

Annex A: Methodology

This note outlines the methodological approach taken in Money and Mental Health's 2025 report *Connection lost* by Toby Murray.

A.1 Research design

This research project consisted of the following:

- A review of the academic and grey literature and existing policy relating to debt collection in the utility sectors.
- Analysis of the Money and Pensions Service (MaPS) Debt Need Survey 2023;
- An online survey with members of Money and Mental Health's Research Community, a group of thousands of people with lived experience of mental health problems;
- Interviews with a range of experts across local authorities, the government, academia, charities, trade bodies and regulators;
- An online workshop with participation from policy and industry experts, trade bodies and regulators.

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

A mixed-methods approach was used to combine quantitative and qualitative insight on the experiences of people, and in particular those with mental health problems, who have fallen behind on key payments to utility sector bodies. This brings together nationally representative statistics and rich qualitative insight on the impact that debt collection practices can have on mental and financial health.

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 desk-based review of the current policy context of debt collection in the public sector. This included reviewing a range of academic and grey literature, as well as relevant regulation and policy. As well as data on the prevalence of some of these practices, and existing analysis on their impact on the mental and financial well being of the population.

A.3 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, 185 members responded to the survey between March 1 and 15, 2024.

The survey asked the Research Community about their experiences of falling behind on utility bills such as energy, telecoms and water. We also asked questions about falling behind on payments to local councils (such as council tax and parking fines) and national government (such as the TV licence fee, and benefit or tax credit overpayments) in the last five years, as informed by our previous reports in this area. Care was taken to ensure data from overlapping questions were only relevant to each report.

We asked people about the payments they'd fallen behind on and the action their creditor took as a result, like whether they felt their creditor was supportive or not, and whether they added extra charges or fees to their debt. Following this, we posed questions about people's experiences of some more forceful practices like court and bailiff action.

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

We also conducted a second survey between 23-26 August, with a particular focus on enforcement action. This was originally conducted to support with a consultation response for the Enforcement Conduct Board. However, findings from the survey were relevant to our utilities sector work. 95 people in total responded to this additional survey.

A.4 Analysis of external datasets

Below, we outline our approaches to use of the Money and Pension Service dataset, how we constructed a mental health indicator, and the other relevant questions used.

All analysis of external datasets received quality assurance checks by a member of the Money and Mental Health research team, in line with the charity's protocols.

A.5.2 The Money and Pensions Service's (MaPS) Debt Need Survey 2023

The Money and Pensions Service's (MaPS) Debt Need Survey is an annual panel-based survey. A total of 22,000 respondents completed the 2023 survey, including booster samples from minority communities and Northern Ireland.

Broadly, it provides data on how people feel about their money and household finances, arrears on credit commitments and bills, and adverse financial and personal events and their

consequences. It was particularly useful for this research because of its data on a wider range of debts to the public sector, and experiences of debt collection practices. However, it has limited information on people's experience of psychological harm.

All respondents were asked "Have you ever experienced any of the following conditions?". The base for this question was 8819. This includes those who have experience of long-term conditions - personality disorder, bipolar disorder and schizophrenia - that can constitute more severe mental illness (SMI), and those who have experience of 'Common Mental Disorders' (CMDs) - in this case depression, obsessive compulsive disorder, anxiety, panic attacks or phobias.

The analysis, interpretation and recommendations that originate from our use of the Debt Need Survey 2023 are those of the Money and Mental Health Policy Institute, and are not the responsibility and do not necessarily represent the Money and Pensions Service.

A.6 Expert engagement

Expert interviews - We undertook a series of in-depth interviews with experts to facilitate a well-rounded understanding of the existing challenges, and opportunities for change, around debt collection in the public sector, and in particular for people with mental health problems. We interviewed 10 experts from across the third sector, academia, debt advice, local authorities, national government departments, and the enforcement industry.

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.

Summit - We held an online workshop on 13 November 2024, attended by 13 stakeholders with participation from policy and industry experts, trade bodies and regulators.

The workshop explored the relevance of our findings from the project so far, and also offered an opportunity to scrutinise our early policy thinking.