# Mobile Matters:
# The Youth Advocates Project

Developing a youth participatory action research and advocacy program

Leo Fieldgrass

**Brotherhood of St Laurence**
Working for an Australia free of poverty

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# ABOUT US

## The Brotherhood of St Laurence

The Brotherhood is an independent, non-government organisation with strong community links that has been working to reduce poverty in Australia since the 1930s. Based in Melbourne, but with a national profile, the Brotherhood continues to fight for an Australia free of poverty. We undertake research, service development and delivery, and advocacy with the objective of addressing unmet needs and translating the understandings gained into new policies, new programs and practices for implementation by government and others.

## Australian Communications Consumer Action Network (ACCAN)

ACCAN is the peak body that represents all consumers on communications issues including telecommunications, broadband and emerging new services. We provide a strong, unified voice to industry and government as we work towards availability, accessibility and affordability of communications services for all Australians. We aim to empower consumers to make good choices about products and services. The operation of ACCAN is made possible by funding provided by the Australian government.

# ACKNOWLEDGEMENTS

# ABBREVIATIONS

| | |
|---|---|
| ACARA | Australian Curriculum Assessment and Reporting Authority |
| ACCAN | Australian Communications Consumer Action Network |
| ACMA | Australian Communications and Media Authority |
| AR | Action Research |
| BSL | Brotherhood of St Laurence |
| CAV | Consumer Affairs Victoria |
| CDSC | Carrum Downs Secondary College |
| CVCAL | Community VCAL (Victorian Certificate of Applied Learning), delivered by a non-school provider in a community setting |
| FMPLLEN | Frankston Mornington Peninsula Local Learning and Employment Network |
| MCC | McClelland College |
| PAR | Participatory Action Research |
| PC | Padua College |
| TCP Code | Telecommunications Consumer Protection Code |

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|---|---|
| Telco | A telecommunications service provider or network carrier |
| TIO | Telecommunications Industry Ombudsman |
| VCAL | Victorian Certificate of Applied Learning |
| YAP | Youth Advocates Project |

# 1. EXECUTIVE SUMMARY

The *Youth Advocates Project* (YAP) is a secondary education program that asked young people to research and critically analyse the financial consequences of youth mobile phone use. Australian children (under 18 years) have one of the highest rates of mobile ownership globally (Weerakkody, 2008) and young people across all demographic groups are the most intensive users of mobile technologies (Walsh et al, 2010). Youth and family debt related to mobile phone use has been a recognised problem in Australia for more than a decade (see p. 9).

The YAP aimed to:
- build the capacity of young people to understand their rights and responsibilities as mobile phone consumers, so they are able to make informed decisions about services
- help young people develop research skills, through gathering evidence of peer mobile experiences
- empower young people to advocate for the availability of appropriate and affordable mobile phone services, by disseminating their research findings to key industry stakeholders at a public event

The project was facilitated by national welfare organisation, the Brotherhood of St Laurence (BSL), with a grant from the Australian Communications Consumer Action Network (ACCAN), the peak body representing Australian consumers on communications issues. The program was undertaken for the first time in 2011 by approximately 100 VCAL (Victorian Certificate of Applied Learning) [1] students from four secondary education providers in Victoria's Frankston Mornington Peninsula area: [2] BSL Community VCAL, Carrum Downs Secondary

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1  VCAL is an accredited secondary certificate for Year 11 and 12 students that offers vocational experience alongside literacy, numeracy, personal development, work-related and industry-specific skills.
2  Frankston Mornington Peninsula is the combined local government areas of the City of Frankston and the Mornington Peninsula Shire.

College, McClelland College and Padua College.

Over two school terms, the YAP students participated in research and consumer skills workshops before conducting peer surveys to determine the kind of experiences, financial implications and problems common to mobile phone users in their age group. Four sets of findings were produced (see p. 20); the common themes were:

- regular occurrences of "bill shock" (receiving a mobile bill for more than expected) as a result of confusion over call and data usage allowances for "capped" mobile phone plans

*"My sister managed to rack up a $3000 phone bill in one month, just by calling, texting, and internet... mum was not happy about that"*
*– female Student Advocate.*

- difficulty in keeping track of call or data usage or accessing satisfactory customer services support

*"I was over my phone bill [usage allowance] every month and I didn't know why – couldn't understand why, couldn't check how you were over your bill"*
*– female Student Advocate.*

- concerns around
  - ambiguous advertising (especially the term "cap")
  - lack of clarity around call and data charges
  - "unfair" call costs and contract periods.

*"If it's called a 'cap' it really should mean it stops but it doesn't... and you don't really know that you're going over it, so the next thing you know you've got a phone bill that's a ridiculous amount of money and you weren't even told you were going over it"*
*– male Student Advocate.*

Once the research had been completed, fifteen volunteers formed a Student Advocates Presentation Group and collaborated to produce a set of final project recommendations; they presented these to an audience of peers, government regulators and representatives from the telecommunications industry at an event titled *A Call for Change held* in Melbourne on August 30 2011.

The Student Advocates' recommendations were:

1. Young consumers should take their time and resist pressure to choose a mobile service quickly: it helps to work out needs and decide on a budget first, then shop around and try to compare plans.
2. Telecommunications providers (Telcos) should use clearer and less ambiguous language in their advertising and contracts, so plans are easier to understand and compare. The word "cap" is especially confusing and should be removed.
3. Telcos should be up front about all their charges and stop "hiding" important information in the fine print.
4. Telcos should improve their customer services; they have a "responsibility" to tell their unhappy customers about the Telecommunications Industry Ombudsman (TIO).
5. Telcos should remove "unfair" charges, e.g. fees for using voicemail, late fees when there has been no bill reminder and charges for calling 'free call' (1800) or 'local rate' (13/1300) numbers.
6. Telcos should offer shorter contracts: 18 or 24 month contracts are too long; the maximum length should be a year "because phones don't last that long".
7. Telcos should introduce trial periods for plans so customers have time to check if they're right for their needs.
8. Telcos should make more of an effort to help young consumers keep a check on their call or data usage, e.g. sending text messages when usage limits have been reached or providing info packs that clearly explain how to monitor use.
9. Government regulators should introduce legislation to protect young consumers and "keep telcos to their word".
10. The TIO should promote its service more widely to young consumers.

The major outcomes of the YAP were as follows:

i. The project has enabled young people to develop advocacy, leadership and presentation skills, helping build their self-esteem and confidence; VCAL Coordinators reflected that participation contributed to "transformational" change in some students.

ii. The project is an important contribution to educational practice that engages and empowers young people in meaningful participatory research and peer advocacy.

Reflections on the development of the project that will be useful for teachers and youth practitioners are found on p.23, with related resources in Appendix A (p. 28).

iii. The project shows that mobile phones are an important means of communication for young people and not just a social luxury. As home phone and payphone use continues to decline in Australia (see p. 9) mobiles have become the primary method for young people to arrange their education, employment and training, as well as for contacting parents, guardians and accessing support agencies.

*"We want you [Telcos and regulators] to understand what it's like to be a young mobile consumer: we don't just use mobiles for texting and mucking about, we use [them] for jobs and shifts, school, parents and emergencies"*
*– female Student Advocate.*

iv. The project shows that there is significant anxiety amongst young people about financial issues relating to mobile phone use, which appears exacerbated by the confusing and overly complex business practices of the mobile communications industry. These are not new concerns: these issues have been repeatedly raised by researchers, practitioners and advocates in Australia over the last 12 years (see p. 9).

At the time of writing, the Australian Communications and Media Authority (the ACMA) has invited the communications providers to voluntarily improve their Telecommunications Consumer Protection (TCP) Code by the end of 2011 (ACMA, 2011b). This code provides for self-regulation by the industry and it remains to be seen whether voluntary improvements will be adequate or if Government regulation will be necessary.

v. This project demonstrates the need for financial literacy to well be integrated into the national school curriculum, and shows that the use of mobile phones can be a compelling and relevant way to engage young people in this topic.

This report notes that the Australian Curriculum Assessment and Reporting Authority (ACARA) is working with key stakeholders to include financial education in the national curriculum for schools.

