



Measuring Australia's Digital Divide

2025 Australian Digital Inclusion Index



Acknowledgements

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Note

This is a summary report. The full details, including methods, definitions of key terms, and Index data, are available at www.digitalinclusionindex.org.au

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Foreword

Digital inclusion underpins Telstra's purpose to build a connected future so everyone can thrive.

For ten years, the Australian Digital Inclusion Index has been Australia's key measure for understanding digital inclusion. By measuring Access, Affordability and Digital Ability, it provides a clear, comparable view of progress over time and across different communities. Through these measures, the Index allows us to identify critical barriers and track progress towards a more digitally inclusive Australia.

While digital inclusion is continuing to improve, the 2025 ADII tells us that gains continue to be uneven.

For example:

- **Access has improved, but gaps persist for First Nations communities, people in regional and remote areas, older Australians and those on lower incomes.**
- **People relying only on mobile services continue to face disadvantages.**
- **Cost pressures remain a barrier to digital inclusion for many households.**

Improving digital inclusion is essential to better social, financial, health and education outcomes, especially for those at risk of exclusion. It also matters for national productivity, as more services, jobs and learning move online. Our approach to digital inclusion is about making sure every Australian, from every background, has the tools and skills to participate in the online community.



To that end, this year's Index also includes insight into how Australians are adopting AI and leveraging connectivity to improve workforce participation from home.

Digital inclusion is a shared national ambition. Telstra has made a decade-long commitment to the ADII and a five-year commitment to its supplementary project *Mapping the Digital Gap*, which aims to understand digital inclusion in remote First Nations communities.

Closing Australia's digital divide remains a focus in our *Connected Future 30* strategy. It commits us to supporting the digital inclusion of 1 million people by FY30, with at least 200,000 in the Northern Territory, South Australia or Tasmania where there continue to be significant digital inclusion challenges. We will do this in partnership with governments, community organisations and First Nations leaders, and we will use the evidence in this Index to target support where it can have the greatest impact.

Congratulations to the ADII team on the release of another milestone report on digital inclusion. We are proud to be a longstanding partner and contributor to the study of digital inclusion and look forward to working with you to build a more digitally inclusive future.

Vicki Brady

CEO and Managing Director of Telstra



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What is digital inclusion?

Digital inclusion is about enabling all Australians to access and use digital technologies effectively.

Australia is continuing to experience an accelerating digital transformation in many aspects of economic and social life. Digital inclusion is about ensuring everyone has the opportunity to benefit from digital technologies: to manage their health, access education and government services, participate in work, organise their finances, follow news and media and connect with family, friends and the wider world.

What is the Australian Digital Inclusion Index?

The Australian Digital Inclusion Index (ADII) uses survey data to measure digital inclusion across three dimensions of **Access**, **Affordability** and **Digital Ability**.

We explore how these dimensions vary across the country and across different social groups.

The 2025 ADII draws on data collected in 2024 from three related projects to understand how digital inclusion varies across Australia. The addition of a significant sample of First Nations Australians across urban, regional and remote Australia allows us to provide an indicator to track progress on Closing the Gap Target 17: 'By 2026, Aboriginal and Torres Strait Islander people have equal levels of digital inclusion'.

Why is the Index important?

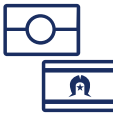
A detailed measure of digital inclusion allows us to identify the critical barriers to inclusion across urban, regional and remote Australia, among different groups and over time. These may be related to accessing networks, the costs of devices or data, or skills and literacies.

The Index is being widely used by governments, businesses, community organisations and consumer bodies to identify and address barriers to digital inclusion.



3,065


Respondents to the
Australian Internet Usage Survey

807


First Nations
survey respondents in remote and very remote communities through the *Mapping the Digital Gap* project.

1,998


First Nations survey respondents **across urban, regional and some remote areas** through the *Measuring Digital Inclusion for First Nations Australians* project.



Access

Opportunities to gain a reliable internet connection and use various digital devices, alongside frequency of online access.



Affordability

The share of a household's monthly income needed to buy an ideal internet bundle tailored to household composition and remoteness.



Digital Ability

The skills, literacies, knowledge and confidence to participate in the digital world, measured using an adapted version of the Internet Skills Scale.¹

Digital Inclusion in 2025: A Brief Overview

Findings from the 2025 ADII suggest digital inclusion in Australia continues to improve. However, large gaps remain. Digital exclusion remains a significant challenge, particularly for older Australians and people experiencing social and economic disadvantage.

Around one in five (20.6%) Australians are excluded or highly excluded and roughly one in ten (9.2%) are highly excluded. Rates of exclusion are much higher for people aged 75+ years (66.5%), those who did not complete secondary school (54.5%), public housing residents (45.2%) and First Nations people (40.9%).

Being digitally excluded isn't just an inconvenience. Being unable to access, afford or use digital technologies means missing out on opportunities and critical services.

Access has improved, rising 4.8 points between 2023 and 2025 to 76.8. However, there are Access gaps between capital cities and the rest of Australia (4.5 points), between people with disability and without (6.3 points) and First Nations Australians and other Australians (12.9 points). Public housing residents also face Access challenges, with an Access score 9.3 points below the national average.

There is uneven access to both home and mobile services, which are vital for many households. **One in ten (9.7%) Australians only have access to a mobile connection**, limiting their ability to effectively access digital education, work, healthcare and some government services. A further 1.8% have no connection at all. Some groups rely solely on a mobile service at higher rates, including public housing residents (18.8%), those who did not complete secondary school (17%), people with disability (14.3%) and people living outside capital cities (12.4%).

Key numbers at a glance



Total Index

20.6% Excluded or highly excluded

9.2% Highly excluded

10.5 Gap between First Nations and other Australians

5.9 Gap between capital cities and the rest of Australia

11.4 Gap between people with disability and people without



Access

4.8 Rise in Access since 2023 (from 72.0 to 76.8)

19.4 Below national average for very remote areas on the Access dimension

9.7% Rely only on a mobile connection

11.5% Have no fixed connection at home

30.4% Mobile users use a pre-paid service

We have changed the way we measure Affordability. Our improved measure better accounts for the diversity of household makeups and the different connectivity options and costs available across urban, regional and remote Australia. Because of these changes, Affordability scores in the 2025 ADII are not directly comparable to previous years.

Our improved measure shows that Affordability pressures are unevenly distributed in Australia. Groups with lower Affordability scores include public housing residents (26.0 points below average), people who did not complete secondary school (15.6 points below average), those experiencing unemployment (13.7 points below average) and people with disability (13.1 points below average). There is a considerable Affordability gap of 13.3 points between First Nations people and other Australians.

Cost pressures leave many households under-connected even where networks are available.

Digital Ability has improved, rising 8.7 points between 2023 and 2025 to 73.6.

Evidence suggests that Digital Ability gaps between digitally included and digitally excluded Australians recorded in recent years have begun to narrow. In 2025, we see a considerable increase in Digital Ability for Australians aged 75 and over (rising from 23.3 in 2023 to 41.5 in 2025) and Australians who did not complete secondary school (rising from 38.5 in 2023 to 54.4 in 2025). This is likely a result of people in these groups becoming internet users for the first time and efforts to support digital skills and literacy.

Despite improvements, **there remain considerable gaps in Digital Ability.** There are large gaps between 18–34 year olds and people aged 75 and over (47.4 points), people with a university qualification and those who did not complete secondary school (28.3 points) and employed people and those out of the labour force (17.6 points).

Place still matters. **Gaps between capital cities and the rest of Australia remain significant, with digital inclusion scores trending downwards with remoteness.** Priority needs are evident in Tasmania, South Australia and Queensland, where Access, Affordability and Digital Ability scores sit below the national average. The Northern Territory continues to face significant Access challenges. Across all jurisdictions, inner-metropolitan areas score highly, while remote and very remote Local Government Areas (LGAs) record the lowest scores.

Digital inclusion is a complex challenge. The three dimensions we measure are deeply connected and are evolving as technology, markets and people’s life circumstances continue to change. The insights from this year’s ADII allow us to pinpoint the critical barriers to inclusion across different cohorts and inform initiatives that support a more equal digital future for Australia. See page 17 for examples of how the ADII is informing efforts to improve digital inclusion across government, industry and the community sectors.

Key numbers at a glance (cont.)

