

researchacma
Evidence
that informs

Spend management tools and alerts

Tracking consumer outcomes of
the *Reconnecting the Customer*
inquiry

SEPTEMBER 2015



communicating
facilitating
regulating

Canberra

Red Building
Benjamin Offices
Chan Street
Belconnen ACT

PO Box 78
Belconnen ACT 2616

T +61 2 6219 5555
F +61 2 6219 5353

Melbourne

Level 32
Melbourne Central Tower
360 Elizabeth Street
Melbourne VIC

PO Box 13112
Law Courts
Melbourne VIC 8010

T +61 3 9963 6800
F +61 3 9963 6899

Sydney

Level 5
The Bay Centre
65 Pirrama Road
Pyrmont NSW

PO Box Q500
Queen Victoria Building
NSW 1230

T +61 2 9334 7700 or 1800 226 667
F +61 2 9334 7799

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Written enquiries may be sent to:

Manager, Editorial and Design
PO Box 13112
Law Courts
Melbourne VIC 8010
Tel: 03 9963 6968
Email: candinfo@acma.gov.au

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Executive summary

This report details the results of research commissioned by the ACMA to examine spend management tools and alerts for post-paid mobile phone consumers, and their relationship with unexpectedly high bills.

The research, undertaken in February 2015, sampled 1,735 adults in total, including 1,020 of the target population of post-paid mobile phone bill payers.

It shows that spend management related changes to the 2012 Telecommunications Consumer Protections (TCP) Code have had a positive impact for many consumers. Most consumers have welcomed the alerts system and are using a range of the spend management tools that are now available to help them manage their growing and changing use of their mobile phones, and avoid unexpectedly high bills.

The occurrence of unexpected high bills, the average amount of higher than expected bills and the incidence of very high bills have all reduced in an environment of increasing data use and increased use of other phone features.

Key findings include:

- > spend management strategies are used by over eight in 10 post-paid mobile phone bill payers
- > SMS usage alerts, made mandatory from 2013, were received by 67 per cent of post-paid mobile phone bill payers in the last 12 months and were rated as useful by 92 per cent of users
- > the proportion of post-paid mobile bill payers who had received a higher than expected bill in the last 12 months fell from 33 per cent in 2013 to 27 per cent in 2015
- > the amount of the average over-run has fallen by 21 per cent
- > while data is the major cause of higher than expected bills, calls within Australia remain the second biggest factor
- > almost half of those who have received an unexpectedly high bill in the last 12 months did not recall receiving a 100 per cent alert, indicating there is room to improve the effectiveness of alerts
- > delays in receiving information are the major cause for dissatisfaction with the alert system.

Overview

The ACMA has an ongoing role in understanding the changing telecommunications environment to ensure positive outcomes for both consumers and industry. This second study in the *Reconnecting the Customer* research series focussed on gathering information on changes in the way that consumers use their post-paid mobile phones, how they manage their usage and spend, and their experiences with unexpectedly high bills. This included a particular focus on the spend management tools and alerts that were made mandatory under the 2012 TCP Code, as well as exploring other methods to manage usage and spend.

This research draws out the key issues for consumers. It will enable further discussions with industry to improve the experience for consumers and ensure a vibrant and competitive mobile phone industry.

In summary, the results show that the 2012 TCP Code is having a positive impact for many consumers. Most consumers appreciate the alerts system and are using a range of the spend management tools that are now available to help them manage their growing and changing use of their mobile phones, and avoid unexpectedly high bills.

More specifically, key findings from this round of research include:

The growing importance of data

- > Of the post-paid mobile phone bill payers, 83 per cent have a smartphone, and two-thirds (65 per cent) of those smartphones are 4G/LTE-enabled.
- > The vast majority of post-paid mobile phone bill payers now have a data allowance on their phone plans, with only four per cent reporting that they do not have a data allowance. Just under half (46 per cent) have a data allowance of greater than 1 GB and a quarter (26 per cent) have an allowance of over 2 GB. Ten per cent have a data allowance greater than 4 GB on their phone plans.
- > More features are being used on mobile phones, and, notably, many of these consume data. The use of apps (other than social media apps) that require mobile data has risen by 20 percentage points since 2013. The use of non-data features has risen or remained steady, with the exception of international calls made from post-paid mobiles, which has fallen slightly since 2013.

Increasing levels of 'mobile only' households

- > The ACMA recently reported an increase in the proportion of Australians with a mobile phone who live in a household without a landline (19 per cent in 2013 to 29 per cent in 2015).¹ This continued trend of more consumers who are 'mobile-only' has implications for the changing use and views of post-paid mobile adults in Australia, which is explored in this report.

¹ More detail about those who are mobile-only can be found in the ACMA's 2015 [Research snapshot: Australians get mobile](#) and 2013 [Research snapshot: Australians cut the cord](#).

- > Compared with those living in a household with a landline, Australians from mobile-only households are more likely to:
 - > consider themselves heavy data-users, rather than just medium or light data-users, and use more features on their phones (8.2 compared with 6.8 features)
 - > have received an alert in the last 12 months and also received an unexpectedly high bill in that period.

Reduced incidence and amounts of unexpectedly high bills

- > There has been a fall in the proportion of post-paid mobile phone bill payers who have received a higher than expected bill in the last 12 months (from 33 per cent in 2013 to 27 per cent in 2015).
- > The amount of the unexpectedly higher bill has also fallen. Specifically, the average over-run amount—that is the mean of the higher than expected bills compared with the mean of the normal bills—has fallen by 21 per cent, as has the proportion of consumers receiving an unexpectedly high bill that is at least double their normal bill amount (dropping from 53 per cent to 38 per cent).
- > The top reason respondents cited for unexpectedly high bills is that they have used their phone more (71 per cent)—and this is higher than in 2013 (53 per cent). Data-related features account for more than half (55 per cent) of higher than expected bills, and amongst those, internet browsing was the specific feature cited as the cause of unexpectedly higher bills by the greatest proportion of people (29 per cent of those with an unexpectedly high bill). National calls is the second most cited single cause (23 per cent).
- > Those who consider themselves to be higher data-users are more likely to have higher than expected bills and larger over-runs.
- > Focusing on the highest bill over-runs demonstrates that while general internet browsing is the most common cause, the highest bill over-runs are more likely (than smaller over-runs) to have involved video or TV watching on a mobile phone. Nearly a quarter (23 per cent) of this group with higher over-runs cited this was a reason, making it the second most common reason for these largest unexpectedly high bills.
- > However, for those who describe themselves as high data-users, national calls are still cited as an important reason for unexpectedly high bills, being the third most cited reason even for this high data-use group.
- > In 2015, more post-paid bill payers have stopped, reduced their usage or changed plans because of unexpectedly high bills—only 17 per cent took no action (compared with 24 per cent in 2013). The type of action taken depends on the size of the over-run, with more moderate actions such as modifying or stopping use being reported when bills were just over double the normal bill. When the over-run gets slightly larger, consumers contact their provider's customer service. Unexpectedly high bills were around triple the normal bill for the small groups who either changed plans or changed provider.

Spend management strategies widely used

- > Some kind of spend management strategy is used by over eight in 10 post-paid mobile phone bill payers. The most commonly used are:
 - > selecting a plan that is high enough so they don't exceed their limit (81 per cent)
 - > using Wi-Fi whenever possible to avoid using their own data allowance (79 per cent).

- > The most commonly used spend management tool was receiving an SMS alert (67 per cent of post-paid mobile phone bill payers). Another popular ‘passive’ tool—not requiring action from the customer—is receiving a provider warning before using more expensive services (38 per cent).
- > Just over half (54 per cent) of those using one of the key spend management tools included in the survey reported that they ‘actively’ use at least one tool. Of those not using any of the specified active tools, the main category of reason (cited by 64 per cent of this group) is that they never exceed their limit, they have an unlimited plan, they hardly use their phone, or they don’t need to. The qualitative research conducted as part of this study suggests that some of those with an app that shows up-to-date usage on their home screen do not feel the need to use other tools at all.
- > Seven in 10 post-paid mobile bill payers have ever received an alert (via SMS or email) and six in 10 have received at least one alert in the last 12 months. Three in 10 have received at least one ‘100%’ alert.

Spend management tools and alerts regarded as useful

- > Of those who have used tools and alerts in the last 12 months, a very high proportion found them useful, with the SMS alerts rated as useful by 92 per cent of users. This was on par with using a mobile phone app to check usage (93 per cent of users of that tool found it to be useful).
- > The reported level of usefulness of the mandatory alerts (50%, 85%, 100%) increases for the highest level of alert that consumers had received.
- > Overall, the alert system is rated very favourably by consumers. Nearly everyone who has received at least one alert in the last 12 months is satisfied with the alert system (94 per cent satisfied). Even those who have not received any alerts in that period are still supporters of the system, with 87 per cent considering it to be a good system. In both groups, the majority of those satisfied with the alerts system were at the very positive end of the ratings scale, rather than just moderately in favour.
- > From the qualitative research, most suggestions for improvement to the alerts system related to removing delays and making the information accessible and accurate.

Key issues to consider

- > Almost half (47 per cent) of those who have experienced an unexpectedly high bill in the last 12 months have not received, or do not recall receiving, a 100% alert during that period. So, while overall satisfaction with the alert system is very high, there would appear to be room to improve its effectiveness.
- > Delays are the largest single reason for dissatisfaction with the alert system for those who have received at least one alert in the last 12 months. Sixteen per cent of those who received an alert in that period have experienced a problem with usage or spend as a result of receiving the alert too late. This suggests that timeliness of alerts may have an impact on reducing unexpectedly high bills and improving satisfaction with the system.
- > Half (51 per cent) of those who received a 100% alert report that they did not have an unexpectedly high bill in the same period. The quantitative study shows that some of these consumers stopped using their phones as a result of the alert, while others modified their usage.
- > The qualitative research shed further light on this, with some consumers not considering the bill to be higher than expected, even if they go over 100 per cent of their allowance. The knowledge gained from either the alert or from other methods (meters or other apps, for example) means that some of these people are knowingly going over their limit in a managed way. The quantitative results support

this. Many buy data packs or rollover to the next level plan automatically, and others reduce or stop usage. In this way, some users manage their increased spend without considering it to be an unexpectedly high bill.

- > Overall, strategies to manage usage and spend are very similar for those who have experienced unexpectedly high bills and those who haven't. There are two notable exceptions:
 - > **Adjustment**—those who have experienced unexpectedly high bills are more likely to buy extra data when they have used up their data allowance.
 - > **Planning**—those who have *not* experienced unexpectedly high bills are more likely to have selected a plan that is high enough to cover their usage so that they do not exceed their limit:

About the research

researchacma

Our research program—researchacma—underpins the ACMA's work and decisions as an evidence-informed regulator. It contributes to our strategic policy development, regulatory reviews and investigations, and helps us to make media and communications work for all Australians.

researchacma has five broad areas of interest:

- > market developments
 - > media content and culture
 - > social and economic participation
 - > citizen and consumer safeguards
 - > regulatory best practice and development.
- > This research contributes to the ACMA's citizen and consumer safeguards research theme.

Background

In July 2010, the ACMA commenced the *Reconnecting the Customer* (RTC) public inquiry into customer service and complaints-handling in the telecommunications industry. A final report was released in 2011 and the ACMA issued a notice to Communications Alliance requiring changes to the Telecommunications Consumer Protections (TCP) Code. These changes aimed to improve the consumer experience and foster competition within the fast-paced telecommunications environment. The new TCP Code was registered by the ACMA in September 2012. It included rules that were designed to provide tools for consumers to monitor usage and expenditure, assist consumers to understand and manage their telecommunications use and spend, and reduce consumer harm from bill shock.

The new rules were phased in progressively until the full revised Code commenced on 1 September 2014. Key implementation dates in relation to usage alerts were:

- > For data—1 September 2013 (all suppliers)
- > For mobile voice/SMS—1 September 2013 (for large suppliers) or 1 September 2014 (small suppliers).

The effectiveness of spend management tools and alerts is an important marker for the effectiveness of TCP Code measures. Spend management tools and alerts provide early warning for consumers about changes in usage, as well as providing consumers with the ability to better manage their telecommunications use and spend.

Rules in the TCP Code include²:

A provider must make available, or apply, spend management tools to help the consumer take timely action to manage their usage and spend. For both pre-paid and post-paid services, the provider must offer at least one spend management tool from the following:

- > near to real-time access to usage information
- > plans that limit use of a service to stop charges for that service exceeding an agreed spend
- > optional call barring or restrictions on certain services
- > usage charge advice provided before or during use of a high value service
- > pre-paid services without an unlimited automatic top up
- > hard caps
- > reducing broadband internet download speed when a usage limit is reached
- > any other spend management tool the provider may choose to offer.

When the provider is not providing the consumer with an internet service, the provider must offer at least one spend management tool that is not dependent on the consumer having internet access.

As well as the spend management tools above, a residential consumer with a post-paid included value mobile or internet service must receive free usage notifications¹ within 48 hours of reaching 50%, 85%, and 100% of their allocated monthly spend for both voice/text and data allowance, unless the service is hard capped or unlimited. At 100%, the provider must also tell the consumer:

- > the charges that apply now that 100% of their allowance has been used
- > that the information in the notification may be up to 48 hours old
- > that the notification does not include calls or text and multimedia messages to overseas or usage outside Australia.

This does not apply for post-paid mobile plans that were available before 1 March 2012.

A provider may offer a consumer the choice of not receiving the notifications, receiving them at different usage points, or using a different platform—for example, email or text messages—as long as the provider keeps a record of the consumer's decision, and does not encourage the consumer to opt-out of notifications.

A provider must make sure a consumer can readily access at no cost all information about the provider's spend management and security tools. The information must be readily accessible on the provider's website, and on request, given to the consumer in writing within five business days.

² This summary is from the TIO website which provides information to consumers on managing usage and expenditure on a service and good industry practice: www.tio.com.au/about-us/position-statements/managing-usage-and-expenditure-on-a-service

Research purpose

The primary focus of this research is to understand the impact of changes to the TCP Code on key aspects of the telecommunications customer experience in relation to spend management tools and alerts for post-paid mobile phones, with an approach which enables tracking over time.

In April 2014, the ACMA published the results of a national study, [*Reconnecting the Customer—Tracking consumer outcomes*](#), designed as the first in a series to assist the ACMA to evaluate the effectiveness of key changes to the TCP Code. The first of this tracking research series provided preliminary data and some initial evaluations of the early phases of the new TCP Code. It included questions about the use and usefulness of spend management tools and usage alerts, however that study's fieldwork (April to May 2013) was conducted prior to the provision of all alerts becoming mandatory. It was recognised by the ACMA that further research involving a repeat of relevant questions after the TCP Code rules had been in place for a longer time, and including more detail on the use and impact of tools and alerts, would provide useful information to assist the ACMA in evaluating their impact. It would also provide evidence around any changes that may be appropriate to improve customer safeguards and management of their telecommunications spend.

The objective of this second piece of research is to explore how spend management tools and alerts are currently used and understood, and to identify what impact they have on how consumers manage their post-paid mobile phone service and avoid unexpectedly high bills. It also explores issues that might still be causing concern for consumers, or whether there are any new concerns emerging for these consumers in relation to these issues.

The findings of this research will assist the ACMA to evaluate the effectiveness of the changes to the TCP Code in relation to spend management in the context of broader and ongoing changes in the telecommunications sector.

The quantitative survey

Survey design

The data collection methodology for this survey was computer-assisted telephone interviewing (CATI), with two discrete sample frames: one for those who live in a household with a landline and another for the mobile-only population (27 per cent of the Australian population)—those with a mobile phone who live in a household without a landline telephone. A random approach was used for both landline and mobile-only samples to ensure representativeness, accuracy and repeatability.

The target population was Australian adult bill payers (aged 18 and over) of personal post-paid mobile phones (business customers were excluded). The definition of bill payers used in this research, and in previous ACMA research, was those who are (solely or jointly) responsible for paying their post-paid mobile phone bills.

The telephone survey was conducted over the period of 10–28 February 2015.

Where appropriate, the wording of the survey as well as the structure of the sample was kept consistent with the 2013 survey in order to track changes over time. A small number of changes were made to optimise the quality and depth of the data collected this time. Comparable data between the two surveys is provided in this report where appropriate.

Sample

The total sample was 1,735 adults, comprising 1,528 adults who were mobile phone bill payers. In total, 1,020 were post-paid mobile phone bill payers.

Initial sampling and collection of key demographic information for this survey was conducted at the general population level (before mobile and bill payer screenings) to ensure data could be appropriately weighted to Australian Bureau of Statistics (ABS) general 18 years and over population statistics.

Table 1: The breakdown of the sample across landline and mobile-only sub-samples is shown below. Sample design: achieved samples

	Landline	Mobile-only	Total
Interviews (total)	1,269	466	1,735
Mobile phone bill payers	1,096	432	1,528
Post-paid mobile phone bill payers (long surveys)	752	268	1,020
Not post-paid mobile phone bill payers (short surveys)	517	198	715

The sample design included quotas for gender and age in both samples (landline and mobile-only) as well as detailed geographic quotas for the landline component and a simplified location quota for the mobile-only component.³

The initial working quotas for bill payers were formed on an assumption of the incidence of bill payers in the general landline population based on recent ACMA and Newspoll data. This was then adjusted for the landline sample because of the actual incidence that was being achieved during fieldwork. This update did not need to occur for the mobile sample, as there was consistency in the achieved incidence across age and gender for this sample.

Due to quotas being set for the proportions of those from mobile-only and landline households, the size of each of these populations is not a finding of this research. However, this report does explore the characteristics and key differences between these groups.

A full sample profile and the equivalent weighted data is contained in the Appendix.

Weighting

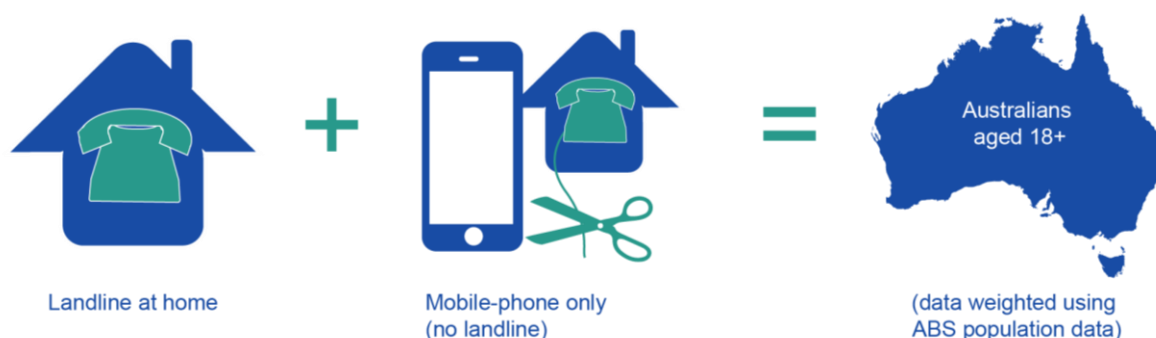
The data was post-weighted using ABS population data on gender within age, relevant geographic strata, and education (highest level of schooling achieved).

Weighting was done at the total sample level (Australians aged 18 and over), as there is no ABS data available on bill payers. All key demographics (gender, age, area and education) were captured before screening for bill payers to enable appropriate weighting.

³ The landline sample was divided into 50 geographic areas, with a 50/50 gender quota set for each area and with age quotas set for major areas (for example, Sydney, rest of NSW). For the mobile-only sample, there were geographic quotas for capital city and regional areas.

Figure 1: Overview of sample

Representative sample of Australians aged 18+...



This weighting process was also used by Newspoll in the 2013 [Reconnecting the Customer—Tracking consumer outcomes survey](#) (published April 2014).

Statistical reliability of the quantitative results

As this survey is a random sample of the population, standard errors based on a simple random sample apply. Calculations in Table 2 are shown at the 95 per cent confidence level—that is, there are 95 chances in 100 that a repeat survey would produce results that lie within the +/- margin of error shown for that proportion.

For example, for a survey result of 60 per cent, based on the total sample of n=1,020 post-paid mobile phone bill payers, there are 95 chances in 100 that a repeat survey would produce results that lie within the range of 57–63 per cent.

Table 2: Margin of error ± (95 per cent confidence level) by sample sizes (%)

Survey estimate	n=1,020 total sample of bill payers	n=800	n =600	n=500	n=300	n=200	n=100
90% or 10%	1.8	2.1	2.4	2.6	3.4	4.2	5.9
80% or 20%	2.5	2.8	3.2	3.5	4.5	5.5	7.8
70% or 30%	2.8	3.2	3.7	4.0	5.2	6.4	9.0
60% or 40%	3.0	3.4	3.9	4.3	5.5	6.8	9.6
50%	3.1	3.5	4.0	4.4	5.7	6.9	9.8

When comparing a result between sub-groups (for example, comparing those aged 18–34 with those aged 35–49), the margin of error depends on the base size of the sub-groups and the percentages being compared.

