

Reasons Difficult for Respondent to Call Phone Company

Table 4.3

As noted earlier, most non-customers say they would find it easy to call the phone company; just 22% say it would be difficult. However, there were some who say it would be only "somewhat easy" so that, in total, 33% say it would be less than "very easy" for them to do so. This group was asked what makes it difficult for them to do so.

Responses are shown opposite.

Highlights

Comments relating to the cost of phone service and/or their bill rank highest as reasons for finding it less than easy to call the phone company (34%). Next in rank are various service related items, e.g. on hold, get nowhere, not helpful and the like: these are mentioned by 25% of those who find it less than easy to call. About one in five of those who find it less than very easy to call cites language problems (19%).

By company: Reasons given vary little by company.

By ethnicity/race: LD Hispanics cite three reasons for finding it difficult to call: feelings of being unable to pay, feelings that the phone company would not be responsive and feelings about needing Spanish (all roughly equal). For NLD Hispanics, it is mostly related to not being able to pay. For Blacks, it is mostly related to complaints about the service response. For Whites, it is mostly about not being able to pay (similar to NLD Hispanics).

NOTE: While one sees some differences here, it should be noted that among all groups only a minority finds it difficult to call the phone company. Typically, those who do are concerned about three things: ability to pay, service response when they call and, for language dependent Hispanics, the need for Spanish.

How Phone Company Could Make It Easier to Get Service

	<u>Non-customers</u>			<u>Hispanic</u>				
	<u>Total</u> %	<u>GTE</u> %	<u>PB</u> %	<u>Tot</u> %	<u>LD</u> %	<u>NLD</u> %	<u>Black</u> %	<u>White</u> %
% Less than very easy to call	33	32	33	35	44	22	30	27
<i>Things phone company could do to make it easier (volunteered) —</i>								
Make it cheaper/lower rates	56	68	55	58	59	53	42	62
Make payments lower, pay in installments	30	18	31	26	28	17	34	43
Don't ask for SS#, ID	8	5	9	8	8	8	12	6
Lower deposit	6	5	6	4	5	-	1	12
Base	(183)	(91)	(92)	(116)	(84)	(32)	(37)	(23)

How Phone Company Could Make It Easier to Get Service

Table 4.4

All those who said it was less than "very easy" for them to call the phone company to ask about service were asked what the phone company could do to make it easier for them to get telephone service.

Responses are shown opposite.

Highlights

When asked what the telephone company could do to make it easier for them to get phone service, the suggestions have almost entirely to do with rates/cost of service: 56% say to make it cheaper and 30% want the payments to be lower or to be able to pay in installments. Thus, when these 33% non-customers talk about it being difficult to call the phone company, they are almost always thinking of the cost of service rather than how the phone company handles the call.

8% of the 33% mention not asking for identification; this translates to 3% of all non-customers.

By company: "Make payments lower / pay in installments" is mentioned by more Pacific Bell non-customers than GTE non-customers.

By ethnicity/race: Bases are very small. No major differences are seen.

Contacts with GTE/Pacific Bell and Satisfaction with Handling

	<u>Non-customers</u>								<u>Matched Customers</u>		
	<u>Total</u>	<u>GTE</u>	<u>PB</u>	<u>Hispanic</u>					<u>Total</u>	<u>GTE</u>	<u>PB</u>
				<u>Tot</u>	<u>LD</u>	<u>NLD</u>	<u>Black</u>	<u>White</u>			
	%	%	%	%	%	%	%	%	%	%	
Have tried to contact	43	38	43	38	36	43	48	51	NA	NA	NA
Have not	57	62	57	62	64	58	52	49			
Base	(571)	(288)	(283)	(347)	(205)	(142)	(115)	(94)			
<i>Among those who have tried to contact —</i>											
Very satisfied	56	56	56	64	55	77	36	58	87	82	87
Somewhat satisfied	16	11	16	13	13	13	18	19	5	9	5
Somewhat dissatisfied	12	10	12	11	18	2	22	7	3	3	3
Very dissatisfied	16	21	15	11	14	8	25	14	2	3	2
% Dissatisfied	28	31	28	23	32	10	47	20	5	6	5
% Less than very satisfied	43	42	43	35	44	23	64	39	10	15	10
Base	(230)	(109)	(121)	(126)	(66)	(60)	(53)	(48)	(566)	(287)	(279)
<i>Projected to total —</i>											
% Dissatisfied	12	12	12	9	12	4	23	10	5	6	5
% Less than very satisfied	18	16	18	13	16	10	31	20	10	15	10