Affordability

26.0 Below national average for public housing residents on the Affordability dimension

15.6 Below national average for people who did not complete secondary school on the Affordability dimension

13.7 Below national average for people experiencing unemployment on the Affordability dimension

13.3 Affordability gap between First Nations people and other Australians

Digital Ability

8.7 Rise in Digital Ability since 2023 (from 64.9 to 73.6)

19.1 Below national average for Australians who did not complete secondary school on the Digital Ability dimension

5.3 Digital Ability gap between First Nations and other Australians

45.6% Recently used a generative AI tool

To shed light on the complex and dynamic challenge of digital inclusion, the 2025 ADII features three in-depth case studies. The first looks at the uneven uptake of generative AI (GenAI) and what it means for the future of digital inclusion. Our second case study shows how a significant proportion of Australians are using the internet to do some of their work from home. The final case study offers insights into how connectivity is changing across regional and remote areas and how these changes shape digital inclusion across Australia’s diverse geography. Readers can also use our online data dashboards to access ADII data to help understand the ongoing challenge of digital inclusion as it relates to their communities, citizens and consumers.

What needs to be done to improve digital inclusion in Australia?

To address the multidimensional challenge of digital inclusion, we support the Australian Digital Inclusion Alliance's recent call for national action by establishing accountability, investing in coordination and prioritising digital ability.² There are additional actions that could help to improve digital inclusion in Australia.

Governments should support concessional access to home broadband for low-income customers.

The 2025 ADII shows that a home internet connection is not affordable for many low-income households. This forces many of these Australians to rely on pre-paid mobile as their primary (and often only) mode of access. As a result, many are either forced offline or their opportunities for connecting are constrained, limiting their access to crucial services and opportunities.

Home broadband should be treated as a critical service in public and community housing. This should be planned and funded alongside electricity, water and safety upgrades and made affordable through concessional prices. The 2025 ADII shows that 45.2% of public housing residents experience digital exclusion. Cost pressures mean public housing residents record Affordability scores 26.0 points below the national average and are disproportionately reliant on mobile-only access.

Online services should be assessed to check they are accessible and usable by people with all levels of digital ability. Before launching major changes to online services or closing in-person options, agencies and service providers should consider access, cost and skill-related barriers, provide assisted-digital channels and retain some phone and face-to-face options. This is vital to reduce the risk that service redesign shifts the burden onto people with the least capacity. Participation in education and work and access to healthcare and social services increasingly rely on engagement with digital tools. While the digital transformation offers enormous potential for improving access to these vital services and opportunities, many people experience the shift to online delivery as a major barrier to access.

Help all Australians to find the support they need to navigate the digital world effectively. Nationally funded programs like Be Connected, which support people aged 50 years and over, show the benefit of supporting those at risk of digital exclusion to become digitally included through a network of local organisations and dedicated digital mentors. Yet many people apart from older Australians remain digitally excluded and don't have access to similar forms of place-based digital help. Learning materials and mentorship models used in successful programs

such as Be Connected should be adapted for use across diverse community settings, with practical help in people's first languages and support that is relevant to people's needs and aspirations.

Targets for improvements in Digital Ability should be set to support safe and appropriate engagement with GenAI. The challenge of digital inclusion continues to change. The 2025 ADII shows an AI divide that presents new challenges for digital inclusion. Recent studies find that Australians have a mistrust and fear of AI tools, and many organisations do not have specific policies or strategies regarding the use of AI.³ Despite this, the 2025 ADII shows that 45.6% of Australians have recently used GenAI tools. This combination of rapid adoption and a patchy governance landscape creates risks, particularly for those users with limited digital and information literacy skills.





What does digital inclusion look like in Australia in 2025?

A lot has changed since the launch of the previous Australian Digital Inclusion Index in 2023.

The past two years have seen significant government and industry investment in improving the coverage, speed and reliability of home internet and mobile services in Australia. Additionally, there have been important developments in technology and policy that raise both challenges and opportunities for digital inclusion.

Key policies that can support digital inclusion include funding to improve Australia's National Broadband Network (nbn), efforts to support the availability and resilience of mobile services and initiatives that address affordability barriers such as the School Student Broadband Initiative.

In June 2025, the Australian Digital Inclusion Alliance released *A National Approach to Digital Inclusion*, a comprehensive call for national action on digital inclusion by establishing accountability, investing in coordination and prioritising digital ability.⁴

These are promising developments and reflect significant effort across government, industry and the community sectors to improve digital inclusion in Australia.

Meanwhile, the telecommunications landscape continues to evolve. While the expansion of 5G networks and increased availability of Low Earth Orbit (LEO) satellite services such as Starlink offer improvements for many, not everyone can access

the benefits. LEO satellite services offer access, particularly for those in regional and remote areas, to alternative internet services where existing options are limited. However, the cost of these services can be a barrier for some.

The 2025 ADII offers new insights to better understand the uneven distribution of digital inclusion amid this rapidly changing landscape.

The ADII is based on the Australian Internet Usage Survey (AIUS), which investigates who uses the internet, what benefits Australians get from the internet and what barriers exist to its connection and use. In total, **3,065 households responded to the AIUS in 2024**, which featured several new questions relating to AI use, connectivity interruptions, switching plans and using the internet to work from home.

The 2025 ADII also uses survey data from two related projects to understand digital inclusion for First Nations Australians across urban, regional and remote Australia:

- **807 First Nations survey respondents in remote and very remote communities** through the *Mapping the Digital Gap* project.
- **1,998 First Nations survey respondents across urban, regional and some remote areas** through the *Measuring Digital Inclusion for First Nations Australians* project.

This expanded sample enables a more robust measure of progress on Closing the Gap Target 17: 'By 2026, Aboriginal and Torres Strait Islander people have equal levels of digital inclusion'.

The 2025 ADII suggests that digital inclusion continues to improve nationally, but substantial and persistent gaps remain.

Around one in five Australians remain digitally excluded.

9.2% are ‘highly excluded’ and 11.4% are ‘excluded’, meaning they face significant barriers to digital inclusion. These barriers mean millions of Australians are missing out on opportunities and critical services in an increasingly digital world.

Some groups of Australians experience digital exclusion at much higher rates. These include those aged 75+ years (66.5%), people in the lowest income households (63%), those who did not complete secondary school (54.5%) and public housing residents (45.2%). Given digital inclusion is a requirement for meaningful participation in contemporary society and the economy, a significant group of Australians continue to be excluded by access, cost and skill-related barriers. Digital exclusion continues to reflect and reinforce existing disadvantages seen in society.

Closing the Gap Target 17 sets a goal of equal levels of digital inclusion by 2026 for First Nations Australians.

Data collected in partnership with First Nations organisations and communities gives us a robust measure of Target 17 and critical data to track progress over time. It allows us to identify barriers to digital inclusion for First Nations people in different contexts as well as preferred means of accessing media, communications and online services.

In 2025, **there is a digital inclusion gap of 10.5 points between First Nations and other Australians.** For First Nations people living in remote and very remote areas, the gap is much wider. In remote areas, First Nations people score 15.5 points lower than non-First Nations peoples in the same areas, and in very remote areas, this gap widens to 19.7 points. 40.9% of First Nations people are digitally excluded, compared to the national average of 20.6%. With 2026 fast upon us, there is a need to continue the significant progress made through the First Nations Digital Inclusion Advisory Group so that all First Nations people—no matter their location—can access, afford and have the ability to benefit from digital technologies.⁵

Regional, rural and remote Australians continue to experience barriers to digital inclusion.

Despite significant policy and funding efforts, as well as the ongoing rollout of 4G and 5G networks, nbn upgrades and availability of new services such as LEO satellite services in regional and remote areas, there



continue to be gaps in levels of digital inclusion between capital cities and the rest of Australia (5.9 points). Digital inclusion scores generally decline with remoteness, with major cities sitting 1.5 points above the national average and regional and remote areas below the average by up to 11.0 points (in very remote areas).

Digital inclusion varies across and within states and territories, with capital cities recording higher scores.

Across Australia’s states and territories, overall Index scores range from 69.4 to 79.5, with the national score sitting at 73.6. The Australian Capital Territory (ACT) records the highest score (79.5), while Tasmania records the lowest (69.4). New South Wales (74.0), Victoria (74.1) and Western Australia (73.9) sit above the national average, with Queensland (72.9), the Northern Territory (72.5) and South Australia (71.3) below (see Figure 1).

Looking across the three dimensions of Access, Affordability and Digital Ability point to distinctive challenges in different jurisdictions.

States like Tasmania and South Australia record lower scores across all dimensions, while jurisdictions such as the Northern Territory present a mixed picture.

