineffective for low income households:

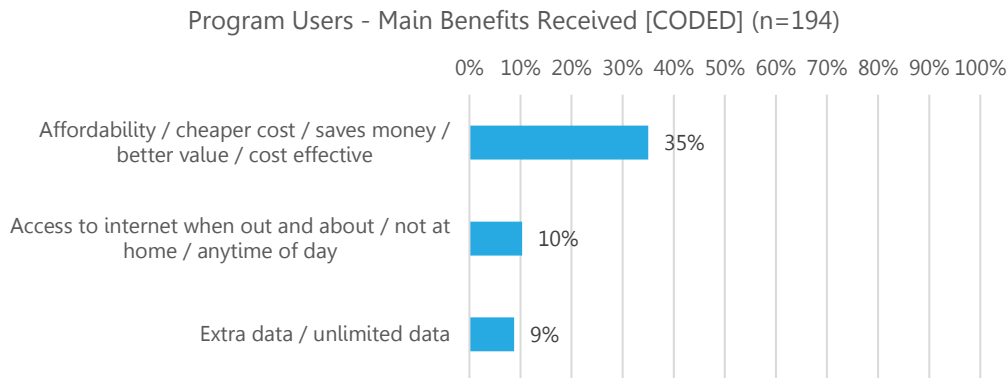
- > Bad connection.
- > I really haven't had to use it.
- > It didn't really help with the speed issues.
- > It made no difference to my connectivity.
- > We don't get that much of a discount.
- > Not so effective - it later was removed from my account benefits, so it promised a lot but didn't really do much.



Two-thirds (67%) of program recipients' offers have been ongoing, while 18% were temporary, and 11% were only a once-off deal.



Just over three-quarters (76%) of program recipients reported that they were still benefitting from the offer at the time of the survey, while 24% were not.

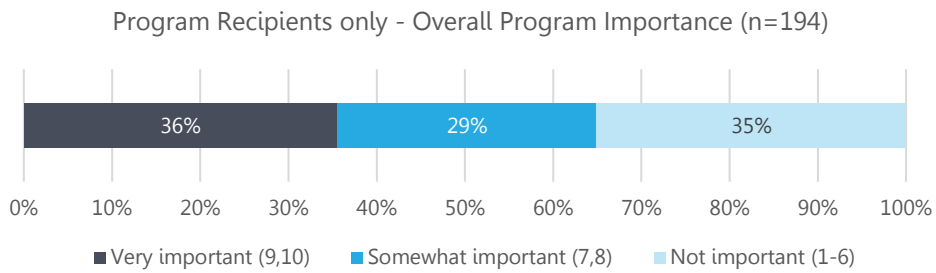


Among the main benefits received, over a third (35%) of program recipients mentioned comments relating to affordability, cheaper costs, saving money or better value. Other benefits for program recipients included being able to access the internet when out and about and having access to extra data/unlimited data.

Sample comments on main benefits received

- > *A small reduction in the cost.*
- > *Able to connect to Wi-Fi not within the house to save data.*
- > *Able to use data without any worries.*
- > *allowed my daughter to engage in remote learning without me going over my Dad's usage on my phone as had been hot spotting prior.*
- > *Being able to use Telstra Air meant that I was immediately able to complete some temporary casual work at home that was contingent on my having a reliable Wi-Fi connection.*
- > *Bill paid.*
- > *Certainty.*
- > *Cheaper bill.*
- > *Cheaper cost that is more affordable.*
- > *Cut my phone bill down by a lot.*
- > *Got me through until I could afford my regular credit (prepaid).*
- > *I can feel worry free of running out of mobile data whenever I go out.*
- > *It enabled me to guarantee payments were made before I received Centrelink payment that way, I didn't have to worry about forgetting to pay my bill.*
- > *The benefit for me is the payment is taken out before my payment goes into my account.*

- > *The phone signal is good with Telstra, especially in rural places.*
- > *This offer has enabled me to use google maps, google assist to get directions when I was lost or in Tasmania trying to find my way around. I did not have any mobile data left as I was uploading photos constantly to the cloud, so Telstra air gave me access I never would have had.*
- > *Unlimited gigabytes.*



The last question set was about the overall importance of the offer to program recipients in assisting them with their phone and internet needs and understanding why recipients felt the supports were important. Nearly two-thirds (65%) said that the program they had received was important, with over a third saying it was very important to them.

Q38. REASONS FOR IMPORTANCE - TOP 3 REASONS FOR IMPORTANCE [CODED RESPONSES]				
	Not important (1-6)	Somewhat important (7,8)	Very important (9,10)	Total
Base	66	55	68	189
Has helped me / life easier / convenient / satisfied	12%	51%	46%	35%
Not helpful / didn't help me / doesn't affect me / just a bonus	50%	7%	3%	21%
Affordability / cheaper bills / saves money / better value	5%	24%	19%	15%
Connection / staying connected when apart / travel	0%	4%	9%	4%
Lots of data / unlimited data	2%	2%	4%	3%
Good customer service	2%	0%	1%	1%
None / N/A	6%	4%	7%	6%
Don't know	9%	5%	3%	6%
Missing	0%	0%	0%	0%

Helping to make life easier or more convenient is the top reason for why programs are seen as

important by program recipients, followed by reasons relating to affordability and being able to save money.

Sample comments from those who ranked the program as 9 or 10 out 10 'Very Important'

- > Because helped me keep connected.
- > I don't have landline so this is the only means of my telecommunication.
- > I have chronic illness and spend a lot of time in hospital, I need good reception and internet.
- > I need to save as much as I can.
- > It made my life easier.
- > It meant I didn't go over my data increasing my phone bill and also my daughter was able to learn at home during lockdown.
- > Keeping both mobiles meant we could always have a way of contacting someone when we were apart.
- > Lower bills.
- > My whole university degree needed this and I needed the low costs to afford it simple as that.
- > Saving money.
- > There was no other access to internet in the town.
- > To help with monthly budget.
- > Very important as I had so many bills coming out at the time and couldn't afford.
- > We need fast home internet.
- > Without it, I would be up the creek with no internet access, and I find that thought to be stressful.

For those who didn't feel it was all that important to them, the top reason for *why not* was because the program wasn't viewed as helpful and didn't really affect them – or that it was

viewed more as an added bonus than anything else.

Sample comments from those who ranked the program as not important (1-6 out of 10)

- > Because ultimately, I was more interested in the service than the price of the service. If I was receiving the service I desired with the price match, it would have been more important.
- > It wasn't really that important as we have the internet on our phones.
- > Unlimited net access was critical because I needed to download a large file which I could not have done with any other provider for the cost Telstra charged.
- > We didn't "need" it, it was just a good perk.

From these results, it is clear that those who are able to access and benefit from affordability supports are gaining great benefits from accessing the existing programs, and therefore view the programs as important. For those low income households who didn't find the program they used all that important to them, this is because it was perceived as more of a 'perk' or 'added bonus' to their existing deal. Nevertheless, the results show that even if it is only a small discount that is provided in the end, most low income households find that programs can make a significant difference in helping with both their cost and connectivity needs. Programs are typically easy to access for those who have accessed them, and pending specific eligibility criteria (such as age or concession cards), once signed up, most are still continuing to receive the program/offer as opposed to the offer being only a once-off. While programs could potentially be made more effective, by increasing the total cost savings / discount, or amount of available data/speed, for example, most program recipients are satisfied with the overall efficacy of the programs they have accessed.

5.3 Qualitative Case Studies

To help paint a more detailed picture of how specific offers have helped individual low income households, it is helpful to draw on some case study examples to better understand the different types of deals/offers that have been discussed above. The following examples are grouped by specific type of offer, with details of the offer as established in Stage 1 of the Research (see Introduction).

Telstra Air and Jason

Telstra Air	
What is the offer/program?	Free Wi-Fi Access at hotspot locations
Who is eligible?	Telstra Air is available to Telstra customers who have at least one of the following services: Mobile on a plan Home broadband (ADSL, Cable or nbn™ services with a compatible gateway) Mobile broadband
How to access the offer/program?	Download the Telstra Air App and activate the service

Jason (35-39) is a single parent living in South Australia and receives Family Tax A and Family Tax B Income Supports and the Disability Support Pension. He has a phone and an iPad which he uses for streaming and downloading. Although he is currently unemployed, he uses his phone to find client work and will upload videos for work applications when required.

At the time of completing the quantitative survey Jason was still with Telstra for his mobile but has since switched to Vodafone and Optus for mobile phone services with data, and has a Telstra 500 gigabytes per month plan for NBN. He made the switch because his mobile phone costs were becoming too expensive – he discovered he was paying an extra \$40 to Telstra for the same plan that Vodafone was offering. He retains access to Telstra Air through his NBN plan, which he uses with his daughter. His top needs when it comes to his connectivity is fast internet, second need is reliability, followed by unlimited data and service support as his third most important need.