Source: Q.13, 14(P/C), Q.13(C) NA: Not asked of customers because all customers were assumed to have contacted the phone company.

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Contacts with GTE/Pacific Bell and Satisfaction with Handling

Table 4.5

Non-customers were asked if they had ever tried to call GTE/Pacific Bell and, if so, how satisfied they were with how their call was handled.

Responses are shown opposite.

Highlights

43% of the non-customers say they have had a contact with the phone company named in the question: GTE in GTE areas, Pacific Bell in Pacific Bell areas. This is somewhat lower than the 65% who say they have had phone service; this could be due to the high mobility among non-customers, i.e. they could have had service with GTE and moved to a Pacific Bell area or vice versa.

In any event, while 56% were "very satisfied" with the contact, many were not and 28% express outright dissatisfaction.

By company: Satisfaction with the contact does not vary by company.

By ethnicity/race: Blacks are the least well satisfied with how their call was handled: 47% dissatisfied.

Compared to matched customers: Matched customers tend to be much more satisfied with their contacts with GTE and/or Pacific Bell. This raises the question of how much of the non-customers' dissatisfaction is due to inability to get service and how much is due to other factors. The next chart attempts to address this issue.

Reasons for Feeling Less than Very Satisfied with Contact

	<u>Non-customers</u>								<u>Matched Customers</u>		
	<u>Total</u>	<u>GTE</u>	<u>PB</u>	<u>Hispanic</u>					<u>Total</u>	<u>GTE</u>	<u>PB</u>
				<u>Tot</u>	<u>LD</u>	<u>NLD</u>	<u>Black</u>	<u>White</u>			
	%	%	%	%	%	%	%	%	%	%	
% Tried to contact and less than very satisfied (a)	43	42	43	35	44	23	64	39	10	15	10
<i>Among this group, reason(s) given for dissatisfaction (volunteered) —</i>											
Billing/payment problems	34	35	34	37	34	44	37	25	18	24	17
Reps rude, pushy, not helpful	25	28	25	22	22	23	23	34	13	22	12
On hold too long	18	4	19	19	20	17	18	16	28	26	29
Ask for SS#, ID, papers	8	4	9	5	7	-	18	-	-	-	-
Surcharges/rates (any)	5	6	4	1	1	1	6	9	6	10	5
Transferred a lot	-	-	-	-	-	-	-	-	8	2	9
Took too long to fix problem	4	2	4	*	*	-	6	8	11	-	12
Base	(100)	(46)	(54)	(48)	(27)	(21)	(32)	(18)	(64)	(40)	(24)

* Less than 0.5%

Only mentions of more than 5% of Non Customers or Customers are shown.

Source: Q.14, 15(BC), Q.14(C) (a) All customers were assumed to have contacted the phone company.

Reasons for Feeling Less than "Very Satisfied" with Contact

Table 4.6

Highlights

As shown opposite, it seems clear that much of the expressed dissatisfaction among non-customers with how their call was handled centers on billing issues: about one-third cite this as the reason. Another 25% complain about the representatives, e.g. "rude", "pushy", "not helpful". Others cite complaints about being on hold.

Only 8% of the 43% less than very satisfied (3% overall) specifically cite dissatisfaction with being asked for identification, e.g. Social Security Number, Driver's License and/or other ID.

By company: Bases are very small, but it appears that the nature of the complaints are about the same for both companies.

By ethnicity/race: Bases are very small here, too, but the rank order of complaints is about the same among all groups -- billing issues, then the responsiveness of the reps and then being kept on hold.