# 2. INTRODUCTION

The *Youth Advocates Project* was a secondary education program that asked young people to research and critically analyse the financial consequences of mobile phone use. The project was facilitated by national welfare organisation, the Brotherhood of St Laurence and funded by the Australian Communications Consumer Action Network. It was commissioned as a 12 month scheme and commenced in late October 2010.

Participants were approximately 100 Year 11 and 12 students from four Victorian Certificate of Applied Learning (VCAL) education providers in Victoria's Frankston-Mornington Peninsula Region: Brotherhood of St. Laurence Community VCAL (BSL CVCAL) [1], Carrum Downs Secondary College (CDSC), McClelland College (MCC) and Padua College (PC). VCAL is an accredited secondary certificate for Year 11 and 12 students that offers vocational experience alongside literacy, numeracy and personal development skills, as well as work related and industry-specific skills.

The project's aims were to:
- build the capacity of young people to understand their rights and responsibilities as consumers, so they are able to critically question what the telecommunications market is offering and make informed decisions about services;
- help young people develop research skills, through gathering evidence of peer mobile experiences;
- empower young people to advocate for the availability of appropriate and affordable mobile phone services, by disseminating their research

findings to key industry stakeholders at a public event.

To this end, young people participated in classroom-based workshops that developed consumer skills and explored research techniques, before undertaking peer-to-peer research on youth finances and mobile phone use at a series of conference-style events. The groups analysed their findings to produce separate sets of recommendations for youth-appropriate changes to the mobile telecommunications market (see Findings, p. 20). A student advocacy presentation group then formed, comprised of volunteers from each of the four groups; these young people collaborated to produce a set of final project recommendations that they presented to peers, policy makers and leading figures in the telecommunications industry at an event titled *'A Call for Change',* held in Melbourne on August 30 2011.

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1   BSL CVCAL is an education scheme for young people whose learning style is more suited to a non-traditional school environment. Many students have previously faced major barriers to education, including disengagement from schooling, domestic/family upheaval, caring responsibilities, emotional health concerns and low levels of literacy and numeracy (Myconos, 2011).

# 3. BACKGROUND

Through its financial literacy workshops and the Community VCAL program, BSL discovered many instances of young people experiencing debt related to mobile phone use. There was a concern that the telecommunications industry's ambiguous advertising and confusing pricing structure, or manipulative sales practices of certain agents or salespersons, appeared to take advantage of the vulnerable consumers (for a discussion of these issues, see TIO, 2007; ACMA, 2011). BSL submitted a proposal to draw funding from the ACCAN Grants Scheme in order to empower young people to become more aware of, and advocate about, these issues. The application was approved in July 2010 and the post of YAP Coordinator was filled in October 2010 as a part-time position sitting between BSL's Financial Inclusion and Education Programs teams.

## Young people's mobile use in context

In Australia, young people across all demographic groups are the most intensive users of mobile technologies (Walsh et al. 2010). Australian children (under 18 years) have one of the highest rates of mobile ownership globally (Weerakkody, 2008) while 99 per cent of Australians aged 18 to 24 own a mobile phone for personal use (ACMA, 2011). Many people have more than one mobile service: current data shows that there are almost four million more active mobile services than there are people in Australia (ACMA, 2010).

In 2010, Australia had over 20,000 fewer payphones than in 2006 (ACMA, 2010). Young consumers (over 18+) are "just as or more likely" to make calls via mobile than a landline (ibid) and less than 7 in 10 of those aged 18-24 have a home phone (ACMA, 2011). It is probable that overall landline usage will continue to decrease once Australia's National Broadband Network comes into effect, as consumers move to VoIP (Voice Over Internet Protocol) call technologies (e.g. Skype)

(Griffith and Bingemann, 2011), as well as wireless internet enabled smartphones.

Academics have commented that mobile phones have become "the globalizing icon of youth culture in the early 21st Century" (Satchell and Singh, 2005, p. 1). A wealth of international research has ascertained that young people's use of mobile technologies integrates and assists with an array of social and peer-group functioning, identity formation and needs fulfilment (Tjong et al, 2003; Power and Horstmanshof, 2004; Ahmed et al, 2011; Walsh ,et al. 2011).

The mobile device has also been observed as playing an important role in smoothing and enhancing family dynamics, by providing a means of contact and support between children and parents/guardians (Matthews, 2004; Chen and Katz, 2009). However, concerns have been raised that over-use of mobiles by Australian young people impacts upon their "daily functioning" (Walsh et al. 2010) and some appear at risk of over-attachment or even addiction to their mobiles (Walsh, et al. 2008). Such knowledge brings increased anxieties around problematic marketing when the mobile communications industry has long recognised the importance of the youth market to its profitability (see, for example, McClatchley, 2006).

## Youth debt and mobile phones

The issue of youth debt relating to mobile phone usage has been a recurring theme in Australian sociological research for over a decade. In 1999, Funston and MacNeill undertook research for the Communications Law Centre and Victoria University into Australian youth experiences of mobile phones. They found evidence of a 'mobile culture' that embedded continual exposure to financial risk, with a significant proportion of those surveyed experiencing problems in paying their

mobile bills. At the time, Funston and MacNeill's advice to the telecommunications industry was for "enhanced disclosure, readily comprehensible contract documents and greater contract flexibility" (DCITA, 2005, p. 22).

In 2002, the Commonwealth Consumer Affairs Advisory Council commissioned Colmar Brunton Social Research to undertake a research report into best practice in consumer education targeting young Australians, which found:

*"a lack of understanding about phone plans and call costs and consumer rights generally; and the aspirational and emotional nature of mobile phones for youth made it difficult to persuade young people to approach purchase and usage responsibly."*
*(cited in DCITA, 2005, p. 24)*

Further research drew similar conclusions. A study by Griffiths and Renwick (2003) for the University of Newcastle asserted that youth mobile debt was a key factor in adolescent financial mismanagement. In 2004, the Youth Action and Policy Association (YAPA) and SIMplus Mobile commissioned a survey by Newspoll Market Research into youth mobile spending in Sydney, and this indicated many young people were having trouble budgeting for their mobile or correctly managing their expenditure (cited in DCITA, 2005).

YAPA's resulting response to the Australian Communication and Media Authority's (ACMA) discussion paper *Preventing Unexpected High Bills: Credit Management in the Telecommunications Industry* raised concerns about the "the high incidence of mobile phone debt amongst young people aged 12-25 years" (YAPA, 2004a) and the vulnerability of young consumers due to their "limited financial experience...little awareness of consumer rights and

redress...[exposure to] mobile phones at a younger and younger age...[and being] aggressively targeted by telecommunication companies" (YAPA, 2004a).

YAPA's view then was that "telecommunications companies can do far more to design mobile phone products for teenagers that help them manage their debt" (YAPA, 2004a), and it proposed the following recommendations:
- "real time billing with current credit balance information available on the mobile
- itemised bills for pre-paid services to allow for closer monitoring and budgeting
- equalisation of charges between pre and post paid systems
- setting of credit limits or hard caps at a maximum of $100, or lower if nominated by the customer
- credit notifiers via SMS to the customer
- full information on call rates, including free time options, provided on each paper bill sent to the customer,
- options to bar access to types of services" (YAPA, 2004a).

Caruso et al. (2004) echoed many of these worries in their Melbourne-based research into youth debt of the same year. They highlighted a "serious problem of growing mobile phone debt amongst youth" (2004, p. 17) and were scathing of telco practices that included "blatant overpricing... encouraging reckless spending through providing unlimited credit or unreasonable credit limits, [and] the constant bombardment of advertising" (2004, p.18). The authors called for service providers to take more responsibility for young people's debts through the introduction of "minimum protective safeguards" (p. 18) of credit limits on "all, or at least some, mobile phone post-paid plans (2004, p. 24). Foreseeing the rise of the mobile phone as a payment device for other goods – "the mobile phone as new credit card" (2004, p.28) – they also postulated concerns about the dangers to youth

financial health that this could enable. Such fears about unrestrained spending were also later raised by Thompson and Ray (2007).

In 2005, James and Drennan's study of extreme use of mobile phones by Australian students raised concerns around financial factors and subsequent mental well-being.