Jason is someone who will undertake research online to look at different offers and deals, and price is always the first thing he looks at. He tends to feel 'bamboozled' by sales staff so prefers to find his own way online and while it pained him to switch away from Telstra (his preferred provider) for his mobile, it was ultimately the better deal that made the choice for him because the extra savings goes into activities with his daughter, like going out to dinner together.

- > *Faster speeds and more reliability with the connection to the network. If they could offer bundles so everything is with one provider and comes as a singular bill this would be helpful. The ideal monthly spend would be \$120 for access to my phone and NBN.*
- > *I value NBN with Telstra. There are cheaper providers out there but the connection with Telstra is reliable. They have a SIM so if NBN cuts out there is still access to Wi-Fi. I prefer Telstra but they are expensive, so I switched to Vodafone because they had a cheaper phone plan.*
- > *My daughter can log in to Telstra Air through my account when we go out for dinner etc. When I get on the Telstra app and log in it connects to Telstra Air immediately. This service is included in my*

contract as an added feature. My understanding is that the amount of data comes out of my home-usage.

- > *When we go out my daughter can be entertained and stay connected so it saves my mobile data.*
- > *It's important for me to access these services; I would rather stay with Telstra for this reliability.*
- > *Years ago, Telstra had a bundle for a mobile and Wi-Fi. If they had something like that, I would be interested, but these days you buy everything separately. The price would determine if I switch my phone back to Telstra.*
- > *I don't see Telstra Air advertised anywhere so they could improve this.*

Telstra Centrepay and Angela

Telstra Centrepay	
What is the offer/program?	Ability to make fortnightly budget payments to your Telstra account
Who is eligible?	Centrelink client
How to access the offer/program?	Centrelink – quote Telstra reference number 555-052-438-T

Angela lives in regional New South Wales and currently works part-time. She is a single parent (with adult children living outside of the home) and owns her own home. In her early 60s and living with disability, Angela is currently on a JobSeeker allowance and also receives a telephone allowance from Centrelink. She spends a lot of her time on the internet and has a Google Home too. She is connected with Telstra on a mobile phone service with data, tablet device and NBN. She never knows what the best deals are but just always wants access to the internet. Her most important need when it comes to connectivity is being connected to her phone, followed by access to the internet. She is a big advocate and ambassador for Centrepay, which she has used for as long as she can remember but associates this more so with Centrelink than Telstra. She thinks more people should know about it because it is just so good with helping people to budget/stay on top of their bills.

The key benefit from access to Centrepay for Angela was reducing her worries each month, knowing that her bills would be covered and she wouldn't have to find a huge amount of money, even if the bill had gone up more than she anticipated. She doesn't like getting behind on her payments so Centrepay manages this for her and supports her ability to budget while also remaining connected. If there was one thing that she would like to improve in terms of her connectivity, Angela would like NBN to drop their prices and increase the speed of their service.

- > Centrepay is brilliant when you get some kind of Centrelink like the pension, Jobseeker,

Youth allowance, etc. You can pay council bills, phone bills, they even take rent out of your pay before it hits your account. You apply via Centrelink on the deductions section and need to have your account information available. I had that for 21 years before gaining employment. I'm managing the Telstra bill myself now, but the rest of my bills still come out of Centrepay.

- > I found out about Centrepay through a friend, I've never had to look it up but I think Centrelink could give out more information about it. They should advertise it to people because you can't spend money that you don't have so it really helps with budgeting.
- > Once it's set up it's simple, you can change the amount at any time and you can stop and start it.
- > I knew my bills were being paid, I didn't have to worry. It's much easier to find \$250 to pay a bill rather than \$700 which is why I appreciated it being taken out of my pay.
- > I would have been lost without it. You put money away for bills but things always come up and you end up spending it.
- > It helped me with budgeting – I can't emphasise this enough. It has made a huge difference.

Telstra Home Phone Essential: Barry and Sherilyn

Telstra Home Phone Essential	
What is the offer/program?	A full phone service at a lower cost of \$25 per month for eligible customers
Who is eligible?	Anyone with a Pensioner Concession or Health Care Card
How to access the offer/program?	Call Telstra on 13 2200

Barry, aged 71 and retired, lives in regional New South Wales near Nambucca Heads, or what he calls 'Australia's slice of Heaven'. When he is not spending time playing bingo with aged-care residents, Barry cares for his wife. He sometimes struggles with his internet and phone costs on the Aged Pension but doesn't let it bother him too much because he knows how important it is to stay connected at his age. He doesn't get to socialise the way he used to enjoy doing when he was still working so communication is paramount to him – and he even boasts that he now has

over 1,000 friends on Facebook located all around the world. He has been with Telstra since 1985 and is a very loyal customer to them and appreciates their support with all his phone and internet needs. He is connected to NBN, Foxtel, Netflix and Stan. He uses the Telstra Home Phone Essential program but didn't know much about it other than that was what Telstra offered him and that it sounded alright to him.

More recently, Barry had had a few big expenses. His wife was sick and had to have day surgery. With these expenses at the moment, he says finance management has been very difficult. Things were very tight for Barry at the time of the interview. He worries about paying his phone bills and knows he might be a fortnight or a week overdue with his bill but will always pay it. He spoke to Telstra and they told him that if he paid the bill a fortnight overdue then it would be okay because they could see he always caught up with payments. It makes things easier for Barry to know that Telstra knows him and understands his situation.

Barry also likes to receive Telstra's promotional emails because he can sit and read through them or might phone them for a one-on-one conversation about new offers. When looking for deals or offers he usually looks online first but will then go and have a chat with a salesperson in-store to see if they come up with something better than what he has found online. Human contact is very important to Barry and having a real conversation with people in Australia matters a lot to him. He would probably like to be on a cheaper plan right now but knows it is tricky when there is a lock-in contract involved.

- > When you retire the internet is a big thing, it keeps you and your mind active. I've got 1,000 Facebook friends around the world now and I share a lot of stuff that I think people will get a laugh out of or will find interesting. It makes me feel good when people tell me they enjoy what I post.
- > We got a really good deal from Telstra around one month before NBN rolled out and the guy from Telstra promised us that Foxtel would be hooked up but it wasn't. I had to reach out to them but they sent someone out who resolved the issue. They apologised immediately and waived the fee for hooking it all up. I can honestly say I have had very good service when I have rung up about something.
- > Our NBN has been working slower than usual due to work going on in the area and they have always notified me, which I appreciate.
- > Another time I had an issue with my phone battery and they said they would have to send the phone away to resolve the issue. However, I didn't want to be without a phone for a

few weeks so I rang up the call centre and they assigned me a case manager. The case manager said I could go in and pick a phone of my choice as a replacement. They are always doing things like this and it's great.

- > When we signed up for our current plan, we used a lot of data while we were away from home so to have enough data we had to go on a higher plan. If I wasn't locked in, I would probably look at another plan as they have improved the data limits on cheaper plans.
- > We get good coverage where we are, we are lucky, but when we go to visit our daughter in Gin Gin, they have very bad reception. You have to be in the right spot to find one bar [of signal], those are the only issues I have had.

Sherilyn (aged 50-54) also uses Telstra Home Phone Essential (as well as Telstra Air). Currently living in metropolitan South Australia, Sherilyn receives Carer and the Disability Support Pension income supports from the government. Sherilyn uses her phone and the internet to do a lot of surveys and other similar types of activities online. All her services are with Telstra and she has been with them for many years. She is connected to a landline, NBN, mobile phone service, mobile data for tablet, and all are connected with Telstra. Making calls, access to online banking through the app, tablet and laptop, and international calls are her top three needs when it comes to communication and connectivity.

Sherilyn values her privacy and this gets in the way of her finding a better deal for her phone and internet online because she doesn't like needing to enter her contact details to get a quote. She would find it helpful to have a website that listed all the relevant offers and deals to help her find the best offer for her situation. She finds looking for offers confusing and difficult as she isn't sure about the technical stuff and worries about hidden costs and would prefer that her telco came to her rather than her having to go to them to ask what the best deal is. She likes to stay on top of her bills and will sometimes pay ahead so she doesn't have to worry. Data isn't too important to her but it does help to have it for when the family comes to visit.

- > Whatever website you go to it asks for your email, home address, and phone number to get a quote. It's an invasion of privacy because when you provide that information, they start calling you. If it was easier for me to check different offers, I would confront Telstra and let them know what other options are available to try and get a better deal.
- > It does everything that I want it to do. I don't use Telstra Air these days because I have so much data so I don't really need it. Hot spots for Telstra Air are not that great, I only have

one in my area and when you sign up that's not what you expect. The suburbs don't really have that many hot spot areas at all. With the data we have, it's really nice when the family comes over because they can all connect their devices.