On Access, the ACT (80.9), Victoria (77.5), Western Australia (77.1) and New South Wales (77.0) record scores above the national average. The Northern Territory records the lowest Access score (71.7, 5.1 points below the national average), reflecting ongoing Access challenges, particularly outside Darwin. Affordability and Digital Ability scores sit below the national average in Tasmania, South Australia and Queensland (see Figure 1).

These differences are not only geographic: socioeconomic composition is a major driver. Tasmania, for example, has the lowest median personal income of

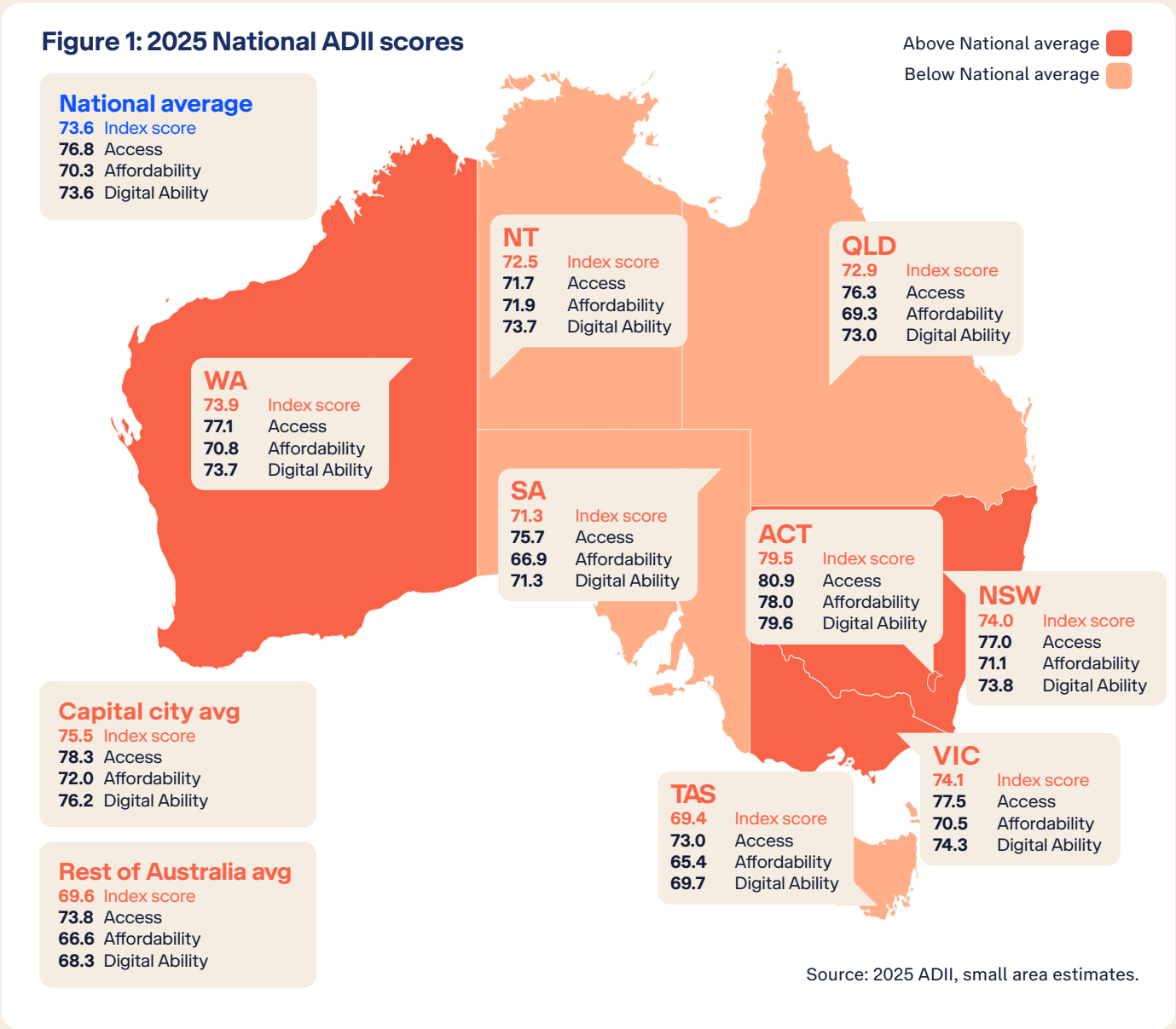
any state and a lower share of adults who completed secondary school.⁶ Tasmania also has an ageing population relative to other states and territories. Queensland’s slightly lower scores reflect its decentralised population. Queensland also has lower Affordability and Access scores in major cities and inner regional areas than in other more populous states such as New South Wales and Victoria, largely driven by lower household incomes in these areas.

Across all jurisdictions, scores are higher in capital cities than in the rest of the state or territory, and digital inclusion generally declines with remoteness.

This persistent pattern is visible in the LGA results: inner-metropolitan areas score highly, while remote and very remote LGAs record the lowest scores.

Notable outliers are resource/mining centres that record relatively higher scores despite their remoteness, largely because of a concentration of higher income earners.

Together, these results show that place continues to matter. Capital city advantages in infrastructure, incomes and local support services are reflected in higher scores, while the combined effects of distance, lower provider choice and socioeconomic factors mean many regional and remote communities continue to face persistent digital inclusion challenges. Our case study ‘[Digital inclusion and the changing state of connectivity in regional Australia](#)’ provides more detail on how place continues to matter when it comes to digital inclusion.



Access

Access continues to improve, as more Australians use the internet more often on a wider range of devices.

Access has improved, rising 4.8 points since the previous ADII to 76.8. This reflects more Australians than ever (85.7%) accessing both a fixed home and mobile connection, with faster speeds and higher data allowances. Australians are also using the internet more, with 94.7% reporting constant to daily use and a further 2.3% reporting frequent use.

However, **gains in Access are uneven.** There are considerable gaps in Access between capital cities and the rest of Australia (4.5 points), between people with disability and without (6.3 points) and First Nations Australians and other Australians (12.9 points). Public housing residents also face Access challenges, with an Access score 9.3 points below the national average.

Access declines with remoteness. Very remote areas record Access scores of 19.4 points below the national average, with remote First Nations communities facing even greater barriers to Access.



Amira's story: the experience of being "under-connected"

Amira shares a small house with her sister. There's no home broadband and she doesn't have a computer, so everything runs through her phone. Government and job sites expect long forms and file uploads that are clumsy on a mobile. Like the 9.7% of Australians with mobile-only access, Amira is online daily, but device and data limits shape what she can actually do.

There is uneven access to both a home broadband and mobile service. This means most are connected, but many are "under-connected".

9.7% of the population only have access to a mobile connection, limiting their ability to effectively access education, work, healthcare and online government services. A further 1.8% have no connection at all. Some groups rely solely on a mobile service at higher rates, including public housing residents (18.8%), those who did not complete secondary school (17%), people with disability (14.3%) and people living outside capital cities (12.4%). Compared to home broadband, mobile-only access typically means smaller data allowances, higher cost per gigabyte and interrupted connectivity when data runs out or when credit expires. These results show that while people are connected, too many remain "under-connected".⁷

Inadequate connections and a lack of appropriate devices continue to be barriers to digital inclusion for many.

Digital inclusion requires not only reliable and affordable connections, but appropriate devices. The great majority of Australians (93.3%) have a smartphone. While smartphones can support a basic level of online participation, they are not designed to do everything, especially work or study related tasks, which require a desktop or laptop computer.

While only 4% of Australians say they don't have enough devices in their household to support everyone's needs, rates are higher among people experiencing unemployment (15.6%), those who did not complete secondary school (10.8%) and public housing residents (10.8%).

Affordability

Affordability remains a critical issue.

Even where they are available, the cost of fit-for-purpose services means they remain out of reach for many.

In previous years, the ADII Affordability measure did not fully capture the reality of affordability challenges across diverse households (as discussed in the 2023 ADII case study 'Breaking the inequality cycle: Examining affordability barriers to digital inclusion').

The Affordability dimension has been revised to consider changing needs across households and to accommodate more varied household composition and geography. The inclusion of additional questions on both households and remoteness enables more refined and accurate estimations of household mobile and fixed broadband expenditure to better match the reality on the ground, especially among larger households with older children and the divergence across locations.

Because of these improvements, Affordability scores in the 2025 ADII are not directly comparable to previous years.

We retain our definition of an ideal internet bundle that is comprised of both unlimited home broadband and a mobile phone with 61GB or more of data per month, which would be sufficient to undertake all activities without running out of data and accommodates rising data needs as technology evolves.