Matthews (2004) voiced concerns about the financial impact upon young people and families of the early adoption (most at age 13/14) of mobiles and subsequent continual upgrading of handsets. This theme was again picked up several years later by Downie and Glazebrook (2007) who saw evidence of "competitive consumption" (2007, p. 1) as young people attempted to keep up with their peers' purchases, and questioned the end results of marketing mobile products to youth:

> "The pressure felt by children to consume, in this case mobile phones, risks commercialising their childhood with negative effects for their development, and may lead them into financial difficulty."
> (Downie and Glazebrook, 2007, p. 1)

Interestingly, the majority of concerns outlined by the research up until this point were covered in an Australian Government research strategy review (DCITA, 2005, but very little regulatory policy to address them appears to have followed. The Australian Communications and Media Authority did take some steps in 2006 to provide education around the topic of youth mobile debt, creating an online toolkit aimed at improving understanding of the mobile communications market. However, it appears unlikely that knowledge or use of this resource was widespread amongst young people or their parents (Weerakkody, 2008).

Young people have been identified as a 'vulnerable' consumer group by a number of contemporary consumer analyses. Consumer Affairs Victoria's discussion paper: ***What do we mean by 'vulnerable' and 'disadvantaged' consumers?*** (CAV, 2004) frames vulnerability as rooted in difficulty to obtain, assess and effectively use market and consumer information. Disadvantaged youth are seen as being most at risk of debt or exploitation; these are young people who display factors such as:

> "low educational attainment (e.g. related to capacity for critical assessment or comprehension of complex/technical product qualities, terms and conditions of transaction etc.); gullibility (e.g. related to inclination/ capacity for critical assessment); low confidence in exercising interpersonal skills (e.g. related to inclination to seek relevant information and persist if inadequate information is provided initially); low income (e.g. capacity to bear own or third party information search costs such as fees for independent financial advice in relation to finance products)"
> (CAV, 2004, p. 15).

This research echoes Funston and MacNeill's (1999) findings that young people from backgrounds indicating disadvantage – i.e. "those from non-English speaking homes and those on government payments" (Funston and MacNeill, 1999, cited in Weerakkody, 2008, p. 462) – were more vulnerable to mobile debt.

Braunsburger et al. (2004) found that issues of consumer credit amongst those surveyed was so poor that they were "consequently unable to evaluate complex and competing product offerings" (2004, p. 358). Sengara et al. (2009) advocated for a need to enhance consumer awareness and assessment skills, alongside more

rigorous policy to safeguard communications consumers.

Most recently, Harrison and Gray (2010) have argued for policy changes to better protect vulnerable consumers from the targeted marketing of credit providers; in light of the evidence above, this could also easily be framed in terms of the mobile usage credit provided by unrestricted 'caps'.

Policy makers gained direct exposure to adolescent financial debt when Urbis et al (2008) undertook a study for the *National Youth Affairs Research Scheme*. In a survey of over 600 young people, one quarter of respondents identified as being in debt, either to parents, or to credit providers (including mobile service providers).

Weerakkody (2008) undertook an investigation into mobile phones and children from an Australian perspective and found that mobile-related debt and financial hardship was commonplace:

> *"The most problematic area with respect to children (mainly teenagers) and mobile phones in Australia appears to be that of unexpectedly high mobile phone bills (in extreme cases up to $5000 in accumulated charges) incurred by about 10% of users, which parents end up paying, or the teens themselves pay with a loan from a parent or other adult, which results in anxiety, depression and other problems"*
> *(Weerakkody, 2008).*

The occurrence of 'bill shock' (unexpectedly high mobile phone bills), Weerakkody asserted, was largely due to the "aggressive marketing and confusing advertising" (2008, p. 462) of telcos which combined with the inability of young people to read or comprehend contracts. Furthermore, he postulated a dissonance in the popular response to young people's mobile use, concluding that public and political concerns centre around

> *"potential 'harms' or 'losses' to children from inappropriate mobile phone content or anti-social behaviour such as bullying, cheating at exams or pedophilia [sic]... [but] no real efforts appear to be made by these same politicians, lobbyists, interest groups or the media about addressing the real issue of excessive and exorbitant mobile phone bills affecting the mostly teenage users via regulation of the Telcos and their dealers."*
> *(Weerakkody, 2008, p. 463)*

## Regulatory responses to consumer complaints

Consumer dissatisfaction with Telco services continued to grow in the late 2000s: in 2006, the chairman of the ACMA admitted serious concerns around "transparency of the costs and terms and conditions... [and] sloppy, even unacceptable, practices by some providers" (cited in Weerakkody, 2008, p. 462). However, it wasn't until four years later that the ACMA was moved to announce a public inquiry, Reconnecting the Customer, to examine the causes of customer complaints and address potential financial harm.

The ACMA's 2011 Final Report (ACMA 2011b) appeared long overdue, as data showed that the TIO received a record number of new complaints in the first three months of 2011 (TIO, 2011). It found that common problems were: "Customers find it difficult to contact their service provider...Customers find it difficult to have problems resolved in the time they expect...Customers receive contrary and inconsistent advice about services...Customers frequently experience 'bill shock'" (ACMA, 2011c) and identified the causes as lack of clarity in advertising and marketing of plans, confusion over misleading terms such as 'cap' and complexity of services, lack of consumer ability to adequately compare services or meter usage (linked to difficulty in understanding how bills are calculated), customer complaints not being handled or escalated correctly by service providers (ibid). Further insights

into the confusion, frustration and challenging decision-making experiences of consumers in the communications market have been provided in recent research by Deakin University and ACCAN (2011).

The ACMA's proposed solutions were for the telecommunications industry to improve advertising practices, improve product disclosure and provide expenditure management tools (ACMA 2011b). However, these recommendations were not to be enshrined in regulation but were positioned as an invitation (ACMA, 2011c) for corporations to incorporate in their self-regulatory code of practice, known as the *Telecommunications Consumer Protection (TCP) Code.*

The Brotherhood's own response to the ACMA's Reconnecting the Customer inquiry supported the ACMA's call for industry change, but argued that the proposals did not go far enough in protecting Australia's most vulnerable consumers (BSL, 2011). BSL advocated for additional measures to be implemented, including shorter contract terms, standard industry-wide and One Price/ One Measurement (OP/OM) pricing units of measurement, financial penalties for telcos who overcharged or billed customers in error, ensuring that advertising claims are consistent with contract specifications, and a marketing campaign to raise awareness of the TIO (ibid).

At the time of writing, we are yet to see how far the industry's TCP Code (due by the end of 2011) will reflect the ACMA's intent, although the ACMA have indicated that it "will consider other options" (ACMA, 2011c) if it feels the Code remains inappropriate.

Some commentators remain sceptical of the ultimate benefits to consumers, in light of what they perceive as inherent flaws in how the communications market is currently structured:

*"If a business model is based around driving demand and constantly selling new products, then customer service and delivery factors in the entire sector will always lag behind strategies designed to meet sales objectives"* (Harrison, 2011).

*"Because [the company] needs to charge a higher price to cover the higher cost of better quality service, it either loses market share or it retains market share but with a lower profit margin. In the longer term, it will seem to make economic sense to simply let customer service decline"* (Xavier, 2011).

With this is mind, it is worth considering the ethics and consequences of this business model; the impact it might have upon young consumers and their parents or guardians (who more often than not will be those paying the bill) and the knock-on effects for the wider economy that financial hardship brings.

*"My sister managed to rack up a $3000 phone bill in one month, just by calling, texting, and internet… mum was not happy about that"*
*– female Student Advocate.*

# 4. THE PROJECT

## Methodology

### November 2011 – January 2012: Project Planning

Project planning was undertaken solely by the YAP Coordinator, although credit must be given to the BSL's Financial Inclusion Capabilities Coordinator and Education Programs team for their excellent project pre-design and planning guidance. The Coordinator approached partner schools and confirmed the participation of the BSL CVCAL program (Frankston, VIC), Carrum Downs Secondary College (Carrum Downs, VIC), McClelland College (Frankston, VIC) and Padua College (Mornington, VIC). These schools' VCAL Coordinators were receptive to the scheme due to their prior involvement in local learning partnerships.

It was intended that oversight and direction for the scheme be provided by an adult Working Group, with the young people steering the direction of the work as they became involved. The Working Group was formed by partners from the schools involved plus a representative from the Frankston Mornington Peninsula Local Learning and Education Network (FMPLLEN) and Consumer Affairs Victoria's (CAV).