- > Unlimited mobile calls are so important because calls can go for such a long time and you end up spending a lot. Back in the day before I switched to Telstra, I once received a bill for \$500.
- > Sometimes I pay ahead so I don't really experience affordability issues.
- > I rang Telstra years ago to ask how can I make my phone bill cheaper and they told me what deal I could switch to. If I had not called and asked, I would not have known. These days you sign up online and don't receive customer service to get you the deal that best suits your needs. When we first switched to the cheaper deal it was a huge help because we were struggling. When I approached them, they were very good but it's all about me instigating that contact.

If Telcos called or emailed and said "hey, it looks like your bill/usage is quite high here are some other options you can switch to" it would be huge. If Telcos send an email and mark it as 'important' people will notice and read it. Just checking in once a year would be good.

Telstra Home Start Bundle and Mary

Telstra Home Start Bundle	
What is the offer/program?	\$60 per month for a home phone and internet.
Who is eligible?	Anyone aged 60+ and are not currently connected to the internet at home
How to access the offer/program?	Call Telstra 1800 859 533 and request the Home Internet Starter Bundle

Mary is in her early 60s and lives in regional Western Australia. She lives in public housing and is a full-time carer for her husband. She receives Carer and Disability Support Pensions from Centrelink and usually tends to struggle with the costs of her phone and internet services. She mostly uses the phone and internet for online shopping and internet banking and has been with Telstra for around 20 years. She is connected via the Telstra Home Start Bundle for her landline, mobile phone service with data and NBN. Faster internet speed is her top need, followed by good

service. She feels like she isn't on the best deal she could be but when she calls Telstra to ask if there is anything better, she is told that she is already on the best deal available and so leaves it at that. The Telstra Home Start Bundle was easy for her to access but it has not had an impact on affordability.

The most important thing for Mary is that she is able to stay connected in case of an emergency with her husband's health issues but she doesn't feel like she really knows how to go about ensuring this and relies on family members to help her with her connectivity needs.

- > I have called Telstra a few times asking about better deals and have been told that I'm on the best deal.
- > The deal I am on is not too bad but the internet is slow. We wanted to cut down on our bills and Telstra came up with this option and we have been on it for a few years.
- > I had a look online and called in to ask about it. Then the salesperson came up with that bundle. It was a quick process and meant I got \$10 off my bill per month. I did call them a few months ago to ask about what the best deal was and they said I was already on it.
- > It's really important due to medical reasons and being able to access emails. We don't want something that will take forever to load.
- > It has not had an impact on affordability. I want access to the cheapest and fastest service. They are doing a lot of work around our area so I'm not sure if that is impacting speed.
- > I try and deal with it all myself. My daughter and son-in-law might help me if I need it.
- > Sometimes I think it might be the NBN, but the speed plays up every now and then.

Darlene

Darlene, early 60s, lives alone in Queensland and is on the Disability Support Pension. She uses the internet for basic needs and doing surveys to get a little bit of extra money. She is connected to a landline phone, mobile phone with data and ADSL but has not been connected to NBN due to issues with her address. Having a phone that works, having access to a landline, and overall cost/affordability are Darlene's top three phone and internet needs. It is important to her that costs are affordable because she is a pensioner and struggles with mental health issues.

She feels hard done by with Telstra – firstly in terms of the failed NBN connection, but also because she feels she is being ripped off. When she asked them for a better deal, Telstra told her

that she is on the best deal they have. She wants a plan that is customised for pensioners and gets confused when she calls the overseas call centres. She would prefer to speak to a person and have them explain things to her when it comes to her phone and internet because Darlene doesn't feel that she is very computer savvy.

In the past, Darlene has had to go to charities and get food to manage her affordability, but she never thought about going to Telstra to ask for help at that time as she didn't know she could. It would make a significant difference to her if her bills were lowered without sacrificing the data she receives.

- > Telstra never contacted me to let me know about the NBN rollout in my area so I am very disappointed with them. About 6 months ago I found out I'm listed as being at a different address with NBN.
- > I have been ripped off for a long time by Telstra so I won't stay with them. I also get a lot of scam calls talking about my connection being cut off which is really scary too. I live by myself so I need a phone to contact people if something goes wrong.
- > Affordability is very important to me because I'm a pensioner. I have depression, anxiety, and OCD so I find it difficult to find better offers and deals as my mind is elsewhere. Finding the time and getting my mind focused enough to switch is difficult.
- > I currently have 40GB of data for \$55 a month and Telstra tell me I'm on the best deal I can get but I'm a pensioner I can't afford that, but what can I do?
- > When I call the overseas call centres I get really confused and so do they. Not having an Australian accent on the end of the line is a real problem. I'm now on a standard plan but that's not customised for pensioners. I want a plan for pensioners.
- > I have to be frugal, I had to go to charities and get food to manage affordability. I never thought to go to Telstra for help at those times. When I have called in asking about changing my plan to \$60 all they could offer was \$70 for the first few months but then it would go up to \$80 a month after that, which is too expensive.
- > Telstra is the top dog so they know they can charge anything.
- > I just pay what I have to pay with the phone bill. I didn't think to ask them about it. I was getting 25GB for \$60 which is not enough for me but for unlimited data, I have to pay \$80 but that extra \$20 can be used to buy food. Older people need to laugh more and see things they enjoy, us pensioners really need to have that and cheaply.

Telstra Pensioner Discount: Andrew and Catherine

Telstra Pensioner Discount	
What is the offer/program?	\$10 discount on home phone lines only
Who is eligible/program?	Anyone with a Pensioner's Concession Card
How to access the offer/program?	Apply over the phone, 13 2200

Andrew (50-54) lives in Tasmania and is permanently not working due to injury/disability. He receives the Disability Support Pension and is currently living in social/community housing. He is someone who likes to do a lot of research online as well as stream music and read emails. Sometimes he does some online shopping as well, especially on Facebook Marketplace. He has used a variety of programs as a Telstra customer, including accessing the Telstra Pensioner Discount Scheme, Telstra Centrepay and Telstra Home Phone Essential.

Previously he has been with Boost and also Aussie Broadband. He would like to access things like Foxtel but it's just too expensive and not customised for what he wants. He tried Comtel and Mintel too, which he liked because they were locally based (in Hobart). He is interested in 5G but unsure about the costs.

Andrew is someone who likes to keep himself informed about the best deals/offers but it always comes down to affordability for him. He thinks phone and internet costs should be more affordable and that plans should be incentivised based on loyalty and/or rewards programs. At the end of the day, reliability, cost and good deals are Andrew's top three telecommunications needs.

Issues Andrew has experienced relating to NBN:

- > When I moved 5 years ago to this complex where I live, it was already connected to NBN boxes on every unit. Even Telstra couldn't find any on their system so I had to tell NBN to fix it up. The only thing they don't have is 5G service. It was fun and games with NBN and because I have health problems, they sent a technician who came out. They were meant to come and check but they didn't check if it was wired properly. It took me over a month to get connected because of all the run around. I was spoken down to. I said I was

connected and was called a liar by the staff at a call centre and I said "if I'm a liar how am I using the internet?" I had a technician come and throw the box at me and he asked why he was there. I got sick and tired of it and being spoken down to. I had Telstra fibre phone service but it kept dropping. I've pretty much given up now.

Andrew's experiences with other service providers' deals/offers:

- > Aussie broadband is not cheap. I'm on a \$50 plan at the moment, I'm paying \$79 a month. I've always had mynetfone because I thought it's good to have the same number so I don't have to change it.
- > I've looked at Foxtel, I'm a pensioner. Give customers what they want to pay for. I don't like sport. I just want to get movies and I have two prime accounts. I don't want to pay \$104 a month for Foxtel while on a pension. The documentary pack is free but not if you pay for anything else. They don't listen to the customer and if they're not going to do the right thing of course they'll lose customers.
- > I tried Comtel and they had a test and I was testing the speed of my service. On their speed test it was 250GB and was getting 4G with them but they were expensive because they charge per day by speed. You can change it a few times a day. I was with Mintel for a while because they use TPG as a backup in data. They were actually a Hobart company with Tasmanian staff. They were really good because you got to speak with someone in Australia. People want to speak with an Australian person. I can communicate better then when I had the stuff around with Telstra. I was with Mintel but I thought I'd give them a try because they were \$60 a month and they had a special on. I've got a box which means I can have 5 services connected if I want them to. I don't have to transfer myself to another one.
- > I was looking last year to get 5G. I don't like mobile phones on plans. I don't want to get charged excess and have any hidden costs. After hearing about something that Telstra did in a few states and communities, it gave them plans with roaming features for overseas but people wouldn't even be travelling. I know Telstra got a big fine over that. They're doing too much of this sort of stuff and the more they do it the more people won't go with them. I noticed they advertised that if you pay on certain plans on prepaid you can get 5G. That was a bit confusing, so was the way it was advertised, and I was going to try it but thought not to. I don't mind 5G but they have to make it competitive and I was told Telstra is coming down [on prices] which is good because we need the competition. It's very important because you feel like a valued customer.

