

Annex A: Methodology

A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, and existing government policy
- A survey of Money and Mental Health's Research Community with people with lived experience of mental health problems
- A focus group with members of the Money and Mental Health's Research Community with lived experience of mental health problems and of accessing debt advice
- A workshop with debt debt advisors from across the sector
- A private roundtable discussion with representatives from a range of government, professional and third sector organisations across the debt advice and mental health sectors.

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

A mixed methods approach was used to combine quantitative insight on the experiences of people with mental health problems in accessing debt advice with rich qualitative data on how mental health problems impacted upon people's experiences of engaging with and navigating the debt advice process. The research was also shaped by the input of an expert stakeholders who took part in a private roundtable discussion and a workshop with debt advisers and those supervising debt advisers from across the debt advice sector.

This triangulation of perspectives allowed us to develop an understanding of issues and practicalities from the perspective of debt advice clients, debt advisers and service providers, as well as funders and regulators, to ensure our proposals are pragmatic.

We are grateful to all those who supported this research, both in a professional capacity and those who shared their personal experience.

A.2 Literature review

Researchers completed a broad review of the existing literature around debt advice more widely, including the various debt solutions available in England and Scotland and funding and delivery models. Alongside this, a desk-based review was undertaken on specific literature around the provision of debt advice for people experiencing mental health problems.

Articles for review were identified using a snowball search strategy, searching key journals and databases, using a list of key search terms such as "mental health" and "debt advice".

A.3 Surveys

Through the research we sought to engage with people with mental health problems who had experience of trying to get help with financial problems from a debt advice provider. To achieve this, we conducted an online survey with Money and Mental Health's Research Community, a group of nearly 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does.

Where statistics from these surveys are quoted in this report, we also provide sample sizes and a description of the base. To avoid causing distress to participants, all questions were optional. Where necessary, we also route questions to avoid asking questions which are not relevant to a participant's experiences. This means that the base size for questions varies. Responses to qualitative questions were analysed thematically and used to develop the topic guide for our focus group and illustrate the report.

A survey was distributed to our Research Community with lived experience of mental health problems, enquiring about people's experience of trying to get help with financial problems from a debt advice provider. Data was collected between 8 February and 20 March 2020. Surveys were distributed by email, and through a secure online portal to Money and Mental Health's Research Community. In total 280 people with mental health problems and experience of trying to get support with financial problems from a debt advice provider completed the survey.

Participants were asked a mix of closed and open survey questions about their experiences of trying to get support with financial problems from a debt advice provider while unwell with mental health problems; the channels people used to communicate with debt advice providers; and how easy each stage of the debt advice process was to engage with.

A.4 Focus groups

A focus group was held on 18 February 2020 to explore people's experience of accessing debt advice. The six participants all self-identified as experiencing mental health problems.

The focus group considered:

- The process of gathering and providing information during the debt advice session
- The quality of debt advice discussions and how this could be improved for people experiencing mental health problems
- The challenges of managing debt advice plans over time, and how people experiencing mental health problems could be better supported with this.

The focus group was 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.

A written transcript 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 cross-checked with data from the surveys and the literature.

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

A.5 Debt adviser workshop

A workshop with 16 debt advisers from across the sector was held on 6 March 2020. The workshop was used to explore the challenges debt advisers face in providing support to people experiencing mental health problems, and to consider solutions for delivering effective debt advice to people experiencing mental health problems.

The discussions informed our policy recommendations, helping to ensure our ideas were practical. We are grateful for participants' generosity of spirit in sharing practice and innovative ideas.

A.6 Policy roundtable

A policy development roundtable was held on 10 March 2020, bringing together 10 experts from government, professional organisations and the charity sector to share our initial findings and explore possible policy recommendations.