At the first Working Group meeting, on 8 December 2010, it was agreed that the project program be split into three phases: two 'Learning Rounds' of student education and skills development, in which two partner schools would experience separate concurrent classroom sessions and come together to undertake collaborative research; each Learning Round would be spread across one academic term (i.e. roughly eight weeks) so as to maximize student interest and engagement and facilitate easy assimilation into the teaching program. The second Learning Round would be followed by the formation of a Final Project

Presentation Group, comprised of volunteers from all four participating groups, who would be supported to collaborate to produce a final set of project recommendations and present these to the funders, ACCAN, and the telecommunications industry at a high-profile event.

Session planning encompassed strategies to foster research skills, advocacy skills and consumer awareness. A review of youth research literature began with Kellett (2005) and this gave an excellent pedagogical framework from which to start. However, Kellet's program suggested 12 sessions of 90 minutes each, far greater than the six to eight sessions of 50 - 100 minutes that had been agreed with VCAL educators as being realistic and achievable; significant adaptation was therefore felt necessary.

Pure 'youth research' was seen as an impossible goal as students could not choose the overall research topic themselves; this had already been chosen for them by adults as a requirement of the aims and objectives of the project. However, 'youth-led research' was still achievable: young people would be given the opportunity to develop their own research questions and plan and carry out their research in a direction of their own choosing.

Consumer Affairs Victoria's *Consumer Stuff* teaching resources (CAV, 2005a-e) were of significant assistance with planning consumer skills that could immediately be aligned to the VCAL curriculum. In addition, resources and training provided via the BSL/ANZ *Money Minded* program [2], gave the YAP Coordinator a good

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2   Developed by ANZ, Money Minded is an adult financial education program designed to help people make informed decisions about their money. For more information, please visit http://www.bsl.org.au// MoneyMinded.

induction into the teaching of financial literacy issues to groups and another suite of resources from which to draw upon.

To help foster advocacy skills, much use was made use of the Foundation for Young Australians resource *RU Mad? Are you making a difference? 8 Keys to MADness* (FYA, 2009). This toolkit was referred to for its recognised potential in engaging students in participatory social change projects, especially those from low socio-economic backgrounds (Black, 2010; Kimberley, 2010).

An action research model had been proposed as part of the original BSL submission to the ACCAN Grants Scheme; additional exploration was therefore made into Action Research (AR) and Participatory Action Research (PAR). Koshy (2010) gave a good introduction to AR, covering its nature, development and relevant models. Kemmis & McTaggart's (2000) 'Action Research Spiral' was chosen as process to ascribe to the YAP: several 'reflection and evaluation' stages were set out in the project plan, to facilitate evaluation of the scheme as it progressed and identify strengths and weaknesses that could then be carried forward into the next phase.

In terms of youth PAR, Wright's (2008) learning was of great interest: first, she identified young people's involvement in PAR as allowing them to engage in a 'pedagogy of praxis', in which they identify needs within their communities and develop research targeted at these needs; second, youth researchers engaged sociopolitical analysis development skills that built their critical thinking and allowed them to connect micro to macro life experiences; third, a strong youth leadership component, what Wright called 'relational leadership', could be found within PAR; and fourth, adults needed to support young people through the sharing of power and a reflective approach.

These were all felt to be pertinent messages for the YAP.

Foster-Fishman, et al (2010) was very useful in highlighting the use of messaging games to teach research data analysis, and adaptations of these were incorporated into plans for group work. These included games that used the sorting of lollies into various categories to help young people understand the coding of data (an activity that proved very popular with the students!).

Kellett (2010) was useful in highlighting the many levels of power dynamics present in research with young people: the power of adults over young people as teachers or facilitators – the need for the right balance between supporting young people to carry out their research and managing (i.e. controlling) them; the power of peers over one another - through age, culture, ability or popularity; the power of location and context, especially the school environment. Here, there were also concerns around raising unrealistic expectations in students about the potential influence their research, whilst balancing this with the fact that "research by young people can, and has, influenced change" (Kellet, 2010, p. 147).

Kay, et al (2009) and literature from the UK National Youth Agency Young Researcher Network Toolkit (NYA, 2010) also offered further advice on good practice in youth research.

Strong youth participation was felt to be vital to the success of the YAP and a range of sources were consulted to ensure this was incorporated in the planning. A presentation developed by the New South Wales Commission for Children and Young People (NSWCCYP, 2003) was helpful in highlighting the many different models of youth participation to consider, and identified three key factors that needed to be present to make

true youth participation a reality: knowledge, opportunity and support.

Meaningful participation was a key theme picked up in a report by the UK Office of Public Management (OPM, 2010), which posed several questions to reflect upon, via two particular participation models: Hart's (1992) *Ladder of Participation* (itself an adaptation of Arnstein's 1969 *adult Ladder of Citizen Participation*) and Treseder's (1997) *Degrees of Participation*.

The OPM report was also very helpful in offering a number of independent reflections, or 'lessons', for successful youth research projects, all of which were incorporated into YAP planning:
- "use creative media
- adopt different styles of engagement with different groups
- build trust between young people and researchers
- help young people think through how their research relates to policy
- stay flexible and responsive when working directly with young people
- assist young people's decision making by offering structure and providing options and meaningful choices
- youth-led does not mean youth-run: adults still have a role to play in appropriate facilitation and organization" (OPM 2010. p. 18).

Classroom sessions took place on site at the four education providers. There were approximately 25 students in each group.

## February 2011 – April 2011:  Learning Round 1

The first Learning Round involved classroom-based workshops for Brotherhood of St Laurence Community-based VCAL (BSL CVCAL) and McClelland Secondary College (McSC), comprising:

- introduction to project
- research skills – terminology, purpose, ethics, methods/types
- developing research questions/surveys
- mobile consumer issues – 'rights and responsibilities' (understanding contracts, right to redress, making a complaint and accessing the Telecommunications Industry Ombudsman); 'appropriate and affordable' (understanding caps and bills, prepay vs. plans, resisting pressure from salespeople)
- developing short presentation of 'Top Tips' for young people when choosing a mobile phone service.

A Research Conference event for both groups, hosted at the BSL Frankston High St Centre, took place in March 2011. Here, the groups presented their 'Top Tips' to each other, carried out their research surveys and engaged in debate around consumer issues with a guest speaker from Consumer Affairs Victoria (CAV).

After this, groups returned to separate, follow-up workshops, comprising:
- data Analysis
- consumer rights (tied to World Consumer Rights day, 15 March)
- globalisation and ethical consumerism (examination of newspaper article about suicides of workers in Chinese factory supplying parts for Apple iPhone)
- research findings and recommendations
- dissemination and report writing
- discussion of final project presentation event.

The first Reflection and Evaluation stage subsequently took place on completion of the Learning Round.

## May 2011 – July 2011:  Learning Round 2

The second Learning Round involved classroom-based workshops for Carrum Downs Secondary College (CDSC) and Padua College (PC), comprising:

- mock research exercise prior to project start (PC only)
- introduction to project
- research skills – terminology, purpose, ethics, methods/types
- developing research questions/surveys
- mobile consumer issues:
  - CDSC - 'Fair calls for all?' Analysis and discussion of call rates from mobiles (related to ACCAN campaign of the same name)
  - PC – 'Language and marketing' Analysis and discussion of appropriateness and clarity of mobile service providers' marketing and contracts.
- Both groups also covered:
  - additional work around consumer rights and responsibilities
  - Research findings and recommendations
  - Dissemination and report writing
  - Discussion of final project presentation event.

A half-day Research Conference event was planned for both groups (again hosted at the BSL Frankston High St Centre) in May 2011 but only PC was able to attend. These students carried out their research surveys with volunteers from the BSL CVCAL, which was on site.

CDSC was able to carry out its own peer research with young people attending the Frankston Youth Forum in June 2011. During this same period, planning had been taking place to organise a high-profile event to allow the young people involved in the project to advocate for change. The date and venue were confirmed as 30 August, Yarra Room, Melbourne Town Hall) and the Coordinator liaised several times with BSL and ACCAN media and communications staff to plan a promotions strategy and invitations list.