Andrew's views on phone and internet affordability, customer service and advertising to people like him:

- > I always say with pensioners, there's a lot of people who can't read or write so things need to be in plain English. You have to make it so people can read it in terms of offers and special discounts.
- > Sometimes I think it's expensive. At the moment I'm getting quality service, I don't get dropout service. Customer service is important but where I used to live my mobile was cutting out left, right and centre so I complained. People won't ring up if things are working properly only if they are not. The service just needs to work.
- > Make the service a bit more affordable. Owing \$10 a month would make a difference. What Telstra could do is what Aussie does, why don't they offer customers with an incentive to get their friends to do it?
- > That's another thing I think is important. Treating customers like they're loyal and reward them. I knew about the reward program because my partner was with them. I read about it and their incentive is \$50 for every customer. I think this month they have \$100. It always means people will tell their friends about a really good rewards program. With Telstra Plus, you need to get these point things and with Fly-Buys you have to spend thousands of dollars to get something. Giving an incentive to get others to join is easier and provides direct cash benefits.
- > I see some interesting Telstra ads and when you see some good ones you think are interesting and you get other ones that are a waste of time. If they don't tell you who they are in the first few seconds, [consumers] won't see who the company is. At the housing complex where I live, we came up with guidelines using pamphlets on how to deal with different types of people. I said, with disadvantaged people, if you have someone that's dressed so powerfully talking to them, they look at it the wrong way and don't feel comfortable. Telcos should do the same thing. You don't advertise to disadvantaged groups with known actors, you're better off advertising with everyday people.

Catherine (aged 70-74) is currently living on her own in metropolitan Victoria. She spends her time volunteering and doing casual work here and there. She receives the Age Pension and is signed up with Telstra for landline, mobile phone service with data, and NBN. She uses her phone for everything, including volunteering. Previously she was with iPrimus and there were extras that

she was being charged for. By switching to Telstra, Catherine was able to save between \$15-\$20 a month, which made a difference to her budget. More importantly, it was also about the customer service. She was unsatisfied with iPrimus's off-shore customer service team and prefers to speak to someone in Australia about her phone and internet needs.

Her number one connectivity need is being able to reach people which she can do if she has a good connection. The second most important need is for fast internet speed, followed by reliability. She first found out about the Telstra Pensioner Discount scheme from a letter that Telstra wrote to her about it. She went into the store to enquire and Telstra helped her to sign up. Being able to speak to someone helped Catherine make sense of the technical jargon and now the deal gives her a great deal of security in terms of continued access/connection. To her cost is more important than speed (even though she would like better speeds on her NBN).

- > I prefer in person consultations over online consultations. If I have any issues, I would go into my local Telstra store.
- > I need a clear explanation on services and options on offer.
- > There should be individualised emails explaining the offers available and the Telcos should use regular language that is easy to understand. It can be very technical at times.
- > It gives me security. Previously my internet would have stopped if I reached my limit and I would have been overcharged but, on this deal, my internet only slows down so I remain connected.
- > I wouldn't mind the NBN being quicker as I live in the outer suburbs. I pay \$115 a month for NBN, mobile, and landline but what I have been told is if I remove the landline, I will be charged extra which I don't understand.
- > Cost is more important than speed.
- > It would be lovely if all the Telco companies could be on one page where there is a standard price and we could compare prices.

Telstra Value Mobile Offer: Samir and Liz

Telstra Value Mobile Offer

What is the offer/program?

The Value Mobile Offer is a \$15/mth recurring credit on the Extra Small \$45 Mobile Plan, which will reduce the minimum monthly price of the Extra Small mobile plan

	(only) to \$30/mth. Provides 2GB of data, standard national calls and text
Who is eligible?	Anyone with a Pensioners Concession or Health Care Card
How to access the offer/program?	Via the Telstra Store or call 13 2200 and ask for the \$30 value mobile offer

Samir is in his mid-twenties, works full-time, and is living with his parents in New South Wales. He uses the internet daily, for almost everything. He is signed up with Telstra and has a landline, mobile, an iPad and NBN service. Finding a good plan with enough minutes is important to Samir. He has been with Telstra for the past 3 years. He has the Telstra app and he will look at it to find any new offers. Currently, he has the Telstra Value Mobile and Telstra Air offers. These offers were recommended to him when he was a student a few years ago as it had enough minutes for international calling. Apart from finding a plan with enough minutes (including for international calling), Samir's other top connectivity needs include having a good connection and signal strength for internet and phone usage, and for telcos to offer better plans, especially to students.

- > The Telstra Air offer is \$50 a month. When I was a student it was recommended to me as it has more minutes to international. Students have some good offers so I had to show some documents to identify myself as a student like my student ID.
- > If it could have extra minutes that would be the main priority.
- > With the extra minutes, I got them to talk to and call family and friends. Before, you had only a certain number of minutes but with this offer, you get more minutes.
- > When I am travelling the internet is still fine. I can use it when travelling from one place to another. The main thing is having good connection and signal as sometimes the signal is not good.
- > If Telstra could upgrade its strength and connection. It would be great if there were some good packages and if Telstra went through social media and Instagram to advertise offers. They should have better plans, and students should be the main thing for any services. The promotion has to be there.

Liz is a retired and recently widowed South Australian resident. In her late 60s, she spends most of her time looking after her grandchildren. It is important for her that the internet works because her grandchildren use it a lot when they come over to see her. She is signed up with Telstra on the Telstra Home Internet Bundle and the Telstra Value Mobile offers, and her services include a landline, mobile phone with data, mobile data for tablet, and NBN. Her use of the internet and phone is mostly to connect to family and friends and Facetime to the UK. She also does internet banking and shopping.

The Telstra deals suit Liz's needs. Before that, she was with Optus but once she got the NBN, Telstra made that offer to her and it made sense to bundle all the services together and just have one simplified bill. Liz feels that swapping and changing deals is not always better, she has a friend who does that and she always has problems with her internet. At this stage of her life, Liz says she doesn't want to be going down that road.

Telstra has been good to Liz. Last year, she got a call out of the blue asking if she needed a new phone and handset and someone came out to set it all up, which was very helpful. The only issue is that the plan she is now on is still quite expensive but as long as it doesn't go up anymore, Liz is happy with it.

All it would take is an increase of between \$10-\$20 a month and she would have to look start looking around, which is a little bit of a concern for Liz in the future. Liz has watched the price increase \$5 in the last 18 months so it is something she is watching closely.

Liz prefers to know exactly what her bill will be each month so that she doesn't need to feel nervous about it. When she went to Alice Springs recently, she got a text saying she had gone over her data by 100% so she knew to turn it off at that point, and in the end, she was only charged an extra \$10. Having that knowledge gave Liz peace of mind during her holiday knowing she wouldn't be coming back to a big bill.

Anything that saves Liz money is very important to her so she would be interested in other deals/offers but it has not been necessary to investigate so far. She would struggle if she didn't have access to programs such as the Telstra Value Mobile Offer. Liz is focused on keeping her bills low and trying to avoid having huge chunks taken out of her living costs for the telephone/internet.

- > I would be happy to stay with Telstra if they don't put up their prices. I am not like the youngsters being a big internet person.
- > It is important to me but my phone is not part of my body. As long as everything is

working OK, I can use it for what I want and it's not expensive, that's all I need really.

- > If I got stuck, I would go to my granddaughter's partner who works for Telstra if I needed help. Unless it was a real technical problem, he could help me out but I would go to the shop if I had an issue, that way you would know something would be done about it. On the phone there is a lot of waiting around, I am not that keen on phone conversations for problems.
- > I am quite happy with Telstra, when I came here my daughter asked if I wanted to try Telstra. I don't really know a lot of other companies and because I am satisfied with Telstra, I have not searched for anything else.

Circles Life Student Deal and Esha

Circles Life Student Deal	
What is the offer?	20% off any mobile plan for 12 months
Who is eligible?	Anyone with a university student email and are 18 years or older.
How to access the offer?	Apply online.

Esha is a 30-34 year old new mum living in Wollongong, New South Wales. Esher and her husband speak Malayalam at home. She is connected to a mobile phone service plan with Boost and for NBN she is with TPG. She is unsatisfied with the speed of her current NBN provider. Fast data is the most important aspect of connectivity for Esher, followed by international minutes to speak with family overseas and then price/affordability, with the latter playing a critical role in her decision-making. Esher is someone who will always look for a better deal and make the switch but sometimes finds it confusing or difficult to find the right deal or package. She would like options with a clear break down of price from expensive to more affordable plans so that she can review each package and its value for money.