Compared to matched customers: Matched customers are much more likely than non-customers to be satisfied with how their call was handled.

Extent to Which Felt Pressured into Buying

	Non-customers						Matched Customers				
	Total	GTE	PB	Hispanic			Black	White	Total	GTE	PB
				Tot	LD	NLD					
	%	%	%	%	%	%	%	%	%	%	
% Have tried to contact GTE/PB	43	38	43	38	36	43	48	51	NA	NA	NA
Among this group, percent who say they —											
Felt pressured (a)	8	8	8	6	3	9	11	10	2	3	2
Happened —											
Less than 3 mos ago	4	3	4	2	*	4	9	3	1	1	*
Within 3-12 mos	3	2	3	4	3	4	1	4	1	1	1
More than 12 mos ago	1	3	1	*	-	*	*	4	1	1	1
End up getting it?											
No	4	6	4	4	3	4	7	4	1	2	1
Yes	4	2	4	2	-	4	4	6	1	1	1
Request it be stopped/ removed?											
No	3	-	3	2	-	4	-	6	*	*	*
Yes	1	2	1	*	-	*	4	-	*	*	-
Did not feel pressured	92	93	92	95	97	91	89	90	83	94	82
Not reported	-	-	-	-	-	-	-	-	15	3	16
Base (tried to contact)	(230)	(109)	(121)	(126)	(66)	(60)	(53)	(48)	(566)	(287)	(279)

(a) Into signing up for some type of service that you did not really feel you needed or wanted.

NA: Not asked of customers because all customers were assumed to have contacted the phone company.

Source: Q.13, 16, 17, 18, 18(C); Q.15, 16, 17, 18(C)

* Less than 0.5%

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Extent to Which Felt Pressured into Buying

Table 4.7

In a further attempt to understand how past experiences with the telephone company might affect non-customers' inclinations to contact the phone company, all those who had contacted the phone company were asked if they had ever felt pressured into buying something that they did not want or did not feel they needed. Responses are shown opposite.

Highlights

Relatively few (just 8%) of the non-customers who have contacted the telephone company say that they felt pressured into buying a service or product that they did not want. About half of these (4% in total) say they ended up getting that service and most of them did not request it be stopped or removed. This means 3% in total of those who contacted the telephone company (mostly within the past year) felt that they were pressured into buying a service that they did not want, apparently were aware of this but did not request that it be removed. It is not known what the service was.

By company: This does not vary by company.

By ethnicity/race: Blacks are the most likely of the groups to feel that they were pressured into buying something they did not want: 11%.

Compared to matched customers: While incidence of feeling pressure is low among all groups, it is a little higher among non-customers than among customers.

NOTE: Field Research conducts an "external audit" of Pacific Bell's representatives' handling of service orders. This has established 2% as the benchmark for feeling pressure. The 8% seen among non-customers is higher than this benchmark, but it should be noted that these are NON-customers where there may have been other discussions (e.g. about their bill) that could have been interpreted as "pressure". Half of the 8% did not end up getting the service; thus, the percentage that ended up with a service they did not want is 3% which is not significantly above the benchmark established for "pressure" in the Service Order Monitor.¹

¹*Service Order Monitor reports are delivered at quarterly intervals to Pacific Bell and the California Public Utilities Commission.*

Basis for Perception of Affordability of Telephone Service

Perceived affordability of phone service can be influenced by a number of factors. One of these is perceptions of the cost to have telephone service.