### Limitations of the peer-to-peer research

**Size:**
As can be seen in the Findings (p. 20), each group's research was of a small sample size. However, the total number of students participating in the surveys (n127) was higher than originally envisaged (n100)

**Location:**
The research took place only within the Frankston-Mornington Peninsula region of Victoria.

**Cohort:**
YAP participants were largely white Australian, of Anglo-Saxon or European descent. Young people from Indigenous, refugee, or non-English speaking backgrounds, or those with stated disabilities, were mostly unrepresented.  It is possible that these communities may have other or different experiences that were not addressed by this piece of work.

### Usefulness of the peer-to-peer research

The project is useful as a focused, 'snapshot' of youth financial experience of mobile phones in 2011. While the cohort surveyed (or participating in the project) was by no means fully representative of all young people in Australia, it could be argued that this group was a fair sample of contemporary young Australians.

Participants in the project came up with many anecdotal examples of poor, misleading or exploitative service from telcos that had led to dire financial consequences, including examples of unexpected bills ranging from $500 to $3000 and many stories of personal or family distress.

Students were keen to stress that 'bill shock' and miscomprehension of services were common across their peer groups.

Students were also keen to point out that although those under 18 years of age could not agree to mobile contracts of their own, most teens were acting as 'co-signatories' to their parents or guardians in these agreements.

ACCAN has felt that student's work has and will continue to feed into its policy and campaigns work, which demonstrates how a project of this type can be beneficial to all parties.

## July 2011 – August 2011: Student Advocacy Presentation Group and 'A Call for Change' media event

The final stages of the YAP concentrated upon the advocacy component. A Student Advocacy Presentation Group was formed, comprising volunteers from all partner schools and this team were supported to collate findings and conclusions from all of the research generated, produce a set of final project recommendations and present these directly to an audience of policy makers and members of the telecommunications industry at a high-profile media event.

Visits were made to all schools at the end of July and beginning of August to recruit several young people from each VCAL group; a total of 15 young people volunteered to take part.

Four weeks of group-work sessions were then scheduled, which were held during school times. The first of these involved the entire student advocates team, who met together at the BSL High St. Site to discuss how they wished to organise the presentation and divide tasks amongst themselves. This session began with an 'ice-breaker' activity to

help the group learn more about each other and thus feel comfortable in working together, before moving into an open forum and mind-mapping format. The second and third weeks' sessions split the volunteers into individual schoolgroups, with the Coordinator visiting them at their own sites and supporting them to work on the presentation tasks they had chosen. Attempts were made for students to liaise with each other outside of school via Facebook, but the success of this was limited. The final week's session brought the entire group back together at the BSL High St. site for a presentation rehearsal; this session included some training in dealing with the media that was delivered by the ACCAN media and communications officer.

The student advocacy event, *A Call for Change* was held at Melbourne Town Hall on 30 August 2011. It was a great success: the YAP group delivered a thoughtful and assertive address to around 85 guests, including their peers, members of the telecommunications industry and government regulators. The event attracted media coverage from the Herald Sun newspaper (Collier, 2011), and was filmed by Channel 7, with footage subsequently appearing in their *Today Tonight* program. Following the event, Channel 10's *6.30 with George Negus* program requested an interview with YAP participants and visited the BSL CVCAL members who again advocated for the changes they had identified through the project. To continue their advocacy, two young women from the BSL CVCAL group agreed to discuss the YAP at a specialist youth conference *(Hard Knock Life)* convened in Melbourne in September. One of these young women was subsequently interviewed by The Age newspaper about her experiences with mobile debt (Battersby, 2011).

While this project was created to be a small-scale piece of work with a particular youth cohort, the subject was obviously seen as relevant to the majority of young people. The Coordinator was

therefore keen to incorporate as wide a range of views as possible in this final report. Discussion with colleagues, notably those involved in the *Youth Voice* peer research program (The Youth Collaboration, 2007) had raised some questions around the cultural demographics of the youth researchers involved: how might the views of young people from indigenous, refugee or non-English speaking backgrounds be incorporated into the YAP research as these groups happened not to be represented through the makeup of the participant student cohort? The same question could also be asked about the views of young people with disabilities. To address this, ACCAN agreed to host an online survey around the YAP findings, and the Federal Office for Youth agreed to host a discussion topic around young people's finances and mobile phones on their Australian Youth Forum website. These internet pages were promoted via the Victorian Government's YouthCentral website and directly to a variety of youth practitioners and organisations, targeting those representing young people from Indigenous and refugee backgrounds and young people with disabilities. Some of the feedback generated through these websites can be found in Appendix B (p. 30).

## Project timeline

| | |
|---|---|
| Nov 2010 – Dec 2010: | YAP Coordinator orientation and project commencement |
| Jan 2011: | Project planning |
| Feb 2011 – Apr 2011: | Learning Round 1 |
| May 2011 – Jun 2011: | Learning Round 2 |
| Jul 2011 – Aug 2011: | Final stages coordination |
| 30 Aug 2011: | 'A Call for Change' student advocacy event at Melbourne Town Hall |
| Sep 2011 – Oct 2011: | Overall reflection and evaluation |

# 5. FINDINGS

*"We don't just use mobiles for texting and mucking about, we use [them] for jobs and shifts, school, parents and emergencies"*
*– female Student Advocate.*

The project produced four sets of findings from peer-to-peer surveys (see below). Common themes were:

- regular occurrences of "bill shock" (receiving a mobile bill for more than expected) as a result of confusion over call / data usage allowances for "capped" mobile phone plans
- difficulty in keeping track of call or data usage or accessing satisfactory customer services support
- concerns around
  - ambiguous advertising (especially the term "cap")
  - lack of clarity around call and data charges
  - "unfair" call costs and contract periods.

*"If it's called a 'cap' it really should mean it stops but it doesn't… and you don't really know that you're going over it [usage allowance], so the next thing you know you've got a phone bill that's a ridiculous amount of money and you weren't even told you were going over it"*
*– male Student Advocate.*

## Brotherhood of St Laurence Community VCAL research (n24)

**Findings:**
1. 67 per cent of students thought they shouldn't have to pay a fee if breaking out of a contract.
2. 100 per cent of students thought service providers should set up a service that sends out a text message to consumers when they are about to go over their cap/plan.
3. 100 per cent of students thought there should be no hidden costs for mobile internet use.

4. Research into experiences of customer service was inconclusive: although the personal experiences of many of the researchers were of poor service, participants in the survey had mixed responses to questions on this topic. However, information about the cost (if any) of accessing customer service was found to be lacking, as 58 per cent of students did not know how much it cost to call their telcos customer service.

**Conclusions and recommendations (from research and group discussion):**
1. "Contracts aren't clear enough: telcos should remove fine print and use plain English."
2. "Telcos should make more effort" to inform consumers about the services available to them to check their 'cap' balance. This should include a text message to be sent before going over the 'cap' allowance.
3. Internet data charging via mobile phones is confusing. Consumers should be told when they were being charged for using the internet through their mobiles, and how much it was costing them.
4. Telcos should provide better training for their customer services teams to help alleviate frustrations with unsatisfactory service.
5. There is confusion about the cost of calling customer services. Telcos should make these costs clearer and should remove '13' numbers if these are more expensive to call.

## McClelland Secondary College research (n25)

**Findings:**
1. 100 per cent of students wanted telcos to provide them with SMS warnings if they were about to go, or had gone over their call or data usage allowances.
2. 80 per cent of students thought it was unfair that they would continue to incur charges if they had exhausted their call or data usage allowances.

3. 100 per cent of students wanted better information about when they were being charged for services (e.g. for using the internet / data via their mobiles).
4. 80 per cent of students thought that they would be 'quite likely' or 'very likely' to go over their call or data usage allowances if they were on 'capped' plans.

**Conclusions and recommendations (from research and group discussion):**

1. Consumers should receive SMS warnings if they were about to go, or had gone over their call or data usage allowances.
2. Consumers should be able to choose a product option that switches their service to 'incoming calls only' if they exceed their call or data usage allowance.
3. Telcos should provide clearer, more easily understood information about their service, call and data charges.

**Padua College research (n29)**

**Findings:**

1. 69 per cent of students thought that telco advertising was misleading in that it misrepresented the service, or cost of service, that was actually supplied
2. 66 per cent of students had not read the contract that was supplied with their mobile.
3. 33 per cent of students didn't know who they could approach for help to make a complaint against a telco.
4. Other research questions, concerning the targeting of mobile services advertising at young people and the success/failure of mobile services advertising, produced inconclusive data.

