Data quality statement: ACMA financial hardship consumer research

## Purpose

This data quality statement summarises all known data quality issues relating to the ACMA financial hardship consumer research.

Our data quality statements:

assist in the interpretation of data

provide a method for recording strengths and limitations of data consistently across time

help us to communicate the quality of data assets to our users

determine applicability of data when sharing and promoting reuse

allow for comparability of quality across data assets.

## Data quality statement

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| **Data asset name** | ACMA financial hardship consumer research datasets |
| **Date** | May 2023 |
| **Purpose** | Many Australians have experienced financial hardship in recent years, with the rising cost of living having a significant impact. The COVID-19 pandemic has exacerbated those difficulties for some, and created new difficulties for others.  As the regulator of the telco industry, the ACMA commissioned this research to understand the recent experiences of people who have had difficulty or concerns with bills for the essential services of telco, energy and water, and for banking payments. In many cases, providers have offered advice for managing services and various forms of assistance to their customers.  We sought to understand how those with payment concerns or difficulties have tried to manage their situations in different ways, including:  how they prioritised their various payments  their awareness of sources of advice and assistance available  which sources of advice and assistance they had accessed  reasons for not making contact with their provider  their experiences in dealing with different sectors.  This provides a view of what the key gaps are in terms of both communicating with customers in difficulty and providing appropriate assistance to those in various situations. The research provides insights into what telco providers are doing well and what can be improved. |
| **Description of data asset** | The ACMA received research data from Roy Morgan Research – the consultant commissioned to undertake this research work for the ACMA – as an IBM SPSS (.SAV) file and Excel analysis tables.  The full dataset is not published. |
| **Legislation and authority** | The dataset is not specifically connected to legislation but is collected as part of the ACMA’s responsibilities under the *Australian Communications and Media Authority Act 2005* to report on the telecommunications industry and consumers of carriage services. |
| **Scope and coverage** | Data published in this report represents results from the quantitative and qualitative research. Research data presented in charts or tables in ACMA published reports are published with .XLSX accessibility files available to download.  Roy Morgan Research is certified to the AS/NZS ISO9001 Quality Management Systems standard and the AS ISO20252 Market, Opinion and Social Research standard. Roy Morgan adheres to the Code of professional behaviour of ESOMAR and the Australian Market and Social Research Society, the *Privacy Act 1988* and all other relevant legislation.  All research data is deidentified by Roy Morgan prior to delivery to the ACMA. All personal information is removed in a comprehensive manner to ensure that it is not possible to re-identify individual information from any aggregate records. |
| **Reference period** | Fieldwork was conducted from 20 June to 6 July 2022.  Respondents are often asked to reflect on the past 12 months when answering questions. |
| **Frequency and timing** | As a standalone research project, the data is only collected once. |
| **Formats available** | Research data is available in SPSS (.SAV) format, as well as .XLXS format.  Publicly available versions of the data published in the reports are available in .XLXS format. |
| **Other notes** | None. |

## Data quality description

### Accuracy

Research data is collected by the Roy Morgan Research using their consumer panel. Data is analysed by Roy Morgan’s quantitative team at different points and screened for accuracy, completeness and for privacy purposes before being provided to the ACMA. Roy Morgan’s quantitative team employs a range of quality assurance processes aligned with best-practice consumer research guidelines and data governance standards.

All data provided to the ACMA by Roy Morgan is checked by the ACMA as part of analysis and reporting work connected to the project. We also have a range of quality assurance checks in place to ensure the integrity and accuracy of the data.

### Relevance

The ACMA commissioned this research to understand the recent experiences of people who have had difficulty or concerns with bills for the essential services of telco, energy and water, and for banking payments. The research provides insights into what telco providers are doing well and what can be improved.

### Timeliness

Fieldwork was conducted from 20 June to 6 July 2022.

### Collection

The research methodology is described in the quantitative and qualitative reports. All methodological processes are captured, quality assured and meet research and data governance standards within the ACMA and the Australian public service more widely.

Roy Morgan Research is certified to the AS/NZS ISO9001 Quality Management Systems standard and the AS ISO20252 Market, Opinion and Social Research standard. Roy Morgan adheres to the Code of professional behaviour of ESOMAR and the Australian Market and Social Research Society, the Privacy Act 1988 and all other relevant legislation.

### Consistency

This data set is not directly related to any other ACMA data relating to financial hardship and due to methodological differences it cannot be directly compared to any similar data.

Where possible, the data set was structured to ensure demographic analysis was consistent with current groupings and definitions used by the ACMA.

Consumers may experience and describe financial hardship in different ways, but the project sought to ensure that financial hardship was defined consistently.

As the size and demographic composition of this exact group in the Australian population was unknown, a proxy was used in the weighting process. The final sample was weighted to a group defined as ‘in financial hardship’ based on responses to the following relevant statements from Roy Morgan’s Single Source Survey, taking into account the variable responses across the statements:

Meeting my bills and commitments is a struggle from time to time (Agree)

In the past 12 months, I have sometimes been unable to pay bills or loan commitments at the final reminder due to lack of money (Agree)

I sometimes run short of money for food or other regular expenses (Agree)

I feel financially stable at the moment (Disagree).

Those who qualified for at least one of these statements, but did not qualify through the screening conditions of the survey were used in the weighting process but excluded from the final sample.

The final sample was weighted to a population of 4,995,122, representing 24.8% of the Australian population aged 18+ who are referred to in this report as those who had recent financial difficulty or concern for essential services.

### Fit-for-purpose

This research data is fit for the purpose of keeping the ACMA informed about consumer experiences in the telco sector. Data is provided to the ACMA for research and reporting purposes in proprietary software including SPSS and .XLSX formats, which aligns with appropriate research and quality standards for quantitative and qualitative data provision.