The qualitative research

The research included a small qualitative research stage to provide depth and understanding to particular quantitative survey findings.

Based on the findings of the quantitative stage, the qualitative research focused on methods of managing post-paid mobile phone usage and spend, particularly in the context of receiving bills that were higher than expected.

The qualitative research is based on 10 in-depth interviews conducted over the phone. On average, each interview took around half an hour. The in-depth interviews were conducted during 15–18 June 2015.

The participants were selected from the respondents to the quantitative survey who had agreed to participate in further research, and based on their experience with alerts and unexpectedly high bills. This included those who:

- > had not received an unexpectedly high bill in the last 12 months but had received a 100% alert in that period (three participants)
- > had received an unexpectedly high bill in the last 12 months and had received a 100% alert in that period (three participants)
- > had received an unexpectedly high bill in the last 12 months but had not received any alert or did not receive a 100% alert in that period (four participants).

To ensure a good range of participants, the qualitative sample included a mix of:

- > those who live in capital cities (n=5) and regional areas (n=5)
- > men (n=3) and women (n=7)
- > those aged under 40 years (n=7) and aged 40 years and over (n=3)
- > people living in landline households (n=8) and mobile-only households (n=2).

Please note that the results of qualitative research should not be projected onto the wider population due to sample selection procedures, interviewing methods and sample size.

This report presents the results of both the quantitative and the qualitative research. The qualitative analysis (including direct quotes from participants where appropriate) is integrated into the reporting of the quantitative survey, and serves to illustrate particular points or provide a better understanding of the quantitative findings by describing individual experiences or views.

Guidelines for reading this report

General notes

- > Unless otherwise stated, all percentages are based on weighted estimates.
- > Base sizes are shown as unweighted number of respondents.
- > All percentages have been rounded to the nearest whole number and, as a result, discrepancies may occur between sums of the component items and the total of 100 per cent.
- > Some of the questions invite a multiple response, so the total responses sum to more than 100 per cent.
- > Some questions are filtered depending on the respondent's previous response (for example, a question asked only of those who made a complaint in the last 12 months). This is shown as the 'base' on a chart or in a table. Care needs to be taken when interpreting the results, so that the data is analysed in the correct context.

- > Some demographic analysis refers to ‘capital cities’ areas, and these include respondents residing in five mainland state capital cities—Sydney, Melbourne, Brisbane, Adelaide and Perth. ‘Regional areas’ are all locations outside these cities.
- > If there were no respondents in a particular cell, this is indicated by a dash (—) in that cell in the table.
- > A <0.5 per cent in a cell in a table of percentages indicates that while there was at least one respondent in the cell, the weighted percentage was less than 0.5.

How statistical significance is denoted in the report

- > An ‘up’ arrow (↑) next to a figure in a chart indicates it is significantly higher than the respective figure for the rest of the sample, or for equivalent data being compared in 2013 and 2015 studies.
- > A ‘down’ arrow (↓) next to a figure in a chart indicates it is significantly lower than the respective figure for the rest of the sample, or for equivalent data being compared in 2013 and 2015 studies.

Table 3: Acronyms and terms used in this report

Terms used	Definition used
active spend management tools	Those that involve customers taking some action to seek out information (for example, checking usage on a provider’s website).
bundle	Receiving one bill with one price for multiple services with the same provider and/or some kind of discount on the total cost of the services.
fixed internet	A fixed internet or fixed broadband connection at home including the use of a wireless modem for home Wi-Fi.
mandatory alerts	Under the TCP Code 2012, providers must send SMS or email alerts to customers when certain proportion of mobile phone plan or data allowance reaches certain levels (50%, 85% and 100%).
mobile broadband	A service you use to connect to the internet on devices such as a laptop or a tablet, but not including the internet service on your mobile phone.
passive spend management tools	Require no action on the part of the customer (for example, a mandatory alert being sent when a certain proportion of plan or data allowance has been used).
post-paid	Users are charged on a periodic basis, depending on service usage during the last billing period (that is, a bill is received and paid after using the service).
pre-paid	Users pay an amount up-front to purchase a certain amount of usage or credit.
SIM-only plan	A contract system by which users purchase a SIM card connected to a mobile network for either pre-paid or post-paid plans. A mobile phone is not provided as part of the plan.
smartphone	A mobile phone built on a mobile operating system with more advanced computing capability and connectivity including an internet connection.
SMS (short message service)	A mobile telecommunications data transmission service that allows users to send short text messages to each other using a mobile handset.

Terms used	Definition used
VoIP (voice over internet protocol)	VoIP or internet telephones are a service where you make phone calls using the internet instead of using a traditional phone line. While VoIP is also available free with limitations (for example, free Skype), we did not include that in this study, and asked specifically about VoIP or internet telephone subscriptions.
Wi-Fi	'Wireless fidelity' or 'wireless internet' is networking technology-enabling devices to communicate over a wireless signal.

Part 1: Post-paid mobile phone bill payers

This part of the report presents a profile of post-paid mobile phone bill payers including their characteristics, types of phones and how they use their phones. This provides important context for understanding how spend management tools are being used and what impact unexpectedly high bills have on consumers in this changing environment.

1.1 Demographics

Among the total sample of mobile phone bill payers, two-thirds (67 per cent) have a post-paid plan, with the remaining third (32 per cent) having a pre-paid plan. There is little difference among key demographic groups, with the exception of those aged:

- > 18–24, who are more likely to have a pre-paid mobile phone service
- > 25–34, who are more likely to be on a post-paid plan.

Table 4: Key demographics of mobile phone bill payers—post-paid compared with pre-paid (%)

	Total	Gender		Age range				
		Male	Female	18–24	25–34	35–49	50–64	65+
Post-paid/ not pre-paid	67	66	69	52 ↓	77 ↑	70	69	62
Pre-paid	32	34	30	48 ↑	23 ↓	30	31	36
Unsure of service type	<0.5	<0.5	1	<0.5	<0.5	<0.5	<0.5	2 ↑

Question A6. And is your mobile phone a pre-paid service or not?

Base: Solely/jointly responsible for paying for mobile service: (Total n=1,528, Male n=757, Female n=771, Aged 18–24 n=189, Aged 25–34 n=286, Aged 35–49 n=383, Aged 50–64 n=370, Aged 65+ n=300).

1.2 Current phone plan

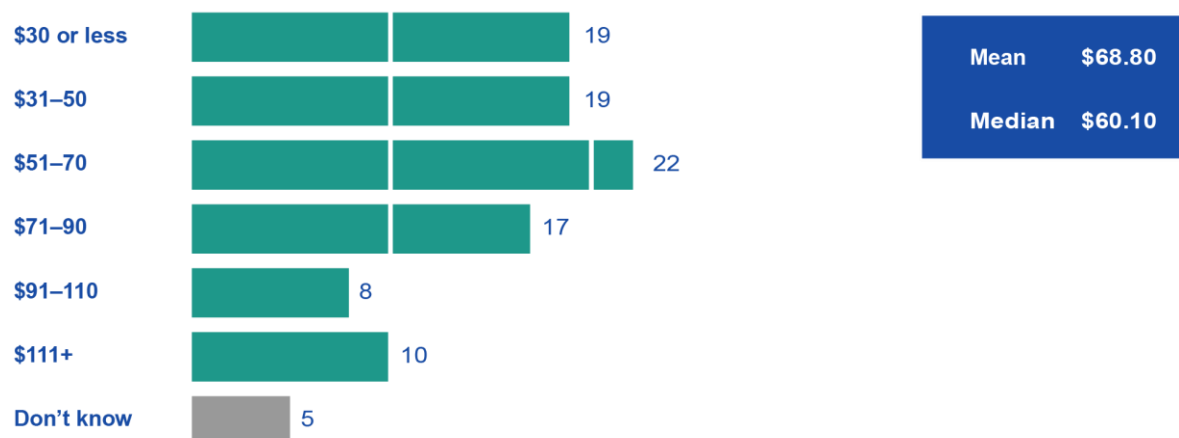
Among post-paid mobile phone bill payers, nearly six in 10 (59 per cent) report that their current plan included a new handset, with about four in 10 (38 per cent) on a SIM-only plan. Three per cent are not sure of their plan type.

Almost two-thirds (63 per cent) are currently under a contract. A further 17 per cent had a contract but it had expired, while 19 per cent were on a plan with no contract. Only two per cent were not sure.

Around a third (32 per cent) bundle their post-paid mobile with another telecommunications service. Those with a landline at home are more likely to have their post-paid mobile phone bundled with other services than those from a mobile-only household (35 per cent compared to 24 per cent).

On average, post-paid mobile phone bill payers spend almost \$70 per month on their mobile phone bill. Almost four in 10 spend up to \$50 a month, four in 10 spend \$51–90 and the remaining two in 10 spend over \$90 a month.

Figure 2: Total amount of normal bill



Question B6. In a typical month, what is the total amount of your normal bill for your post-paid mobile phone?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Note: The analysis above uses B6 for normal bill for all respondents at the time of the interview. Some respondents who had received a higher than expected bill in the last 12 months had changed plans, so for analysis on those issues later in this report, the normal bill at the time of receiving the higher than expected bill was used (that is, a combination of B6/C7 as appropriate).

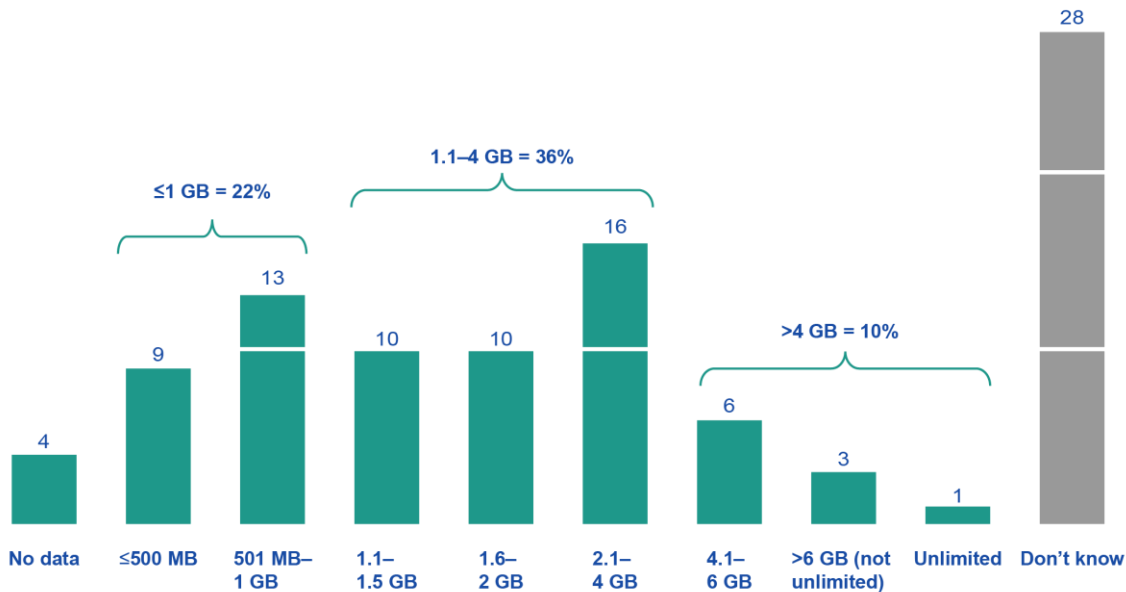
1.3 The growing importance of data

The importance of data for post-paid mobile phone bill payers continues to grow as demonstrated by the increasing proportions who:

- > have data included in their monthly plan (making up the majority)
- > have a 3G- or 4G/LTE-enabled smartphone
- > are using more data features on their mobile phone.

Just over a quarter (28 per cent) of all post-paid mobile phone bill payers report that they are not sure what their monthly data allowance is, even when asked for their best estimate. Around one in five (22 per cent) have an allowance of 1 GB or less, while a third (36 per cent) have an allowance greater than 1 GB and up to 4 GB. Ten per cent have an allowance greater than 4.1 GB or unlimited data. Only four per cent report that they do not have any data allowance on their post-paid mobile phone.

Figure 3: Monthly mobile phone data allowance (%)



GB=gigabyte.

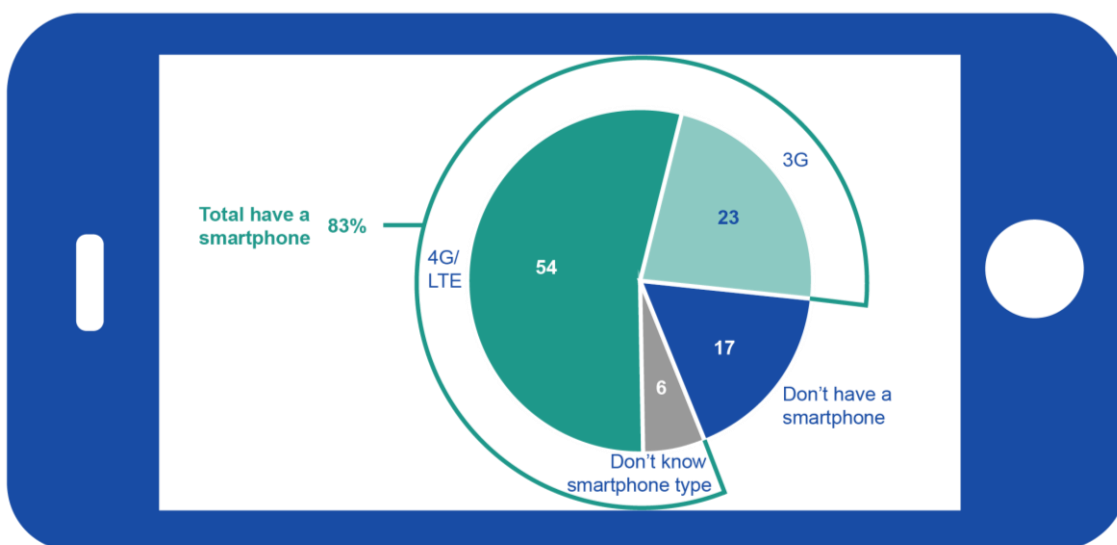
Question B7. What is the monthly mobile data allowance for your post-paid mobile plan?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Smartphone ownership accounts for over eight in 10 (83 per cent) post-paid mobile phone bill payers.

Slightly over half (54 per cent) of post-paid mobile phone bill payers claim to have a 4G/LTE-enabled smartphone, while a further 23 per cent claim to have a 3G smartphone. The remaining six per cent say they have a smartphone but could not specify if they have a 3G or 4G handset. Seventeen per cent report that they do not have a smartphone.

Figure 4: Type of phone (%)

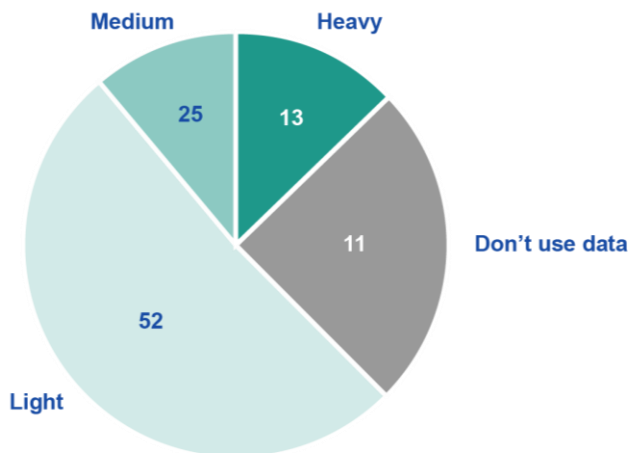


Question B8(b). Is your mobile phone handset a 4G phone, sometimes called LTE, or is it a 3G phone?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

When asked to self-assess their data use, around one in eight (13 per cent) post-paid mobile phone bill payers regard themselves as heavy data-users, with a further quarter (25 per cent) identifying as medium data-users. Just over half (52 per cent) consider themselves to be light data-users. A further 11 per cent say they do not use data on their phone.

Figure 5: Self-assessed data usage levels (%)



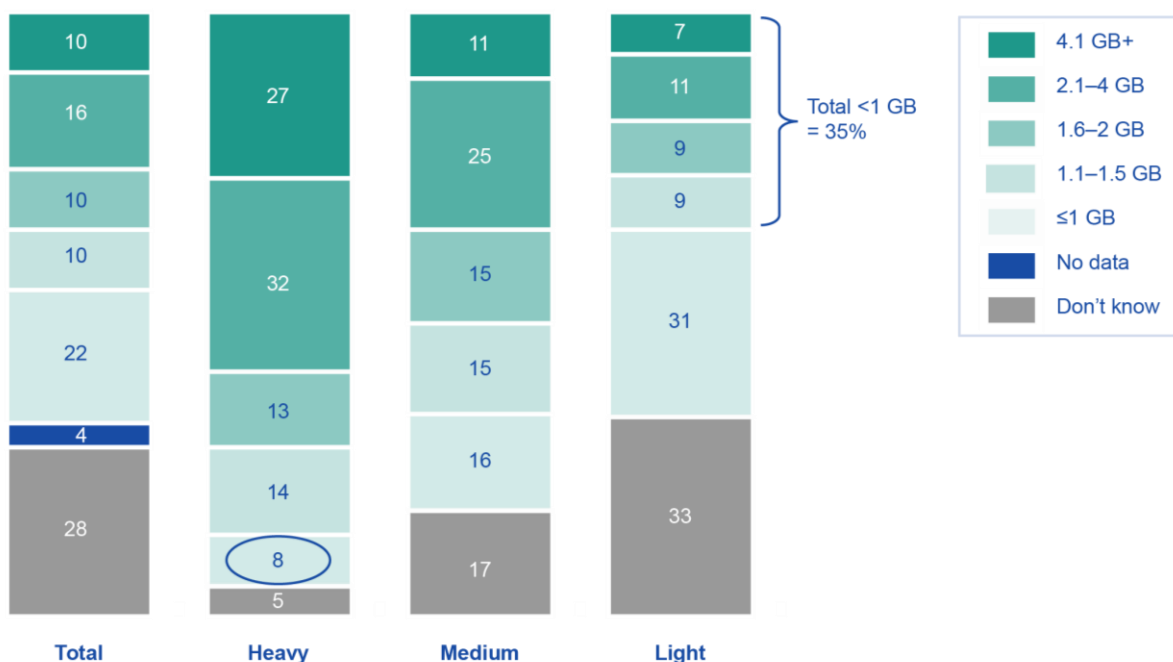
Question B12. Now thinking just about using your mobile phone for data, that is, using your phone's data allowance and not when you are connected to a Wi-Fi network. Would you say you are a heavy, medium or light user when it comes to data usage on your mobile phone?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Note: There were <0.5 per cent unable to provide a rating for their data usage which is not shown in the chart.

There is a correlation between self-assessed data usage and data allowance—that is, heavier users are more likely to have a higher data allowance and vice versa. Nevertheless, a significant minority of light data-users (35 per cent) have a data allowance of over 1 GB per month and nearly one in 10 (eight per cent) heavy data-users have a monthly data allowance of 1 GB or less.

Figure 6: Self-assessed data usage levels by data allowance (%)



GB=gigabyte.

Question B12. Now thinking just about using your mobile phone for data, that is, using your phone's data allowance and not when you are connected to a Wi-Fi network. Would you say you are a heavy, medium or light user when it comes to data usage on your mobile phone?

Base: Solely/jointly responsible for paying for post-paid mobile service (Total n=1,020, Heavy data user n=127, Medium data user n=253, Light data user n=526).

Note: Data may not add to 100 per cent or to subtotals shown due to rounding.

Heavy data-users are more likely to be aged 18-24, rather than be aged 25 and over, and are more likely to be from mobile-only households than households with a landline. They are also more likely to have a 4G smartphone, have a higher monthly normal mobile phone bill, and have a data allowance over 2 GB. They are less likely to have their mobile phone bundled with other services.

Medium data-users are more likely to be higher income than lower income and are mid-way between the heavy and light data-users on other comparisons mentioned.

Light data-users are more likely to be aged 50 years or over, rather than under 50, and live outside the capital cities, rather than in capital cities. They are also less likely to have a 4G smartphone or to have a data allowance over 2 GB. They are more likely to have a lower monthly normal mobile phone bill and to have their mobile phone bundled with other services.

Table 5 summarises the profile of heavy, medium and light data-users.

Table 5: Profile of heavy, medium and light data-users

	Heavy (13%)	Medium (25%)	Light (52%)
4G smartphone	83%	75%	47%
Average monthly bill	\$95	\$80	\$63
Data allowance >2 GB per month	59%	36%	18%
Have bundle	22%	30%	35%

GB=gigabyte.