**Conclusions and recommendations (from research and group discussion):**

• When choosing a mobile product, young consumers should take their time and shop around.
• When purchasing a mobile product, young consumers should check for hidden costs by asking questions and refraining from sign anything they're unsure about.
• Young consumers should "always read the fine print!"
• Young consumers should check they will get good mobile reception coverage from a provider before choosing a product.
• The TIO (Telecommunications Industry Ombudsman) should promote its services more widely to young consumers.
• Telcos should employ "more truthful advertising" and remove the word 'cap' "because it's misleading".
• Telcos should "stop putting all the important stuff in the fine print"; "don't make phone plans so complicated!"
• Contract lengths should be shortened, 18 or 24 month contracts are too long; the maximum length should be a year because "that's the longest a phone will last".
• Telcos have a "responsibility" to tell their customers about the TIO.

**Carrum Downs Secondary College research (n49)**

**Findings:**

1. 69 per cent of students thought that it was unfair that they were charged to call an 18 or 1800 'freephone' number from their mobiles.
2. 79 per cent of students thought that telcos should work to make calling 'freephone' numbers free from mobiles, as in the US and several European countries.

3. 54 per cent of students did not know that the cost of calling 13 or 1300 numbers from their mobiles was greater than from a 'home'/landline 'phone.
4. 61 per cent of students thought that it was unfair to be charged more to call government services (i.e. "numbers such as Medicare or Centrelink") from a mobile than from a 'home'/landline 'phone.
5. 88 per cent of students thought that telcos should "stop hiding the terms and conditions in the fine print and be more upfront about the costs".

## Conclusions and recommendations (from research and group discussion):

- Young consumers should "always read the fine print – know the costs".
- Young people needed more awareness of the avenues available to them to make complaints about telco services: "Consumers can complain".
- Telcos should be clearer about their costs and charges: "tell the consumers everything, don't sugar-coat it"; "stop putting hidden costs in the fine print".
- Telcos should use less misleading advertising: "be more honest to customers".

## Final project recommendations (as agreed by the Student Advocates Presentation Group)

1. Young consumers should take their time and resist pressure to choose a mobile service: it helps to work out needs and decide on a budget first, then shop around and try to compare plans.
2. Telcos (telecommunications providers) should use clearer and less misleading language in their advertising. The word "cap" is especially confusing and should be removed.
3. Telcos should be up front about all their charges and stop hiding important information in the fine print.
4. Telcos should make phone plans less complicated and easier to understand.
5. Telcos should remove unfair charges, e.g. fees for using message bank/voicemail, late fees when there's been no bill reminder, and charges for calling 'free call' (1800) or 'local rate' (13/1300) numbers.
6. Telcos should offer shorter contracts: 18 or 24 month contracts are too long; the maximum length should be a year because phones break / become outdated.
7. Telcos should write their contracts in straightforward language that is easy to understand.
8. Telcos should introduce trial periods for plans so customers have time to check if they're right for their needs.
9. Telcos should make more of an effort to help young consumers keep a check on their call or data usage, e.g. sending texts when near limits or providing info packs that clearly explain how to monitor use.
10. Regulators should introduce legislation to protect young consumers and keep telcos to their word.

# 6. REFLECTIONS AND DISCUSSION

The success of the YAP has rested largely upon the strong support of all of the partners involved; indeed, it could be considered an exemplar piece of partnership work between the community, consumer and education sectors. During the planning stage, colleagues within BSL's Financial Inclusion team and ACCAN afforded the YAP Coordinator a good understanding of the relevant issues of consumer advocacy and financial literacy, especially relating to the mobile communications industry. Equally, the BSL Education Programs team at the Frankston High St. site were of immense assistance with an understanding of the Victorian Certificate of Applied Learning (VCAL) and offered advice on different format options that the program could take.

The YAP Working Group was an invaluable network; the guidance and feedback offered by all partners was instrumental in steering the project to successful completion. Quarterly meetings across the project's lifespan appeared to offer partners enough opportunity for input, whilst being mindful of the time they were able to commit. The process of networking and coordinating partners was relatively straight forward, although there were some occasional difficulties related to capacities.

School teachers and VCAL Coordinators offered excellent support; group sessions worked best when teachers were directly involved as this enabled more intensive student support and helped to address any behavioural issues that surfaced, before good rapport had been formed between the YAP Coordinator and the young people.

At all four schools, the majority of young people were largely engaged in the work. However, there were tensions evident between young people choosing to actively participate in the project and their obligation to participate as a requirement of their VCAL program. The power dynamics of positioning youth-led research within formal educational settings was therefore present. It was difficult at times to get some students to see this other than 'work' that needed to be completed for its own sake; it was a challenge to keep them passionate and encourage them to take ownership of the project. This may have also had something to do with the length of sessions: double-length classes appeared too long for many and teachers reported that it might be better to reduce the number of sessions in favour of more 'intensive' inputs (shorter sessions were in fact incorporated into the second Learning Round with good success).

Students worked well when being split into smaller groups (of around 4-5), although some still required one-to-one support in order to start or maintain a task. The first Research Conference-style events proved successful, with students and staff reporting good feedback; the opportunity to meet with students from another school seemed especially welcomed. At the first event, a visiting speaker from Consumer Affairs Victoria engaged the students, although it appeared some had received a similar 'consumer awareness' talk before. The day itself was perhaps too long, as students appeared to tire towards the end (this was also reported in their feedback).

Fitting in enough research skills and consumer skills activities proved problematic. Some tangential activities, including an input on World Consumer Rights Day and news analysis exercise involving an article on the suicides of workers in a Chinese factory supplying parts for the Apple iPhone, attempted to bring in themes of globalization, economics and social justice, which were felt as relevant to the project. However, in hindsight, these were subjects that required further time to explore adequately.

A more 'streamlined' format of the YAP in Learning Round 2 - a recommendation from Evaluation and

Reflection Stage 2 - (i.e. shorter contact time with students in favour of more 'intensive' sessions), appeared to have both positive and negative effects. The shorter sessions did allow for consistent concentration and motivation, but the reduced time available meant it was difficult to fit in all of the planned activities. This lack of time also meant that more formalised 'pen and paper' activities (e.g. those from the Consumer Affairs Victoria Consumer Stuff workbooks) were re-shaped into shorter, discussion based inputs, although students and staff alike seemed to prefer this design as it kept the sessions lively and active. However, evidencing student work was subsequently problematic; students were thus encouraged to reflect upon, and record, their learning via mini-evaluation sheets at the end of each session.

Focusing learning activities for each group in Learning Round 2 to tie in with concurrent campaigns run by ACCAN, including *Fair Calls for All* [3], allowed for the teaching to be to concentrated on particular areas during classroom sessions and bring in wider consumer awareness issues at external events. ACCAN has commented that the chance to work with young advocates on campaign issues has helped the organisation to clarify ideas and develop campaign messages. The research events in this Learning Round were largely successful; students again appeared to greatly enjoy working alongside peers from other schools, which indicates the good potential of projects of this type to foster partner school work and develop social capital amongst young people.

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3   ACCAN's Fair Calls For All campaign aims to have 1800 numbers charged at a free rate and 13/1300 numbers charged at a low, flat rate when called from mobile phones. 14% of Australians only have a mobile phone and currently have no choice but to pay up to $1.78 per minute to call these numbers. See www.accan.org.au/numberwoman

Provision of oversight from the BSL Research and Policy Centre (RPC) team (via a Senior Researcher who formed part of the YAP Working Group) was extremely useful in providing guidance on research matters. Subsequent similar projects may want to include a dedicated researcher to lead research skills training, similar to the methods employed by Youth Voice (The Youth Collaboration, 2007).

With regards to the teaching of peer-research, although Kellett's (2005) framework proved a most useful entry point, adapting her program to fewer than her proposed program of 12 sessions of 90 minutes meant sacrificing thorough examination of certain topics (e.g. research ethics). Thus, future similar projects may wish to address this by further integrating research skills into a wider education curriculum, or by running a program over a longer period. It is interesting to note that several students in Learning Round 2 indicated a preference for more sessions, as this ran contrary to the findings from Learning Round 1. This suggests a need for greater flexibility in the program length for similar projects, to be expanded or contracted by student demand.