Estimated mobile phone costs are derived for each person in the household assumed to require their own phone (aged 13 years and above). The price of mobiles is derived from the average cost of a 61GB/month service across remoteness areas. The cost of broadband is derived from the average amount paid by households across remoteness areas for an unlimited service.

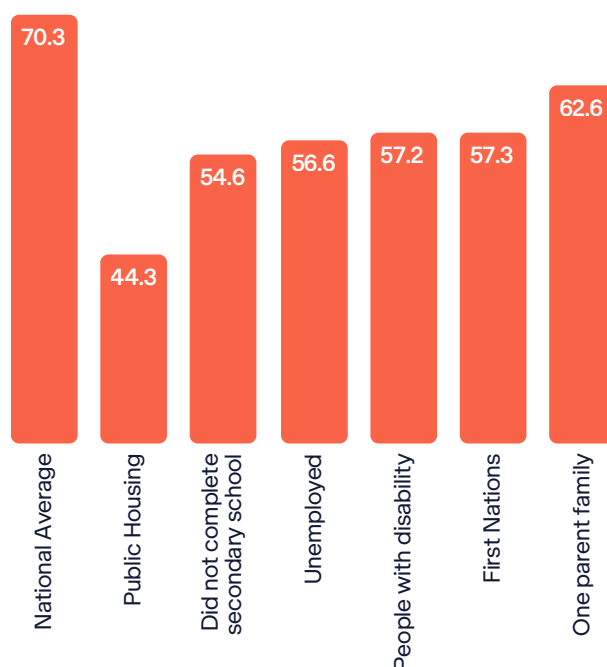
The estimated expenditure ranges from \$161 per month for a single person household through to \$1227 for a large household with 11 or more people. A detailed overview of the average amounts paid across different household types and size appears in the 2025 ADII Appendices, which are available on the [ADII website](#).

In the Index, we take a residual income approach to measuring household expenditure relative to income. A residual income approach subtracts the remaining income available after paying for internet costs in the household. After internet income is then transformed and normalised to provide a score out of 100 alongside the other dimensions of Access and Digital Ability.

Tariq's story: cost pressures and barriers to digital participation

Tariq lives in public housing in Melbourne. He accesses the internet via pre-paid mobile data, which almost always runs out before the end of the month. Tariq doesn't have a home broadband connection and finds it hard to stream classes or attend job interviews online. Public housing residents score 13.2 points lower than the national average on the ADII, with particularly low Affordability scores (26.0 points below the national average). Mobile-only users, like Tariq, are much more likely to be digitally excluded.

Figure 2: Affordability Scores for different groups



Source: Australian Internet Usage Survey, 2024.

There are considerable Affordability gaps across different parts of the population, with several groups experiencing greater cost barriers to accessing a service that meets their needs.

Groups with lower Affordability scores include public housing residents (26.0 points below average), people who did not complete secondary school (15.6 points below average), those experiencing unemployment (13.7 points below average) and people with disability (13.1 points below average). First Nations people and one parent families also record lower Affordability scores (see Figure 2).

Larger low-income households face significant financial burdens to provide access to a phone for everyone that needs one.

Most households on the lowest incomes (below \$41,000/year) would need to pay more than 10% of their income to afford a quality connection. This increases up to 25% of income for the largest households living on low incomes. Despite the capacity to pool incomes, large lower income household that are reliant on one or two earners or government income support would face high costs and affordability stress if they were to pay for a service for all who needed one in the household. One parent households on lower incomes face prohibitively high internet costs as their children age.

A 2025 report by the Telecommunications Industry Ombudsman found that many Australian consumers are choosing to pay for their internet and mobile services over other essential items such as rent or food.⁸ This significant affordability stress is borne out in the 2025 ADII. 5% of Australians ‘always’ or ‘often’ cut back on essential household costs like food and bills to afford internet access (down 0.1% since 2023). However, rates are higher for some households—especially one parent families—pointing to significant cost pressures (see Figure 3).

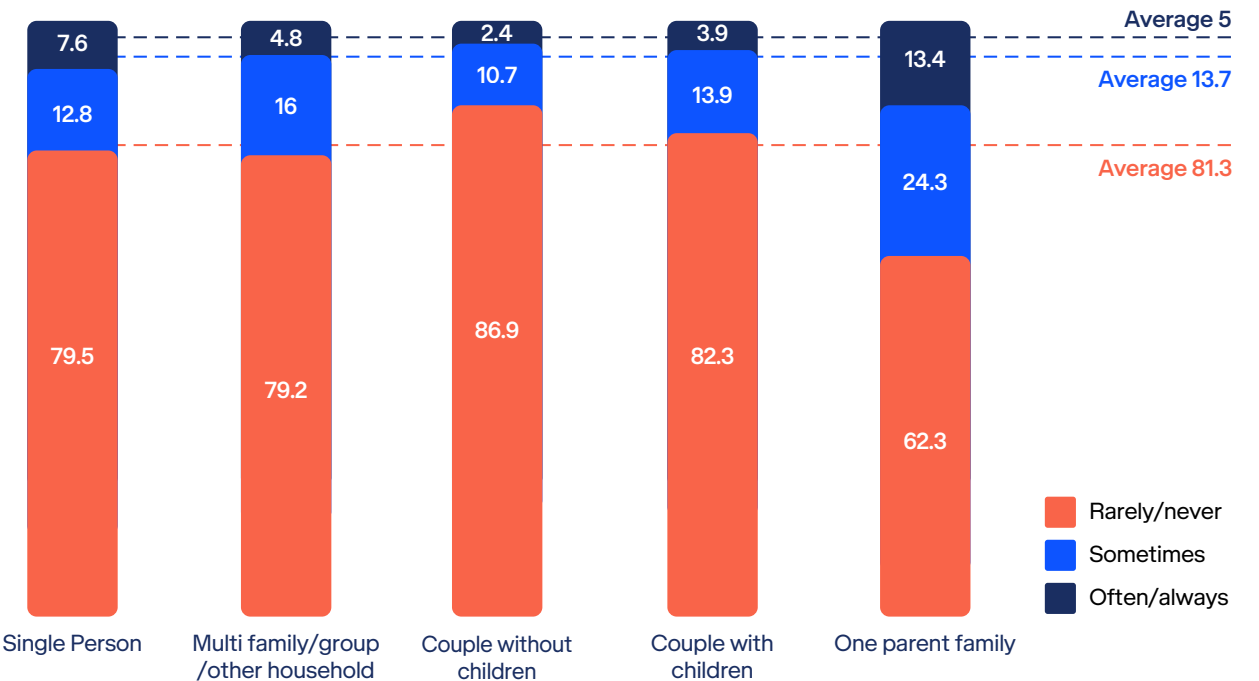
These figures show the importance households place on retaining access to connectivity and the considerable sacrifices many are making to retain internet access.

Almost one fifth of Australians (19.4%) are compromising on the speed and/or data allowance of their internet connections to afford them.

Some groups experience inadequate speeds or data allowances at greater rates, including people experiencing unemployment (31.1%), public housing residents (27.6%) and one parent family households (24.7%). This means people who can least afford it are being priced out of adequate connections, entrenching disadvantage as more services and opportunities move online.

Cost barriers to internet access have been compounded by Australia's cost-of-living crisis. This has significant implications for digital inclusion, especially for low-income groups, who experience cost pressures at higher levels and rely more on prepaid services. With growing recognition that internet and mobile services are critical for social and economic participation, having affordable, fit-for-purpose internet access has never been more important.

Figure 3: Frequency of reporting sacrificing or cutting back on essential household costs (e.g food, bills, etc) to be able to afford personal or household internet access, by household composition (%)



Source: Australian Internet Usage Survey, 2024.



Digital Ability

Digital Ability gaps have narrowed but remain significant.

Nationally, Digital Ability has improved considerably, rising 8.7 points between 2023 and 2025 to 73.6. With technology continuing to rapidly change and new processes such as multi-factor authentication and GenAI features becoming normalised in everyday online tools and services, the gains we have seen in Digital Ability are not assured.

In 2023, we saw Digital Ability increase for certain cohorts (such as younger Australians and those on higher incomes) while declining for others (including people in the lowest income category and those over 75 years of age).

The 2025 ADII suggests these gaps, while still sizeable, are starting to narrow. There has been a marked increase in Digital Ability for Australians aged 75 years and over (rising from 23.3 in 2023 to 41.5 in 2025) and among Australians who did not complete secondary school (rising from 38.5 in 2023 to 54.4 in 2025).