Question B12. Now thinking just about using your mobile phone for data, that is, using your phone's data allowance and not when you are connected to a Wi-Fi network. Would you say you are a heavy, medium or light user when it comes to data usage on your mobile phone?

Base: Heavy data user (n=127), Medium data user (n=253), Light data user (n=526).

1.4 Features used on mobile phone

Another example of the growing importance of data is the increase in the number of data features used on mobiles.

Overall, the usage of almost all features or activities requiring data has risen since 2013. Approximately 83 per cent are using a data-related feature, with the most common being internet browsing (74 per cent), location services (69 per cent) and email (65 per cent).

Nearly all users (98 per cent) report that they use non-data features of their phones. The most used non-data features remain SMS or text messages (up slightly from 91 per cent to 94 per cent), national calls (steady on 82 per cent), and MMS/picture/video messages (up from 64 per cent to 70 per cent). Slightly less than half listen to music or podcasts on their phone (45 per cent, little change), while only 20 per cent use their phone for international calls, which has fallen from 26 per cent to 20 per cent since 2013.

Table 6: Comparison of features used on mobile phone, 2013 and 2015 (%)

	RTC 2013*	SMT 2015
Total use data features	n/a	83
Internet browsing on your mobile	69	74 ↑
Location services such as GPS or maps	63	69 ↑
Email on your phone	60	65 ↑
Social media apps such as Facebook, LinkedIn or Twitter on your mobile	54	58
Other apps on your mobile that require mobile data	24	44 ↑
Watch TV or video such as YouTube on your mobile phone	41	40
Make phone or video calls or send messages from your mobile phone using apps such as Skype, FaceTime, WhatsApp or Viber	n/a	39
Stream or download music or podcasts or listen to the radio on your mobile	n/a	34
Games you play on your mobile that use mobile data	24	26
Total use non data features	n/a	98
SMS or text messages	91	94 ↑
National calls	81	82
MMS, sending picture or video messages	64	70 ↑
Listen to music or podcasts that are stored on your mobile phone	46	45
Games you play on your mobile that do not use mobile data	n/a	32
International phone calls	26	20 ↓

Question B9. Which of the following do you do, or use on your mobile phone?

*Data from 2013 ACMA Reconnecting the Customer survey.

n/a=not applicable. Comparison with 2013 study not possible due to changes in response categories.

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

On average, post-paid mobile phone bill payers are using 7.2 of the 15 listed features. The following groups are more likely to be using a higher number of features:

- > those aged under 50, and particularly aged 18–34—with those in that younger group using nearly double the number of features as those aged 50+
- > those who live in a mobile-only household
- > those who consider themselves to be a heavier data user, with the heavy and medium data-users reporting use of nearly five times as many features as non-data-users
- > those who use a smartphone, particularly a 4G smartphone—those using a 4G phone use just over three times the number of features as those without a smartphone.

Figure 7: Average number of features used on mobile phone



Question B9. Which of the following do you do, or use on your mobile phone?

Base: Solely/jointly responsible for paying for post-paid mobile service (Total n=1,020, Aged 18–34 n=323, Aged 35–49 n=264, Aged 50+ n=433, Landline n=752, Mobile n=268, Heavy data use n=127, Medium data use n=253, Light data use n=526, No data use n=112, 4G smartphone n=553, 3G smartphone n=226, No smartphone n=178).

Part 2: Spend management tools and alerts

2.1 Strategies to avoid unexpectedly high bills—spontaneous mentions

When asked an open question about strategies adopted to manage usage and spend in order to prevent unexpectedly high mobile phone bills, three-quarters (75 per cent) of post-paid mobile phone bill payers spontaneously mentioned at least one method (see Table 7).

Around half (49 per cent) of post-paid mobile phone bill payers are restricting their data and call usage in some way, with a further three in 10 (29 per cent) using some kind of method to keep track of their usage.

Those post-paid mobile phone bill payers restricting their usage in some way are more likely to restrict or not use data (20 per cent), with a slightly lower proportion (14 per cent) saying that they restrict calls they make from their mobile.

Sixteen per cent spontaneously mentioned using Wi-Fi as a method to manage their usage and spend.

Table 7: Bill payers' spontaneous mentions of spend management tools used, by category

	(%)
Total: Keep track of usage (active or passive)*	29
Monitor/check usage (including using website or app)	18
Get reminders/alarms/warning messages from provider	8
Be aware of limits/be careful/smart with usage	7
Buy more data/credit	2
Total: Nothing/just pay it/don't go over limit*	25
Nothing/don't get high bills/never go over limit/have a big enough/unlimited plan/good deal	17
Nothing just pay it/nothing NFI	7
None/don't know	1
Total: Restrict data usage*	20
Stop using data/turn off mobile data/apps/stop using features that use data	11
Not use too much data/reduce internet use/downloads	6
Only use phone to make voice calls/send text messages/don't use internet	4
Don't download/stream movies	2

	(%)
Turn off auto updates/push notifications	1
Total: Use Wi-Fi*	16
Total: Other*	15
Other	7
Change plans/contracts/shop around for a better plan	4
Use other devices when possible	2
Buy more data/credit	2
Use apps like Viber, Skype, Messenger/use email instead	1
Total: Restrict usage*	14
Reduce usage when reach limit	13
Don't use much/hardly use it/only use when necessary e.g., emergency	11
Stop using phone when reach limit	9
Don't use when overseas/use overseas sim card/turn off global roaming	2
Total: Restrict call usage*	14
Use home/landline/another phone to make calls	6
Keep phone calls short	4
Use texting/SMS instead of calling	3
Don't make international/overseas calls	2
Make fewer calls	1

Question C4: Now thinking about possible ways of managing your mobile phone usage and spend. What do you do, if anything, to avoid high bills?

*Multiple responses within a category are counted once towards a category total. Individual strategies reported are shown within the category that was formed for analysis.

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

2.2 Use of spend management tools: active vs passive tools

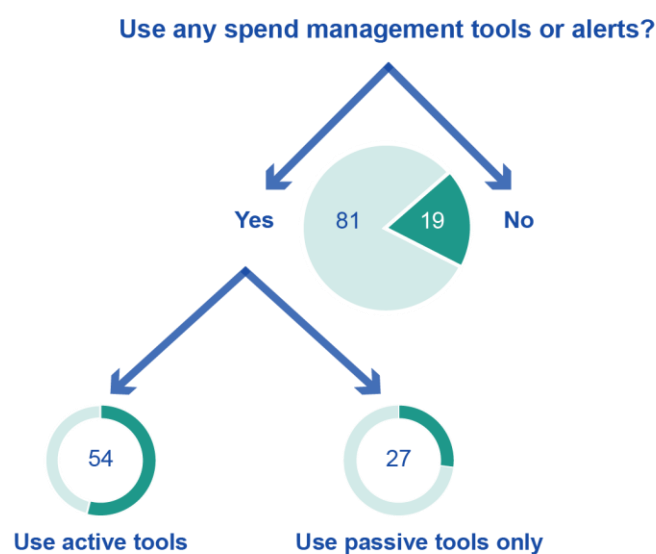
When prompted with particular spend management tools and alerts that are available, the majority (81 per cent) of post-paid mobile phone bill payers reported that they are using a number of methods to manage their usage and spend. The increase in reported use of spend management tools after prompting suggests that many people do not spontaneously remember, or do not fully realise, the extent to which they are using tools to manage their mobile phone spend.

Of the seven key tools measured, the average number of tools used is 2.1. Nearly two in five (39 per cent) are using three or more of the listed tools, and one in five (19 per cent) are using four or more tools.

In order to further understand consumer behaviour, the spend management tools were categorised into active and passive tools. Active tools are defined as those that require customers to seek out information (for example, visiting a provider’s website to check usage) while passive tools require no action on the part of the customer (for example, receiving an alert from the provider).

Just over half (54 per cent) *actively* use spend management tools, while just over a quarter (27 per cent) are relying on *passive* tools and do not use any of the active tools. The remaining 19 per cent do not use any of the tools mentioned to manage their usage.

Figure 8: Spend management tools used (%)



Question D1. Which of the following spend management tools and alerts that are available to help you manage your mobile phone usage and spend do you use? Do you ...?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Just over half (54 per cent) of post-paid mobile phone bill payers are using some kind of active spend management tool to help them manage their usage and spend. In terms of the active tools being used, some are using more than one active tool, with 38 per cent reporting that they use an app to check usage, 36 per cent check usage on the provider’s website, and five per cent send a text to their provider to check their usage.

The most commonly used spend management tool of those listed was a passive tool: receiving an SMS alert (67 per cent of post-paid mobile phone bill payers). Other passive tools being used include receiving a provider warning before using more expensive services (38 per cent) and receiving an email alert (21 per cent). Only six per cent say the passive tool they use involves their mobile service being limited or suspended when they reach their limit.

All of these particular spend management tools were part of the 2013 survey, apart from ‘receive an SMS alert when you reach your limit’ which was not mandatory at the

time of the 2013 survey. Comparing the data for the two studies finds that some tools have shown increased levels of use since 2013:

- > use an app on your mobile phone to check your usage (31 per cent to 38 per cent)
- > receive a provider warning before using more expensive services (29 per cent to 38 per cent).

Whereas other tools now have lower levels of use than in 2013:

- > receive an email alert when you have used a certain amount of credit (38 per cent to 21 per cent)
- > check your usage on the provider's website (43 per cent to 36 per cent)
- > send a text to your provider to check your usage (13 per cent to five per cent).

Table 8: Use of spend management tools, by type (%)

	RTC 2013*	SMT 2015
Total: Use at least one active tool	56	54
Use an app on your mobile phone to check your usage	31	38 ↑
Check your usage on the provider's website	43	36 ↓
Send a text to your provider to check your usage	13	5
Total: Use passive tool/s only	n/a	27 ↓
Get an SMS alert when you have used a certain amount of credit	n/a	67
Receive a provider warning before using more expensive services	29	38 ↑
Receive an email alert when you have used a certain amount of credit	36	21 ↓
Have your mobile phone service limited/suspended by your provider when you reach your limit	6	6
None/don't know	10	19 ↑

Question D1. Which of the following spend management tools and alerts that are available to help you manage your mobile phone usage and spend do you use? Do you...?

n/a=not applicable as this was not asked in 2013 of post-paid mobile bill payers as it was not mandatory at that time.

**Data from 2013 ACMA Reconnecting the Customer survey. Only post-paid mobile phone bill payers reported here. Note differences in question wording—for the 2013 survey, the question was asked for all telecommunications services. To enable comparison with the current study, a filter has been applied to the 2013 data to identify responses applicable to post-paid mobile phone services.*

Base: Solely/jointly responsible for paying for post-paid mobile service (RTC 2013 n=1,210, SMT 2015 n=1,020).

By far the most common reason given for not using active tools is the belief that typical usage is well within the plan limit, as cited by nearly two-thirds (64 per cent) of post-paid mobile bill payers who do not use spend management tools or alerts.

Other reasons include, ‘can’t be bothered checking or too busy’, ‘provider warnings/alerts are sufficient’, ‘don’t know how to use spend management tools’ and claims that they already know what their usage is without having to check.

Table 9: Reasons for not using active tools (%)

	(%)
Don't need to\hardly use phone\never exceed limit\unlimited or fixed plan\not worried about going over	64
Can't be bothered\don't care\too busy\more important things to do	16
The information>alerts>warnings I receive from my provider are enough	12
Don't know how to use spend management tools	6
I am aware of my usage without checking	5
Other reasons	16
None\don't know	3

Question D2. What are the reasons that you do not actively check your usage? What other reasons?

Base: Do not use active tools (n=461).

2.3 Usefulness of spend management tools

Overall, all of the existing spend management tools are considered useful by the majority of those using each tool, and many with very high levels of usefulness.

Table 10 shows that high proportions of users finding each of the tools to be useful are similar to the results from the 2013 RTC study, and differences are not statistically significant.

Around nine in 10 of those who have used an app to check usage find it useful (93 per cent), with 92 per cent of users of SMS alerts finding them useful. Also seen as useful by many users are warnings that the provider issues before a more expensive service is used (90 per cent) and being able to check usage on a provider’s website (86 per cent). Eight in 10 users also regard an email alert (80 per cent) or being able to text a provider to check usage (77 per cent) as useful. However, while still a majority, there are slightly fewer of those who have had their service limited or suspended who view that as being useful (65 per cent).

Table 10: Perceived usefulness compared with RTC (%)

	RTC 2013*	SMT 2015
A provider warning before using more expensive services	92	90
Use an app on your mobile phone to check your usage	92	93
An email alert when you have used a certain amount of credit	88	80
Checking your usage on the provider's website	88	86
Texting your provider to check your usage	82	77
Having your mobile phone service limited/suspended by your provider when you reach your limit	57	65
An SMS alert when you have used a certain amount of credit	n/a	92

Question D3. For each of the following please tell me if you find it useful or not?

n/a=not applicable as this was not asked in 2013 of post-paid mobile bill payers as it was not mandatory at that time.

*Data from 2013 ACMA Reconnecting the Customer survey. Only post-paid mobile phone bill payers reported here. Note differences in question wording—for the 2013 survey, the question was asked for all telecommunications services. To enable comparison with the current study, a filter has been applied to the 2013 data to identify responses applicable to post-paid mobile phone services.

Base: Use each tool (RTC: n=720, 284, 333, 605, 186, 490, 470, SMT: n=369, 55, 686, 200, 63, 386, 388).

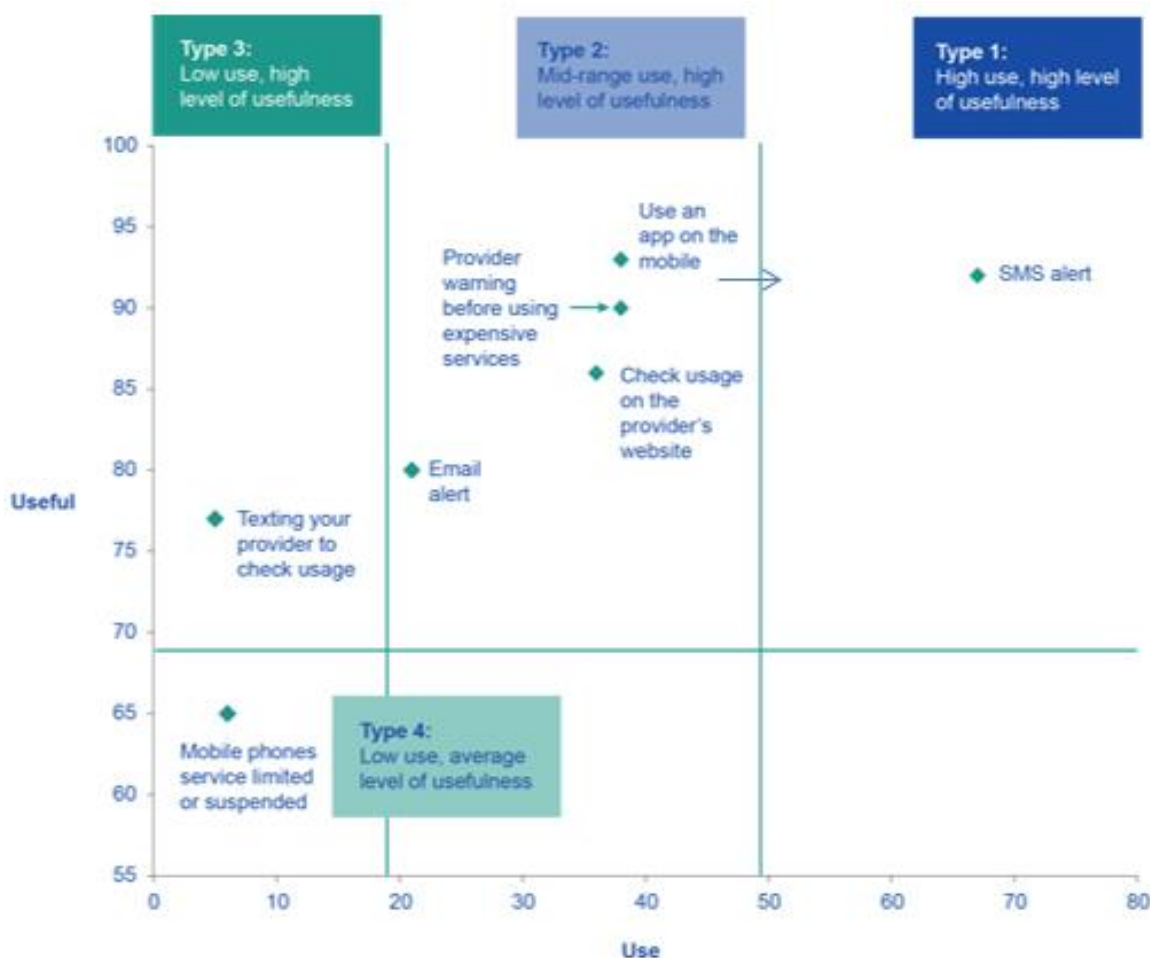
Usage of spend management tools varies for each of the tools available. In line with the 2013 RTC study, Figure 9 illustrates a combined analysis of the proportion who use each tool and the perceived usefulness of each, allowing the various spend management tools to be grouped into different types.

The most highly used spend management tool with the greatest perceived level of usefulness is the sending of SMS alerts by providers. The tools that have high levels of usefulness, but only mid-range levels of use, are using an app on your mobile phone to check your usage, a provider warning before using more expensive services and checking your usage on the provider's website.

The tools that have more of a niche level of use, but are rated as highly useful by those that do use them, are getting an email alert when you have used a certain amount of credit and texting your provider to check your usage.

Having a mobile phone service limited or suspended has low scores for both usage and perceived level of usefulness.

Figure 9: Spend management tools groupings: based on use and usefulness (%)



Question D1. Which of the following spend management tools and alerts that are available to help you manage your mobile phone usage and spend do you use? Do you...?
 Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

The next section will focus specifically on the alerts.

The [TCP Code](#) requires telecommunications providers to:

- > Send usage alerts (also known as usage notifications) at 50%, 85% and 100% of post-paid voice/SMS and data allowance.
- > Stage 1 of these rules, for data and large providers' voice and SMS commenced on 1 September 2013.
- > Stage 2, for smaller mobile providers' voice and SMS, commenced on 1 September 2014.
- > Provide at least one other spend management tool, in addition to usage alerts, such as access to usage information, reduced download speed, restrictions on services, pre-paid options, or any other tool providers may choose to offer.

2.4 Incidence of receiving alerts

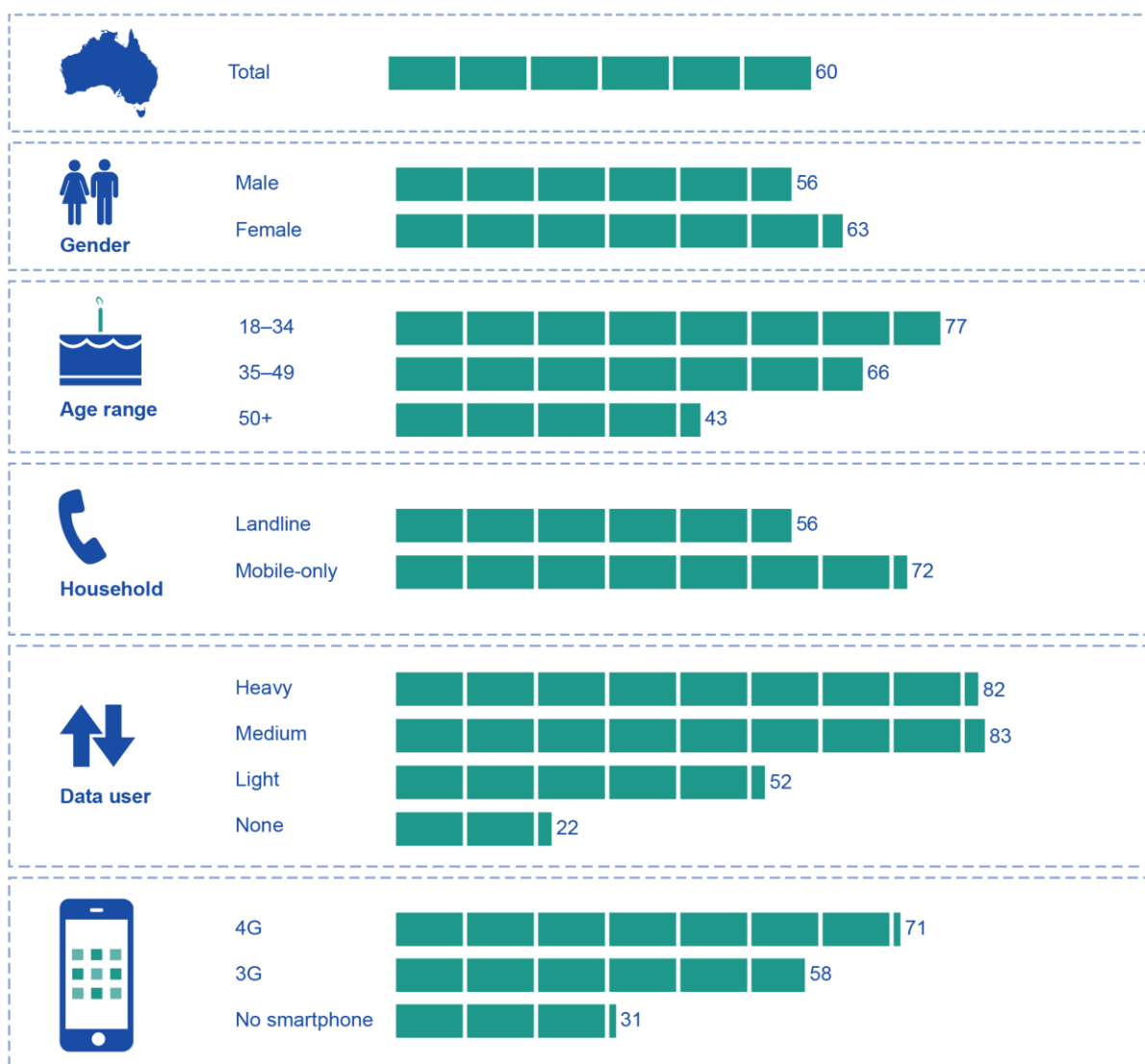
The previous section showed that two-thirds (67 per cent) of post-paid mobile phone bill payers report ever receiving SMS alerts from their provider.

