

Debt Adviser Survey 2021

Privacy and Confidentiality

We know how busy you are but the research team at the University of Hull would like to ask you to take fifteen minutes to complete this online survey. It forms part of a larger independent research study (kindly funded by the [ESRC](#)) which aims to learn more about the impact of the COVID-19 pandemic on household finances with particular focus on housing debt and the court system's response to it in housing possession cases. With the Housing Law Practitioners' Association and the Ministry of Justice as research partners, there is real potential for this project to ensure that the voice of debt advisers is heard in the future reform of the arrears and possession process.

By drawing on your experience of working in the context of the COVID-19 pandemic, the hope is that the research team, led by [Dr Lisa Whitehouse](#), will be able to find ways to improve the possession process and thereby assist some families in avoiding the loss of their home.

Before taking part in this study you might like to know that:

- data gathered in this study will be stored anonymously and securely;
- all personal information will remain confidential and all efforts will be made to ensure that you cannot be identified (unless the law demands otherwise);
- keeping your personal data confidential is required under the EU General Data Protection Regulation. The data controller for GDPR purposes is the University of Hull.
- by completing this survey you voluntarily consent to participate in the project but you can withdraw at any time without giving reasons and you will not be penalised for withdrawing nor will you be questioned on why you have withdrawn; and
- the answers provided by participants in the survey may be used in reports, publications and other research outputs and will be archived on open sources such as the [UK Data Service](#) and the [UKRI 'Gateway to Research'](#) but all participants will remain anonymous throughout.

On the next few pages you will find a series of questions which we would ask you to complete in as much detail as you can. Please feel free to leave any questions you do not wish to answer blank.

To proceed please click 'next' to be taken to the 'Participant Information Sheet' which will tell you more about the project.

You can find out more about the project [here](#) and on Twitter at [@homemattersEng](#) and [@homemattersCym](#). If you have any questions about the survey, you can email us at:

homematters@hull.ac.uk

We would like to thank you for taking the time to complete this survey.

Participant Information Sheet

Home Matters Survey

Before you decide to take part in this study it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. A member of the team can be contacted if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part.

Purpose of the study

This study aims to find out more about the experience of people who have fallen into arrears with their rent or mortgage payments. The hope is that the research team will be able to find ways to improve the processes involved and thereby assist some occupiers in keeping their homes.

Why have I been chosen?

You have been approached for the reason that you might be able to provide valuable data on the issues raised by the project.

Do I have to take part?

Taking part in this survey is entirely voluntary. Refusal to take part in it or to withdraw from it at a later date will involve no penalty or loss, now or in the future.

What will happen to me if I take part?

You will be asked to complete a short questionnaire. It will include questions relating to matters such as your experience of dealing with clients in debt and threatened with eviction.

Are there possible disadvantages and/or risks in taking part?

The research team does not consider there to be any reasonably foreseeable disadvantages or risks in taking part in this study.

What are the possible benefits of taking part?

The research team would like to make it clear that you will receive no direct benefit from completing the questionnaire. The potential benefits arising from it might include improvements to the processes involved in dealing with people who fall into arrears.

Will my taking part in this project be kept confidential?

All information collected about you will be kept strictly confidential. All data will be identified only by a code, with personal details kept in a locked file or secure computer with access only by the immediate research team.

What will happen to the results of the research project?

The results of this study will be published in 2021/22 and you will be able to obtain a copy from the research team. The findings of the study will be presented at conferences and written up in journals and books. The data will be archived on publicly accessible resources such as the UK Data Service and the UKRI 'Gateway to Research' but will be presented in an anonymous format so you will not be identified in any report or publication.

Who is organising and funding the research?

The study is being organised by the Principal Investigator Dr Lisa Whitehouse who is a member of the Law School at the University of Hull. The research is funded by the Economic and Social Research Council.

Ethical review of the study

The project has received ethical approval from the University of Hull.

Contact for further information

For further information please email us at: homematters@hull.ac.uk

Should you have any concerns about the conduct of this research project, please contact the Secretary, Faculty of Business, Law and Politics Research Ethics Committee, University of Hull, Cottingham Rd, Hull, HU6 7RX; Tel No (+44) (0)1482 463536.

Thank you for taking the time to read this information.