Despite improvement, there remain considerable gaps in Digital Ability between 18-34 year olds and those 75 or older (47.4 points), between those with a university degree and people who did not complete secondary school (28.3 points), employed people and those out of the labour force (17.6 points) and couples with children and single-person households (17.3 points).

Greater numbers of Australians are using the internet to access vital services.

For the majority of Australians, using digital tools to access banking (95.3%), online government services (92.1%) and medical appointments or health services (81.1%) are now routine. In response, many bank branches are closing or reducing hours, as more of their customers use websites and apps to manage their finances.⁹ Governments and businesses are cutting back on phone and face-to-face services and directing resources to online—often AI-driven—alternatives.

Maree's story: lack of confidence, fear of scams and not knowing where to go for help

Maree is 76 and lives alone in a regional town in New South Wales. Maree has a smartphone but she struggles with confidence. Just when she was getting used to an app, it suddenly changes and she has to start all over again. And with all the scam messages and calls she gets, she fears “doing something wrong” but doesn’t know where to go for help.

Maree’s age group (75 years and over) consistently records the lowest Digital Ability scores of any age group (32.1 points below the national average), and higher rates of digital exclusion (66.5%). Concern about scams sees 24.4% of this group limit their internet access.

Governments, businesses and service providers need to consider the challenges that particular groups face in accessing online services before closing or reducing face-to-face services.

People who did not complete secondary school, for example, access online banking (80.7%), online government services (77.3%) and medical appointments or health services (55.4%) at lower rates, as do older Australians and people who are currently unemployed. Meanwhile, engagement with these activities is lower for Australians located outside capital cities. Government agencies, service providers and businesses providing vital goods or services—such as banks, telcos and insurers—should not remove adequate face-to-face or phone channels until everyone can access, afford and can use digital tools confidently and effectively.

The ongoing digital transformation means more non-users are becoming internet users for the first time. This makes Digital Ability more important than ever.

The 2025 ADII finds that more non-users are becoming internet users for the first time. With the growing ubiquity of internet use among people with vastly different levels of confidence and skill, and different opportunities to seek support, improving Digital Ability remains critical, particularly for those at greater risk of exclusion.

How the ADII drives action to improve digital inclusion in Australia

Digital inclusion improves when policies and programs are tied to reliable evidence. The ADII provides a detailed measure of digital inclusion that allows us to identify critical barriers to inclusion. Governments are using the Index to set targets, allocate funding and track progress, community organisations are using it to co-design programs with the right cohorts in the right places and to evaluate what works. Meanwhile, businesses are using the ADII to align programs, products and social investment with demonstrated need.

The selected examples that follow show the ADII turning a broad goal—enabling everyone to benefit from digital technologies and the internet—into specific policies and programs whose impact can be monitored over time. While not a comprehensive list, the examples show the importance of having a reliable indicator that provides insight into the complex and dynamic challenge of digital inclusion in Australia.

Government uses of the Index

Commonwealth government use of the ADII

In 2021, when all Australian governments (commonwealth, state, and territory) committed to a new Closing the Gap Target that aims for equal levels of digital inclusion for First Nations Australians by 2026, they needed a way to track progress. The Productivity Commission’s public dashboard now includes ADII data as its measure of the digital inclusion element of Target 17ⁱ. The *Mapping the Digital Gap 2023 Outcomes Report* showed the extent of the digital gap for remote First Nations Australians compared with other Australians for the first time, helping to turn a broad goal into a concrete, trackable indicator.¹⁰

The combination of a clear target and concrete evidence is catalysing investment. In 2024, the Commonwealth announced a \$68 million package to narrow the digital gap, including \$6 million to the ADII team to expand First Nations data collection in

urban and regional Australia. This will enable detailed insights on First Nations digital inclusion across urban, regional and remote areas. The funding announcement followed the release of the First Nations Digital Inclusion Advisory Group’s initial report in October 2023. A long-term First Nations Digital Inclusion Roadmap was launched December 2024 and sets out principles and 30 recommendations to progress Closing the Gap Target 17 and to guide action beyond 2026.¹¹ The ADII team have developed a new First Nations dashboard to support future policy that is guided by evidence.

The ADII is also used as a key measure for “digital preparedness” in the Treasury’s wellbeing framework, *Measuring What Matters*, which tracks progress towards a more healthy, secure, sustainable, cohesive and prosperous Australia.¹² The ADII allows the government to track how well Australia is prepared for digital transformation and which groups of Australians may miss out on the benefits of online learning and opportunities in the digital economy.

State and territory government use of the ADII

State and territory governments are also using the ADII in policy and programs. Victoria treats the ADII as the “primary measure” of digital inclusion in the state’s Digital Inclusion Statement. The Index is being used across portfolios to identify who is missing out and to inform action.¹³ The NSW Digital Inclusion Strategy draws on ADII insights to define priority cohorts and to benchmark regions like the Western Parkland City, where ADII shows lower levels of Access, Affordability and Digital Ability than the eastern metro areas.¹⁴ That evidence is already being operationalised through the Western Parkland City Digital Equity and Inclusion program, which positions ADII data as evidence for place-based investment.

The Western Australian Government has released a Digital Inclusion Blueprint that uses the ADII to track how WA compares with other states and to identify where significant digital exclusion persists across the state.¹⁵ The Blueprint sets a common strategic direction and improves coordination between agencies, community organisations and industry so initiatives to improve digital inclusion are aligned and targeted.

i As well as digital inclusion, the Productivity Commission also tracks progress on the use of the internet to access government services by First Nations people, the number of First Nations people employed in media and community broadcast licences with an Indigenous interest.



Uses of the Index by community organisations

Community organisations use the ADII for their planning, advocacy and service delivery.

For example, the grassroots feminist organisation, the Victorian Women's Trust, drew directly on ADII data to identify regional areas of low digital inclusion and shape a co-designed digital skills program for women in regional Victoria. The Trust drew on ADII data to identify two areas with significant digital inclusion challenges—Greater Shepparton and North East Victoria—to locate a place-based digital skills program called Rural Women Online. The program was co-designed with local communities and an evaluation conducted by the ADII team showing improvements in confidence, digital safety awareness and local engagement. The results were particularly significant for older women, low-income earners and culturally and linguistically diverse participants.¹⁶ The ADII's framework of Access, Affordability, and Digital Ability provided a foundation for the program's design, while its localised data supported targeted engagement and the identification of gaps in existing digital education offerings.

Use of the Index by industry

Telstra collaborates with the ADM+S on the ADII and explicitly uses it to steer its digital inclusion agenda. As part of Telstra's T25 strategy, they supported more than 677,000 Australians to build digital skills between 2020 and 2025 and more than 254,000 in FY25. In 2025, Telstra expanded their digital inclusion

commitment as part of the new *Connected Future 30* strategy to support the digital inclusion of one million people by FY30, with at least 200,000 of those in the Northern Territory, South Australia or Tasmania, targeting the three jurisdictions with the lowest overall scores in the 2023 ADII.¹⁷

nbn also applies the ADII framework inside its Low-Income and Digital Inclusion Forum, shaping decisions with community partners on where affordability interventions will have the most impact.¹⁸

National Australia Bank (NAB) have drawn on the ADII in its economic analysis of small business and regional recovery, using the Index to benchmark digital capability across states and sectors and to identify where digital exclusion constrains participation.¹⁹ The ADII allows NAB to locate under-served cohorts and places and prioritise partnerships and programs such as skills uplift and assisted digital support.

These selected initiatives show the impact of the ADII in supporting evidence-based programs, policy and funding across government, business and community sectors and the vital importance of having a reliable indicator to understand the complex and dynamic challenge of digital inclusion in Australia.

Case study 1:

The AI divide in Australia

Within months of the release of AI-powered chatbot ChatGPT in late 2022, AI moved from specialist interest to topic of mainstream discussion. But which Australians are using generative AI (GenAI) tools? And how are they using them? Who is paying for premium tools? And is the use of GenAI following established patterns of digital inclusion, or creating new opportunities?

In 2024, the ADII introduced new questions to track GenAI use for the first time. We asked whether people had recently used one of these tools, what they used it for and whether they had paid for access to premium features. Unlike many other surveys of GenAI use, our survey reaches a higher portion of digitally excluded groups.

We found that almost half (45.6%) of Australians have recently used generative AI tools.

