Annex A: Methodology

A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, existing government policy and the policies of social housing providers
- New analysis of national data set - Understanding Society
- A survey and two focus groups with members of Money and Mental Health's Research Community who have lived experience of mental health problems and rent arrears.
- A workshop with social housing staff.

Further details on each component of the research are provided below.

Understanding the experience of both those people with lived experience of mental health problems and housing arrears, and the experience and knowledge of housing staff who are tasked with supporting tenants in arrears, allowed us to develop a thorough understanding of the link between mental health problems and housing arrears. It also afforded us an opportunity to explore how social housing providers respond to tenants in arrears, and in turn how tenants experiencing mental health problems respond to collections activity by social housing providers.

We are also grateful to a working party of staff from the housing associations who sponsored this research who provided ongoing input, expertise and helpful feedback.

A.2 Literature review

Researchers completed a review of the existing literature on people's experiences of mental health problems and housing arrears. This included an initial desk-based review of the existing legal and policy context governing social housing providers, and affecting social housing tenants.

Articles for review were identified using a snowball search strategy, searching key government policies and terms relating to housing, rent arrears and mental health problems. We reviewed collections practices across industries, including essential services providers, seeking out examples of best practice. The social housing providers who supported this research project, also provided a selection of internal policy documents and reports to further inform our understanding of their processes.

A.3 Understanding Society analysis

The original data analysis presented in this report is based on Understanding Society, a large-scale longitudinal study of UK households. Over 40,000 households are interviewed every year to gather information on health, work, education, income, family and social life in the UK. This report presents new data analysis, drawing on one wave of Understanding Society data - Wave 7, collected in 2015/16. Additional analysis of preceding waves of Understanding Society

(Waves 5, 3 and 1) and two waves of the preceding study, the British Household Panel Survey (BHPS) were also carried out to assess whether there has been any substantial change in the relationship between rent arrears and mental distress over the period of interest. As no particularly interesting results were found, this analysis is not presented in the report.

The analysis includes some exploration of how the relationship between poor mental wellbeing and housing arrears differs between tenures, and how this has changed over time. For some individuals specific pieces of data may be missing – they have refused to answer a specific question for example. In this study, we do not attempt to impute these missing values but rely on the data available, given the sizeable data set.

Full citation of these datasets has been provided in endnotes where possible and is also copied below.

University of Essex. Institute for Social and Economic Research, NatCen Social Research, Kantar Public. (2017). Understanding Society: Waves 1-7, 2009-2016 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 9th Edition. UK Data Service. SN: 6614

Our analysis focuses on two main variables:

1) People who report problems paying for housing in the last 12 months, in response to the question: "Many people find it hard to keep up with their housing payments. In the last twelve months, have you ever found yourself behind with your rent/mortgage?". Where this variable is presented, percentages are of those who pay for housing (e.g. excluding those who own their homes outright, or who live with friends or family rent-free).

2) Reported mental distress. We create a dichotomous variable from the GHQ-12 mental health screener provided in Understanding Society. GHQ-12 is an internationally recognised tool for identifying mental distress which is indicative of an underlying mental health condition. It can identify a range of mental health problems without requiring substantial separate diagnostic questionnaires, and so is valuable for headline analysis like this about the links between mental health problems and other societal issues. We use the derived variable of caseness provided by the Understanding Society team, which converts valid answers to 12 questions of the General Health Questionnaire (GHQ) to a single scale by recoding so that the scale for individual variables runs from 0 to 3 instead of 1 to 4, and then summing, giving a caseness score running from 0 (the least distressed) to 12 (the most distressed). In line with guidance, we define those with a score of three or more as experiencing distress which is more likely than not to indicate a mental health problem. A person with a GHQ-12 score greater than three visiting their GP would be likely to receive further attention.[1]

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[1] Jackson C. The General Health Questionnaire. Occupational Medicine 57:1; 7.; 2007.

Data was weighted and adjustments for survey design made to ensure accuracy, using the weights and strata information provided by the Understanding Society team. All adults over 16 years of age in a household are eligible for interview, and the sample is representative of this population across the UK. Analysis excludes proxies and using self-completion specific weights where appropriate for our variable relating to mental distress.

The sample contains:

- Approximately 8,500 people reporting a level of mental distress indicative of a mental health problem.
- Nearly 2,900 people who report problems paying for housing.
- 861 people who are experiencing the combination of mental distress indicating a mental health problem and difficulties paying for housing, of whom 453 are social housing tenants.

A.4 Research Community survey

Money and Mental Health collected data through an online survey of our Research Community, a group of more than 5000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does. Research Community members with lived experience of mental health problems were surveyed online between 12th January 2018 and 19th January 2018. Surveys were distributed by email, and through the secure online portal to Money and Mental Health's Research Community.

213 people with lived experience of mental health problems and housing arrears participated in the survey. A mix of closed and open survey questions asked participants about their type of housing tenure, their experience of housing arrears and why they fell behind with payment, what support (if any) they had been offered, the impact of the arrears on their mental health, and the impact of their mental health on their ability to resolve their housing arrears.

Where statistics from this survey are quoted in this report, we also provide sample size and a description of the base. This survey also contained a number of qualitative questions which were analysed thematically and used to develop the topic guide for our focus groups and to illustrate the report.

A.5 Focus groups

Two focus groups were held on 31st January 2018 and 13th March 2018 to test evidence from the desk-based research and survey, and to draw out potential solutions. Participants all self-identified as experiencing mental health problems and rent arrears, and were social housing tenants. In each of the focus groups there were between six and eight participants. Focus groups were carried out online to maximise accessibility and protect participant anonymity. All focus group participants were offered a £30 Amazon voucher as a thank you gift for taking part.

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The focus groups considered the following:
- What led to participants falling behind on their rent.
- What (if any) were the practical and emotional consequences of rent arrears
- Participants' experiences of collections practices, and support (if any) received from social landlords and the advice sector

A written record of the focus group was thematically coded. Emerging themes were used to formulate an understanding that was checked with other members of the research team and external experts, and cross-checked with data from both surveys and the literature.

A.6 Workshop

A workshop was held on the 28th February 2018 with thirteen housing association staff, comprising a mix of income recovery, tenancy sustainment and financial inclusion staff. The focus was to ascertain housing staff's experience of:

- The causes of rent arrears for people experiencing mental health problems
- Challenges staff face in communicating with people in arrears with experience of mental health problems
- How responsive current collection practices are to the needs of people experiencing mental health problems
- Alternative points of intervention in the pathway to arrears, and adaptations to communication styles
- Examples of best practice within the sector

These findings were used to inform policy recommendations, ensuring our best practice checklist and recommendations were grounded in experience and practical.