Six in 10 (60 per cent) post-paid mobile phone bill payers claim to have received an alert from their provider in the last 12 months.

This means a significant minority (four in 10) report that they have not received, or do not recall receiving, any alerts from their provider in the last 12 months.

Those most likely to report receiving an alert include females, younger adults, heavy and medium data-users, smartphone owners and those from mobile-only households.

Figure 10: Profile of those receiving an alert (%)



Question E1. Now thinking just about any SMS or email alerts that your provider may have sent you about your mobile phone usage reaching certain levels. Have you received any of these in the last 12 months?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

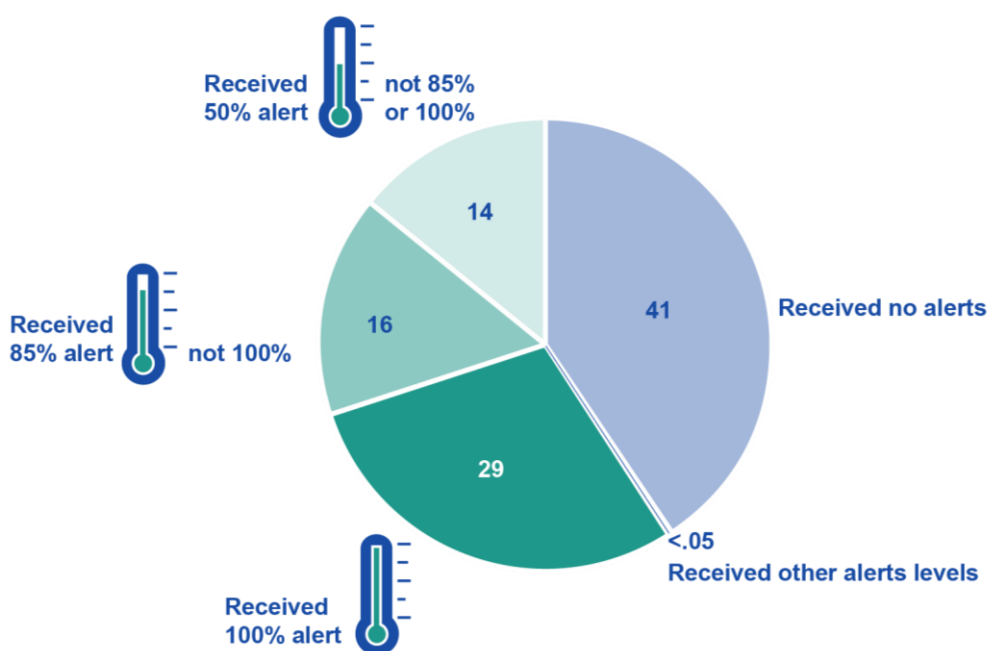
A typology was created to analyse the highest alert level an individual has received in the last 12 months, shown in Figure 11.

Fourteen per cent of post-paid mobile phone bill payers have received an alert at the 50% level but not the 85% or 100% levels. Seventy per cent of this group report that they have received less than five of these 50% alerts in the last 12 months.

Sixteen per cent of post-paid mobile phone bill payers have received an 85% alert but not the 100% alert. Three in 10 have received a 100% alert. Four in 10 have not received any alerts.

Only a handful of people (less than one per cent) claim to have not received any of the mandatory alerts, but received an alert for some other level, indicating that virtually all of those who received alerts at other levels have also received at least one standard (50%, 85%, 100%) alert.

Figure 11: Typology based on highest alert level received (%)



Questions:

E2. How many times in the last 12 months have you received an alert saying that you have used about (50%/85%/100%) of your credit?

E3. And in the last 12 months have you received alerts when you have reached other levels?

Base: Post-paid mobile bill payers (n=1,020).

2.5 Frequency of receiving mandatory alerts

Among those who received at least one alert in the last 12 months, almost all (93 per cent) reported that it was when they had used 50 per cent of their limit, with an average of 6.2 of these alerts received in last 12 months.

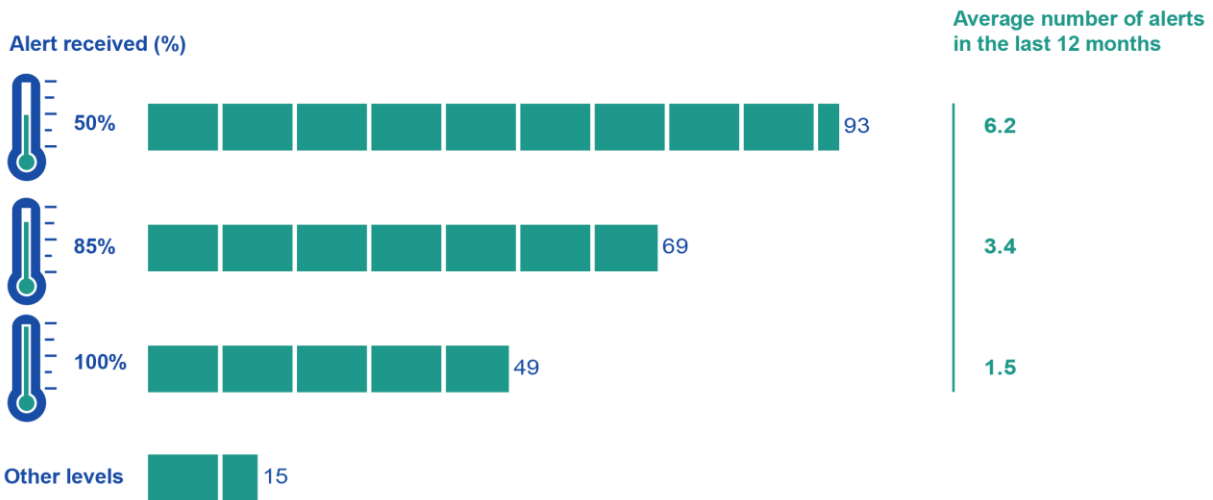
Around seven in 10 (69 per cent) said they had received an 85% usage alert, with those being received on average 3.4 times. Around half (49 per cent) received a 100% usage alert, with those being received on average 1.5 times over the last 12 months.

There are some people who report receiving alerts every month, with this being more common for the 50% alert. Just over a quarter (28 per cent) of those who have received at least one alert in the last 12 months report that they have received a 50% alert 12 times in that period. Six per cent of those receiving alerts report that they have

received an 85% alert 12 times in that period. Only one per cent claim to have received a 100% alert 12 times in the last 12 months.

About one in six (17 per cent) of those who have received an alert in the past 12 months say they have received more than 20 alerts in total for that period.

Figure 12: Proportions receiving each alert level in the last 12 months, and number of each level received



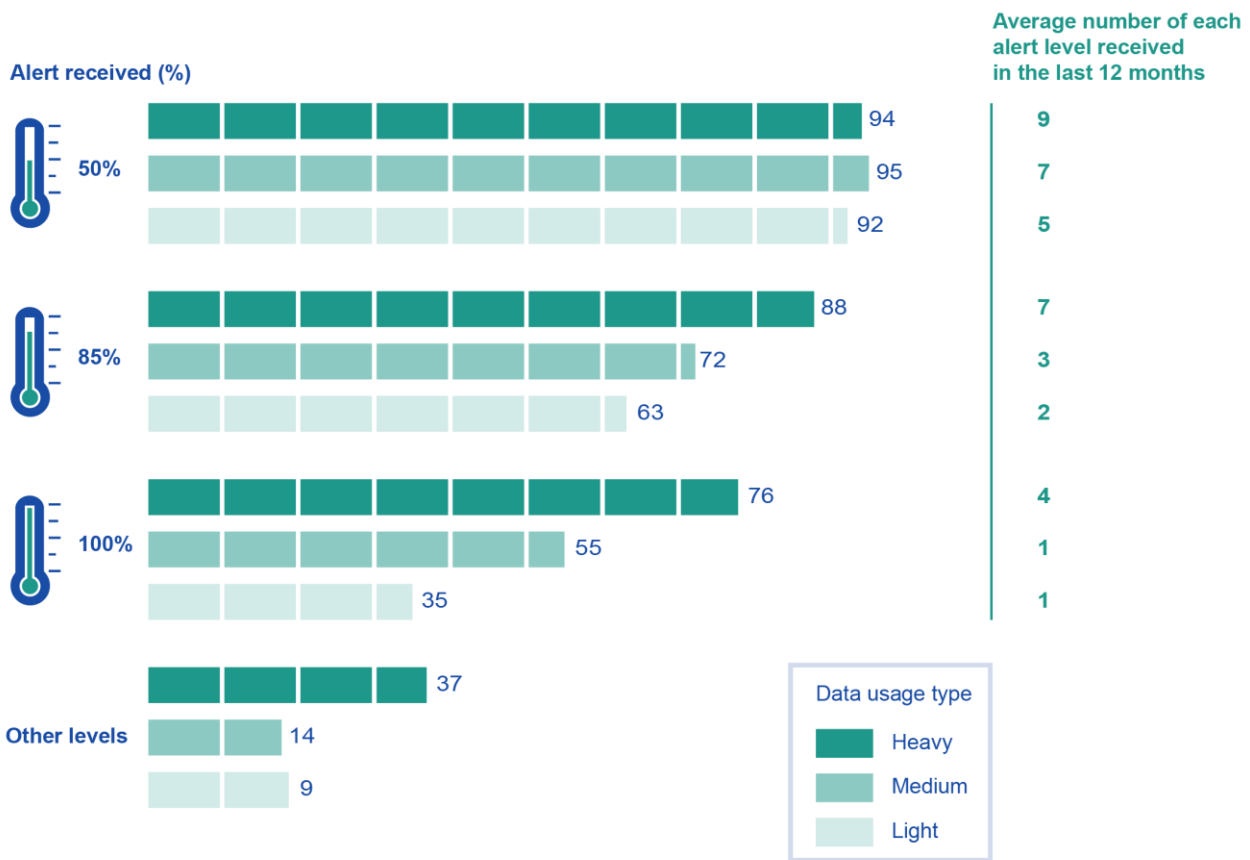
Question E2. Now thinking of the different levels of usage for which you may have received an alert from your provider. How many times in the last 12 months have you received an alert saying that you had used...?

Base: Received any alerts in the last 12 months (n=616).

Note: The number of alerts received for levels other than the mandatory levels was not collected in this study.

There is a clear relationship between self-assessed data usage and the number of alerts received. Those with higher levels of usage (in particular, those who regard themselves as heavy or medium data-users) are more likely to report receiving an alert at any particular usage level, as well as reporting a higher number of each of the mandatory alerts over the last 12 months.

Figure 13: Alerts received by data usage type



Question E2. Now thinking of the different levels of usage for which you may have received an alert from your provider. How many times in the last 12 months have you received an alert saying that you had used...?

Base: Received any alert in the last 12 months: (Heavy data user n=106, Medium data user n=210, Light data user n=277, Non-data user n=23).

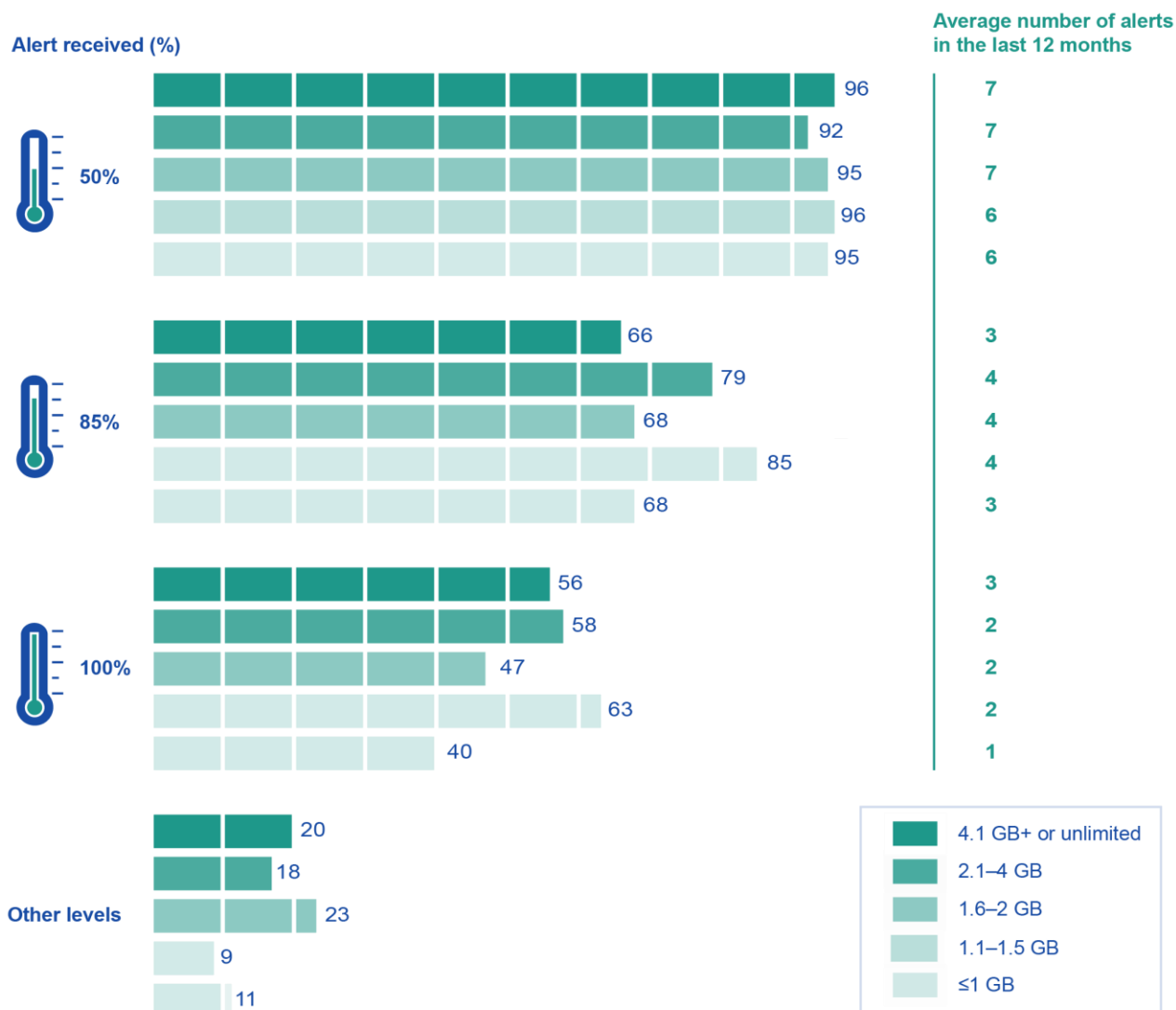
Note: The number of alerts received for levels other than the mandatory levels was not collected in this study.

The relationship between data allowances and usage alerts is not as clear. While almost all (regardless of their data allowance) have experienced an alert at the 50% usage level, this drops slightly for the 85% alert level. For all data allowance levels of more than 1 GB, about 50 to 60 per cent said that they had received a 100% alert, while this drops to 40 per cent among those with an allowance of 1 GB or less.

The overall pattern is similar for the number of alerts being received in the last 12 months. On average, the 50% alert is received around six to seven times in that period, with those with a higher data allowance more likely to be on the upper end, receiving on average seven alerts in the last 12 months.

Those receiving the 85% alert are receiving those around three to four times in the last 12 months, and the 100% alert is received one to three times. Those with a data allowance of less than 1 GB receive just one on average, those with a data allowance of more than 1 GB and up to 4 GB receive around two, and those with high data allowances of more than 4 GB are likely to receive three of the 100% alerts on average in that period.

Figure 14: Alerts received by data allowance



GB=gigabyte.

Questions

B7: What is the monthly mobile data allowance for your post-paid mobile plan?

E2: Now thinking of the different levels of usage for which you may have received an alert from your provider. How many times in the last 12 months have you received an alert saying that you had used...?

Base: Received an alert in the last 12 months by data allowance: (≤1 GB n=149, 1.1–1.5 GB n=75, 1.6–2 GB n=70, 2.1–4 GB n=119, 4.1 GB+ or unlimited n=68).

Note: The number of alerts received for levels other than the mandatory levels was not collected in this study.

2.6 Other alert levels

Only a small proportion (15 per cent) of those who have received an alert in the last 12 months claim to have received an alert for a level other than the mandatory 50%, 85% and 100%.

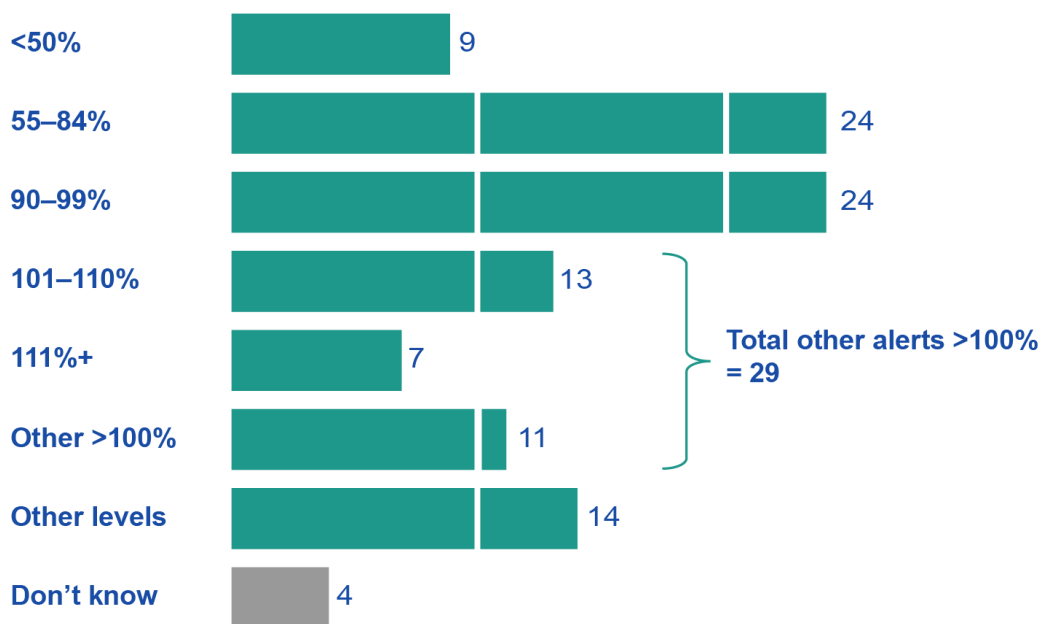
Among this group, fewer than one in 10 (nine per cent) received an alert that was for a level below 50 per cent. A quarter (24 per cent) received an alert when they had reached between 55–84 per cent of their limit, and the same proportion (24 per cent) received an alert when they had reached between 90–99 per cent. Three in 10 (29 per

cent) reported receiving an alert at a level over 100 per cent. Around one in seven (14 per cent) reported some other sort of level such as a particular dollar value or gigabyte limit.

Those who have received an alert for some other level are more likely to be aged under 35, heavy data-users and have received a high number of alerts in the last 12 months.