However, age, education, location and household situation shape who is using AI, who stands to benefit and who is already missing out as AI systems become a normal part of our digital lives. As GenAI tools rapidly evolve and become integrated into standard internet services like search, or help people communicate in text or images, and as chatbots become familiar interfaces for services, there is an urgent need to monitor who benefits and who is left behind. To adjust to these changes, we'll also see important shifts in digital skills, making Digital Ability a key indicator of how AI tools will affect digital inclusion.

Who is using GenAI?

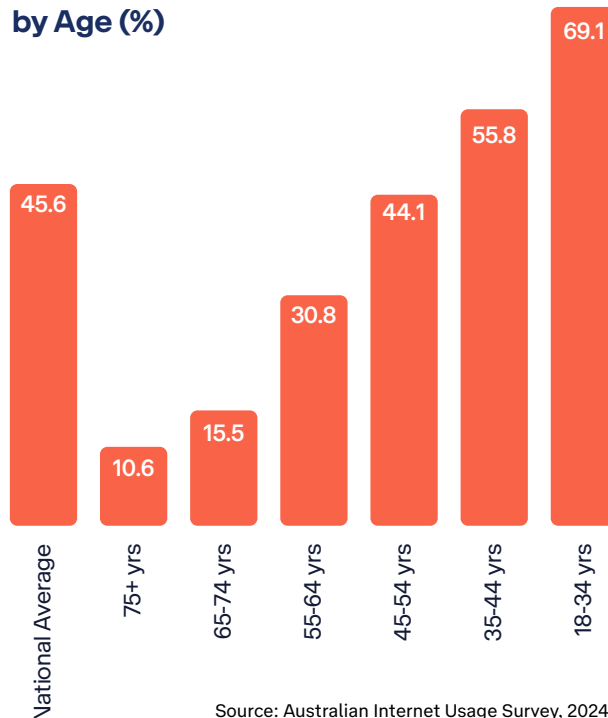
Younger Australians are more likely to use GenAI, with over two thirds (69.1%) of 18-34 year olds recently using one of these tools compared with less than 1 in 6 (15.5%) 65-74 year olds (see Figure 4).

People who speak a language other than English at home report higher use (58.8%) than English-only speakers (41.4%). This may be associated with improvements in the capabilities of AI tools for translation or accessing information in multiple languages.

Around a third of people with disability (33.9%) have used GenAI, with strong use of these technologies among this group for entertainment and advice.

Level of education and type of profession shapes GenAI use. GenAI tools have become part of learning and study at school, university and vocational training, and are rapidly changing knowledge work. Students are heavy users of GenAI (78.9%). People with a bachelor's degree (62%) are much more likely to use GenAI than those who have completed high school (37.2%). Those who have left school at year 10 (4.2%) are some of the lowest GenAI users.

Figure 4: Recent use of GenAI tools, by Age (%)



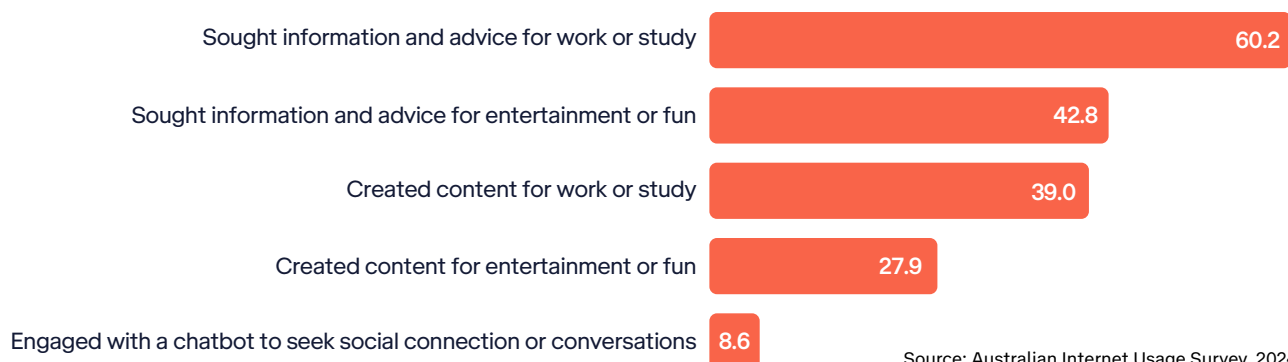
Professionals (67.9%) and managers (52.2%) are far more likely to use these tools than machinery operators (26.7%) or labourers (31.8%), suggesting strong links to occupational roles and contexts.

These differences show distinct patterns in GenAI use across demographic groups, reflecting variations in access, skills and contexts of use already observed in other areas of technology use.

How are Australians using GenAI?

While those who are using GenAI are more likely to be using it to generate text (82.6%) than images (41.5%) or creating programming code (19.9%), we know far less about how these tools are being woven into everyday life. Their integration into work, learning, everyday decision making and even companionship is uneven and still emerging. We asked about usage for study and work, for entertainment and fun, and for conversations and social connection (see Figure 5).

Figure 5: Types of uses of GenAI tools, among recent users (%)



Use of a chatbot for social connection or conversations is low overall (8.6%). Interestingly, we found that this usage of GenAI increases with remoteness, with GenAI users in remote areas (19%) more than twice as likely to use chatbots in this way than those in metropolitan areas (7.7%).

13.7% of Australians are paying for premium or subscription GenAI tools, with 18–34 year olds most likely to be paying (18.1%), followed by 45–54 year olds (13.1%).

What does GenAI mean for digital inclusion?

It's not surprising that young people, students and professionals are making more use of GenAI. Many GenAI tools like Copilot, ChatGPT and Gemini are designed to be integrated into study and business with the claim of boosting productivity and enabling new forms of automation.

The higher uptake by those who speak a language other than English at home suggests that AI capabilities in translation may be providing new opportunities. However, people with disability (33.9%) and First Nations people (36.6%) are less likely to be using GenAI. This finding and the demographic patterns in GenAI use noted above suggest that GenAI will follow and potentially deepen existing digital inequalities.

Digital Ability is critical for GenAI use. GenAI tools work best when people know how to ask the right questions, judge the quality of information and understand how information put into these systems is managed. These are the kinds of skills the ADII tracks under Digital Ability. We ask participants, for example, whether they know how to check if information is trustworthy, or manage how much personal data they share online. However, these skills remain unevenly distributed, with older Australians and people with disability scoring particularly low on this cluster of skills.

Supercharging scams. People with lower levels of Digital Ability may be less likely to benefit from AI, while also being more vulnerable to new risks. This includes misleading content, scams and invasive data practices. There are rising concerns about the role of GenAI in online scams and inauthentic communication across websites, email, voice AI phone calls, social media or messaging. In a key international survey, cybersecurity and misinformation make up two of the top concerns people have with GenAI, with around half having observed or experienced these risks.²⁰

AI, education, learning and work. New forms of media literacy and AI literacy will be needed to navigate the influx of AI generated internet content. This will inevitably dent the confidence of people with lower levels of ability and those who are less frequent internet users. A recent national media literacy survey showed that a majority of adult Australians want more media literacy support beyond school years or formal education.²¹

New affordability challenges. Access to premium AI tools often requires a paid subscription. This has consequences for who can afford and benefit from these tools.

As GenAI becomes embedded in search, productivity software and social platforms, differences in uptake and skills can translate into unequal access to information, services and work. The ADII's new GenAI questions—alongside long-standing measures of Access, Affordability and Digital Ability—provide a baseline for tracking who uses these tools, what they use them for and who pays for access to premium features. Monitoring these patterns over time and across regions and demographic groups will help governments, industry and community organisations target support, evaluate programs and assess how broadly the benefits of AI are being shared.



Case study 2:

The uneven shift to remote work in Australia

The rapid shift to remote work in response to the COVID-19 pandemic brought lasting changes to how, where and when many Australians work. What began as an emergency response in 2020 has, in many sectors, evolved into a long-term reconfiguration of work patterns. Since then, the ability to work from home has become a feature of many Australians' lives.

For the 2025 ADII, we introduced new questions to track the nature and extent of remote working in Australia. People were asked whether they used the internet to do paid work from home during normal work hours instead of working onsite and how often.