Accordingly, prior to being asked their perceptions of the affordability of telephone service, non-customers were asked a series of questions to determine their perceptions of:

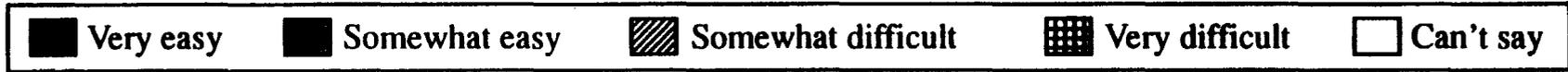
- the cost to buy the telephone itself
- the charge to start up service
- whether a deposit is required, and, if so, how much

and, finally,

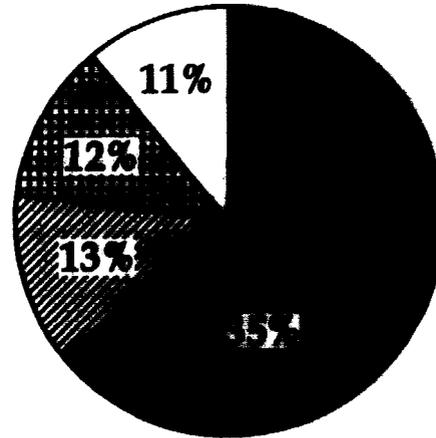
- what they think it would cost them each month to have telephone service, "thinking about how you would use the phone".

Responses to these questions are shown and discussed on the following pages.

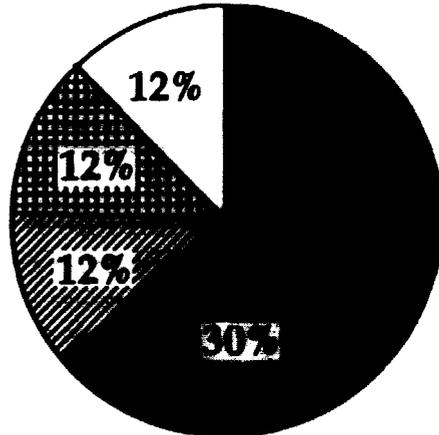
Perceived Affordability of Phone Service



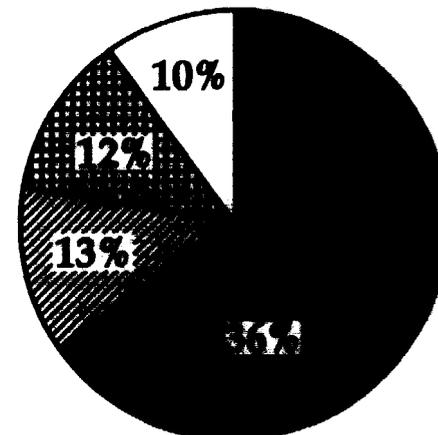
Non-customers
(GTE & PB combined)
(n=571)



GTE
(n=288)



Pacific Bell
(n=283)



Perceived Affordability of Phone Service

Table 5.1

Following a series of questions to determine their perceptions of the cost of phone service (the phone itself, starting service, whether a deposit is required and what they thought the monthly bill would be if they had service), non-customers were asked: *"Based on what you think it costs, do you feel telephone service for you would be...very easy to afford, somewhat easy to afford, somewhat difficult to afford or very difficult to afford?"*

Responses are shown opposite.

Highlights

About three in ten non-customers (29%) say it would be "very easy" to afford telephone service, another 35% say it would be "somewhat easy".

One-fourth of the non-customers (25%) say it would be "difficult": 13% "somewhat" difficult and 12% "very" difficult.

Some (11%) could not say.

Thus, there are 29% for whom affordability does not appear to be a reason for not having phone service (the "very easy" group). There are another 35% where it could be part of the problem, but perhaps not the major impediment (the "somewhat easy" group). This leaves about one in four (25%) where perceived inability to afford phone service is likely to be the major reason they don't have the service. About one in nine (11%) has not formed an opinion about the affordability of telephone service, i.e. they do not know if they could afford it or not.

Perceived Affordability of Phone Service

(Based on What Respondent Thinks It Would Cost)

	Non-customers			Hispanic				
	Total	GTE	PB	Tot	LD	NLD	Black	White
	%	%	%	%	%	%	%	%
<i>Based on what think it costs, feel it would be —</i>								
Very easy to afford	29	33	29	26	21	34	33	34
Somewhat easy	35	30	36	36	43	25	34	35
Somewhat difficult	13	12	13	14	14	14	8	14
Very difficult	12	12	12	13	10	19	10	11
Can't say	11	12	10	10	13	6	15	7
Difficult	25	25	25	27	23	33	17	24
Less than very easy	60	55	60	63	66	59	52	59
Base	(571)	(288)	(283)	(347)	(205)	(142)	(115)	(94)

Perceived Affordability of Telephone Service

Table 5.2

The table opposite shows perceived affordability of telephone service by company and by ethnicity/race.