I have read, understood, and agree to all of the above, and I give my consent to proceed.

* Required

☐ Yes

☐ No

Your Role and Experience

Do you provide debt advice as a:

- ☐ Volunteer
- ☐ Paid Worker
- ☐ Other

If you selected Other, please specify:

Do you provide debt advice under the auspices of a:

- ☐ National organisation
- ☐ Local organisation
- ☐ Other

If you selected Other, please specify:

How would you describe your role?

- ☐ Trainee debt adviser

- ☐ Debt adviser (no ongoing casework)
- ☐ Debt adviser with casework
- ☐ Debt adviser with casework and court representation
- ☐ Line manager or supervisor

Where are your clients based (you can tick more than one)? You can use this [map](#) to identify the relevant areas.

- ☐ National coverage
- ☐ London
- ☐ South East England
- ☐ South West England
- ☐ Wales
- ☐ West Midlands
- ☐ East Midlands
- ☐ Eastern England
- ☐ Yorkshire & North Lincolnshire
- ☐ North East England
- ☐ North West England
- ☐ Scotland
- ☐ Northern Ireland

How do you provide debt advice (please tick all that apply)?

- ☐ Online audio-visual platform (e.g. Zoom, Skype, etc.)
- ☐ Telephone
- ☐ Face to Face
- ☐ Other

If you selected Other, please specify:

Has the method of providing advice changed as a result of the COVID-19 pandemic?

☐ Yes

☐ No

Please feel free to expand on your answer here:

Did you experience any particular issues with holding effective meetings with clients during the pandemic (e.g. technological problems, issues with remote working, clients not having access to relevant technology, etc.):

What would be your preferred method of providing advice?

☐ Online audio-visual platform (e.g. Zoom, Skype, etc.)

☐ By telephone

☐ Face to face

☐ A mixture of the above

☐ Other

If you selected Other, please specify:

Please feel free to describe your role in more detail and the extent of your experience:

The Causes of Debt

What have been the most common causes of debt among your clients since March 2020?

Have the causes of your clients' debt changed as a result of the COVID-19 pandemic?

☐ Yes

☐ No

Please feel free to expand on your answer here:

In respect of the 'Breathing Space/Debt Respite' Scheme, have you (please tick all that apply):

- ☐ Personally used it with any clients?
- ☐ Had any clients who would benefit from it?
- ☐ Encountered any cases where clients had already entered the scheme?
- ☐ Other

If you selected Other, please specify:

Do you consider the 'Breathing Space/Debt Respite' Scheme to be a useful addition to your 'toolbox' in terms of tackling client housing debt?

- ☐ Yes
- ☐ No
- ☐ Other

If you selected Other, please specify:

Please feel free to expand on your answers regarding the Breathing Space Scheme here (e.g. the number of cases, the impact of the Scheme on the case, etc.):

What do you consider to be the most effective means of resolving your clients' housing debt issues, e.g. Breathing Space initiative, debt relief orders, resolving a welfare benefit claim, etc.?

Rent or Mortgage Arrears

Based on your experience since March 2020, what percentage of the clients you have dealt with have had rent or mortgage arrears?

- ☐ 0-10%
- ☐ 10-20%
- ☐ 20-30%
- ☐ 30-40%
- ☐ 40-50%
- ☐ 50-60%
- ☐ 60-70%
- ☐ 70-80%
- ☐ 80-90%
- ☐ 90-100%

What is your answer above based on?

- ☐ Recorded data
- ☐ An educated guess

How do this compare with previous years (e.g. are you seeing more or fewer clients with housing debt)?

Based on your experience since March 2020, what percentage of the clients you have dealt with, who have had rent or mortgage arrears, have cited the COVID-19 pandemic as influential in causing those arrears?

- ☐ 0-10%
- ☐ 10-20%
- ☐ 20-30%
- ☐ 30-40%
- ☐ 40-50%
- ☐ 50-60%
- ☐ 60-70%
- ☐ 70-80%
- ☐ 80-90%
- ☐ 90-100%

What is your answer above based on?

- ☐ Recorded data
- ☐ An educated guess

Please feel free to expand on your answers regarding the level and causes of your clients' housing debt since March 2020:

Based on your experience since March 2020, what percentage of the clients you have seen with housing debt have been threatened with possession (e.g. a letter from their landlord or lender, issued with a Section 21 notice, or a court order for possession, etc.)?