When she was a student a few years ago, Esher had the Circles Life Student Deal, which made a big difference to overall phone and internet costs. To sign up, they asked Esher for her student ID or a student email and from there it was very easy. When she was studying, she would share data/minutes with her housemates (who were also studying) so that they could get their university assignments done. She would not have been able to afford a package on her own so being able to share made a big difference to her ability to successfully complete her studies.

- > It's very important because at the moment my husband is the only one working, so we

don't want to go on any expensive plans. Telstra is the best in regards to network but you have to miss out on that when choosing a cheaper plan. I go for the most affordable plan over speed or data.

- > We don't stay with one provider long term. If we find a cheaper provider we will always switch and we're always keeping an eye on what offers are available.
- > When I was studying, my friends and I were looking for something with a little more data that would be affordable. We shared a package between the four of us but the data would not have been enough on its own. We also had access to Wi-Fi as well.
- > We selected Boost as it's more economical but when we tried to find the right package it took a few days to find the right deal. We did the research online; we didn't call and speak to someone. Usually, when you try and contact customer service it's hard to actually get a hold of them.
- > If I had an issue, I would contact TPG customer service but they were not very accessible during COVID-19.
- > It would be good to get emails with the different packages and deals available because it's hard to find the right one. It can be confusing when trying to figure out which [telecommunications] deal I am on and which to select. It should be more accessible to customers.
- > I really like having clearly laid out expensive and cheaper options for people to choose from, this would help me make decisions about which plan is right for me.

Data Gifting and Jessie

Data Gifting Schemes (inc Belong, Better Life Mobile and Woolworths Mobile)	
What is the offer/program?	Data Gifting allows for sharing of unused data with family or friends.
Who is eligible?	Anyone can donate data on a relevant plan. To receive data from family or friends, you must be on the same network (e.g. Belong customers can share with other Belong customers)
How to access the offer/program?	Usually through the service providers apps.

Jessie (aged 18-24) is a nursing student in South Australia and lives at home with her family. She uses her phone every day for socialising, media and online shopping. Jessie and her family are signed up with Optus for their mobile phone services and Telstra for NBN. The family has a laptop and an iPad. Because Jessie is studying, she doesn't have a lot of money and usually struggles to pay her phone and internet bills. She currently data shares with her family and it's something she relies on a lot. She is happy with Optus and their coverage but would still be happy to look around and find better value for money. When she is purchasing a new phone is usually when she would be looking for deals and packages but not in between that time. Jessie relies on a stable connection, speed, affordability and the amount of data as her essential needs when it comes to phone and internet connectivity. Jessie is currently receiving a \$10 discount on her phone bill for being a student but because her Dad and brother have higher plans, they often share their left-over data with her and she wouldn't have enough data without this. Also, it would impact her ability to complete her studies but more importantly it would impact her ability to stay connected.

- > If you don't have data you're not connected. When I am out in big groups or spaces it can take a really long time for things to load.
- > I would like more student discounts, anything that's cheaper is what I would go for. The 10% of makes a difference.
- > It's one of the main reasons I went with Optus. I can't afford a big plan so tapping in and using someone's plan when I run out is helpful. I use data sharing monthly.
- > When visiting a website there should be a big sign on the front page because you have to go looking to find it.

Manu

Manu (aged 35-39) lives in a share house in Melbourne, Victoria ever since arriving in Australia 2 years ago. He is working full-time but also managing alternative evening work with other temporary/casual jobs to try and make ends meet. He uses his phone for everything from checking emails to social media as well as booking appointments and responding to job opportunities. He has been with Optus and Telstra previously but recently switched to Amaysim. The most important requirement for Manu is connectivity through good mobile phone coverage. International calling and internet speed is also important. He would like more information about different deals and offers advertised on telco websites so that he can find a deal that is best suited to him – in his culture, he said, finding the best deal is the most important to him. It makes him feel good to save money wherever he can, especially on telephone bills. Manu likes to help

his friends find good deals too. He doesn't typically find it difficult to pay his bills, but when it happens, he will contact his service provider and explain the situation to them. Mostly, Manu wants things to be simple when it comes to his phone and internet services.

- > They should be there on the website. I haven't looked on the Optus website but I don't want them coming to me and harassing me. I would like to go to them.
- > Make them [plans] more affordable. Give more options for international calling. Australia is a country full of immigrants. Maybe have unlimited deals because most of them have caps.
- > I just google for the international calling, there's lots of small planning like mobile services. I wonder how the service would be.
- > I'm thinking I will stick with Amaysim for now but after that not sure. I don't want to waste my time.

5.4 Summary of Program Recipients Research

In sum, there is a lot that can be taken from both the qualitative and quantitative research into program recipients.

The results indicate that low income households who have benefitted from existing telco affordability measures tend to be:

- > **More connected** (number of services, types of connections and overall feelings of connectedness).
- > **More price conscious** – at least in terms of needing to find better deals due to the difficulties associated with paying for their telecommunications bills.
- > **More able to find deals** – but this could be because they have had the experience in doing so.

When it comes to the supports that program recipients have used, they have mostly found these supports to be:

- > **Easy to access** – 81% found it very or somewhat easy to access the offer, with 54% finding it

'Very Easy'.

- > **Effective** – 74% believed it was either extremely or somewhat effective, with just under half (45%) saying it was extremely effective.
- > **Set and forget** – 76% of program recipients were still benefitting from the offer at the time of the survey while 24% were not.
- > **Important to them** - Nearly two-thirds (65%) said that the program they had received was important, with a third (35%) saying it was *very important* to them.

From these results, it is clear that those who are able to access and benefit from affordability supports are gaining great benefits from these existing programs. The results also show that even if it is only a small discount in the end, it is still important and makes a significant difference to low income households to help with both their cost and connectivity needs. Programs are typically easy to access for those who have accessed them, and pending specific eligibility criteria (such as age or concession cards), once signed up, most are still continuing to receive the program/offer as opposed to the offer being only a once-off. While programs could potentially be made more effective, by increasing the total cost savings / discount, or amount of available data/speed, for example, most program recipients are satisfied with the overall efficacy of the programs they have accessed.

The key take-away messages from program recipients about the programs they have used are that:

- > Affordability, connectivity and data are the top three benefits being derived from access to programs (which matches the top three needs of program non-recipient low income households).
- > Programs help to make life easier or more convenient, while also increasing affordability and enabling consumers to save money/budget for other things.
- > The process for signing up is usually simple and quick, especially when telco staff are there to help.
- > However, reducing confusion or slow processing are key opportunities for improving access to the programs.

- > Any discounts or cheaper deals make a big difference, but more could be done.
- > Building awareness of the offers and proactively approaching consumers about deals that are relevant/right for them makes consumers feel supported.
- > Good customer service and being able to speak to a real person goes a long way in helping consumers feel more at ease about their bills/connections.
- > Simple to understand promotional material with plain language around the breakdown of costs will help make choosing a provider/deal easier for consumers.

6 Analysis of Findings and Recommendations

This section draws together the key findings from each of the three cohorts listed below to address the key research aims and where relevant make associated recommendations.

- > Delivery Partners and Other Relevant Organisations Research Findings
- > Low Income Households Research Findings
- > Program Recipients Research Findings

6.1 Effectiveness of the Programs Evaluated

The research findings indicate that when low income households are able to access programs provided by telcos to assist in their phone and internet affordability, these programs are effective at meeting the needs of consumers.

Program recipients indicated that even a small discount applied to their existing phone/internet plans is still important to them and makes a significant difference to low income households to help with both their costs and connectivity needs. Programs are typically easy to access for those who have accessed them, and pending specific eligibility criteria (such as age or concession cards), once signed up, most are still continuing to receive the program/offer to date as opposed to the offer only being a once-off. While programs could be made more effective – by increasing the total cost savings / discount, or amount of available data/speed, for example – most program recipients are satisfied with the overall efficacy of the programs they have accessed.

By contrast, those low income households who have not received any type of program currently offered by telcos to assist in their affordability (“program non-recipients”) had lower levels of feeling connected in their lives compared with program recipients. Program non-recipients also placed higher importance on affordability issues and being able to save money for other expenses compared with program recipients. Yet the majority of program non-recipients (57%) had not heard of a single program or support designed to assist with affordability issues. This indicates that program non-recipients would benefit greatly from increased awareness about the types of supports that are available to assist in their phone and internet affordability and would be likely to explore and take-up the available supports if they knew how to, or understood more about how these programs were aimed at helping them.

The results also showed that running out of data, bill stress, or device affordability are the key kinds of difficulties experienced by low income households when it came to their phone and

internet needs. Discounts, device affordability, and access to free Wi-Fi were seen as the most helpful types of supports for low income households. Some of these supports are already being provided by the existing telco affordability programs, especially those measures aimed at reducing or assisting with bills, discounts on monthly data limits and costs, or measures that include special offers relating to accessing a device.