Highlights

By company: Non-customers in GTE's area view the affordability of telephone service pretty much the same as do those in Pacific Bell's area.

By ethnicity/race: While there are some differences in the degree of ease/difficulty of affording telephone service between the ethnic/racial groups, the overall pattern is very much the same with more saying it is at least somewhat easy than saying it is difficult. Black and LD Hispanics are a little less likely than others to have an opinion about the affordability of telephone service: 15% and 13% can't say vs. 6% for NLD Hispanics and 7% for Whites. When these are removed, one sees little difference between the groups.

	Hispanic				
	Total %	LD %	NLD %	Black %	White %
Very easy to afford	29	24	37	39	36
Somewhat easy	40	49	27	41	38
Somewhat difficult	16	16	16	9	15
Very difficult	15	11	21	11	11
Difficult	31	27	36	21	26
Less than very easy	71	76	63	61	64
Base	(311)	(176)	(135)	(97)	(84)

Perceptions of Cost to Have Phone Service

Table 5.3

Non-customers were asked a series of questions to determine their knowledge and perceptions of the cost to get telephone service.

Highlights

Cost to buy telephone itself: Most estimates of the cost to buy a telephone are in the \$15 to \$49 range. The median is \$22; the average (mean) is \$36. 17% could not say what it would cost.

Charge to start service: Estimates of the cost to start service varied widely from under \$30 (22%) to \$30 - \$49 (21%) to \$50 or more (28%). The median is \$36; the mean is \$58. About three in ten (29%) could not say what it would cost.

Deposit requirement: Only 19% do not think a deposit is required; 59% believe that it is required and 22% don't know. Among those who think it is required, the median amount is \$48 and the mean is \$72.

By company: For the most part, non-customers in GTE areas have about the same perceptions of these costs as those in Pacific Bell areas; however, the average expected price of a phone and average deposit is higher among Pacific Bell's non-customers than GTE's.

By ethnicity/race: White non-customers perceive the one-time costs for service (phone, installation, deposit) to be much higher than Black or Hispanic non-customers. LD Hispanic non-customers tend, if anything, to think the start-up costs would be lower than do their NLD counterparts.

NOTE: Perceptions of these costs also need to be examined by past experience with telephone service. This is done on Tables 5.5 and 5.6.

Perceptions of Cost to Have Phone Service

	Non-customers								
	Total	GTE	PB	Hispanic					
				Tot	LD	NLD	Black	White	
	%	%	%	%	%	%	%	%	
Cost to buy phone									
Under \$15	11	14	10	9	7	13	14	11	
\$15-49	59	62	59	64	66	61	61	48	
\$50 or more	14	12	14	13	10	17	6	22	
Mean \$	36	28	37	30	29	32	24	60	
Median \$	22	20	20	20	20	22	20	25	
Don't know	17	13	17	14	17	9	20	20	
Charge to start service									
Under \$30	22	18	22	24	29	17	25	14	
\$30-49	21	26	20	24	26	21	15	19	
\$50 or more	28	26	29	21	14	33	29	44	
Mean \$	58	52	59	46	36	62	57	84	
Median \$	36	38	36	31	28	43	39	47	
Don't know	29	31	29	31	31	29	31	24	
Deposit required									
Mean \$	72	59	73	65	58	78	63	95	
Median \$	48	41	49	47	39	56	48	55	
No deposit	19	22	18	22	23	21	10	18	
Don't know	22	22	22	26	24	27	15	19	
	Base	(571)	(288)	(283)	(347)	(205)	(142)	(115)	(94)

Source: Q.52, 53, 54, 55(NC)

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Perception of What Total Monthly Bill Would Be

Table 5.4

After being asked what they think it would cost to buy a phone, to get service started and the deposit, non-customers were asked "After the phone line is turned on, thinking about how you would use the phone, what do you think your total monthly bill would be?"

