

## Appendix B: Methodology

This note outlines the methodological approach taken in Money and Mental Health’s 2023 report, *Debts and despair: how debt collection practices cause psychological harm*, by Toby Murray and Nikki Bond.

### B.1 Research design

The research project consisted of the following:

- National polling by YouGov of 2,069 adults over 24-25 October 2023 about their experience of money and mental health during the cost of living crisis.
- An online survey with members of Money and Mental Health’s Research Community with people with lived experience of mental health problems about their experience of consumer credit arrears over the last three years.

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

### B.2. National Polling

Between 24-25 October 2023, YouGov conducted a nationally-representative online poll of 2,069 people, re-running several questions from polling conducted in May 2022 and November 2023. We also included a selection of new questions to gain insights into different experiences of debt collection practices. All figures in the report and this methodology have been weighted.

The question used to assess whether or not a respondent had experienced a mental health problem was “Have you ever experienced a mental health problem?” This is the standard question that we have used when surveying people about their mental health in recognition of the fact that a significant proportion of people with symptoms that amount to a mental health problem have not received a diagnosis.<sup>1</sup> In total, 1084 people with lived experience of mental health problems responded, representing 52% of all respondents.

### Bases

Earlier survey questions and the final question about suicidality were open to all respondents. However, later questions were specifically routed to focus on the experiences of those in consumer credit arrears. The bases for sub-groups we refer to in the report are provided below.

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<sup>1</sup> NHS Digital’s Adult Psychiatric Morbidity Survey 2014 shows that 36% of people with a common mental disorder have never received a diagnosis.

Respondents who had experienced mental health problems within the last two years (i.e. since October 2021) - referred to as “having recent experience of a mental health problem” in the report.	698
Respondents who had been behind on consumer credit product payments (i.e. missed a payment) (e.g. credit cards, store cards, BNPL purchases, unauthorised overdrafts, loans, etc.)	286
Respondents who reported having received more than one phone call or text message in the last month.	133
Respondents who reported having received more than one email or letter in the last month.	175
Respondents who reported having received more than one home visit in the last month.	56
Respondents who felt contact with their creditor or organisation responsible for their debt had affected their wellbeing	Between 222 and 225. <sup>2</sup>
Respondents who had experienced suicidal thoughts or feelings as a result of the rise in the cost of living	367
Respondents who had made an attempt on their own lives as a result of the rise in the cost of living	73

Throughout the report, where appropriate, we have excluded missing answers when conducting our analysis. The following provides the details of where this is the case:

<b>Answered “Yes I have” for suicidal thoughts to the question...</b> “Have you ever experienced suicidal thoughts or attempted to take your own life as a result of the rise in the cost of living (since February 2022)?”	Asked of 2,069 people. Calculated excluding “Don’t know/can’t recall” (n=37) and “Prefer not to say” (n=23).
<b>Answered “Yes I have” for attempted suicide to the question...</b> “Have you ever experienced suicidal thoughts or attempted to take your own life as a result of the rise in the cost of living (since February 2022)?”	Asked of 2,069 people. Calculated excluding “Don’t know/can’t recall” (n=15) and “Prefer not to say” (n=19).
<b>Agreed with the statement; I felt their contact had a negative impact on my mental health for the question...</b> Still thinking about the contact you have had with your creditor or other organisation responsible for your debt...To what extent do you agree or disagree with the following statement?	Asked of 271 people. Calculated excluding “Not applicable - I have not been contacted by any companies/organisations” (n=57) and “prefer not to say” (n=5)
On p.18, the Wellbeing measure is a composite of a	Asked of 271 people. Calculated

<sup>2</sup> Across a range of questions

<p>number of feelings participants were asked about: feeling overwhelmed, feeling frightened, a negative impact on their mental health, and feeling unable to cope - constructed by combining anyone who had responded “agree” to any of the statements above.</p>	<p>excluding “Not applicable - I have not been contacted by any companies/organisations” (n=57) and “prefer not to say” (n=6)</p>
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### B.3 Research Community Survey

Our survey was undertaken with the Money and Mental Health Research Community, a group of around 5000 people with lived experience of mental health problems or caring for someone who does. We received 264 responses. The survey asked about contact from creditors for missed payments, with 264 respondents and was in the field between 20 October and 2 November 2023. The survey duplicated a number of the quantitative questions asked in the national polling with several qualitative questions about participants’ experiences of debt collection practices.

Responses to qualitative questions were analysed thematically. The data was used to highlight trends identified in national polling by providing illustrative examples of people’s experiences and to identify drivers of psychological harm from debt collection processes.

All questions were optional to avoid causing distress to participants, meaning the base size for questions varies. Where necessary, we also routed questions to avoid asking questions that were not relevant to a participant’s experiences.

We are grateful to all Money and Mental Health Research Community members who supported this research by sharing their personal experiences.