Results from the delivery partners research demonstrated a more discerning view about the efficacy of the programs. Of the five programs that were investigated, the following assessments were drawn based on discussions with the delivery partners:

- > The Telstra Bill Assistance Program is useful to clients who are able to access it as it provides short-term relief on outstanding or overdue bills, however the availability of these vouchers is limited.
- > The Telstra Top-up Program is widely beneficial for providing immediate access/relief to low income households who are experiencing or at risk of experiencing homelessness, family violence or natural disaster with a \$40 recharge on Telstra pre-paid mobiles.
- > The Optus Donate Your Data Program as delivered by The Smith Family makes a significant difference to the lives of students who are able to access the program, stay connected to family/friends and not be left behind.
- > The Optus Donate Your Data Program as delivered by smaller community organisations contrasts significantly with The Smith Family example and demonstrates that grassroots community organisations are not equipped to be able to deal with the complexities of working with a telco as they simply do not have the resources available to do so.
- > The Telstra Safe Connections Program delivered in partnership with WESNET is highly effective in providing women who are being impacted by domestic and family violence with safe access to technology while also educating them about the safe use of technology to increase their overall safety and wellbeing. Similarly to the Bill Assistance Program, availability is limited and there is evidence that the demand for the program is currently outstripping supply of assistance.

These assessments indicate that when a telco works with an organisation to deliver a program over a period of time, there is a greater likelihood that this program will be successful. However, such measures don't appear to work when the responsibility of the program roll-out is placed solely on a grassroots or small community organisation to deal with on their own, since these types of organisations are not equipped to deal with the complexities of signing people up to

phone and internet offers, especially if only as a one-off initiative. However, larger not-for-profits, such as Infoxchange, WESNET, or The Smith Family, for example, are well-suited and equipped to work with telcos on developing and delivering meaningful affordability programs by drawing on the respective expertise of both the telco and the organisation to solve some of the logistical and front-line operational complexities.

Those other relevant organisations who are not currently involved with assisting telcos to deliver affordability measures are crying out for help to support their clients' increasing phone and internet support needs. These organisations would benefit greatly from being able to offer programs to low income individuals and households but may lack the resources or partnerships to be able to do so effectively depending on the size of the organisation.

Overall, the findings indicate that some programs, when coupled with appropriately-resourced delivery partners, do go some way to address some of the telecommunication needs of low income households in Australia. Telstra's Bill Assistance, Top-up and Safe Connections programs, and Optus's Smith Family collaboration via its Donate Your Data program are key examples of where telcos are successfully working with partners to deliver improved access and connectivity to people who are facing financial hardship, crisis or are simply unable to afford mobile phone plans around Australia. The key issue with these types of programs is the growing demand year on year and how to ensure that supply can continue to meet demand, especially given the need to ensure programs offered to vulnerable or disadvantaged groups also come with enough educational material, tech/onboarding support and staff training. It is also worth mentioning that some of these programs provide "reactive" rather than "proactive" support, meaning that someone has to visit a front-line agency in need of help to be able to access a \$40 recharge or be given a safe mobile phone as opposed to being supported before they reach a crisis point.

Other types of offers, such as special student discounts, device discounts, data sharing, service bundling, or Centrepay also help low income households more broadly, but do not appear to be all that well-known, limiting the efficacy of the programs. Improved awareness and the availability of different types of discounts aimed at low income households by more telco service providers would significantly assist individuals in managing the ongoing costs of their phone and internet connections.

6.2 Which Low Income Subgroups Remain Un- or Under-Served?

A key question to be addressed by this research was whether or not there are any low income "sub-groups" who remain un- or under served by the existing programs. Some of these sub-groups include people living with disability, Aboriginal and/or Torres Strait Islander consumers,

people living in remote, regional or rural areas, 'waged poor' individuals, students, people receiving income supports such as JobSeeker, Youth Allowance, aged pensions, disability support pensions, recipients of Family Tax Benefits A&B, parenting payments and carer payments, people experiencing homelessness and families below the poverty line. The following draws on the research findings to develop a form of gap analysis on the programs in relation to some of these cohorts, including people living with disability, Aboriginal and/or Torres Strait Islander consumers, regional/remote/rural consumers, students, older consumers and single parents.¹⁸

People living with disability (inc. those on Disability Support Pensions)

17% of all the respondents in the main online survey identified as living with disability, with 13% receiving Disability Support Pensions from Centrelink. 10% of respondents were also not working at the time due to injury or disability. Most of these respondents were connected to a mobile phone service with data or NBN/other broadband and didn't feel that they needed to connect to any other phone or internet service. For those who did want to connect to additional services, mobile broadband, NBN and a landline were the most common additional services wanted, with affordability mentioned as one of the main reasons for why these consumers hadn't connected to these services. Other reasons for not connecting included not thinking these services provided value for money or issues to do with not knowing how to get it or just not getting around to it yet. For those who wanted to access mobile broadband, other expenses that take priority was a key reason for why low income households living with disability had not connected to this service.

48% of low income households living with disability had some difficulties paying the costs associated with their mobile phones, while 47% had some difficulties paying the costs associated with their NBN/broadband services. 25% found it somewhat or extremely difficult to find a phone or internet offer that is relevant/of interest to them with the majority listing affordability as a key reason for why they found it difficult. 55% experienced bill/device affordability stress across the last 12 months.

The majority (80%) of low income households living with disability felt that they were connected overall (i.e., able to link up with family/friends and their communities) but for those who did not, wanting faster and reliable access and/or more affordable plans and deals were key things that would make these consumers feel more connected. More than 70% of low income households living with disability said that it is very important to receive assistance to make their phone and

¹⁸ Due to the constraints of an online survey methodology, it was not possible to comprehensively evaluate all of the required cohorts. Analysis has only been conducted where enough sample was collected in the main survey using sub-group demographic markers to tease out the findings for each of these sub-groups.

internet costs more affordable so that they can stay connected, save that money to put toward other expenses, or because they can't afford the service on their current income/pension.

Only 6% were aware of any special offers, discounts or programs to make phone or internet services more affordable. When prompted with the list of existing supports, nearly half (47%) of low income households living with disability had not heard of any of the available programs. Of those who were familiar with them, Optus Donate Your Data, Telstra Centrepay, Telstra Air and data gifting (in general) were the most well-known.

Of the 16 respondents who identified as living with disability and whose household had recently used one of these programs, these included Telstra Air, Telstra Pensioner Discount Scheme, Telstra Home Internet Starter Bundle, Telstra Home Phone Essential, Telstra InContact, Optus Donate Your Data, Telstra Fee Exemptions, Telstra Bill Assistance Program, Telstra Centrepay and other Data Gifting.

Apart from programs which can be accessed with a relevant Health Care or Pensioner Card, there are no other affordability support programs that have been designed specifically for low income households who are living with disability. Furthermore, not all people living with disability will have these cards. Awareness of the existing programs and available supports is very low and could be improved for these consumers.

Aboriginal and Torres Strait Islander households

Only 3% of respondents in the online quantitative survey identified as Aboriginal and/or Torres Strait Islander (ATSI), which is a very small sample size (n=22 respondents). Within this group, most were receiving some sort of income support payment from Centrelink, and 80% of those who were connected to mobile phones experienced some difficulty with paying for these costs. 76% of those connected to NBN or another type of broadband experienced some difficulty with paying for these costs. Affordability is a key issue. Most, however, did not find it difficult to find a phone or internet offer that was of interest to them (only 8% said it was somewhat or extremely difficult).

The majority (77%) of ATSI consumers felt that they were connected overall, but for those who did not feel connected, faster/more reliable connectivity, more affordable plans/deals and more data would make them feel more connected. Two-thirds (63%) of ATSI consumers said it was very important to receive assistance to make their phone and internet costs more affordable because it helps to make life easier. Nearly all (92%) ATSI consumers had experienced bill/device affordability stress across the last 12 months.

Just over a quarter (27%) of ATSI consumers were aware of special offers, discounts, or programs to make their phone and internet services more affordable without being prompted, and 62% had heard of one of the existing measures when prompted with a list. Optus Donate Your Data and Telstra Air were the most well-known. Of the 11 ATSI consumers who had recently used one of the existing programs, Telstra Air was the most common program that had been used. Other used programs included the Telstra Value Mobile Offer, Telstra Pensioner Discount Scheme, Flip Senior Mobile, or data gifting in general.