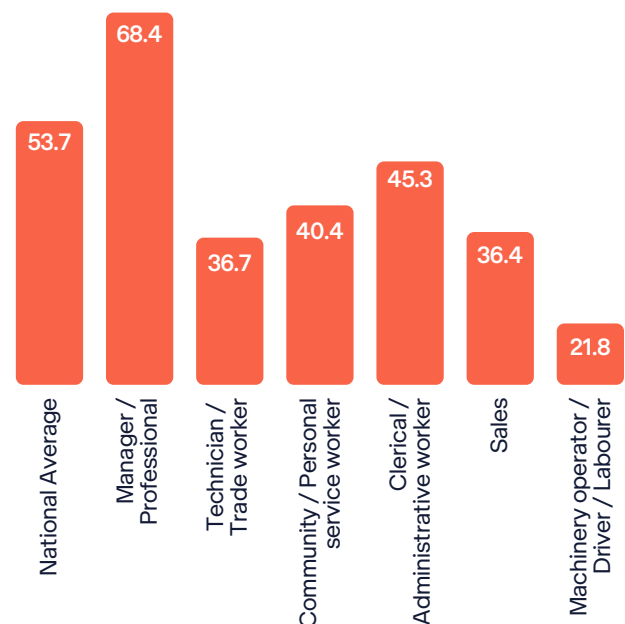
Who is working from home?

A significant proportion of the population are using the internet to do some work from home on a regular basis. We found that over half (53.7%) of Australian adults reported using the internet to do some amount of paid work from home at least weekly and over a third (35.2%) work from home every workday.

As with other aspects of digital transformation, the move to remote work has not been experienced equally. While some workers have gained flexibility and autonomy, others remain excluded, either because their roles cannot be performed remotely (such as frontline workers) or because their digital access, household circumstances or employment conditions make working from home difficult or impossible.

These differences are patterned by geography, gender, income and job type. Roles in professional and knowledge-based industries are more likely to have

Figure 6: Used the internet to do paid work from home during normal work hours instead of working onsite at least weekly, by occupation type (%)



Source: Australian Internet Usage Survey, 2024.

jobs that can be undertaken remotely than those in casual or manual employment. Workers in major cities are more likely to have remote options than those in regional or remote areas.²²

This occupational divide is borne out in the 2025 ADII data. **68.4% of managers and professionals and 45.3% of clerical/administrative workers are working from home at least weekly** (see Figure 6).

The ability to work from home is important for both men and women. 39.1% of males use the internet to do some work from home every workday and 57.1% work from home weekly. 31.6% of females do some work from home each workday and 50.7% work from home at least weekly.

The shift to remote work has also been geographically uneven. In capital cities, 56.4% work from home at least weekly, compared to 47.4% in the rest of Australia. The geographic pattern of the data highlights how remote work is more common in metropolitan labour markets with high concentrations of professional roles and better connectivity.

Despite different experiences of the COVID-19 pandemic, our findings indicate that many across Australian cities and regions are using the internet to do some paid work from home (see Figure 6). In Melbourne, which had the longest lockdown periods, 64.6% use the internet to do some work from home at least once a week. Most workers in state capitals Sydney (57.5%), Brisbane (57.1%) and Hobart (56%)

are doing some of their work from home at least weekly. While still sizeable, rates are lower in Darwin (46.5%), Perth (44.9%), Adelaide (44.5%) and Canberra (41.1%) (see Figure 7).

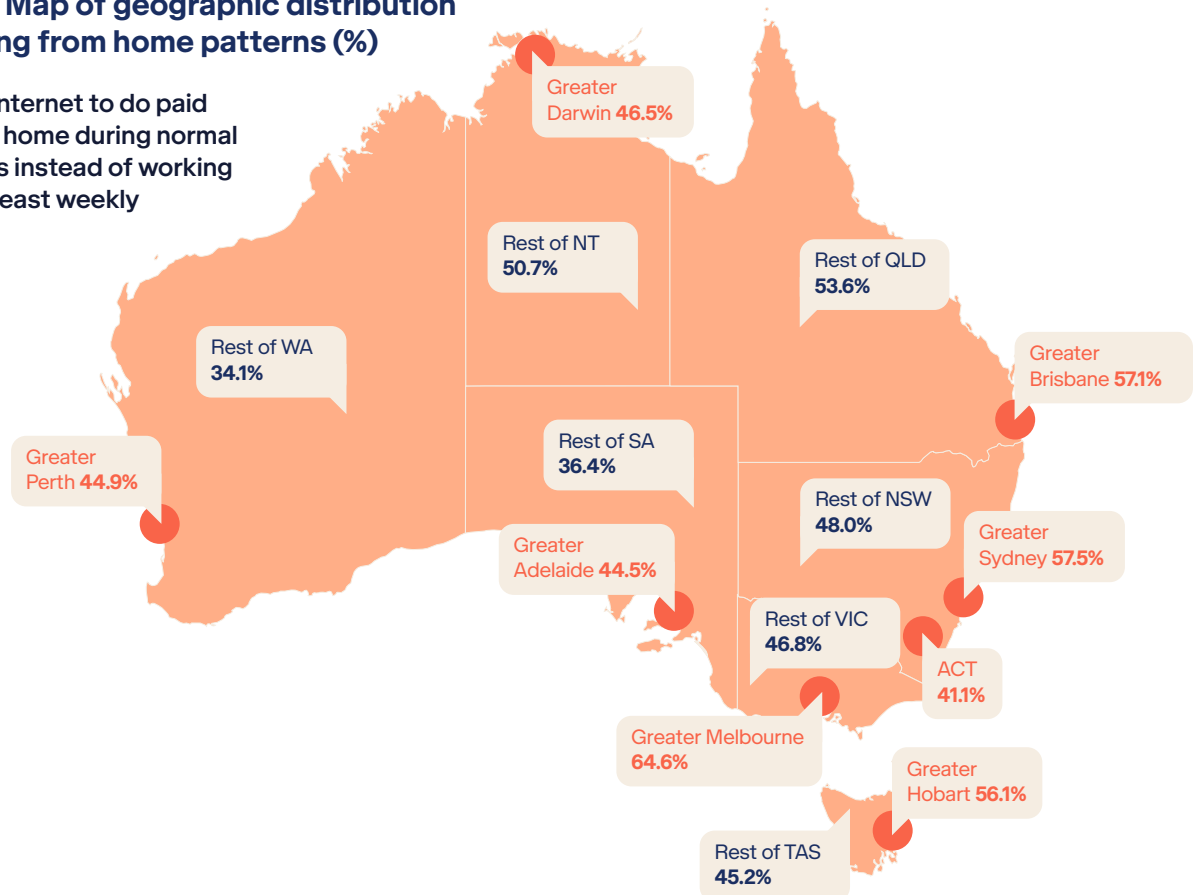
Meanwhile, 15.9% of Australians report that their use is “always” or “often” impacted by connectivity issues or network interruptions, with higher rates in regional and remote Australia. These findings point to a new kind of unevenness: not only do opportunities for remote work vary across jobs and sectors, but the practical ability to sustain remote work depends on the quality, reliability and affordability of household connectivity and devices.

What are the implications of the uneven shift to remote work?

Remote work has quickly become a major feature of Australia’s labour market, but its benefits are uneven. The shift is shaped by what kind of job you have, where you live, your workplace policies and culture and whether your household has the connectivity, devices, spaces and skills to support it. The ADII’s new remote work question provides a baseline for tracking these shifts over time and for identifying those who could potentially work from home but face difficulties with accessing good quality networks, the costs of devices or data or lack the requisite skills and literacies to navigate digital technologies without on-site assistance.

Figure 7: Map of geographic distribution of working from home patterns (%)

Used the internet to do paid work from home during normal work hours instead of working onsite: at least weekly



Case study 3:

Digital inclusion and the changing state of connectivity in regional Australia

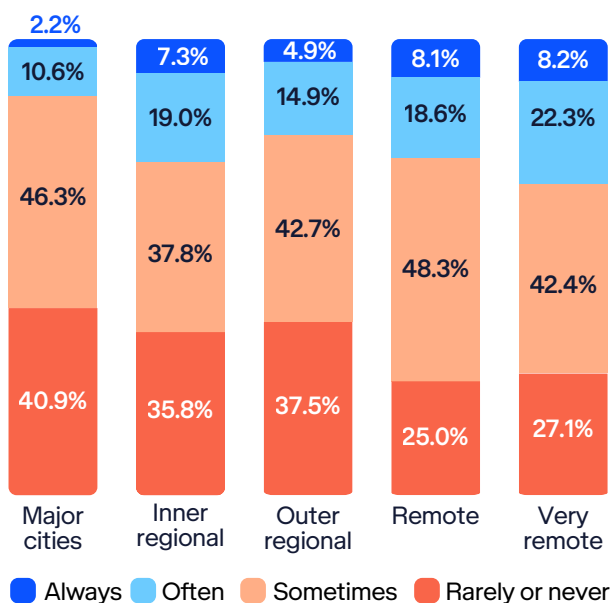
Theresa's story: patchy coverage, mobile work and additional stress and labour

Every afternoon, Theresa pulls over at the top of a hill outside town to submit her timesheets. She's a community nurse in a regional health network in South Australia, responsible for visiting older residents in their homes across a wide area.