Highlights

Most non-customers could make an estimate of what they thought their monthly bill would be if they had telephone service; just 19% could not do this.

Estimated cost of monthly service varies quite a bit: 19% think it would be less than \$20, another 23% think it would be \$50 or more and 39% think it would be between \$20 and \$49. The median is \$29; the mean is \$42.

By company: Non-customers in GTE areas tend to think their monthly bill would be higher than do those in Pacific Bell's areas. This is due to higher percentages of Hispanics among GTE's non-customer pool (see below).

By ethnicity/race: Looking at the average anticipated monthly bills, NLD Hispanics think it would be higher than do LD Hispanics, Blacks, or Whites: \$49 vs. \$42, \$40 and \$38 respectively.

Perception of What Total Monthly Bill Would Be (A)

	<u>Non-customers</u>			<u>Hispanic</u>				
	<u>Total</u>	<u>GTE</u>	<u>PB</u>	<u>Tot</u>	<u>LD</u>	<u>NLD</u>	<u>Black</u>	<u>White</u>
	%	%	%	%	%	%	%	%
<i>Think monthly bill would be —</i>								
Less than \$10	5	2	5	3	3	4	7	5
\$10-19	14	11	14	12	14	8	7	23
\$20-29	17	15	17	17	15	20	18	16
\$30-49	22	21	22	24	24	24	21	22
\$50-99	15	22	15	18	14	23	15	11
\$100 or more	8	13	8	9	7	13	10	6
Mean \$	42	57	40	45	42	49	40	38
Median \$	29	38	28	30	28	35	28	23
Don't know/no idea	19	16	19	18	23	10	22	18
Base	(571)	(288)	(283)	(347)	(205)	(142)	(115)	(94)

(A) "After the phone line is turned on, thinking about how you would use the phone"

Perceptions of Cost to Have Phone Service

Table 5.5

○ By Past Experience with Telephone Service

The table opposite examines perceived costs to have telephone service by those who have had service in the past (total have had) and those who have never had it. It also shows perceived costs by those who have had their service disconnected by the telephone company versus those who decided to stop it themselves and by those who say they had the special, reduced rate service versus those who say they did not have the reduced rate service.

Highlights

Those who have NEVER HAD phone service express some lack of knowledge about the costs, especially the cost to start service (47% don't know what it costs) and whether a deposit is required (31% don't know). However, the NEVER HADs who have some idea of the costs typically cite amounts that are quite similar to those who have had service (except for the deposit -- see below).

About half of the NEVER HADs (53%) think a deposit would be required and the average amount cited is \$52.

Among those who have had service disconnected by the phone company, 80% think a deposit would be required to start service. The median amount cited is \$71 (i.e. half cite less than \$71, half cite more than \$71); the mean amount is \$89.

Those who think they had regular rate service are not that different from those who think they had the reduced rate service in terms of what it would cost to buy a phone or pay the deposit. They do, however, think it would cost more to start service.

Perceptions of Cost to Have Phone Service

	Non-customers						
	<u>Total</u>	<u>Never Had</u>	<u>Have Had</u>	<u>Company Disconnect</u>	<u>Self Disconnect</u>	<u>Reduced Rate</u>	<u>Regular Rate</u>
	%	%	%	%	%	%	%
% of non-customers	100	35	65	36	29	28	29
Cost to buy phone							
Under \$15	11	10	11	12	10	16	10
\$15-49	59	53	62	67	55	65	58
\$50 or more	14	9	17	16	18	12	22
Mean \$	36	31	38	32	48	28	50
Median \$	22	20	22	21	24	20	24
Don't know	17	28	10	5	17	7	11
Charge to start service							
Under \$30	22	20	23	23	24	29	22
\$30-49	21	15	24	29	19	32	17
\$50 or more	28	19	34	32	35	25	39
Mean \$	58	59	58	64	48	62	54
Median \$	36	30	37	37	38	34	46
Don't know	29	47	19	16	23	15	22
Deposit required							
Mean \$	72	52	80	89	58	86	76
Median \$	48	38	56	71	46	66	49
No deposit	19	17	20	11	32	18	26
Don't know	22	31	17	9	24	12	13
Base	(571)	(199)	(372)	(213)	(156)	(143)	(179)