Actions taken when receiving an ‘other’ alert are consistent with those taken when receiving mandatory alerts, with most either reducing their mobile usage or continuing to use their phone as they normally would (that is, do nothing).

Figure 15: Other alerts received (%)



Question: E4. At what levels did you receive these other alerts?

Base: Received other alerts (other than the mandatory alert levels) in the last 12 months: (n=100)

2.7 Usefulness of alert levels and action taken

Among those who have received any kind of alert in the past 12 months, the vast majority found each alert level useful. Ninety-one per cent found the 85% alert level useful, while this dropped to 84 per cent for each of the 100% and 50% alert levels.

While 84 per cent of those who received alerts in the last 12 months found the 50% alert to be useful, the 85% alert had an even higher proportion finding it useful (91 per cent), and more than five times as many of these rating it as very useful rather than just useful (76 per cent ‘very useful’ and 15 per cent ‘useful’).

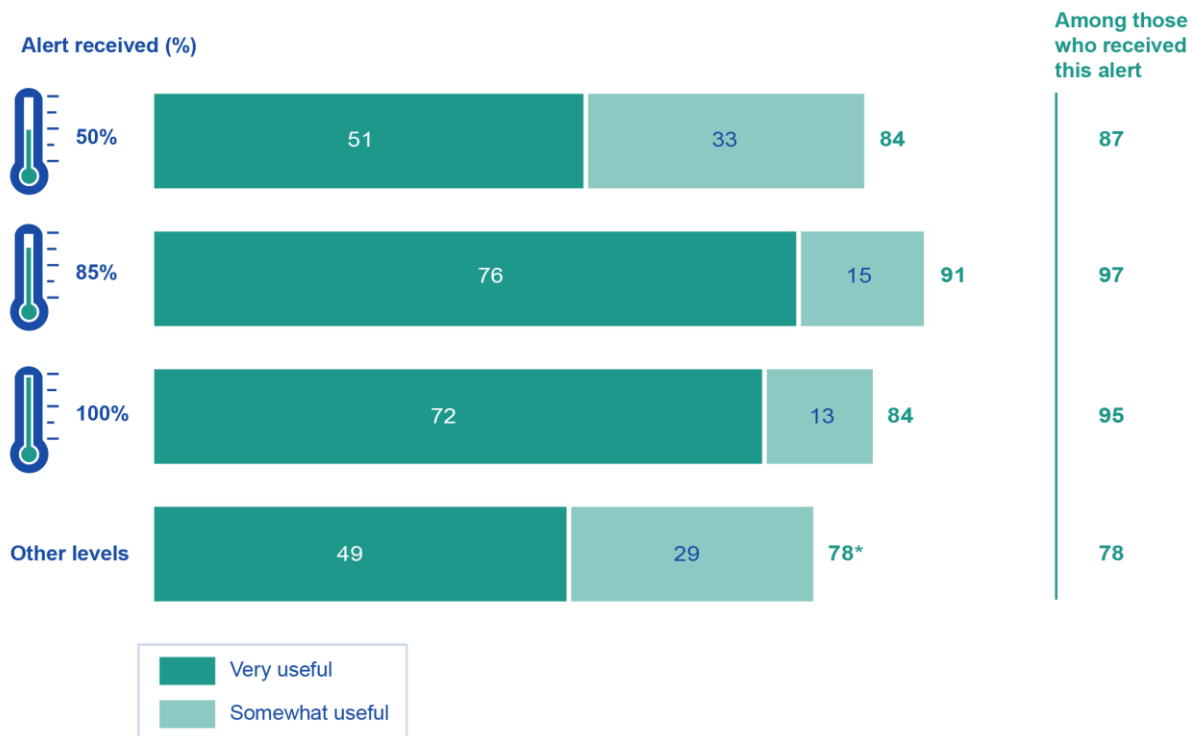
The 100% alert had the biggest increase in usefulness when comparing those who had received any alerts (in total, 84 per cent found it to be useful), and those who had actually received a 100% alert in the last 12 months (total useful increased to 95 per cent).

While other alert levels (other alerts were combined for analysis purposes) had slightly fewer people rating them as useful, they still achieved fairly high ratings on this

measure, with just over three-quarters of those receiving an other alert in the last 12 months finding it to be useful.

Perceived usefulness of the other alert levels is similar to that of mandatory alerts, with more than three quarters (78 per cent) regarding them as very or somewhat useful.

Figure 16: Usefulness of alerts at the different levels



Question E11. And how useful do you personally find each of the following alert levels...?

Base: Received any alerts in the last 12 months (n=616), Received 50% alert (n=585), Received 85% alert (n=429), Received 100% alert (n=303), Received other alert level (n=100).

*Usefulness of other alerts was only asked of those who received an other alert and not asked of those just receiving the mandatory alerts.

Table 11 shows the proportion of those who have received various levels of alerts who find the particular alert levels to be useful (very useful or somewhat useful combined).

Of those who received a 100% alert in the last 12 months, 82 per cent rate the 50% alert to be useful. This increases to 93 per cent of those receiving the 100% alert who find the 85% alert to be useful. Ninety-five per cent of this group find the 100% alert to be useful, making that last alert the most useful compared with the lower level alerts for this group.

This analysis shows that the highest alert level received is regarded as being the most useful. The alert levels higher than those received are seen as less useful.

Table 11: Usefulness of alert levels by highest alert received

Highest alert received	Usefulness		
	50%	85%	100%
Received 50% but not 85% or 100%	88%	77%	71%
Received 85% but not 100%	84%	98%	76%
Received 100%	82%	93%	95%

Question E11. And how useful do you personally find each of the following alert levels...?

Base: Received any alerts in the last 12 months: Received 50% alert but not 85% or 100% (n=144), Received 85% alert but not 100 per cent (n=167), Received 100 per cent alert (n=303).

Respondents were asked about what they did the last time they received each level of alert that they reported. At the 50% alert level, the majority of users didn't change their behaviour. This was also a clear message from the participants in the qualitative research, with the 50% alert not being seen as a call to action:

I wouldn't worry about it, it's not particularly useful.

Group 2: Had an unexpectedly high bill in the last 12 months, received 100% alert.

Just ignore it and use the phone in the same way as before.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

50% is too early.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

The quantitative results presented in Table 12 show that there was an increase in cutting back on mobile data usage, using Wi-Fi more, and closing or removing apps following the receipt of an 85% alert. For one participant in the qualitative research, this pattern of actions at the various levels of alerts allowed him to avoid getting an unexpectedly high bill:

I didn't have an unexpectedly high bill because at the 85% alert I had cut down usage and turned my data off and at 100% I shut it down.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

Those who received the 100% alerts are significantly more likely to stop using their data allowance (by turning it off or only using Wi-Fi), stop making calls, or to purchase more data than at lower or other alert levels.

The qualitative participants provided examples that were in line with these quantitative results, with one participant also noting that the action that they take is highly dependent on how long there is to go in their billing cycle:

I try to monitor the usage a little more but it really depends at what stage of the month the alert comes. If it's not near the end of the month, I turn the data off and use Wi-Fi and also use the home phone.

Group 2: Had an unexpectedly high bill in the last 12 months, received 100% alert.

Another participant in the qualitative research provides an example of a consumer who is continuing to use their phone after receiving a 100% alert, but is monitoring and adjusting their usage:

I start watching it and only use the phone if I have to.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

Table 12: Action taken after receiving most recent alert (%)

	Most recent alert level received			
	50%	85%	100%	Other
Nothing/ignored it/continued using phone as normal	56 ↑	29	23	39
Total reduced usage	30	59 ↑	50	45
Cut back on mobile data usage/used Wi-Fi more/closed or removed apps	20	38 ↑	18	29
Cut back on the number or length of calls made/used landline more/used SMS more	7	12	6	13
Stopped using data on my mobile/turned off data/only used Wi-Fi	5	16	32 ↑	22
Stopped making calls using my mobile	3	3	8 ↑	6
Used phone less	2	2	1	—
Stopped using it/turn it off	1	<0.5	2	1
Kept track of usage/monitored it more closely (no mention of app or provider's website)	5	4	—	7
Checked how many days left in month/billing cycle	3	1	1	—
Monitored/restrict children's usage	3	4	2	4
Checked usage (e.g., via website or app)	2	1	<0.5	—
Used phone more/used up allowance	1	<0.5	—	2
Bought data pack/more data/increased data limit	1	2	12 ↑	7
Contacted service provider	1	2	8	5
Used another device/mobile instead	<0.5	<0.5	1	2
Bought extra usage, added extra money	<0.5	<0.5	<0.5	—
Other	2	3	6	5
None/don't know	3	2	3	3

Questions E6/E7/E8/E9. Thinking about the last time you received an alert at (level) what, if anything, did you do?

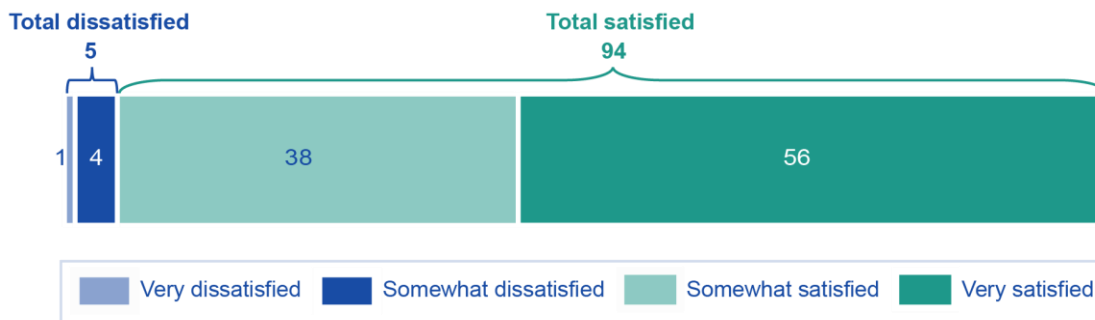
Base: Received alert at level: (50% level n=585, 85% level n=429, 100% level n=303, Other alert n=100).

Note: '—' signifies that no respondents reported this action at this alert level.

2.8 Overall satisfaction with alert system

Among those who have received any alerts in the last 12 months, there is an extremely high level of satisfaction. More than half (56 per cent) were very satisfied, while about a third (38 per cent) were somewhat satisfied, combining to a total of 94 per cent satisfied overall. Only a very small group (five per cent) were dissatisfied, and most of them were the more moderate 'somewhat dissatisfied' (four per cent). Only one per cent were 'very dissatisfied' with the alerts system.

Figure 17: Level of satisfaction



Question E9. And overall, how satisfied are you with this system of alerts? Would you say you are...?

Base: Received any alerts (n=616).

Note: Data may not add to 100 per cent or to subtotals shown due to rounding.

Reasons for dissatisfaction

Given that there was a very small number of people who said they were dissatisfied with the system of alerts (n=31), the sample size is too small for reliable analysis. Caution should be taken in using the following discussion of possible reasons.

The top three reasons given for dissatisfaction are:

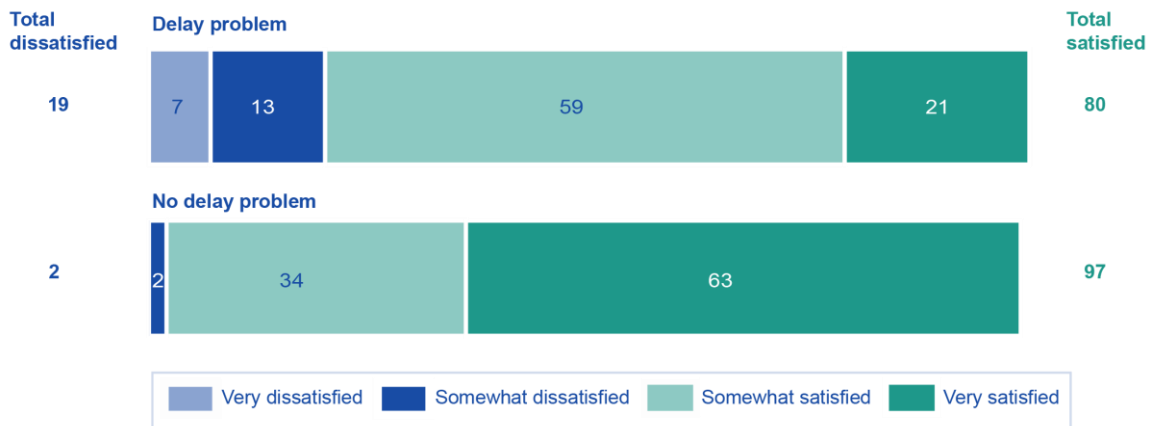
1. delays in receiving alerts/alerts arrive too late (36 per cent)
2. don't always receive an alert (21 per cent)
3. not accurate/inconsistent with usage shown on website (17 per cent).

Thirty-nine per cent had another reason, but the reasons were very diverse and no further categorisations were possible.

All those who had received at least one alert in the last 12 months were asked about delays. One in six (16 per cent) post-paid mobile phone bill payers who received an alert in the last 12 months say they have experienced a problem regarding usage or spend due to receiving an alert too late.

As shown in Figure 18, the overall level of satisfaction with the system of alerts among those who have experienced a delay-related problem (80 per cent) is lower than the very high level of satisfaction reported by those that have not had a delay-related problem (97 per cent).

Figure 18: Impact of delays on satisfaction



Question E9. And overall, how satisfied are you with this system of alerts? Would you say you are...?

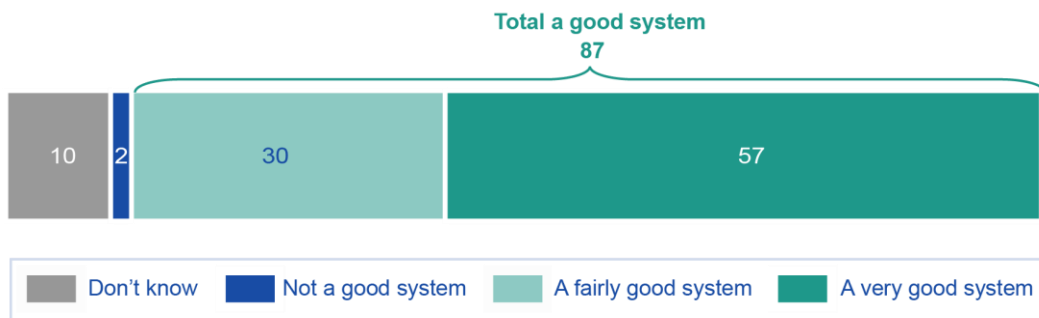
Base: Experienced problem as a result of delay; (Yes n=99, No n=517).

Note: Data may not add to 100 per cent or to subtotals shown due to rounding.

2.9 Perceptions of the alert system among those who haven't received an alert

Among those who have not received any alerts in the last 12 months, a majority (87 per cent) consider the alert system itself to be a good system, with more than half (56 per cent) considering it to be a *very* good system and 38 per cent a *fairly* good system. Only two per cent reported that they consider it not to be a good system.

Figure 19: Perceptions of the alerts system



Question E13. What do you personally think of this system of receiving alerts when you have used 50%, 85% and 100% of your mobile credit? Even if you have not received any alerts, would you say it is...?

Base: Not received any alerts (n=404).

Note: Data may not add to 100 per cent or to subtotals shown due to rounding.

Part 3: Unexpectedly high bills

3.1 Unexpectedly high bills in the last 12 months

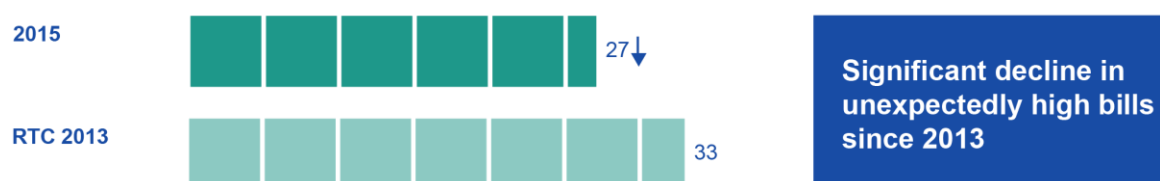
Most post-paid mobile plans used by Australians contain an included allowance⁴ for calls, text and data. Some plans allow for unlimited calls and/or texts. Charges for usage above the included allowance are usually more expensive than usage within the allowance, but some providers and plans allow for upgrades at broadly similar charges.

This section explores results relating to the respondents' experiences of receiving bills that were higher than they expected in the previous 12 months. In order to understand these experiences from the respondents' point of view, there was no definition of 'higher than expected' provided in the survey. In order to track results, the wording and method remained consistent with the 2013 RTC survey.

Incidence and frequency of unexpectedly high bills

Among post-paid mobile phone bill payers, the incidence of receiving an unexpectedly high bill in the last 12 months has fallen from 33 per cent in 2013 to 27 per cent in 2015.

Figure 20: Overall incidence of unexpectedly high bills compared with 2013 (%)



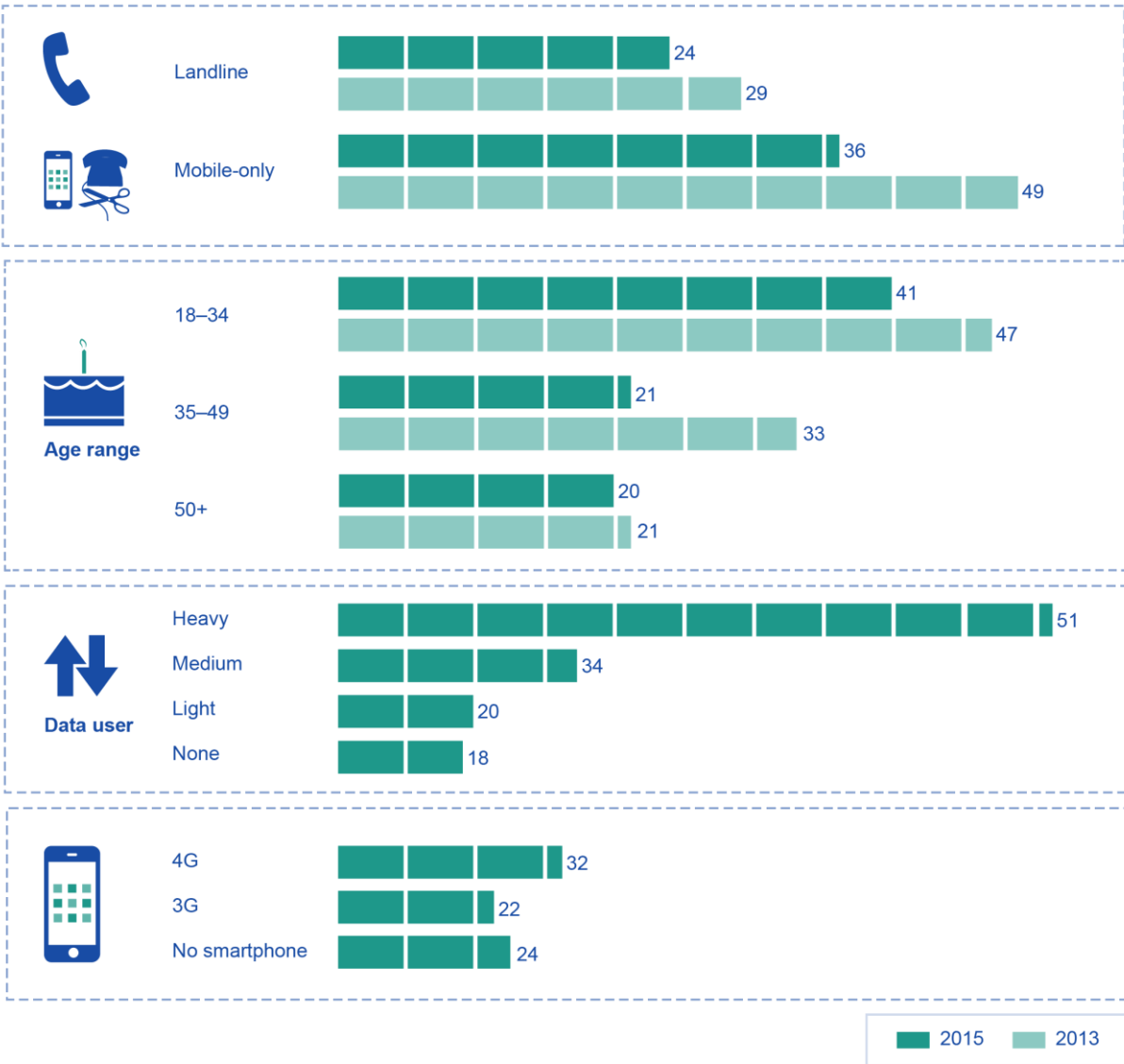
Question C1. Thinking now about bills for your mobile phone service. In the last 12 months, have you received a bill that was higher than you expected?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Younger adults, those who describe themselves as heavy data-users, those with a 4G phone, and those from mobile-only households are more likely to have experienced an unexpectedly high bill in the last 12 months.