Between client visits, she needs to check rosters, record case notes and update the system to confirm completed appointments. But mobile coverage in the area is patchy and unreliable, especially in the more rural parts of her route. On days when she can't get a signal, she takes photos of her handwritten notes to upload later and tries to remember to call in updates once she's back in range. It's frustrating, time-consuming and makes an already demanding job harder than it needs to be.



Figure 8: Frequency of connectivity issues or network interruptions, by remoteness



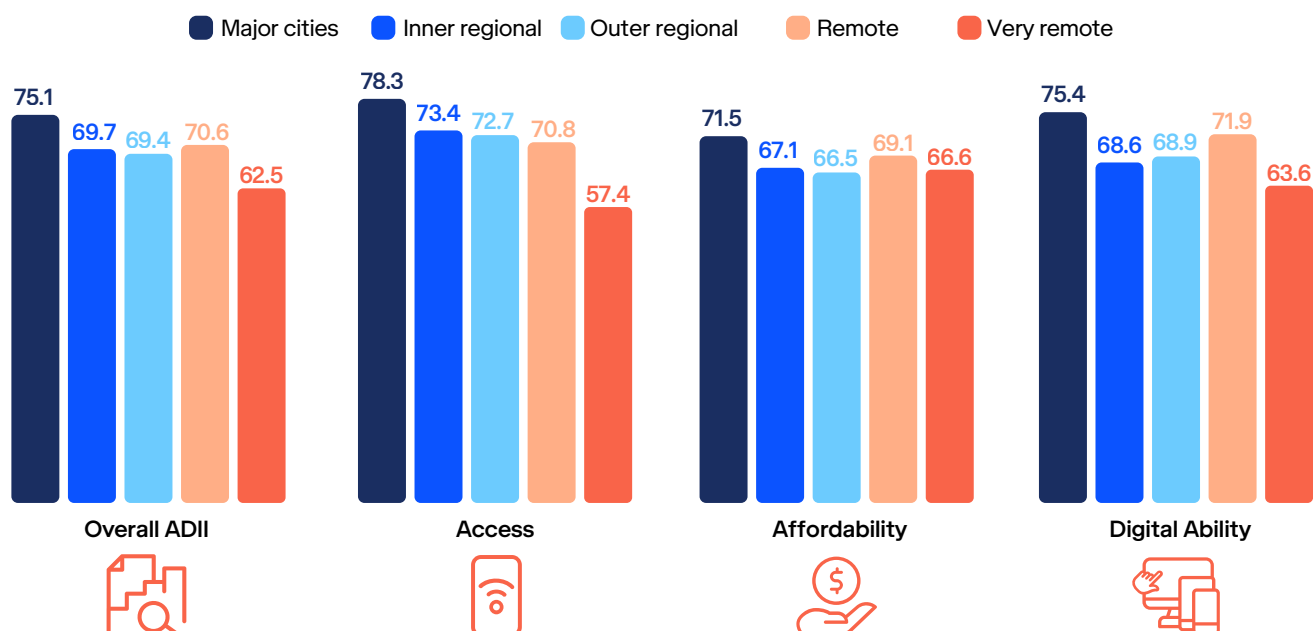
Source: Australian Internet Usage Survey, 2024.

Most regional Australians now rely on connectivity that works most of the time. Daily internet use is the norm, and most households combine a home broadband service with mobile to get things done at work, school and home.

But not everyone, including people like Theresa, shares this experience yet. 15.9% of Australians report 'always' or 'often' having their mobile or internet use impacted by connectivity issues or network interruptions. Rates are much higher in regional and remote Australia—up to 30.5% in very remote areas (see Figure 8).

Access to reliable, high-quality digital infrastructure across Australia's diverse geography remains one of the most persistent challenges to achieving digital inclusion. In regional and remote areas, connectivity is often slower, more expensive, less reliable and more limited in provider choice.

Figure 9: Overall ADII scores and dimensions, by remoteness



Source: 2025 Australian Digital Inclusion Index.

Digital inclusion scores generally trend downwards with remoteness, with social and economic disadvantage compounding exclusion. Access gaps are particularly pronounced, with a 21 point gap between major cities and very remote Australia (see Figure 9).

Affordability scores are lower in areas outside major cities. 21% of households outside capital cities had to compromise on the speed and/or data allowance of their internet connections in order to afford them, compared with 18.7% in capital cities. These rates are particularly high in remote (27.4%) and very remote (37.1%) areas. 14% of people in very remote areas regularly ('often' or 'always') have to sacrifice or cut back on essential household costs (like food or bills) to be able to afford personal or household internet access.

These gaps have significant implications, not only for individuals, but also for the broader social and economic development of non-metropolitan Australia.

Will upgrades and LEO satellite services close the urban-regional digital divide?

Emerging technologies, particularly LEO satellite services such as Starlink, have started to make higher-speed connectivity available to areas previously reliant on slower and less reliable geostationary satellite services. Meanwhile, existing government policies and

programs continue to support improvements in availability, speed and resilience. However, cost remains a real barrier for low-income households.

Without dedicated measures to achieve affordability, the benefits of newer infrastructure will be out of reach for many.

What are the consequences of the urban-regional digital divide?

The 2025 results show how place continues to shape digital inclusion. Despite significant policy action, network upgrades and the availability of new services, Access, Affordability and Digital Ability are all lower outside capital cities. Network interruptions are also more frequent outside of cities. Households in remote and very remote areas are more likely to rely on constrained plan types and to forgo other essentials to maintain connectivity. This illustrates that, despite the deployment of new infrastructure and the availability of new services, many in regional and remote areas still don't have access to connectivity that meets their needs.

The ADII will continue to track how the deployment of new infrastructure and services are impacting the experience of connectivity in regional and remote Australia and what additional measures are needed to ensure everyone can benefit from developments.

Project partners



Telstra

telstra.com.au

Telstra is Australia's leading telecommunications company. They offer a full range of products and services across a customer base that includes consumers, small businesses, large enterprises and government organisations. They have around 265 stores in Australia. As of 30 June 2025, they provided around 24.9 million retail mobile services and around 3.4 million consumer and small business bundle, data and voice only services. Telstra connects to points of presence in close to 200 countries and territories around the world.

Telstra has been deeply committed to digital inclusion for over a decade, having partnered on the Australian Digital Inclusion Index since its inception in 2015. This enduring commitment reflects Telstra's purpose—to build a connected future so everyone can thrive. Telstra's approach addresses the three pillars of digital inclusion: Access, Affordability and Digital Ability, delivered through strong partnerships with government, industry and the community sector. Looking ahead, Telstra has committed to support the digital inclusion of 1 million people by FY30, with at least 200,000 in the Northern Territory, South Australia or Tasmania where the need is greatest.



The ARC Centre of Excellence for Automated Decision-Making and Society

admscentre.org.au

The ARC Centre of Excellence for Automated Decision-Making and Society (ADM+S) is a cross-disciplinary, national research centre, which aims to create the knowledge and strategies necessary for responsible, ethical and inclusive automated decision-making. Funded by the Australian Research Council from 2020 to 2027, ADM+S is hosted at RMIT University in Melbourne, Australia, with nodes located at seven other Australian universities, and partners around the world. The Centre brings together leading researchers in the humanities, social and technological sciences in an international industry, research, and civil society network. Its priority domains for public engagement are news and media, transport and mobilities, social services, and health.

The Australian Digital Inclusion Index is a collaboration between the RMIT and Swinburne nodes of ADM+S.

Project collaborators



The Social Research Centre

srcentre.com.au

The Social Research Centre provides government, academia and the not-for-profit sector with access to world-class research and evaluation services including research design, data collection, statistical consulting and analysis and reporting. The Social Research Centre is a wholly owned subsidiary of the Australian National University and has a well-earned reputation as one of Australia's pre-eminent social research organisations.



Dassier

dassier.com.au

Dassier provides custom built data visualisations, data dashboards, and online reporting platforms. Established in 2012, the team at Dassier has worked with a variety of Australian organisations across the private, public, government and not-for-profit sectors to deliver both internal and public facing data dashboards and online reporting tools.

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