None of the existing/available programs have any special discounts or offers specifically available to low income ATSI consumers. However, in hearing from the Delivery Partners, programs such as the Telstra Bill Assistance, Telstra Top-up, Telstra Safe Connections, Centrepay, Telstra Air, or any of the other programs designed for individuals experiencing financial hardship and/or crisis (e.g. Telstra Calling Card, Telstra Sponsored Access, and Optus Prepaid SIM via its Donate Your Data Program) do provide supports to Aboriginal and/or Torres Strait Islander low income households to support them with their affordability needs. In particular, ICAN, WESNET and Infoxchange all mentioned that Aboriginal and/or Torres Strait Islander consumers were among the key beneficiaries of their programs.

Regional/rural/remote consumers

Of all the low income survey respondents, 31% lived in rural/regional areas, with most living in New South Wales, Victoria or Queensland. More than three-quarters of low income regional consumers were receiving some form of income supports from Centrelink. Most were connected to a mobile phone with data, NBN or some other broadband or Mobile Broadband, and the majority did not feel that they needed to be connected to any other type of service. For those who did want to connect to a tablet or NBN, for example, affordability was a key issue, with some also saying NBN was not available in their area yet.

55% of low income regional consumers had some difficulties paying the costs associated with their mobile phones, while 52% had some difficulties paying the costs associated with their NBN/broadband services. 15% find it somewhat or extremely difficult to find a phone or internet offer that is relevant/of interest to them with the majority listing affordability as a key reason for why they find it difficult, followed by plans not meeting their needs. Just under half (47%) of low income regional consumers experienced bill/device affordability stress across the last 12 months.

The majority (86%) of low income regional consumers felt that they were connected overall (i.e., able to link up with family/friends and their communities) but for those who did not, faster and reliable access and/or more affordable plans and deals would help make them feel more

connected. Two-thirds (63%) of these consumers said that it is very important to receive assistance to make their phone and internet costs more affordable because they simply can't afford the service on their current income/pension, or they need to save the money for other expenses and any kind of assistance would allow them to remain connected.

11% of low income regional consumers were aware about special offers, discounts or programs to make phone or internet services more affordable to them without being prompted and 56% knew of some of the existing supports when prompted with a list. Optus Donate Your Data, Telstra Air, data gifting (in general), the Telstra Home Internet Starter Bundle, and the Telstra Pensioner Discount Scheme were the most well-known programs to low income regional consumers.

Around 143 low income regional consumers had used one of the existing programs before, with 58 using saying their household had used one of the programs recently. The most commonly used programs by low income regional consumers were Optus Donate Your Data, Telstra Pensioner Discount, Telstra Air and Telstra Home Internet Starter Bundle.

None of the existing/available programs specifically preclude regional/rural/remote low income households, however, awareness of these programs and what supports are available is low, and connectivity/availability are a significant issue, especially for those low income regional consumers who are relying on income/pension supports to be able to afford their telecommunications costs.

Students

Approximately 13% of the respondents in the main online survey indicated they were currently studying (either as an apprentice, full-time or part-time) with most of these students in the 18-24 age range and all under 60. Most low income students were living in New South Wales and Victoria and the majority were living in metropolitan areas. Less than half had someone in their household receiving any Centrelink income supports and only 5% were receiving Abstudy or Austudy payments.

Low income students were mostly connected to mobile phone with data – which was higher than other low income households (86% compared with 76% in the total main survey result), while less were connected to NBN or other broadband (40% compared with 43% in the total main survey result). Just under two-thirds (58%) of low income students were happy with their current connections and didn't feel like they needed to be connected to any other type of phone or internet service. For those who did want to connect to another service, connecting to a tablet device was the most wanted additional service connection, but having other more important

expenses that take priority, affordability and value for money were key reasons for not connecting to this.

71% of low income students had some difficulties paying the costs associated with their mobile phones, while 59% had some difficulties paying the costs associated with their NBN/broadband services. 17% find it somewhat or extremely difficult to find a phone or internet offer that is relevant/of interest to them with the majority listing affordability as a key reason for why they find it difficult, followed by plans not being customisable/meeting required needs, or not understanding the plans and finding the offers too confusing. Just under two-thirds (61%) of low income students experienced bill/device affordability stress across the last 12 months with 39% experiencing running out of data.

The majority (83%) of low income students felt that they were connected overall (i.e., able to link up with family/friends and their communities) but for those who did not, faster and reliable access and/or more affordable plans and deals would help make them feel more connected. Just under three-quarters (71%) of these low income students said that it is very important to receive assistance to make their phone and internet costs more affordable because it would allow them to remain connected.

18% of low income students were aware about special offers, discounts or programs to make phone or internet services more affordable to them without being prompted, and 56% knew some of the existing supports when prompted with a list. Optus Donate Your Data, Telstra Air, or data gifting (in general) were the most well-known programs by low income students.

Around 65 low income students had used one of the existing programs before, with 25 saying their household had used one of the programs recently. The most commonly used programs by low income students were Telstra Air, Optus Donate Your Data, Telstra InContact, Circles.life Student discount, Telstra Top-up program and data gifting.

Although there are a few student-specific discount programs available (e.g. Circles.life student discount, Spirit Student discount), these programs are not well known nor used by low income students. Data sharing is a key way for students to access additional data, with data/connectivity as a key need for students, especially younger students who are relying on their mobile phones as their main form of connectivity. However, it should be noted that data sharing has a number of pre-requisites including that the recipient must know the person donating and be with the same mobile phone provider, meaning that it is not easily accessible to everyone.

Older households (inc. those on Aged / Carer Pensions)

A quarter (25%) of respondents in the main survey were 60+ and most were either living in Queensland, New South Wales or Victoria with a much higher proportion relative to the rest of the main survey sample living in regional/remote areas. Just over three-quarters (79%) were receiving some sort of income supports, with more than 51% receiving the Age Pension, 20% receiving a Disability Support Pension, and 18% receiving a Carer Pension.

Most low income seniors had a mobile phone service (with data), and were also connected to the NBN. More than half were connected to a landline, which was the highest among all age groups. The majority (81%) didn't feel that they needed any additional connections. For those not yet connected to the NBN, most said that they were intending to connect in the near future, but some also listed affordability as a reason for not yet connecting.

38% of low income seniors had some difficulties paying the costs associated with their mobile phones, while 39% had some difficulties paying the costs associated with their NBN/broadband services. 13% find it somewhat or extremely difficult to find a phone or internet offer that is relevant/of interest to them with the majority listing affordability as a key reason for why they find it difficult. Just under a quarter (24%) of low income seniors experienced bill/device affordability stress across the last 12 months.

The majority (87%) of low income seniors felt that they were connected overall (i.e., able to link up with family/friends and their communities) but for those who did not, faster and reliable access and/or more affordable plans and deals would help make them feel more connected. Just under three-quarters (62%) of low income seniors said that it is very important to receive assistance to make their phone and internet costs more affordable because they can't afford the services they needed on their current income/pensions and wanted to save that money to put towards some of their other expenses.

9% of low income seniors were aware about special offers, discounts or programs to make phone or internet services more affordable to them without being prompted, and 45% knew some of the existing supports when prompted with a list. Telstra Home Internet Starter Bundle and Optus Donate Your Data were the most well-known programs by low income seniors.

Around 38 low income seniors had recently used one of the existing programs before. The most commonly used programs included the Telstra Home Internet Starter Bundle, followed by Telstra Centrepay. 8% had used the Telstra Pensioner Discount scheme, 3% had used Southern Phone's Senior/Pensioner Discount, and 3% had used Flip's Senior Value Plan.

Despite the high number of programs available that are specifically aimed at older consumers –

such as 10Mates Pensioner Discount, Airtel Pensioner NBN Deal, Aussie Broadband Seniors Plans, Southern Phone Seniors/Pensioners Discounts on Mobile Devices and Mobile Plans, Pennytel Seniors Discount and the Telstra Home Internet Starter – the majority of low income seniors who participated in the survey had very little awareness about these available supports, and as a result, uptake with any of these programs was also low.

Single Parent Households

Approximately 9% of all the respondents in the main survey were single parents, with most aged 30-39 years old and living in metropolitan areas. 93% of low income single parents were receiving income support payments from Centrelink, with more than half receiving either Family Tax Benefit A or Family Tax Benefit B. Most low income single parents had a mobile phone service (with data), and were also connected to the NBN. The majority (68%) didn't feel that they needed any additional connections.

69% of low income single parents had some difficulties paying the costs associated with their mobile phones, while 70% had some difficulties paying the costs associated with their NBN/broadband services. 19% find it somewhat or extremely difficult to find a phone or internet offer that is relevant/of interest to them with the majority listing affordability as a key reason for why they find it difficult. Nearly all (90%) low income single parents experienced bill/device affordability stress across the last 12 months.