⁴ There are commonly restrictions around specific types of usage that are included and other types of usage that will incur additional fees. There can also be fees for late payments, certain payment methods or other specified charges.

Figure 21: Incidence of unexpectedly high bill by key demographics



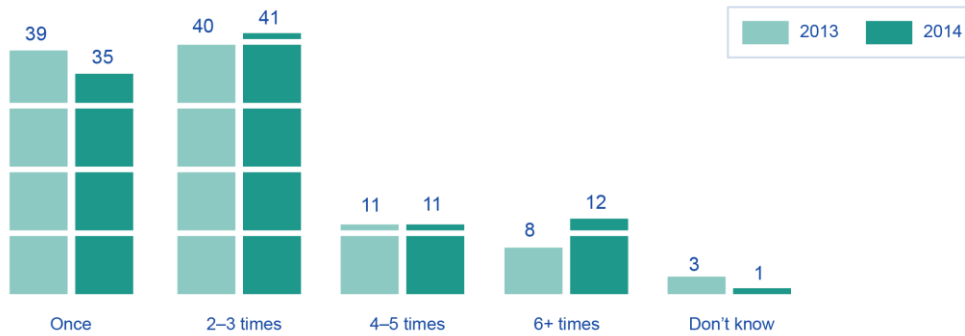
Question C1. Thinking now about bills for your mobile phone service. In the last 12 months, have you received a bill that was higher than you expected?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020).

Note: Comparable data for the 2013 RTC study is shown.

Among those who have received an unexpectedly high bill in the last 12 months, the frequency of unexpectedly high bills is relatively unchanged since 2013. Three-quarters (76 per cent) of those receiving an unexpectedly high bill had received up to three higher bills in the last 12 months (35 per cent receiving one and 41 per cent receiving two to three higher bills). Only 11 per cent experienced it four or five times, and 12 per cent had received six or more.

Figure 22: Frequency experienced compared with 2013



Question C2. How many times in the last 12 months have you received an unexpectedly high bill for your post-paid mobile phone?

Base: Experienced unexpectedly high bill in last 12 months (n=279).

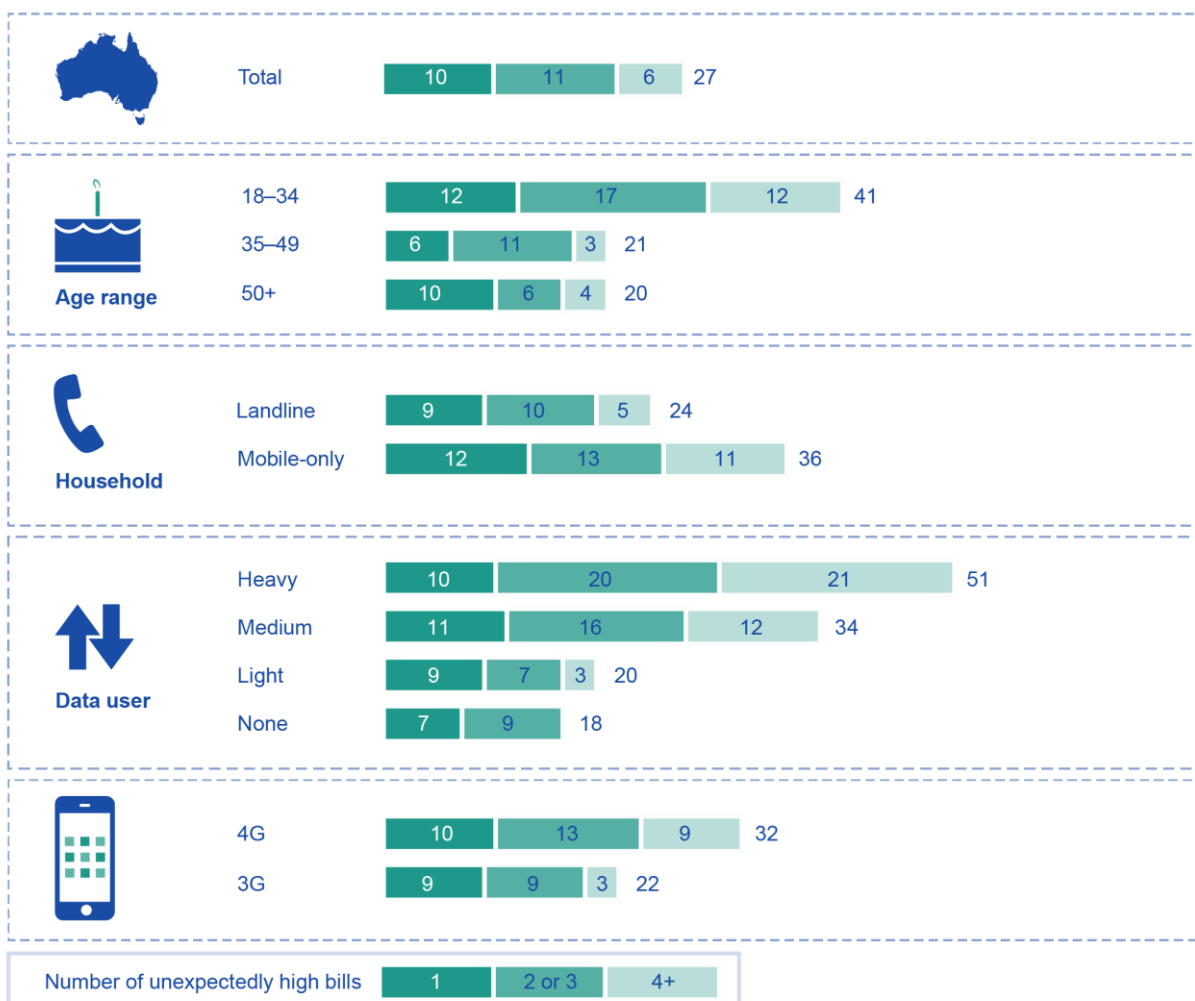
The mean number of unexpectedly high bills in the last 12 months is 2.5, which is relatively stable compared with the mean of 2.4 in 2013.

3.2 Profile of those who have received unexpectedly high bills

There are some clear correlations between receiving unexpectedly high bills in the last 12 months and a number of other variables. Those more likely to have received at least one unexpectedly high bill are also the groups more likely to have received four or more such bills in that period. They tend to:

- > be aged 18–34
- > live in a mobile-only household
- > have a higher level of self-assessed data usage
- > have a 4G (as opposed to 3G) post-paid mobile phone.

Figure 23: Profile of those who have received unexpectedly high bills (%)

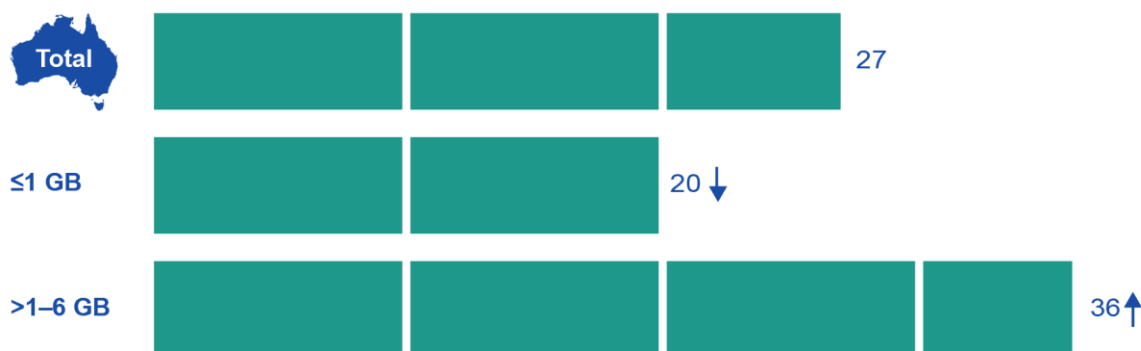


Base: Solely/jointly responsible for paying for post-paid mobile service; Total (n=1,020, Aged 18-34 (n=323), Aged 35-49 (n=264), Aged 50+ (n=433), Heavy (n=127), Medium (n=253), Light (n=526), No data (n=112), 4G (n=553), 3G (n=226), Landline (n=752), Mobile-only (n=268).

Note: Data may not add to 100 per cent or to subtotals shown due to rounding.

Further, those with a low data allowance (up to 1 GB) are less likely to have experienced an unexpectedly high bill (20 per cent compared to the average of 27 per cent). Those who have a monthly data allowance between 1 and 6 GB are more likely to have received an unexpectedly high bill (36 per cent compared to the average of 27 per cent).

Figure 24: Experienced unexpectedly high bill by data allowance (%)



GB=gigabyte.

Questions

B7: What is the monthly mobile data allowance for your post-paid mobile plan?

C1: In the last 12 months, have you received a bill that was higher than you expected?

Base: Solely/jointly responsible for paying for post-paid mobile service; Total (n=1,020), ≤1 GB (n=222), >1-6 GB (n=425).

Note: Due to small sample sizes, data is not shown for 'no data' (n=46), '6 GB+ but not unlimited' (n=27) and 'unlimited data' (n=11). Results for 'Don't know data allowance' (n=287) are also not shown.

3.3 Analysis of unexpectedly high bills based on the most recent unexpectedly high bill

Table 13 shows that in 2015, of those who have received a bill higher than expected in the last 12 months, just under a third (30 per cent) reported that their normal bill at the time was \$50 or under; whereas only seven per cent reported that the last time they received a bill that was higher than expected bill, it was \$50 or under.

Among those who have experienced an unexpectedly high bill, the mean normal bill at the time was \$77, while the mean unexpectedly high bill was \$202. This equates to an average difference of \$125 between the unexpected high bill and the normal bill amounts.

The magnitude of the over-run caused by unexpectedly high bills has reduced since 2013. Analysis of the difference between the average normal bill and the average unexpectedly high bill, in terms of both means and medians, demonstrates this:

- > the difference between the mean of the unexpectedly high bill and the mean of the normal bill has dropped from \$158 in 2013 to \$125 in 2015—a decrease of 21 per cent
- > the difference between the median of the unexpectedly high bill and the median of the normal bill has dropped from \$90 in 2013 to \$62 in 2015—a decrease of 31 per cent.

Table 13: Size of normal and unexpectedly high bills

Normal bill	Total amount	Unexpectedly high bill
30%	≤\$50	7%
20%	\$51–70	8%
22%	\$71–90	10%
9%	\$91–110	11%
4%	\$111–130	11%
3%	\$131–150	8%
5%	\$151–200	16%
2%	\$201–300	12%
1%	>\$300	11%
4%	Don't know	7%
\$76.70	Mean	\$201.70
\$54.50	Standard deviation	\$263.10 ⁵
\$69.80	Median	\$131.70
	RTC 2013	
\$90.00	Mean	\$247.90
\$81.20	Standard deviation	\$303.40
\$70.00	Median	\$160.00

Questions

B6. In a typical month, what is the total amount of your normal bill for your post-paid mobile phone?

C5. Thinking about the last time you received an unexpectedly high bill for your post-paid mobile phone. On that occasion, what was the total amount for the higher bill?

C7. What was the total amount of your normal bill for that post-paid mobile phone plan, in a typical month?

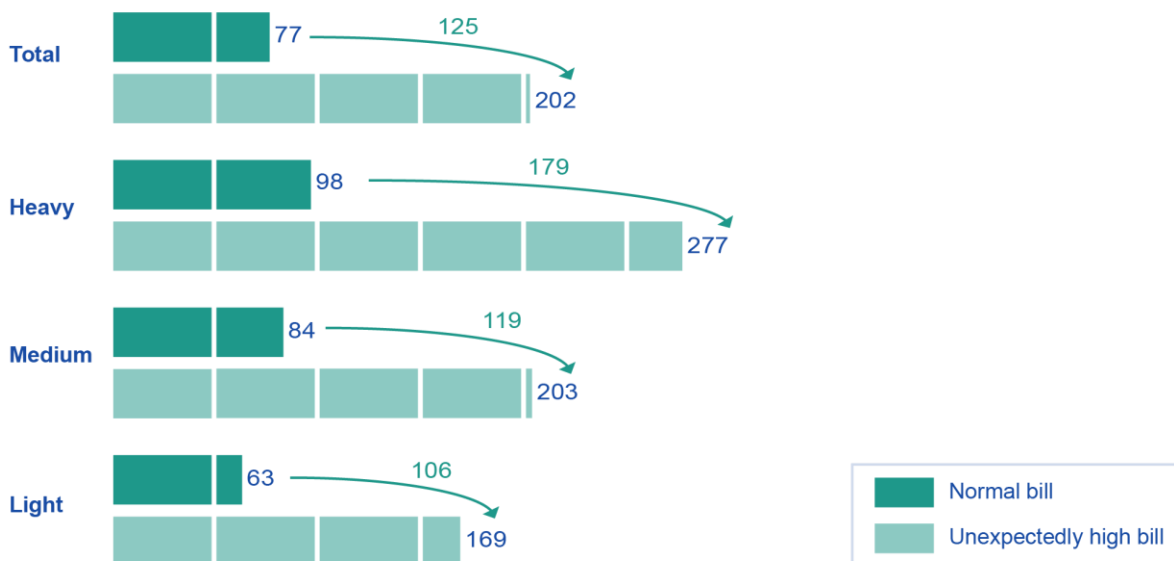
Base: Received unexpectedly high bill in the last 12 months (n=275).

Note: Some respondents who had received a higher than expected bill in the last 12 months had changed plans since receiving that bill, so the analysis above uses the normal bill at the time of receiving the higher than expected bill for those respondents (i.e., a combination of B6/C7 as appropriate).

There is also a clear relationship between the level of self-assessed data usage and the mean amount of the unexpectedly high bill. The heavier data-users tend to have a higher amount of over-run than the medium data-users, with those who rate themselves as light data-users having the lowest amount of over-run.

⁵ With distribution in \$, it is expected that the standard deviation will be high, as a small number of cases with large value (in \$) will have this impact.

Figure 25: Mean size of unexpectedly high bill and normal bill, by data usage (\$)



Question C5. Thinking about the last time you received an unexpectedly high bill for your post-paid mobile phone. On that occasion, what was the total amount for the higher bill?

Base: Received unexpectedly high bill: (Heavy data-users n=67, Medium data-users n=83, Light data-users n=106).

Typology based on size of unexpectedly high bill

As part of the 2013 RTC study, segments were created based on the size of the unexpectedly high bill relative to the normal bill amount. These segments have been used again for the current study and comparisons to 2013 are shown below (Table 14).

Unlike the mean and median measures used previously, this segmentation can be done at the respondent level, meaning that each respondent can be allocated to one group:

- > Among those who have received an unexpectedly high bill in the last 12 months, the relative size of unexpectedly high bills has *decreased* since 2013 due to the relative movement in two key bill-size groups: There is a smaller proportion of unexpectedly high bills that are at least double their normal bill amount (dropping from 53 per cent to 38 per cent).
- > There is a higher proportion of unexpectedly high bills that are no more than 1.5 times the size of the normal bill amount (this group *increasing* from 24 per cent to 34 per cent).

Table 14: Magnitude of unexpectedly high bill compared to normal bill (%)

	RTC 2013	2015
Up to one and a half times higher than normal	24	34 ↑
One and a half times to less than double	18	19
Double to less than triple	53 {	17
Triple or more		21
Don't know	5	9

Base: Received unexpectedly high bill: (2013 n=351, 2015 n=275).

Larger unexpectedly high bills

In 2015, those with particularly high bills were analysed as a separate group of particular interest. Those who have experienced a *larger unexpectedly high bill* are defined as having a high bill that was at least 1.5 times the size *and* more than \$20 higher than the normal bill amount.

This group represents 54 per cent of all people that have received an unexpectedly high bill in the last 12 months. People in this group are more likely to be younger—60 per cent of those aged 18–49 have had a larger unexpectedly high bill, compared with 39 per cent of those aged 50 and over.

Nine in 10 in this group use data features (compared to one in 10 who do not), with over half (55 per cent) of all those who have experienced a larger unexpectedly high bill classifying themselves as heavy data-users.

Their mean normal bill is \$75 (this compares to the mean normal bill for all those with any level of unexpectedly high bills of \$77) and their mean unexpectedly high bill is \$256 (compared to the mean unexpectedly high bill for all those with any level of unexpectedly high bill of \$202). Therefore, the over-run amount for this group is \$181, which is calculated by subtracting the mean normal bill of the larger unexpectedly high bill group from their mean high bill. That is higher than the calculated over-run amount for all those with a higher than expected bill in the last 12 months, which is \$125, as noted earlier in this report.

3.4 Most recent unexpectedly high bill: reasons and consequences

By far the most common reason nominated for receiving an unexpectedly high bill was simply that they have used the service more than they usually do (71 per cent, up from 53 per cent in 2013). Four in 10 (40 per cent) said they have difficulty in monitoring their usage and spend, which was a similar level to that reported in 2013.

One quarter (26 per cent) claim it was because they didn't understand their plan or the way they would be charged. Those who have their mobile phone bundled with other telecommunication services, and those with a contract that has expired, are more likely to cite this as a reason for their unexpectedly high bill.

Using new features was noted as a reason by one in five (20 per cent), with a similar proportion citing provider error (19 per cent). Someone else using the service, using international roaming, or making international calls from your mobile phone were

reasons that were each cited by around one in ten of those who received an unexpectedly high bill.

Table 15: Reasons for unexpectedly high bill (%)

	RTC 2013	2015
Used the service more than you usually do	53	71 ↑
Had difficulty in monitoring your usage and spend	37	40
Didn't understand the plan or the way you would be charged	28	26
Used new features	15	20
Provider error	20	19
Someone else used the service	1	11
Used it overseas, on international roaming	10	10
Made international calls	2	10
Couldn't access home service/it was down/I was away from home	n/a	3
Phone was using data without me realising	n/a	2
Late payment fee	n/a	2
Something else	10	11
Don't know	2	2

Question D3. Why was the amount higher than usual, or higher than you expected? Was this because...

n/a=not available due to being a new category for 2015.

Base: Received unexpectedly high bill in the last 12 months: (2013 n=351, 2015 n=275).

Overall, the reasons given for unexpectedly high bills don't differ markedly by the magnitude of the unexpectedly high bill. As shown in Table 16, for the top three reasons, the magnitude of the higher bill had no impact on the reason, and the fourth and fifth most cited reasons are the same across different magnitudes, but swap their order in some cases.

Table 16: Reasons for unexpectedly high bill by magnitude of unexpectedly high bill (%)

Main reasons	Up to one and a half times higher		One and a half times to less than double		Double to less than triple		Triple or more	
1.	Used more than usual	68	Used more than usual	78	Used more than usual	82	Used more than usual	59
2.	Difficulty monitoring usage/spend	38	Difficulty monitoring usage/spend	37	Difficulty monitoring usage/spend	51	Difficulty monitoring usage/spend	44
3.	Didn't understand plan	22	Didn't understand plan	23	Didn't understand plan	26	Didn't understand plan	35
4.	Provider error	22	Used new features	17	Used new features	25	Provider error	22
5.	Used new features	21	Provider error	12	Provider error	22	Used new features	22

Question D3. Why was the amount higher than usual, or higher than you expected? Was this because...

Base: (Up to one and a half times higher n=90, One and a half times to less than double n=54, Double to less than triple n=46, Triple or more n=61).

Data-related features accounted for just over half (55 per cent) of unexpectedly high bills in the last 12 months. Looking at the specific features that contributed to unexpectedly high bills, internet browsing (29 per cent) was most commonly nominated. This was followed by national calls (23 per cent), the use of social media apps (18 per cent), international calls (13 per cent) and watching videos or TV (13 per cent). International roaming accounted for 10 per cent of higher bills, with a variety of other reasons being cited, but in smaller proportions.

Table 17: Features used contributing to unexpectedly high bill (%)

	(%)
Internet browsing on your mobile	29
National calls	23
Social media apps such as Facebook, LinkedIn or Twitter on your mobile	18
International phone calls	13
Watch TV or video such as YouTube on your mobile phone	13
International roaming	10
Email on your phone	8
SMS or text messages	8
Games you play on your mobile that use mobile data	5
Stream or download music or podcasts or listen to the radio on your mobile	4
Location services such as GPS or maps	4
Make phone or video calls or send messages from your mobile phone using apps such as Skype, FaceTime, WhatsApp or Viber	3
Other apps on your mobile that require mobile data	3
MMS, sending picture or video messages	2
Data (with no further indication)	2
Other	9
None of these	8

Question C9. What features or type of use led to the excess charges? Any others?

Base: Received unexpectedly high bill (n=275).