The Foundation for Young Australians resource *RU Mad? Are you making a difference? 8 Keys to MADness* (FYA, 2009) was especially useful in outlining several aspects of the communication of an advocacy agenda to young people: through identifying group values and a preferred vision of the issues; understanding the levels of social change, rather than charity, that advocacy can promote; and setting goals and indentifying resources (FYA, 2009, pp. 3-5). Educators would do well to draw upon the teaching of this toolkit and incorporate it into any piece of advocacy work that they aspire to.

Youth PAR proved a worthy strategy for empowering young people. A form of Wright's (2008) "pedagogy of praxis" (2008, p. vi), was

observed: although the young researchers essentially had the research framework dictated to them (see below for further examination of this limitation), they subsequently demonstrated the ability to reflect their learning upon needs they could identify within their own peer groups and communities. Continuing upon Wright's themes, sociopolitical analysis and critical thought was engendered through the discussion of corporate social responsibility and a basic introduction to the concept of globalisation (although, as indicated above, time constraints made it difficult to explore these in any great depth).

Wrights strand of "relational leadership" (2008, p. vii) was indeed found within the YAP, evidenced by the young people who participated not only in the final project presentation group but also in the media opportunities which followed, which, whilst held in school time, were in addition to their usual workload. The presentation event moved the project's advocacy agenda into oratory and engagement with the public via the media, at a high-profile event. The great passion with which all of the young people spoke at the event (and subsequently in interviews with the media) showed the development of fine public speaking, advocacy and leadership skills.

The fact that two young people were also prepared to sacrifice their leisure time to attend the *Hard Knock Life* youth conference in Melbourne to advocate further for the goals of the YAP, was additional testament to their commitment: the conference was held on a Saturday morning, at a venue a great distance from their homes and they took responsibility upon themselves to arrange their own travel into the City (although they were supported throughout the day by the Coordinator). It was especially pleasing to see members from the BSL CVCAL program seizing these opportunities as these young people had not previously thrived whilst in traditional educational environments.

Referring back to the participation models consulted whilst planning, the project had started on Hart's (1992) 6th rung ('adult initiated shared decisions with young people') and successfully moved onto the 7th ('initiated and directed by young people') and 8th ('young people initiated or shared decisions with adults') rungs as it progressed. Using Treseder's (1997) more empowerment-based model, the YAP fell in the 'adult-initiated shared decisions with young people' sector, but there were some tensions within this as much of the planning had already been undertaken without them.

Efforts were made to further encourage students to take ownership during the final phase of the project and the presentation event. Unfortunately, for administrative reasons the YAP's organisation – if not its content – remained largely the responsibility of adults.  However, as the UK Office for Public Management report on youth participation counsels, "youth-led does not mean youth-run: adults still have a role to play in appropriate facilitation and organization" (OPM, 2010 p. 18).

The success of incorporating the views of a wider youth cohort was limited. Although the AYF discussion topic was promoted through a number of youth practitioner channels, including the *Youth Gas and YouthXpress* email list, as well as ACCAN 's own email list and via direct emails and telephone calls to the specific youth organisations outlined above, the discussion topic only received minimal responses (see Appendix B).  On reflection it may have been better to offer an incentive for young people to take part in the discussion ('win an ipad', or similar). However, it is interesting to note that the responses echoed the findings of the YAP student work, namely poor reception, unsatisfactory customer service, 'bill shock' from data usage and constant spending on mobile credit.

Although the lack of wider youth involvement in the YAP could be viewed as disappointing, it must be remembered that the project was commissioned as a small-scale pilot scheme to work with approximately 100 VCAL students from a specific Victorian region, and to therefore maintain realistic expectations about the breadth of youth participation that was possible considering the resources available. That said, there may well be a need for future projects to address the issues raised by the YAP with pieces of work targeted at young people in specific groups, as there may be additional areas of concern that come to light.

## Forms of advocacy

The YAP can be seen to have incorporated a variety of advocacy forms: systemic advocacy, in that it has sought to address unfair economic frameworks through changes to policy and legislation; cause advocacy, in that it has attempted to elicit social change by highlighting the social and financial implications for the wider community and mobilising them to pressure the corporations responsible and the policy makers who can hold them accountable; youth advocacy, in that it has sought to empower young people in their everyday lives and "give them insights into the adult world of decision making and the exercising of authority" (Finlayson, 1991, p. 191); and consumer advocacy, in that has sought to enshrine long-term, beneficial consumer interests of "competitive markets, consumer protection regulation, consumer redress and distributive (or social) justice" (CAV, 2006, p. 8).

The format of the YAP aimed to engender group and individual advocacy, and both forms were evident in the success of the *A Call for Change* event and the young people's motivation to participate in the media opportunities that followed. It can be argued that their involvement has proven to the students (and their peers) that young people can move to enact social change and the adult world will pay attention to their views.

# 7. FINAL CONCLUSIONS

*"Why is this important? This is a serious issue that we feel very strongly about"*
*– female Student Advocate.*

*"Changes [need] to be made in the future inside the companies... [they've] heard the problems young people go through"*
*– male Student Advocate.*

The major outcomes of the YAP were as follows:
 i. The project has enabled young people to develop advocacy, leadership and presentation skills, helping build their self-esteem and confidence; VCAL Coordinators reflected that participation contributed to "transformational" change in some students.

ii. The project is an important contribution to educational practice that engages and empowers young people in meaningful participatory research and peer advocacy.

iii. The project shows that mobile phones are an important means of communication for young people and not just a social luxury. As home phone and payphone use continues to decline in Australia (see p. 11) mobiles have become the primary method for young people to arrange their education, employment and training, as well as for contacting parents, guardians and accessing support agencies.

*"We want you [telcos and regulators] to understand what it's like to be a young mobile consumer: we don't just use mobiles for texting and mucking about, we use [them] for jobs and shifts, school, parents and emergencies"*
*– female Student Advocate.*

iv. The project shows that there is significant anxiety amongst young people about financial issues relating to mobile phone use, which appears exacerbated by the confusing and overly complex business practices of the mobile communications industry. These are not new concerns: these issues have been repeatedly raised by researchers, practitioners and advocates in Australia over the last 12 years (see p. 9).

In drafting the revised Telecommunications Consumer Protection code, telecommunications companies would do well to reflect upon the image they wish to portray to those who will be paying their bills.

*"Treat us with respect 'cos we're your future customers. If you don't treat us with respect you won't have our business"*
*– female student advocate.*

v. This project demonstrates the need for financial literacy to be well integrated into the national school curriculum, and shows that the use of mobile phones can be a compelling and relevant way to engage young people in this topic [4].

This report notes that the Australian Curriculum Assessment and Reporting Authority (ACARA) is working with key stakeholders to include financial education in the national curriculum for schools.

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4   The relevance of mobile phones to mathematics education has also been made by academics in the US (Garfunkel, 2011).

# APPENDIX A: RESOURCES AND INFORMATION FOR TEACHERS

## Program planning and group work

### Consumer Affairs Victoria (CAV) Consuming Stuff resources

Consumer Affairs Victoria produces a range of resources for primary and secondary school teachers, including competitions, resource books, videos, events and workshops.

The CAV Consumer Stuff resources below were used in YAP program planning and group work. They can be downloaded or ordered from www.consumer.vic.gov.au (Resources and education > Teacher resources).

- *Consuming planet earth* E: A consuming culture

- *Commerce* A4: 'Affluenza'
- *Commerce* D: Consumer rights and responsibilities
- *Commerce* E5: Mobile Phone Debt
- *Commerce* F2: Ethical Consumerism

- *English* B3: Persuasive techniques in advertising (Lit: R&W, PP, K)
- *English* E1: Signing up for a mobile phone (Lit: R&W, PP, K)
- *English* E2: Contracts

- *Health & Wellbeing* A5: Does advertising affect
- *Health & Wellbeing* B9: When things go wrong

- *Maths* C3: Mobile Bills [5]
- *Maths* C4: Mobile Call Charges

### Australian Communications Consumer Action Network (ACCAN) tip sheets

ACCAN produces a number of tip sheets for consumers. The tip sheets below were used in YAP program planning and group work. They are available at www.accan.org.au (Consumer info > Tip sheets):

- *Poor mobile reception: what can you do?*
- *How to make a complaint that gets heard: easy English*
- *Don't let global roaming ruin your holiday*
- *Smartphones: avoiding high bills downloading data on your mobile*
- *Mobile and broadband everyday money saving tips*

### Australian Communications and Media Authority (ACMA) telecommunications factsheets

The ACMA (Australian Communications and Media Authority) produces a range of telecommunications factsheets for consumers. The factsheets below were used in YAP program planning and group work. They are available at www.acma.gov.au (Consumer and Community Advice).

