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Fast Facts



THE CONSUMER'S
RIGHT TO CHOOSE

1

Impacting the Most Vulnerable

Quintile 5, mobile-only users, people aged 65+, people who didn't complete secondary school and people with disabilities are the most digitally excluded.

Source: Australian Digital Inclusion Index, 2018

2

Skills Are Lacking

Digital ability (which considers attitudes, basic skills and activities) is an important area for attention with policy makers, businesses, educators and community groups interested in improving digital inclusion.

Source: Roy Morgan, Digital inclusion improving across Australia, but digital divide widens, 2018

3

Mobiles Are Used To Manage Finances

More than four million Australians access the internet solely through a mobile connection, often linked with socio-economic factors including low income, unemployment and low levels of education.

Source: Roy Morgan, Digital inclusion improving across Australia, but digital divide widens, 2018

4

Indigenous Communities Hit the Hardest

Digital inclusion in Indigenous communities is low. The largest gap is in affordability, where the score for Indigenous Australians (49.7) is 7.9 points below the national average. The prevalence of mobile-only connectivity amongst Indigenous Australians which carry higher costs than fixed connections contributes to the affordability.

Source: Roy Morgan, Digital inclusion improving across Australia, but digital divide widens, 2018

5

Digital Divide Is Not Going Away

Almost 2.6 million Australians do not use the internet, with nearly 1.3 million Australian households not connected.

Source: The Conversation, Australia's Digital Divide Is Not Going Away, 2018
Link: <http://theconversation.com/australias-digital-divide-is-not-going-away-91834>

6

Lowest Quintile Missing Out

Only 67.4% of the lowest quintile of household income have access compared with 96.9% of the highest quintile.

Source: The Conversation, Australia's Digital Divide Is Not Going Away, 2018.

7

Australia Has Poor Digital Inclusion

Australia's digital inclusion compares poorly to other countries - Australia is rated 25 out of 86 countries, behind Russia and Hungary.

Source: Inclusive Internet Index Measuring Success 2018, The Economist

8

Online Fraud is a Major Issue in Australia

Nearly \$2.8 million was lost in 2017 due to false billing and as of September 2018, over \$3.7 million has been lost. It is because of this that many Australians are reluctant to put their trust in online services.

Source: ACCC, Scamwatch, 2017-18

9

Limited Internet Access

In Australia, 32.7% of residents live outside the greater capital city areas and 28.2% live outside major cities. Australia's rural areas continue to be at a significant disadvantage.

Source: Regional Universities Network, 2017.
Link: http://www.run.edu.au/cb_pages/regional_australia.php

10

Consumers Want Choice

86% of Australians agreed consumers should have the right to choose how they receive communications (printed or electronically) from financial organisations and service providers.

Source: Two Sides Australia (Toluna), 2017

11

The Growing E-waste Problem

Australians generate 20.1kg of e-waste per year, per person. This is the highest per capita e-waste rate in the world.

Source: Two Sides Australia, 2017

12

What the Experts Say

"I can tell you I don't use online banking. I don't think it's secure. No system is impenetrable, even banking systems."

Source: Dr. Clare Sullivan, Identity Crime Expert and Law Lecturer at University of South Australia, 2017

13

It's About Preference

44% of Australians prefer paper communications for bank statements and mobile phone bills and statements, and 46% prefer paper communications for energy and utility bills and statements.

Source: Two Sides Australia (Toluna), 2017

14

Only 55% of Australians Over 65 Are Internet Users

Take-up of modern technology in Australia varies greatly with age. Only 55% of Australians over 65 are internet users.

Source: Australian Bureau of Statistics. Household Use of Information Technology, 2016-17.
Link: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/8146.0>

15

No Change For Rural Areas of Australia

The gap between rural and urban has not changed over time - 87.9% in major cities have access compared with 77.1% in remote areas.

Source: Australian Household Use of Information Technology Report, ABS, 2016-17

16

Same People Using More, Vulnerable Still Excluded

Despite the fact that Australians are doing more online, more homes are connected and they are using an increasing number of devices, the number of people using the internet is not growing.

Source: Australian Household Use of Information Technology Report, ABS, 2016-17

17

Knowledge and Confidence Are Two Key Barriers

Around 200,000 of the lowest income households lacked knowledge or confidence to use the internet.

Source: Australian Household Use of Information Technology, ABS, 2016-17.

18

Australia Has High Costs For Internet Access

The World Economic Forum's scoring of ICT capability ranks Australia at 100 out of 143 countries for fixed broadband affordability. Australia still lags well behind many countries including Vietnam, UK, USA, South Africa, Russia, India, Japan, France and China among many others.

Source: World Economic Forum, The Global Information Technology Report, 2016

19

Not Everyone Can Afford Home Internet

A recent survey identified that a high number of Australians were not internet users because they could not afford to, with almost 50% stating that they did not have home internet due to affordability.

Source: Acoss, Staying Connected: Digital Divide, 2016

20

Is Digital Always More Efficient?

59% of consumers in a recent survey who received an invoice via email had to be sent a reminder, while only 29% of customers receiving the invoice via mail required a follow-up message.

Source: Direct Mail vs E-Billing, KMP AU, 2010

21

Affordability Is A Challenge

Access to the internet falls to just 57% for households with an income less than \$40,000. Affordability is an issue across Australia and rises in internet cost, even slight, are likely to further exacerbate the digital divide.

Source: Australian Communications Consumer Action Network, 2015
Link: <https://www.communications.gov.au/sites/g/files/net301/f/ACCAN%20-%20Public%20Submission%20RTIRC%202015.pdf>

22

Access Is Still An Issue

Digital exclusion is a significant problem in Australia. However, digital access is only one factor to the overall problem. Skills to navigate and adapt to constant changes in digital technologies is essential before all Australians can confidently replace their reliance on traditional transaction channels.

Source: Digital Government Transformation, Deloitte Access economics, 2015
Link: <http://www2.deloitte.com/content/dam/Deloitte/au/Documents/Economics/deloitte-au-economics-digital-governmenttransformation-230715.pdf> Public%20Submission%20RTIRC%202015.pdf

23

Greenwashing

Over 95% of greener products commit greenwashing, with paper products especially suffering from unsubstantiated and vague claims, particularly from those trying to promote electronic services over paper-based communications.

Source: Terrachoice, The Sins of Greenwashing, 2015

24

Australians Left Behind

The rapid adoption of digital communications by banks, utility companies and the government has left many Australians at a social and financial disadvantage. 38% of Australians feel that they are being left behind with modern technology, rising to 44% who are concerned about the future.

Source: Australian Institute of Family Studies. Australian Family Trends No. 7 - March 2015
Link: <https://aifs.gov.au/publications/keeping-information-and-communication-technology>



AVOID PAYING EXTRA FOR PAPER BILLS

If you receive bills in the mail, you may be charged a paper billing fee. If you can't receive bills, fee exemptions may be available if you:

- are a senior
- are registered for a concession
- receive income support or
- don't have internet access.

1. CONTACT EACH COMPANY THAT SENDS YOU A BILL.
2. ASK ABOUT THEIR EXEMPTION CRITERIA AND HOW TO APPLY.

If you have friends or family without internet or on a low income, let them know about these exemptions.

For more information visit www.consumerlaw.gov.au/paperbilling or contact your local Fair Trading or Consumer Affairs agency.