

Annex A: Methodology

This note outlines the methodological approach taken in Money and Mental Health's 2024 report, *No place like home: Supporting people with mental health problems in mortgage difficulty*, by Francesca Smith.

A.1 Research design

This research project consisted of the following:

- A review of the academic and grey literature and existing policy relating to mortgages, specifically mortgage payment difficulties and arrears.
- National polling by YouGov of 2,150 adults, carried out over 18-19 September 2023.
- A survey and a focus group with members of Money and Mental Health's Research Community with lived experience of mental health problems.
- A private roundtable discussion and expert interviews with representatives from various regulatory, commercial and third-sector organisations.

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

A mixed method approach was used to combine quantitative and qualitative insight on people with mental health problems' experience of struggling to keep up with mortgage payments. This included working with people with lived experience of these issues to gather and test views on how to improve outcomes for this group. Engagement with lenders and the regulator helped provide a technical perspective on the opportunities and challenges to support mortgage holders with mental health problems.

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

We completed a desk-based review of academic and grey literature published on mortgage payment difficulty, and experiences of this, including among people with mental health problems. This also included reviewing data and trends on mortgage difficulty, arrears and repossessions. This was conducted alongside a review of the mortgage policy context, including recent developments such as the Mortgage Charter and proposed regulation changes to strengthen protections for mortgage holders in financial difficulty. This review was used to inform policy recommendations in the report's final section.

A.3 National polling

To assess how the mortgage holder population was faring with the impact of rising interest rates on top of wider soaring living costs, and the experiences of those with mental health problems in particular, we commissioned YouGov to conduct nationally representative online polling. YouGov polled 2,150 adults across the UK, over 18-19 October 2023. All figures included in the report have been weighted.

Participants were asked a series of closed questions about their experiences of mortgage payment difficulty, and their experience of accessing support from their lender during this time.

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.¹

In total, 630 people with lived experience of mental health problems in the last two years responded, representing 29% of all respondents.

A.4 Research Community Surveys

Our survey was undertaken with the Money and Mental Health Research Community, a group of around 5,000 people with lived experience of mental health problems or caring for someone who does. In total, 219 respondents completed the survey between August 4 and 15, 2023.

This survey provided further detailed insights into people with mental health problems’ experiences of struggling with their mortgage payments, as well as their experiences of identifying and accessing support. This included an understanding of the causes of mortgage payment difficulty, the impact that it can have on our mental and financial health, and people’s experiences of engaging with their mortgage lender.

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.

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 several qualitative questions, which were analysed thematically and used to highlight trends identified in analysis of national polling data by providing illustrative examples of people’s experiences.

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

A.5 Research Community focus group

Using responses from the Research Community survey as a sampling tool, we held an online focus group on 14 September 2023 with eight participants. The participants all identified as having experience of both mental health problems and mortgage payment difficulties.

All focus group participants were given a £35 shopping voucher as a thank-you gift for participating. Responses to qualitative questions from the Research Community survey were analysed thematically and used to develop the topic guide for the focus group. Discussion focused on how experience of a mental health problem can impact the ability to keep up with mortgage payments, to access support if you're struggling; and what lenders should do to make sure people with mental health problems can access timely and effective support for mortgage payment difficulty.

A written transcript of the focus group was thematically coded. Emerging themes were used to understand people's experiences and inform policy recommendations, ensuring our recommendations were grounded in experience and practice.

A.6 Expert engagement - policy roundtable and expert interviews

A policy development roundtable was held on 28 September 2023, bringing together experts from academia, the debt advice sector and the charity sector to test our initial findings and explore possible policy recommendations.

We also undertook a series of in-depth interviews with experts across regulatory, academic, commercial and third-sector organisations, including individual firms and their representatives. This facilitated our understanding of the existing opportunities and challenges around supporting mortgage holders with mental health problems.

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