The majority (78%) of low income single parents felt that they were connected overall (i.e., able to link up with family/friends and their communities) but for those who did not, faster and reliable access and/or more connections with friends and family would help make them feel more connected. Just under a third (60%) of low income single parents said that it is very important to receive assistance to make their phone and internet costs more affordable because helps to make life easier, especially in terms of saving money by having cheaper bills.

14% of low income single parents were aware about special offers, discounts or programs to make phone or internet services more affordable to them without being prompted, and 55% knew some of the existing supports when prompted with a list. Optus Donate Your Data, Telstra Centrepay and Telstra Air were the most well-known programs by low income single parents.

Around 19 low income single parents had recently used one of the existing programs. The most commonly used programs by single parent households included other types of programs not included in the existing measures list, as well as Telstra Air and Optus Donate Your Data.

Single parents had some of the highest difficulties in affording their phone and internet needs

compared to the other sub-groups, yet very few were aware of the existing supports available to assist in their phone and internet needs. Start Broadband's Life Changing Connections program, which is aimed at disadvantaged families with children at home, was unknown to anyone in the whole survey, least not parents or single parents. It is also the only available program specifically aimed at helping households with school-aged children with their telecommunication needs.

6.3 Summary

To make sense of the gaps, a sub-group matrix was developed. The matrix showed that there are several gaps where certain cohorts are struggling more than others. It also demonstrated that some similarities and consistencies exist across the board for all low income households when it comes to their phone and internet needs

- > Low income households living with disability are struggling the most to find a relevant/interesting offer more so than other sub-groups, and have the lowest awareness of existing affordability supports. These consumers also find it more important to receive assistance with affordability in order to stay connected.
- > ATSI low income households experience more difficulties than other cohorts in paying for their mobile phones/NBN services, with 92% experiencing bill and/or device affordability stress in the last 12 months. Overall, ATSI consumers have lower feelings of connectivity compared with other sub-groups.
- > Regional/rural/remote low income households experience similar sorts of issues as metropolitan low income households when it comes to their phone and internet needs and don't have high levels of awareness or up-take of existing measures.
- > Students have higher levels of difficulties in paying for mobile phones and experiencing bill and/or device affordability stress in the last 12 months compared to other cohorts. They also find it more important to receive assistance with their overall phone and internet affordability.
- > Single parents experience difficulties paying for their phone and internet and struggle to find relevant offers. 90% experienced bill and/or device affordability stress in the last 12 months and have lower feelings of overall connectedness.
- > All cohorts said affordability was a key reason for why they experienced difficulties in finding a relevant offer.
- > All cohorts said faster/more reliable connectivity and more affordable plans/deals would help them feel more connected.

6.4 Lines of advocacy required

As described in the first section of this analysis, the research indicates that for those low income households who know about the programs, they are more likely to make use of them, and that for those who don't know about them, they tend to experience higher levels of difficulty when it comes to their overall feelings of connectedness and telecommunications affordability.

Lines of advocacy include working with telcos to increase awareness, availability and ease of understanding which programs are available to different types of low income households, as well as determining the best methods to help different cohorts of low income households with their phone and internet needs.

Three key themes were identified by delivery partners and other relevant organisations as potential ideas to help low income households and vulnerable communities with their phone and internet needs. These included better education around technology (including plans/offers/programs as well as digital literacy education for consumers themselves), community engagement to help promote the available measures and supports available, and collaboration between community organisations, telcos and government to coordinate the supports that are available to low income households.

It is recommended that offers be distinguished between those which are "consumer-accessed directly" i.e., directly from the telco (e.g. specific discounts on plans, deals on sign up, technology bundles); versus those programs which are "consumer-accessed indirectly" by people visiting support service agencies (e.g., crisis support offers such as the top-up program, safe connections program, bill assistance program). Making this distinction clearer to consumers would help to better define what supports are available and how they can access them.

For those "consumer-accessed directly" supports, it might be helpful for these consumers to have resources that help them to identify for themselves what specific plans or phone and internet offers they can access for their telecommunication needs. This could be in the form of simplified, plain-language pamphlets or online guides. For those "consumer-accessed indirectly", it is more important to help consumers understand where they can go to when they need help and the broad types of help that might be available to them when facing hardship.

In sum, education and awareness-building of the existing measures is a key step, alongside advocating that telcos develop greater reach for existing programs to help meet the growing demand for these support measures.

7 Conclusion

This report details the findings of the study undertaken for ACCAN to address the effectiveness of low income measures in addressing telecommunication needs. It has involved a comprehensive 360-degree examination of low income households access to, and use of, existing phone and internet offers. The examination can be described as a robust study with the evidence base being highly reliable.

7.1 Low Income Measures can be highly effective at addressing the needs of low income households

It was hypothesised that there is a lack of effective measures provided by the telecommunications industry targeting the needs of low income households. This research has indicated that the existing measures are effective enough for those who use them, but are not well-known at all, with some measures completely unknown by all low income households who participated in the survey.

While it has been difficult to determine the exact numbers of low income households who are accessing the programs, it is clear that the demand for such measures outweighs the supply, despite the fact that the up-take and awareness of these measures appears to be low. It is also important to remember that the results of the online survey are only reflective of those low income households who are currently connected to the internet and able to participate.

The results suggested that low income households who have benefitted from existing telco affordability measures tend to be more connected, more price conscious and more able to find deals with most program recipients believing that the supports they used were easy to access, effective, ongoing, relevant to their needs and important to them.

7.2 Existing Low Income Measures could be expanded, simplified, and better advertised and promoted to low income households

The supports available from telcos are not as well-known as they could be among low income households, and even if they are well known, it is not clear to many who the offers are for and whether or not the supports are available or applicable to them.

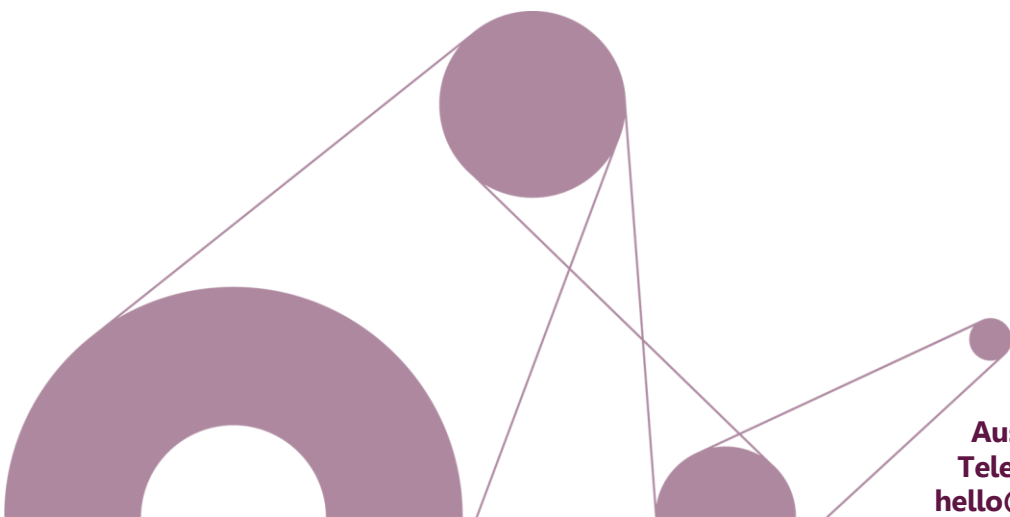
In comparing the results of program recipients with program non-recipients it is evident that those who have used an existing support (or supports) seem to find it easier to find offers and deals that are suitable for them; they are generally more aware of what is out in the marketplace by way of affordability supports; and they appear to place a higher importance on staying connected, which is perhaps a driver – or consequence – for wanting to seek out more affordable

options.

The key take-away messages from program recipients about the programs they have used are that:

1. Affordability is a key issue faced by all low income households when it comes to their phone and internet needs.
2. Connectivity, reliability and data are the key benefits being derived by those program recipients who have accessed some form of support in the past.
3. Programs can help to make life easier or more convenient, while also increasing affordability and enabling consumers to save money and/or budget for other things, and the process for signing up is usually simple and quick, especially when staff are there to help.
4. Reducing consumer confusion, faster processing as well as increased awareness that they exist, are key opportunities for improving access to the programs.
5. Any discounts or cheaper deals make a big difference, but more could be done.
6. Building awareness of the offers and proactively approaching consumers about deals that are relevant/right for them will make consumers feel more supported and connected.
7. Good customer service and being able to speak to a real person goes a long way in helping consumers feel more at ease about their bills/connections.
8. Simple to understand promotional material with plain language around the breakdown of costs will help make choosing a provider and/or deal easier for consumers.

In conclusion, increasing awareness and expanding the availability of existing supports among low income households will assist in helping all low income households to better understand or find a suitable offer that is right for them. It could also increase the likelihood of low income households taking up an existing offer or discount, which would improve their overall phone and internet affordability needs.



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