Looking across the different levels of unexpectedly high bills, internet browsing remains among the top two features contributing to unexpectedly high bills, being cited by between a quarter to nearly a third of those who received a higher than expected bill in the last 12 months across all magnitudes of high bills. Social media apps and national calls also feature prominently for higher than expected bills up to triple the normal size.

Among those with the greatest magnitude of unexpectedly high bills (triple or more), internet browsing is still the most common reason (31 per cent cite this as a reason for their high bill). The second most common reason for this group is watching TV and video on their phones, which was cited as a reason for nearly a quarter (23 per cent) of those with bills that were triple or more their normal size.

Table 18: Top features contributing to unexpectedly high bill by magnitude of unexpectedly high bill (%)

Main reasons	Up to one and a half times higher		One and a half times to less than double		Double to less than triple		Triple or more	
	Feature	%	Feature	%	Feature	%	Feature	%
1.	Internet browsing	28	National calls	28	Internet browsing	30	Internet browsing	31
2.	Social media apps	24	Internet browsing	25	National calls	29	Watch TV or video	23
3.	National calls	19	Social media apps	21	Social media apps	25	National calls	21
4.	International calls	17			International calls	16		

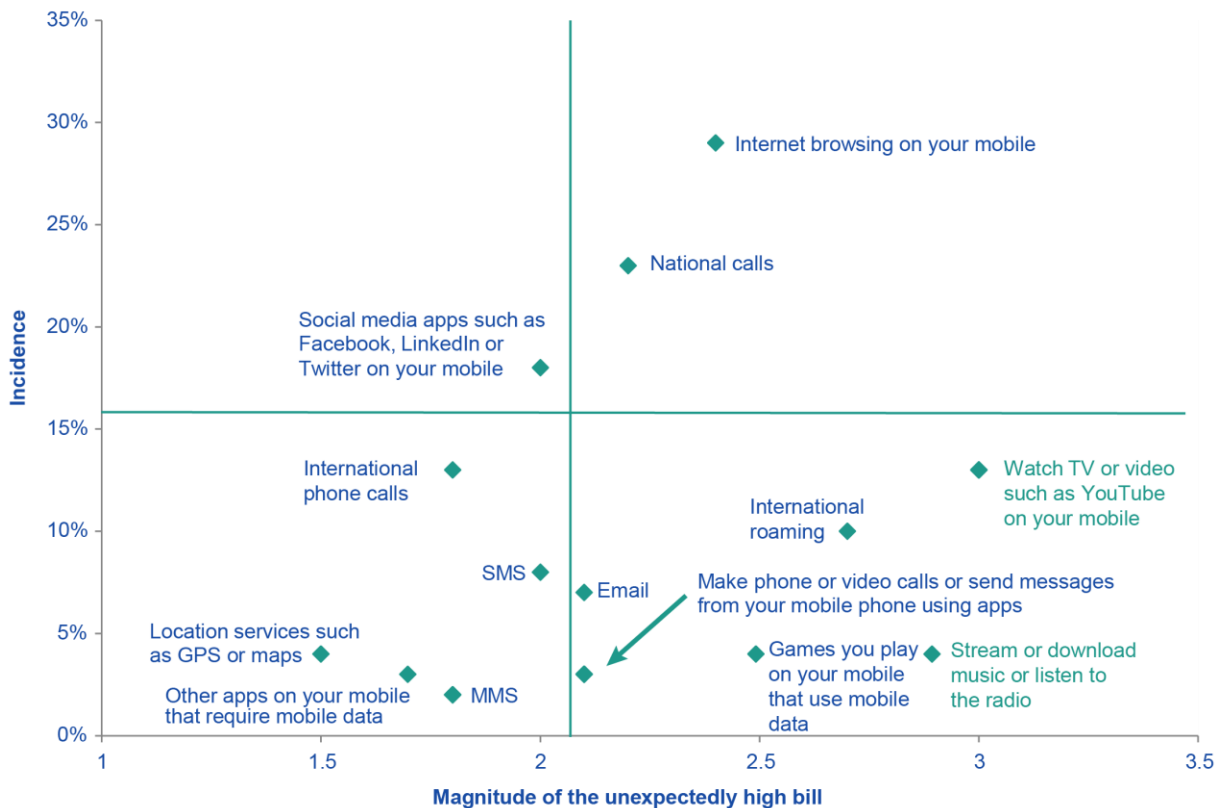
Question C9. What features or type of use led to the excess charges? Any others?

Base: Received unexpectedly high bill, by magnitude of high bill: (Up to one and a half times higher n=90, One and a half times to less than double n=54, Double to less than triple n=43, Triple or more n=61).

Figure 26 analyses the role of specific mobile phone features in causing unexpectedly high bills by plotting the incidence of these contributing features against the magnitude of such bills. Features in the lower-left quadrant are less often cited as a cause of higher than expected bills, as well as causing a lower magnitude of bill. Those in the upper right-hand corner are both more likely to be cited as a cause of higher than expected bills and are responsible for higher magnitude of high bills.

Also of interest are those features that may have a lower incidence of causing higher than expected bills than some other features, yet they cause the largest of the unexpectedly higher bills (in the lower-right quadrant). The figure demonstrates that highest over-runs are more likely to have an element of either watching TV or video on their mobile, or streaming or downloading music/listening to radio on their mobile.

Figure 26: Features used and their impact on the last unexpectedly high bill



Question C9. What features or type of use led to the excess charges? Any others?
 Base: Received unexpectedly high bill (n=275).

Around six in 10 (62 per cent) of those who received an unexpectedly high bill made a deliberate change as a result—either changing their plan or offer but staying with their current provider (25 per cent), or stopping or reducing usage of their service (43 per cent). Only four per cent reported that they actually changed their provider as a result of receiving a higher than expected bill.

Almost half (48 per cent) contacted their provider’s customer service after receiving an unexpectedly high bill, and a quarter (27 per cent) made a complaint about their bill. However, one in six (17 per cent) said they did nothing at all—which is lower than in 2013, when nearly a quarter (24 per cent) reported that they took no action after receiving a higher than expected bill.

Table 19: Actions taken as a result of the unexpectedly high bill (%)

	RTC 2013	2015
Stop/reduce usage of the service without changing provider	35	43
Change plan or offer with the same provider	15	25 ↑
Change provider	3	4
Total stopped/reduced usage/changed plans	43	62 ↑
Contact the customer service of the provider	43	48
Make a complaint	22	27
Something else	5	5
Do nothing	24	17 ↓

Question C10. After experiencing this higher than expected bill did you...

Base: Received unexpectedly high bill: (2013 n=351; 2015 n=275).

Given that there were a small number of people who reported receiving an unexpectedly high bill across each of the magnitudes (sample sizes are noted below Table 20), the level of statistical error for this data is relatively high, so caution should be taken regarding the following discussion of possible reasons.

Across the different magnitudes of unexpectedly high bills, actions taken were similar. However, those with an unexpectedly high bill of at least triple the size of their normal bill are significantly more likely to contact their provider’s customer service. The trend for those doing nothing shows that as the higher bills gets larger, people are more likely to take some kind of action.

Table 20: Actions taken by magnitude of unexpectedly high bill (%)

Action taken	Up to one and a half times higher	One and a half times to less than double	Double to less than triple	Triple or more
Contact the customer service centre	42	51	38	64 ↑
Stop/reduce usage of the service without changing provider	44	37	48	41
Change plan or offer with the same provider	14	31	26	41
Make a complaint	27	16	28	35
Change provider	—	2	7	5
Do nothing	26	17	13	7

Question C10. After experiencing this higher than expected bill did you...

Base: (Up to one and a half times higher n=90, One and a half times to less than double n=54, Double to less than triple n=46, Triple or more n=61).

Note: '—' signifies that there were no respondents who had a normal bill in that range.

Qualitative insights into what constitutes a 'higher than expected bill'

The qualitative research provided greater understanding about the circumstances in which consumers consider a bill to be 'higher than expected'. The key aspects are the magnitude of the bill, knowing whether it will be higher before they receive the bill, and the frequency of higher bills. Various combinations of these key factors are important for certain consumers in whether they identify a bill as higher than expected.

All ten participants in the qualitative research were typically paying more than their plan amount, yet not all considered the bill to be higher than expected. Some consumers are paying just a small amount more than their plan and others are paying a larger margin above their plan on a regular basis.

One participant of the qualitative research regularly paid more than the plan amount, yet due to the amount being manageable, did not consider it to be 'higher than expected':

I'm on a \$30 Telstra plan and last month I was over by \$5 but often I'm over by \$10, a typical bill is \$38. I don't go over by a huge amount, so I just pay it.
 Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

For some participants, the knowledge or feeling that they have exceeded their limit, means that they do not consider their bill to be higher than expected:

I got a big bill but it wasn't unexpected because they alerted me. I expected it because my modem had broken down.
 Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

Participants in the qualitative research generally had a threshold which they considered would constitute a bill that would be higher than expected, as opposed to just a higher bill. For example, for one participant their threshold was double the normal bill and the 'unexpected' component means that even if they had exceeded their limit and they knew the bill was going to be higher, it is still higher than what they expected:

You know it's coming. It is expected, but it's not expected. I know it's more but when it's double ... holy moly.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

In order to track the rate of receiving unexpectedly high bills amongst post-paid mobile phone bill payers, the same question was asked in the 2015 quantitative survey as was asked in the 2013 study.

Attitudes toward unexpectedly high bills and the impact on actions—insights from the qualitative research

Insights from the qualitative research shows that along with varying definitions of what constitutes an unexpectedly high bill for an individual consumer, there is variation in when the bill becomes problematic. Some post-paid mobile phone bill payers report that they may tolerate a higher than expected bill up to a certain threshold, and for many it doesn't matter if the bill was unexpectedly high or just high until it reaches their threshold.

This is supported by the quantitative results in this report regarding the differences in actions taken depending on the magnitude of the unexpectedly high bill. There are particular points where actions are likely to change—these range from taking no action for lower level bills, to changing patterns as the bill magnitude increases.

I'd be frustrated if it was double what it should be, I'd call them up to find out why it was so high.

Group 2: Had an unexpectedly high bill in the last 12 months, 100% alert.

Unexpectedly high bills become problematic for some participants when they continue for several months, rather than having a one-off unexpectedly high bill:

I'd be concerned if it was over \$50, I'd be looking into it then and if it was a couple of months in a row. I'd be looking into whether it was the right plan for me. It would be problematic if it was \$60 consistently across a number of months.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

The impact of the higher than expected bill also varies, with some participants in the qualitative research reporting that they just pay the bill if it is up to a certain threshold. For some it can be manageable but frustrating:

It was more of an annoyance than a big deal. It wasn't as if we weren't going to eat for a week. It was a waste of money when we had the landline to use.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

However, for others who participated in the qualitative research, it can have a bigger impact on their finances and their lifestyle if it goes above a higher threshold:

It was \$280 (*plan is \$150*)—I had been on emails a lot at home. I knew it was going to be over, but thought about \$190–200. Impact was that I then had to put more money towards the phone than other things. Not too bad, but had to not get extra luxuries for a while.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

I had made some calls to Mum and used too much data. I had gone away and hadn't used Wi-Fi. It was frustrating because I was on a tight budget. Doubling something is

frustrating and it made me feel careless. I felt stressed. Wasn't that I couldn't pay it—it was just frustrating.

Group 2: Had an unexpectedly high bill in the last 12 months, received 100% alert.

3.5 Usage of phone by children

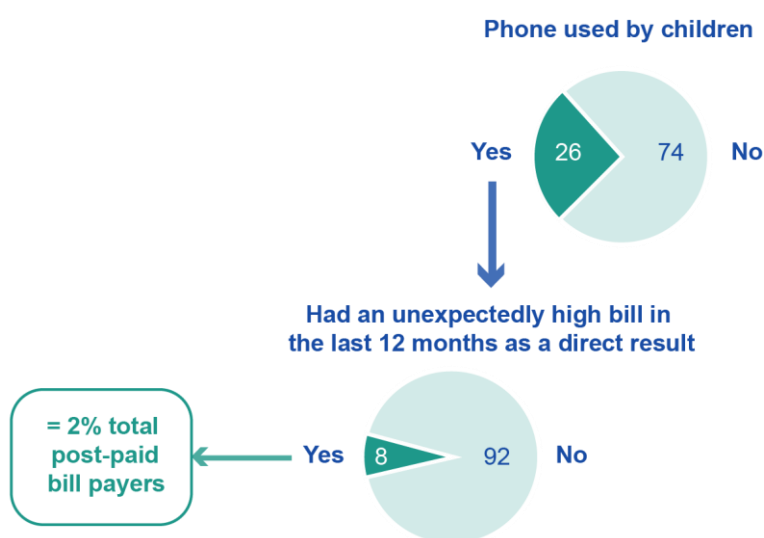
Incidence of children using phone

A quarter (26 per cent) of all post-paid mobile phone bill payers report that their own mobile phone has been used by a child in their care at some time in the last 12 months.

Almost one in 10 (eight per cent) post-paid mobile phone bill payers reported both their phone being used by a child and having experienced an unexpectedly high bill in the past 12 months as a direct result of the child's use. This represents two per cent of all post-paid mobile phone bill payers.

Of those who have had their own mobile phone used by a child, 30 per cent report that they have also experienced an unexpectedly high bill in the past 12 months (not necessarily for that reason). This proportion is similar to those who have not had their phone used by a child, suggesting that usage of phones by children is not a key contributor to unexpectedly high bills in most cases.

Figure 27: Experienced unexpectedly high bill from children using phone



Questions:

C1. In the last 12 months, have you received a bill that was higher than you expected?

C11. In the past 12 months has your mobile phone been used by any children in your care?

C13. Have you experienced an unexpectedly high bill in the past 12 months as a direct result of children in your care using your mobile phone?

Bases:

C1 and C11: Post-paid mobile bill payers (n=1,020).

C13: Mobile phone used by children in the respondent's care (n=262).

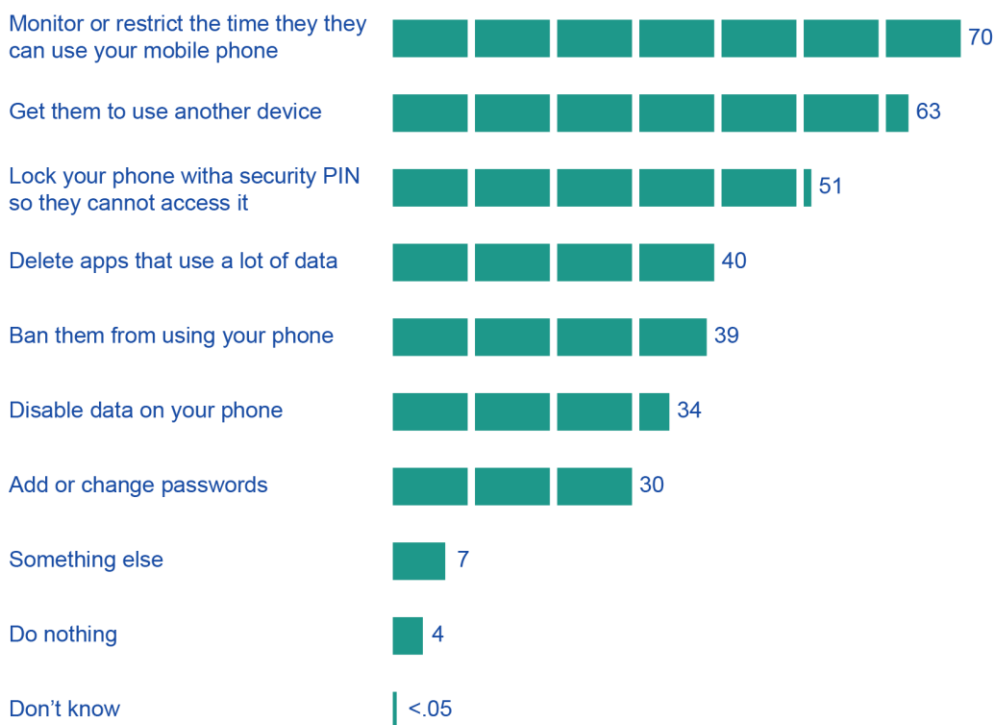
Strategies used to restrict children's usage of phone

The most common strategy used to prevent an unexpectedly high bill due to a child's use of a mobile is to monitor or restrict the time that the child can use the phone—a method used by 71 per cent of those lending their phone to children. Another

prevalent method is having the child use another device instead (63 per cent), while around half (51 per cent) lock the phone with a security PIN to prevent the child accessing their phone. Four in 10 (40 per cent) delete apps that use a lot of data, while the same proportion (39 per cent) ban the child from using the phone altogether. About a third (34 per cent) disable data on their phone while a similar proportion (30 per cent) add or change their password.

Nearly all (96 per cent) of those who do allow a child to use their phone are employing some kind of strategy to manage that usage and prevent higher than expected bills.

Figure 28: Strategies used to restrict children’s usage of phone (%)



Question C12. To prevent unexpectedly high bills due to children’s use of your mobile, which of the following, if any, do you do?

Base: Mobile phone used by children in the respondent’s care (n=262).

Part 4: Relationship between spend management tools and alerts and unexpectedly high bills

4.1 Relationship between use of spend management tools/other strategies and unexpectedly high bills

Those who have received a bill that was higher than expected in the last 12 months are more likely to use spend management tools than those who haven't received a higher than expected bill in that period (89 per cent compared with 79 per cent). They are also more likely to use more tools (a mean of 2.4 tools, compared with a mean of 2.0 tools).

There is a link between using spend management tools and using mobile phones more. Of the 81 per cent of all post-paid mobile phone bill payers who reported that they use at least one of the listed tools, phone use was higher on a number of measures, in comparison with those who reported that they did not use any of the listed spend management tools in the last 12 months.

Users of spend management tools tend to:

- > use more features (7.9 compared with 1.6 of non-users of spend management tools)
- > use more data (46 per cent are heavy/medium data-users compared with five per cent for non-users of spend management tools)
- > have a larger monthly mobile data allowance (40 per cent have more than 1.5 GB compared with 16 per cent of non-users of spend management tools)
- > have a higher average normal monthly bill (\$72 compared with \$56 spent by non-users of spend management tools).

Users of spend management tools are more likely to go over their limit and receive an unexpectedly high bill. The incidence of unexpectedly high bills in the last 12 months among users of spend management tools is significantly higher (30 per cent have experienced at least one unexpectedly high bill, compared with 16 per cent among those who do not use spend management tools). There is no reason to think that the spend management tools are the cause of this greater incidence of unexpectedly high bills. It is more likely that those who are at greater risk of high bills are making greater use of spend management tools.

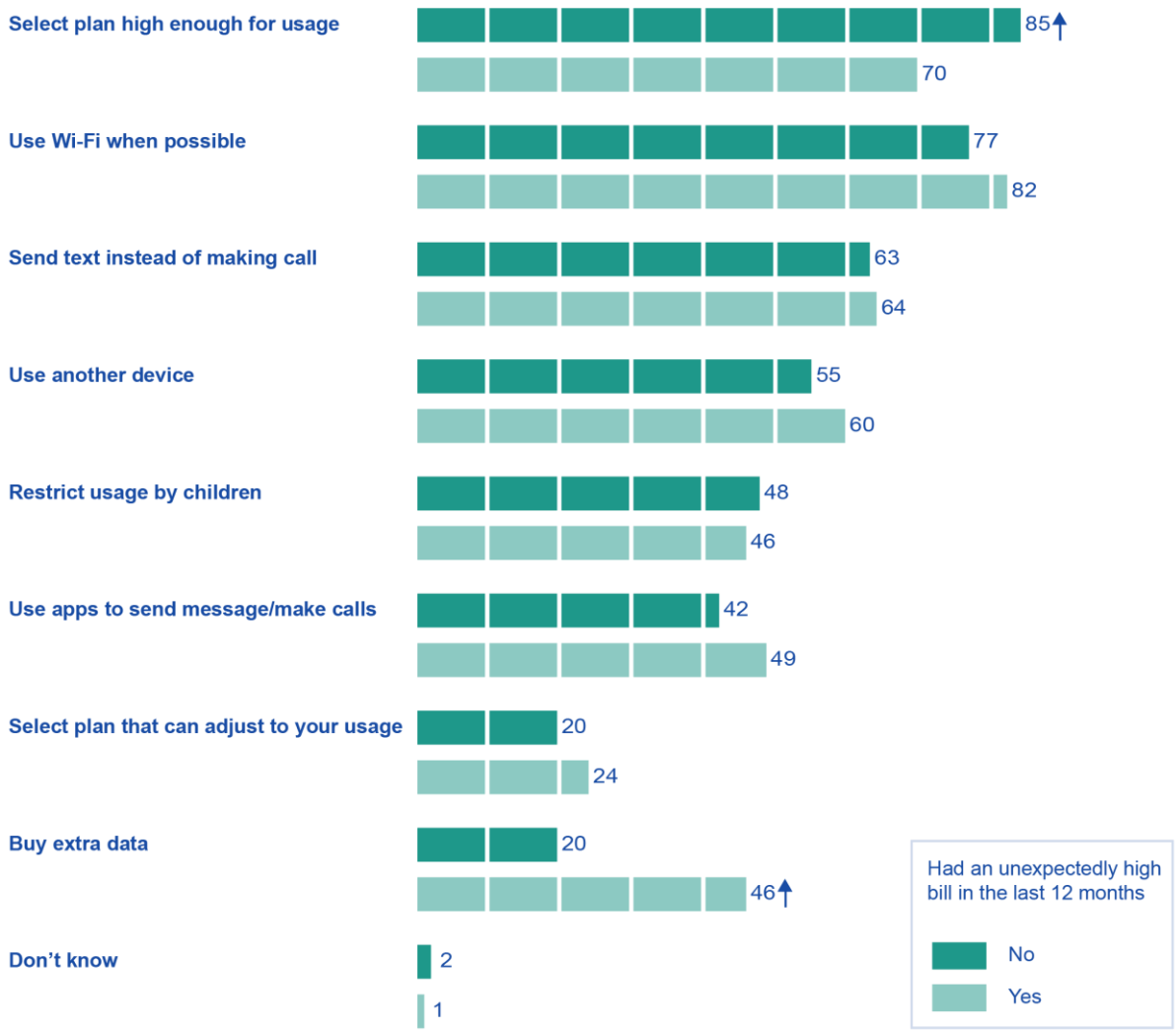
On average, users of spend management tools are using four of the eight listed methods to manage their usage and spend.