- ☐ 0-10%
- ☐ 10-20%
- ☐ 20-30%

- ☐ 30-40%
- ☐ 40-50%
- ☐ 50-60%
- ☐ 60-70%
- ☐ 70-80%
- ☐ 80-90%
- ☐ 90-100%

How do this compare with previous years (e.g. are you seeing more or fewer clients being threatened with eviction)?

Based on your experience, in cases where there are rent or mortgage arrears, what percentage of your clients engage with their housing provider and/or the court system?

- ☐ 0-10%
- ☐ 10-20%
- ☐ 20-30%
- ☐ 30-40%
- ☐ 40-50%
- ☐ 50-60%
- ☐ 60-70%
- ☐ 70-80%
- ☐ 80-90%
- ☐ 90-100%

Please feel free to expand on your answer regarding client engagement here (e.g. why do clients not talk to their housing provider or attend their court hearing for possession?):

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Possession and Eviction - the Legal Process

Do you have experience of the legal process of housing possession (e.g. providing advice and support to your clients during the court process)? * *Required*

☐ Yes

☐ No

The Court System's Response to the Pandemic

Do you have experience of the measures put in place by the court system in response to the pandemic, i.e. the 'Overall Arrangements' (e.g. Review Date meetings, Substantive Hearings, etc.)? * *Required*

☐ Yes

☐ No

The Overall Arrangements - The 'Review Date' - Feedback

To what extent if any have the Overall Arrangements given rise to different outcomes compared to pre-COVID hearings, e.g. more or fewer outright possession orders, adjournments etc.?

Are you aware of possession orders being made by the judge at the Review Date stage?

- ☐ Yes
- ☐ No
- ☐ Prefer not to say

Please feel free to expand on your answer here:

Overall, do you consider the Overall Arrangements (including the introduction of Review Date meetings, etc.) to be an improvement on the pre-COVID process?

- ☐ Yes
- ☐ No

Please feel free to expand on your answer here:



Should the Overall Arrangements be retained into the future?

- ☐ Yes
- ☐ No

Please feel free to explain your answer in more detail here (e.g. which aspects of the new possession process should be retained):



The Legal Process of Possession

What aspects, if any, of the possession process would you like to see changed?

The Housing Possession Mediation Pilot Scheme

Do you consider mediation to be appropriate in

- ☐ All housing possession cases
- ☐ Some housing possession cases
- ☐ Not appropriate in any housing possession cases

Please feel free to expand on your answer here (e.g. which cases would you consider appropriate for mediation?):

Are you aware of the Housing Possession Mediation Pilot Scheme? * *Required*

- ☐ Yes
- ☐ No

Housing Possession Mediation Pilot Scheme - Feedback

How many of your clients have been referred to the Housing Possession Mediation Pilot Scheme?

- ☐ 0
- ☐ 1-4
- ☐ 5-9
- ☐ 10-14
- ☐ 15-19
- ☐ More than 20

What is your answer above based on?

- ☐ Recorded data
- ☐ An educated guess

Please feel free to expand on your answer here:

Do you think the Housing Possession Mediation Pilot Scheme should be:

- ☐ Retained as it stands
- ☐ Retained but in a revised format
- ☐ Discarded

Please feel free to explain the reason(s) for your answer here (e.g. what reforms would you like to see):

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Evictions in the Future

Do you expect to see more clients being threatened with eviction in the coming months?

* *Required*

☐ Yes

☐ No

Please feel free to explain the reasons for your answer here:

Addressing Evictions in the Future

What measures do you think would be helpful in tackling the predicted rise in evictions?

Overall

Do you consider the variety of measures (particularly those designed to tackle household debt) put in place since March 2020 to have been an effective response to the consequences of the COVID-19 pandemic?

- ☐ Yes
- ☐ No
- ☐ Effective/ineffective in parts

Please feel free to expand on your answer here:

Which aspects of that response should be retained into the future?

Any other comments (Final Question)

Please feel free to offer any further comments about this survey or your experience here:

Thank you

Thank you for taking the time to answer these questions.

If you have any questions regarding this survey or would like to see a copy of the results then please email us at homematters@hull.ac.uk.
