Glossary: ACMA financial hardship consumer research

The following definitions are based on terminology from the ACMA’s 2022 financial hardship consumer research.

Research data is published on our website in PDF format.

## Terms

### Broadband

An internet connection that enables high-speed use with high-capacity limits and download speeds. Types of connections include NBN, ADSL, cable and satellite.

### Financial difficulty or concern

Findings in this report are representative of the approximately 25% of Australian adults who had recent financial difficulty or concern about telco, energy, water or banking services. 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.

### Financial hardship arrangements

Special conditions that an essential services provider offers to customers experiencing financial hardship. Examples given in the [Telecommunications Consumer Protection Code](https://www.commsalliance.com.au/Documents/all/codes/c628) include:

temporarily postponing or deferring payments

discounting or waiving of debt

waiving late payment fees

incentives for making payments, for example payment matching.

### Fixed-line phone at home

Landline telephone service at home used to make voice calls.

### Mobile services

Includes prepaid mobile, postpaid mobile, mobile broadband, machine-to-machine communication (M2M) and home wireless broadband services.

### NBN – National Broadband Network

The national wholesale-only open access data network in Australia offering high-speed broadband to all Australian premises using a multi-technology mix.

### Non-NBN fixed services

 Fixed internet services provided over digital subscriber line (DSL), cable/hybrid fibre coaxial (HFC), fibre, fixed wireless and satellite network. Excludes voice-only and NBN services.

### Postpaid mobile

Mobile telephone service where a user pays a monthly charge (or a charge based on a time period). Includes a payment for a handset, access, subscription and some call usage.

### Prepaid mobile

Mobile telephone service where a user is not billed regularly. Instead, they pay upfront for their handset, network access and call, messaging and data charges.

### Telco

A supplier of telecommunications services.