On average, users of spend management tools who have also experienced unexpected high bills tend to use slightly more methods to manage their bill than those who have not had higher bills (4.4 methods compared with 4.1 methods).

Figure 29 shows that, in particular, those who have had an unexpectedly high bill are more likely to buy extra data when they use up their data allowance. They adjust their usage and spend when they get to their limit.

On the other hand, those who have not experienced unexpectedly high bills are more likely to have planned ahead by selecting a plan that is high enough to cover their usage so that they do not exceed their limit.

Figure 29: Methods used to manage mobile phone usage and spend, by whether or not received unexpectedly high bill in last 12 months (%)



Question D4. And which of the following do you do to manage your mobile phone usage and spend?
 Base: Users of spend management tools (n=832).

4.2 Relationship between receiving alerts and unexpectedly high bills

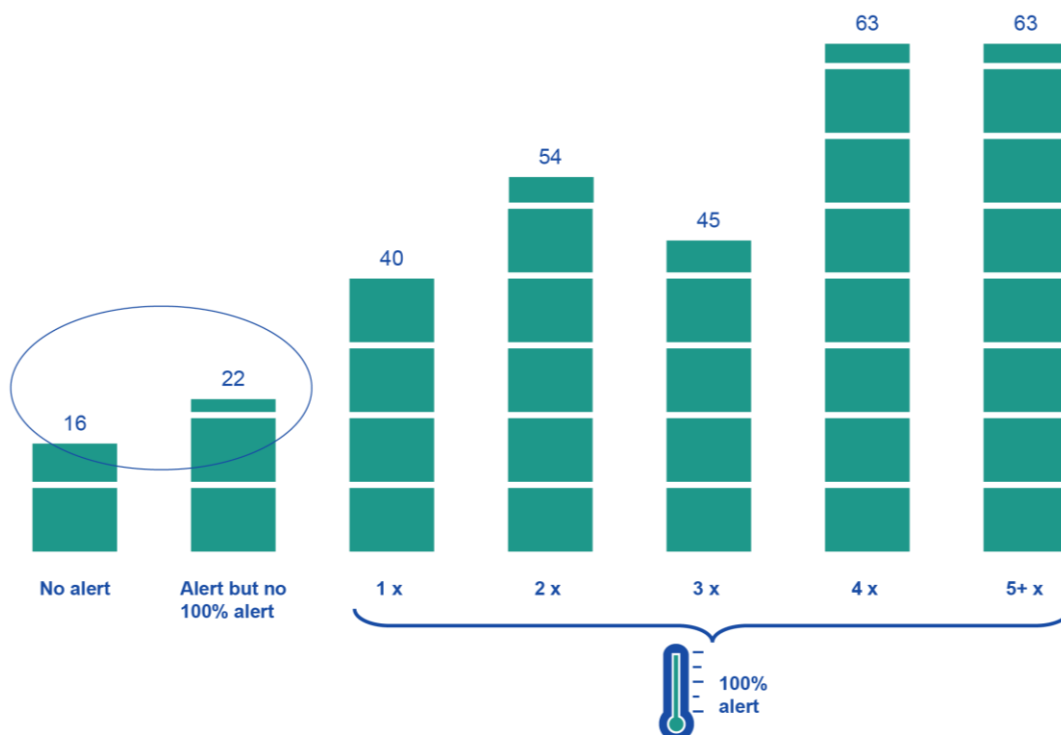
As with spend management tools, those who have received a higher than expected bill in the last 12 months are more likely to have received alerts.

One way to demonstrate the relationship between receiving alerts and unexpectedly high bills is to analyse the incidence of unexpectedly high bills in the last 12 months and the number of 100% alerts received during the same period.

The more often someone receives a 100% alert, the greater the chance they have received an unexpectedly high bill. However, two small groups who have received an unexpectedly high bill in the last 12 months, report that they have not received:

- > any alert (16 per cent)
- > any 100% alert (22 per cent).

Figure 30: Incidence of unexpectedly high bills by number of 100 per cent alerts received



Questions:

C1: In the last 12 months, have you received a bill that was higher than you expected?

C2: How many times in the last 12 months have you received an alert saying that you have used about 100% of your credit?

Base: Post-paid mobile bill payers (n=1,020).

Among those who have received a 100% alert, around half (49 per cent) have received an unexpectedly high bill in the last 12 months.

For some, the use of alerts and other spend management tools gives them the information to manage their usage and spend, whether they go over their plan allowance or not. Two examples from the qualitative research illustrate this:

I got a big bill but it wasn't unexpected because they alerted me. I expected it because my modem had broken down. At home we're usually all on the Wi-Fi but with the modem out we had to pay. They were alerting me constantly and I spent hours on the phone to Telstra.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

I go over most months, but not by a huge amount. I don't get unexpectedly high bills because I have known I am going over. I manage it pretty well because I can see it at a glance—I have the 24/7 thing on the home screen so I can see how much I have used. It's in your face, I'm aware of it all the time. That's how I keep on top of it. I know if I ever go over, and if I do, then that's my fault and I just pay.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

Figure 31 illustrates the relationship between receiving usage alerts and receiving an unexpectedly high bill. Sixty per cent of post-paid mobile phone bill payers received an alert in the last 12 months. Forty per cent reported that they did not receive any usage alert in that period.

Of the bill payers who received at least one usage alert of some kind in the last 12 months, thirty-five per cent also received an unexpectedly high bill in that period. Of the group that did not receive any alerts in the last 12 months, the incidence of receiving an unexpectedly high bill is 16 per cent.

Looking at the highest level of alert that was received in the last 12 months, and the incidence of receiving unexpectedly higher bills:

- > among those who received the 50% alert but no higher alert, the incidence of unexpectedly higher bills is 20 per cent
- > among those who received the 85% alert but not the 100% alert, the incidence of unexpectedly higher bills is 23 per cent
- > among those who received the 100% alert, the incidence of unexpectedly higher bills is 49 per cent.

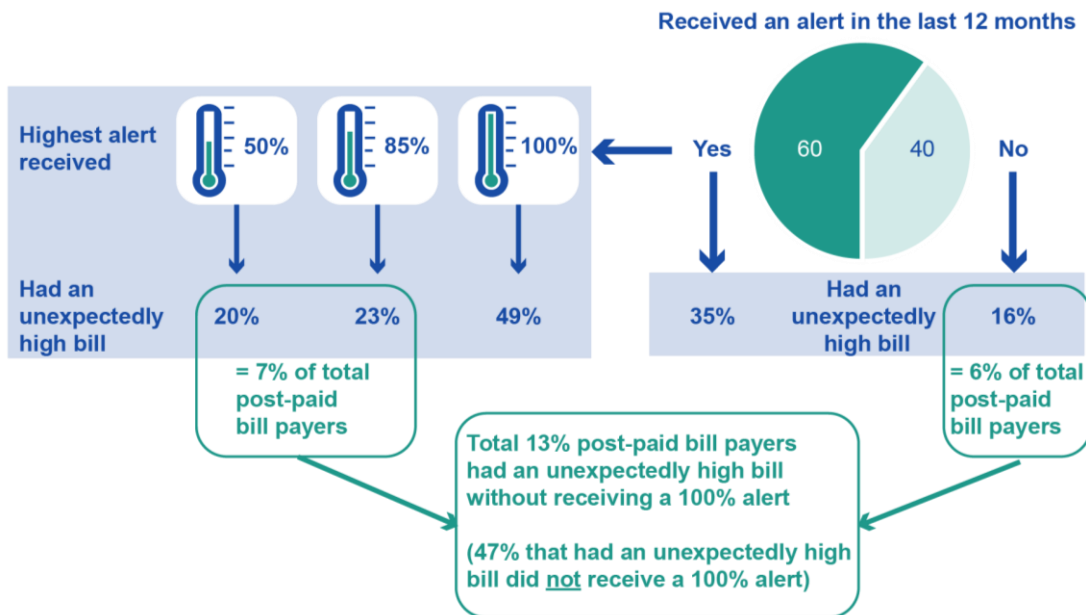
This illustrates that those who receive an alert are more likely to also receive an unexpectedly high bill. The higher the level of alert received, particularly if a 100% alert is received, the higher the risk is of having an unexpectedly high bill. There is no evidence that alerts cause high bills, rather it is likely that those who are at greater risk of high bills—due to usage and other attitudes and behaviours noted in this report—are more likely to receive alerts, with those receiving 100% alerts being the most likely to receive unexpectedly high bills.

Further analysis shows that, in total, 13 per cent of post-paid mobile phone bill payers have experienced an unexpectedly high bill without receiving (or recalling having received) a 100% alert. This is made up of:

- > seven per cent of post-paid bill payers who had an unexpectedly high bill in the last 12 months, but only received a 50% or 85% alert and did not receive a 100% alert at any time in that period
- > six per cent of post-paid bill payers who had an unexpectedly high bill in the last 12 months but did not receive any alert at all in that period.

This equates to almost half (47 per cent) of those who received an unexpectedly high bill in the last 12 months reporting they have not received any 100% alert during this same period.

Figure 31: Alerts received by experience with unexpectedly high bill (%)



Questions:

C1. Thinking now about bills for your mobile phone service. In the last 12 months, have you received a bill that was higher than you expected?

E1. Now thinking just about any SMS or email alerts that your provider may have sent you about your mobile phone usage reaching certain levels. Have you received any of these in the last 12 months?

E2. How many times in the last 12 months have you received an alert saying that you have used about (50%/85%/100%) of your credit?

Base: Solely/jointly responsible for paying for post-paid mobile service (n=1,020); Received an alert in the last 12 months (n=616), Did not receive an alert in the last 12 months (n=404); Highest level of alert received: Received 50% alert but not 85% or 100% (n=144), Received 85% alert but not 100% (n=167), Received 100% alert (n=303).

Feedback from two participants in the qualitative research who had an unexpectedly high bill in the last 12 months and reported that they did not receive any 100% alerts in that period, illustrates that although some consumers may suspect they are going over their limit, the magnitude of the over-run can be much higher than they expect if they do not receive an alert:

I went over to \$120 (*plan is \$70*) I was working interstate and was away so I didn't have Wi-Fi and had to use the data. I knew it was going to be higher, but I didn't know I was going over by that much.

Group 3a: Had an unexpectedly high bill in the last 12 months, no 100% alert.

I only use the mobile for calls. When I was going up and down to Sydney a lot and travelling I made a lot more calls. I suspected I was over but I didn't think it would be that far over.

Group 3a: Had an unexpectedly high bill in the last 12 months, no 100% alert.

One of these consumers thinks he received the 100% alert but it was two to three days late, so he had already gone over on his plan. The other respondent believed she didn't get the alert because she thinks the alerts are only for data and her issue was that she had exceeded her call limit. She could not think of any other explanation as to why she did not receive the alert.

4.3 Relationship between satisfaction with alerts and unexpectedly high bills

Overall, satisfaction with the system of alerts is very high. Almost all (94 per cent) of those who received an alert in the last 12 months are satisfied with the system.

Satisfaction is slightly lower among those who have had an unexpectedly high bill (89 per cent) than those who haven't (97 per cent). For those who have had an unexpectedly high bill, the majority of those who are dissatisfied are moderate in their views, with a greater proportion in the 'somewhat dissatisfied' (eight per cent) compared with 'very dissatisfied' (only three per cent).

Table 21: Satisfaction with alerts system by experience of unexpectedly high bills (%)

	Received higher than expected bill in last 12 months	
	Yes	No
Very satisfied	41	65
Somewhat satisfied	48	32 ↑
Total satisfied	89	97
Somewhat dissatisfied	8 ↑	1
Very dissatisfied	3	1 ↑
Total dissatisfied	11 ↑	2
Don't know	<0.5	1

Question E9. And overall, how satisfied are you with this system of alerts? Would you say you are...?

Base: Total received alerts, n=616: (Received alerts and received higher than expected bill in last 12 months n=218, Received alerts but not received higher than expected bill in last 12 months n=395).

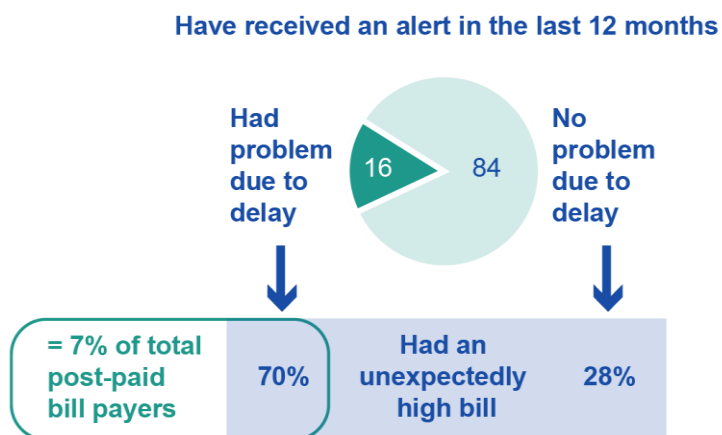
Role of alerts in avoiding high bills and other problems

As shown in Figure 32, among those who have received an alert in the last 12 months, 16 per cent have experienced a problem with their usage or spend due to delays in receiving alerts, and 84 per cent have not.

Those who have experienced a problem as a result of delays in receiving alerts are more than twice as likely to have had an unexpectedly high bill in the last 12 months (70 per cent) than those who have not had problems with delays in alerts (28 per cent). This shows that high bills are certainly one problem associated with delays in receiving alerts. The further thirty per cent of those who have had a problem with receiving an alert too late who reported that they have not had an unexpectedly high bill in the last 12 months, demonstrates that delays are causing other problems as well.

Nevertheless, the proportion of people who have at some time experienced a problem as a result of receiving an alert too late and have also received an unexpectedly high bill in the last 12 months is fairly small—seven per cent of all post-paid mobile bill payers.

Figure 32: Relationship between unexpectedly high bills and delays in receiving alerts (%)



Questions

E12. Have you ever experienced a problem with your usage or spend as a result of receiving an alert too late?

C1. Thinking now about bills for your mobile phone service. In the last 12 months, have you received a bill that was higher than you expected?

Base: Received any alerts in the last 12 months (n=616); Experienced problem as a result of delay: (Yes n=99, No n=517).

People who have experienced a problem with their usage or spend as a result of receiving an alert too late, and have also received an unexpectedly high bill in the past 12 months, are more likely to be dissatisfied with the alerts system than people who have not experienced both of these events (21 per cent total dissatisfied compared with three per cent).

The qualitative research provided further insight into the problems that some customers were having with delays and the frustration, and sometimes confusion, it causes:

It took them overnight to register I had gone over, I thought it should be instant. If you owe them money, they can let you know immediately, so they should be able to alert you immediately.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

On the day it was going to reset, I got a 50% or an 85% alert I can't remember and I thought that was odd because I was already back to 100% by the time it had been sent. It's just a system generated thing.

Group 1: Not had an unexpectedly high bill in the last 12 months, received 100% alert.

You get the message after you've gone over, so it's frustrating and makes the message pointless.

Group 2: Had an unexpectedly high bill in the last 12 months, received 100% alert.

4.4 Alert system improvements from the qualitative research

The qualitative research sought suggestions for improvements to the available spend management tools.

Not having delays

Most of the suggested improvements related to the timing of the alerts. Participants in the qualitative research want the alerts to be sent in real time, particularly for the 100% alert and, to a slightly lesser extent, the 85% alert.

Send the 85% and the 100% alerts straight away when you're close to your limit, send them an hour or so after, instead of two days after as is the case now.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

Alert levels

Several suggested an alert be provided in between the 85% and the 100% alerts—for example, a 95% or 99% alert. By the time they receive the 100% alert, it is too late and consumers have already gone over their limit. They suggested that this could replace the 50% alert.

Have an alert just before you're going to over, for example, at 99% because the 100% is too late. By the time you've got the 100% alert, you've already gone over.

Group 2: Had an unexpectedly high bill in the last 12 months, received 100% alert.

How information is provided

One participant suggested the alerts should be displayed visually, for example as a speedometer or similar to a petrol tank gauge so you can easily see how much credit has been used.

There were feelings expressed in the qualitative research that an app would be more accurate and displays the exact amount of credit that has been used, as opposed to what was described as the 'vague' alert system.

Several participants in the qualitative research mentioned the Telstra 24/7 app. Some do not view it as an 'app' because it was pre-installed on their phone before they received it.

Those participants using the Telstra 24/7 app actively used it and felt they didn't need any other spend management tools to manage their usage and their bills.

Don't need it [other spend management tools] with 24/7 indicator—which is easier and simpler.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

Using spend management apps

The positive aspects of using an app were seen to be:

- > it is readily accessible
- > it does not require logging in
- > it is in real time and accurate⁶
- > it is easier to use than providers' websites.

⁶ This was from the views presented by participants in the qualitative research.

Customers using apps felt they helped them manage their usage and spend. For example, one participant said she uses the app to check usage in between the 85% and the 100% alerts:

I check it every day and if I am close or going over, I stop using it. It prevents me getting high bills.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

> Some are using an app to make the most of their plans and use the available data/credit that they have left:

The app provides the exact amount you have used, but the alert is more vague and not as specific in the usage information it provides. It also allows you to get the most out of your plan by using up data towards the end of the month.

Group 3a: Had an unexpectedly high bill in the last 12 months, no alerts.

Appendix—Post-paid bill payer sample profile

(Unweighted and weighted to ABS)

	Unweighted (n=)	Weighted (%)
Gender		
Male	486	47%
Female	534	53%
Age		
18–24	103	10%
25–34	220	22%
35–49	264	26%
50–64	251	24%
65+	182	17%
Household income		
Under \$30,000	136	14%
\$30,000–49,000	117	12%
\$50,000–69,000	142	14%
\$70,000–99,000	149	14%
\$100,000–129,000	138	14%
\$130,000+	183	18%
Don't know/can't say/refused	155	15%
Area		
Five capital cities	588	63%
Rest of Australia	432	37%
State		
NSW/ACT	307	34%
Vic.	249	26%
Qld	192	19%

	Unweighted (n=)	Weighted (%)
WA	99	7%
SA	115	11%
Tas.	43	2%
NT	15	1%
Work status		
Full time	465	46%
Part time	242	23%
Not working/don't know	313	31%
Highest level of primary/secondary school completed		
Year 9 or below	67	9%
Year 10	184	24%
Year 11 or 12	753	64%
Don't know/refused	16	3%

Canberra

Red Building
Benjamin Offices
Chan Street
Belconnen ACT

PO Box 78
Belconnen ACT 2616

T +61 2 6219 5555
F +61 2 6219 5353

Melbourne

Level 32
Melbourne Central Tower
360 Elizabeth Street
Melbourne VIC

PO Box 13112
Law Courts
Melbourne VIC 8010

T +61 3 9963 6800
F +61 3 9963 6899

Sydney

Level 5
The Bay Centre
65 Pirrama Road
Pyrmont NSW

PO Box Q500
Queen Victoria Building
NSW 1230

T +61 2 9334 7700
1800 226 667
F +61 2 9334 7799