- *Charges for calls to 13, 1300 and 1800 numbers*
- *Consumer safeguards for mobile users*
- *Your rights to a telephone service: the universal service obligation*
- *Going mobile: which plan is right for you?*
- *Mobile Phone Contracts*
- *Mobile Phone Handset Options*
- *Resolving your telecommunications complaints*

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5   These resources were taken from the 2005 Consumer Stuff: Maths resource book; a new version of this book, published in 2011, contains additional Mobile Bills activities (D4).

**Student Advocacy Presentation Group: VCAL Personal Development Skills**

Students who participated in the YAP Student Advocacy Presentation Group were eligible for assessment [6] for VCAL Personal Development Skills, using the following strand criteria [7].

## Intermediate PDS Unit 1
### LEARNING OUTCOME 1
**Plan and organise a complex activity.**

Assessment criteria
The assessment criteria are demonstrated when the student can:
1.1 Plan, organise and carry out a project or activity involving a number of steps and processes and three or more people.
1.2 Identify and use support systems related to an activity or project goal.
1.3 Identify values that influence individual behaviour and motivation in group situations.
1.4 Carry out the activity or project to completion

## Senior PDS Unit 1
### LEARNING OUTCOME 1
**Plan and organise to completion a complex project involving a range of related activities.**

Assessment criteria
The assessment criteria are demonstrated when the student can:
1.1 Complete a project with complex requirements taking into account desired outcomes and needs of involved individuals and groups.
1.2 Explore solutions to specific problems using appropriate research methods.

1.3 Communicate effectively to audiences unfamiliar with concepts involved in the activity.
1.4 Select resources to meet complex requirements for completion of the project or activity.
1.5 Critically evaluate a range of perspectives on the issue and/or problems related to the activity.

### LEARNING OUTCOME 4
**Demonstrate leadership skills for group and team work.**

Assessment criteria
The assessment criteria are demonstrated when the student can:
4.1 Comprehend the scope of a task or activity and the components that will contribute to planning its achievement.
4.2 Demonstrate a leadership role in an activity involving two or more other people.
4.3 Evaluate own performance and outcomes obtained in relation to the leadership role within a task or activity.

### LEARNING OUTCOME 5
**Use decision-making skills in a group or team context.**

Assessment criteria
The assessment criteria are demonstrated when the student can:
5.1 Participate in a structured meeting that has been convened to resolve a social issue or community concern.
5.2 Use decision-making techniques suitable for a meeting.
5.3 Develop a case study of effective group member behaviour in a decision-making situation.
5.4 Identify a variety of communication skills used in meetings.
5.5 Identify causes of communication barriers in meetings.

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6   Different students were able to choose which of these outcomes they wished to be assessed against, depending on their VCAL level and outcomes already met.

7   As taken from the VCAL Curriculum Planning Guide: personal Development Skills Strand (VCAA, 2005).

# APPENDIX B: FEEDBACK FROM ONLINE SURVEYS

While the YAP was created to be a small-scale piece of work with a particular youth cohort, the subject was obviously seen as relevant to the majority of young people. The Coordinator was therefore keen to incorporate as wide a range of views as possible in this final report. To address this, ACCAN agreed to host an online survey around the YAP findings, and the Federal Office for Youth agreed to host a discussion topic around young people's finances and mobile phones on their Australian Youth Forum website. These internet pages were promoted via the Victorian Government's *YouthCentral* website and directly to a variety of youth practitioners and organisations, targeting those representing young people from Indigenous and refugee backgrounds and young people with disabilities.

**Excerpts from feedback generated by a question placed on the Australian Communications Consumer Action Network (ACCAN) website between 15/08/11 and 30/09/11 (NB: all quotes are verbatim):**

**How fair and affordable do you think mobile phone services really are for young people in Australia?**
"If you want the popular phone or a cooler phone you have to get it from the plan section; therefore, enticing young people to use that service rather than prepaid. All the phones should be their for both services."

"Mobile phones cost young people far too much in Australia. Many are spending large proportion of their income on mobiles and internet access when such services are a basic need in society today."

"Not very fair cause most young people dont have heaps of money to pay for their bills"

"Why do they need them? They go to school with all their friends every day. I think its not fair on the parents."

"I think mobile phone plans are way too expensive in Australia. Young people are forced to pay far too much for access to technology such as internet and phones which are a integral part of life today. We need to make a stand!!!"

"Not fair considering how young people use mobile phones."

"Its not bad if you research your options up front before signing up. I personally spent a lot of time on it, so Im fairly happy. That said, its probably unfair that consumers are expected to do this - if everything was clear up front it wouldnt be an issue.   Also, Im open to the suggestion that 1800 and 13 numbers are charged at some level, but its insanity for those fees to be excluded"

"Caps seem cheap until you get you bill later on. All costs should be listed and smaller phone deals offering 6 or 12 months max should also be offered not just 12 or sometimes even 24 months."

"The phone services in Australia do not match the needs of young people. They are all aimed at other key groups. They need to make a plan for youth that fits with our usage."

**Feedback generated by the Australian Youth Forum discussion topic Mobile Matters: your phone experiences, which was hosted between 31/08/11 – 30/09/11 (NB: all quotes are verbatim):**

**We want you to give us your views on mobile phone services: do you think you're getting a good deal from phone service providers (e.g. Optus, Telstra, Vodafone, Virgin, etc.) or do you think these companies could do more:**

- Do you know someone who's had a bad experience with a mobile phone plan, "cap" or company? What happened?
- Do you think current mobile services and charges are fair and affordable for young people in Australia? If not, how would you change mobile services to make them better?
- Do you have trouble with big bills or keeping a track on how much you're spending on your phone? What would help you save money?
- Do you find it easy or difficult to understand and compare phone plans or 'deals'? What would help you when choosing a mobile service or plan?

"I have been with my Service 4 years, i have gone through 14 phones, 4 of which the service has set me up with for my plan which have always seemed to bust out on me. the other 10 phones were handme downs from friends and family. I am able to get reception in country towns but it drops in my own bedroom in the metro area? plus i am paying $70 a month when i only use to text. i managed to get $300 phone bills for calls to other networks, but i dont use my extras but still pay for them. sorry its stupid, just give me a cheap straight out plan/cap that will be cheap and benefical for me! as a student!"

"How hard is it for phone companies to simply list everything the phone offers?? Why do they have to use fancy language and symbols- without a key?? I bought my phone because I thought it looked nice and I kept pre-paid because I knew trying to work out the best plan for me would take an incredibly long time. Another thing is I never have any idea if any plans (like five friends free) ever work, you dont get a conformation text or anything. I havent really had too many problems with my mobile provider but I always assume it is because Im on prepaid and that makes life so much easier. I just feel that most, if not all, phone companies dont give us a clear understanding of what theyre offering."

The advancement of mobile phones have caused people's way of life to change and their dependency on their phone dramatically increase. Having one of my friends face this problem, after purchasing a new phone on telstra that came with a pre- contracted plan. Cost her $1000 the first month after not warning her how the internet would cost a certain amount each time it connected, unlike the previous phone she had upgraded from. Having phone companies not being upfront with teenagers can seriously jeopardize there companies occuring purchases. They need to realise that teenagers talk, and the information can spread quite quickly.

"I'm on a Pre-Paid plan with [carrier], and when I txt friends and family it feels like I use $20 (which is what I recharge on) in 2 days. When our whole lives are based around communication and keeping in contact with our peers or if we are in trouble and we don't have credit, it causes serious problems. If a young person has a flat tyre and they have no credit, how many people would stop to help out? Our sense of community is slowly dissipating. This is just disappointing."

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