Source: Q.52, 53, 54, 55(NC)

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Perception of What Total Monthly Bill Would Be

Table 5.6

- By Past Experience with Telephone Service

Highlights

Among the NEVER HADs, there is a sizeable minority (38%) who have no idea what it could cost to have monthly telephone service.

Among NEVER HADs who have some idea of the costs, the average estimated monthly bill is \$41 -- about the same as for non-customers who have had service.

Those who have had their service disconnected by the phone company estimate their monthly cost would be \$45 on average; \$30 is the median amount.

Those who had service but decided themselves to stop it don't think their phone bill would be as high, on average, as those who had their service disconnected: average expected bill -- \$38 vs. \$45. The median amount, however, is about the same: \$29 and \$30 suggesting that the company disconnects include proportionately more who expect very high monthly bills.

Those who had regular rate service expect their monthly bills would be larger than those who had reduced rate service.

NOTE: The average expected monthly bill among all of these groups is in the \$40 to \$45 range; only about one in five or so expects it to be less than \$20.

Perception of What Total Monthly Bill Would Be (A)

	Non-customers						
	<u>Total</u>	<u>Never Had</u>	<u>Have Had</u>	<u>Company Disconnect</u>	<u>Self Disconnect</u>	<u>Reduced Rate</u>	<u>Regular Rate</u>
	%	%	%	%	%	%	%
% of non-customers	100	35	65	36	29	28	29
<i>Think monthly bill would be —</i>							
Less than \$10	5	5	5	4	7	6	4
\$10-19	14	17	12	11	13	11	11
\$20-29	17	11	20	23	15	24	17
\$30-49	22	15	26	25	29	26	30
\$50-99	15	8	19	23	15	14	25
\$100 or more	8	7	9	10	8	9	9
Mean \$	42	41	42	45	38	39	46
Median \$	29	24	29	30	29	28	34
Don't know/no idea	19	38	9	5	14	11	6
Base	(571)	(199)	(372)	(213)	(156)	(143)	(179)

(A) "After the phone line is turned on, thinking about how you would use the phone"

Perceptions of Cost of Telephone Service

• As Factor Affecting Perceived Affordability

	<u>Non-Customers</u>		
	<u>Perceived Affordability —</u>		
	<u>Very easy</u>	<u>Semi easy</u>	<u>Difficult</u>
	%	%	%
<i>Cost to buy phone —</i>			
Less than \$15	14	8	11
\$15 – 29	45	47	39
\$30 or more	27	32	43
Don't know	14	13	6
Mean \$	43	30	39
<i>Charge to start service —</i>			
Under \$30	25	23	21
\$30 – 49	24	21	26
\$50 or more	27	29	35
Don't know	24	27	18
Mean \$	49	64	61
<i>Deposit</i>			
None required	24	19	16
DK if required	22	22	14
Required	54	60	70
Mean \$	59	78	78
Base	(178)	(186)	(142)

Perceptions of Costs of Telephone Service

Table 5.7

- As Factor Affecting Perceived Affordability

Highlights

As might be expected, there is a relationship between perceived affordability of telephone service and perceived costs of (a) the telephone itself, (b) the charge to start service, (c) the belief that a deposit is required and (d) the amount of the deposit required.

Specifically, compared to those who think it would be "very easy" for them to afford phone service, those who think it would be difficult to afford:

- (a) are more likely to think it would cost \$30 or more to buy a phone
- (b) cite higher cost to start service
- (c) are more likely to think a deposit is required
- (d) cite higher deposit amounts

The deposit and installment costs are more important in determining perceived affordability than the cost to buy a telephone.