

Home Matters Survey 2021

Privacy and Confidentiality

This University of Hull online survey (kindly funded by the [ESRC](#)) gives you the chance to share with us your experience of being in arrears and to help others in a similar situation to keep their home. This independent research study aims to find out more about the experiences of people who have fallen behind with their rent or mortgage payments. The hope is that the research team, led by [Dr Lisa Whitehouse](#), will be able to find ways to improve the processes involved and thereby assist some people 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.
- this research study is not being conducted for, or on behalf of, the Ministry of Justice (MoJ), or Her Majesty's Courts and Tribunals Service (HMCTS), but the research team have received permission from the MoJ to approach court users to request that they complete this online survey. It is entirely the choice of each individual that I contact, as to whether or not they agree to complete the survey.
- 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time without giving reasons and you will not be penalised for withdrawing nor will you be questioned on why you have withdrawn; and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 [@homemattersEngland](#) and [@homemattersCymru](#). 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 invited to take part?

You have been approached for the reason that you might be able to provide valuable data on the issues raised by the project. If you became aware of this survey as a result of a visit to a court building then please note that this research study is not being conducted for, or on behalf of, the Ministry of Justice (MoJ), or Her Majesty's Courts and Tribunals Service (HMCTS), but I have received permission from the MoJ to approach the court users to request that they complete this questionnaire.

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 the possession process.

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

Questions About You

How old are you?

- ☐ 16-17 years old
- ☐ 18-24 years old
- ☐ 25-34 years old
- ☐ 35-44 years old
- ☐ 45-54 years old
- ☐ 55-64 years old
- ☐ 65-74 years old
- ☐ 75 years or older

To which gender do you identify:

- ☐ Female
- ☐ Male
- ☐ Non-binary
- ☐ Prefer to self-identify
- ☐ Prefer not to disclose

Please choose one option that best describes your ethnic group or background

- ☐ White
- ☐ Mixed/Multiple ethnic groups
- ☐ Asian/Asian British
- ☐ Black/African/Caribbean/Black British
- ☐ Other

If you selected Other, please specify:

Which of the following best describes your marital status?

- ☐ Single, never married
- ☐ Living with partner
- ☐ Married or civil partnership
- ☐ Widowed
- ☐ Divorced
- ☐ Separated

How many children under the age of 18 live with you?

- ☐ 0
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ More than 4

Which of the following categories best describes your employment status?

- ☐ Employed, full-time
- ☐ Employed, part-time
- ☐ Self employed

- ☐ Not employed, looking for work
- ☐ Not employed, NOT looking for work
- ☐ Retired
- ☐ Not able to work

Are you in receipt of state benefits (please tick all that apply)?

- ☐ I do not receive any state benefits
- ☐ Carers allowance
- ☐ Child benefit
- ☐ Child tax benefit
- ☐ Employment & support allowance (ESA)
- ☐ Housing benefit
- ☐ Income support
- ☐ Jobseekers allowance (JSA)
- ☐ Pension credit
- ☐ Personal independence payment (PIP) or Disability living allowance (DLA)
- ☐ Universal credit
- ☐ Working tax credit
- ☐ Other

If you selected Other, please specify:

What is your monthly household income:

- ☐ £0 - £500 per month
- ☐ £501 - £1000 per month
- ☐ £1001 - £1500 per month
- ☐ £1501 - £2000 per month
- ☐ £2001 - £2500 per month
- ☐ £2501 - £3000 per month
- ☐ More than £3001 per month

Is English your first language?

- ☐ Yes
- ☐ No

Do you have a disability, i.e. a physical or mental impairment which has a substantial and long-term adverse effect on your ability to carry out normal day-to-day activities.

- ☐ Yes
- ☐ No
- ☐ Prefer not to say

Impact of the Pandemic

Has the COVID-19 pandemic impacted on your household finances? *Optional*

- ☐ Yes
- ☐ No
- ☐ Prefer not to say

If you answered 'yes', please explain in as much detail as you can how the COVID-19 pandemic has impacted on your household finances here:

Type of arrears/missed payments

Are you or have you ever been in arrears with * *Required*

- ☐ Rent payments?
- ☐ Mortgage payments?
- ☐ Never been in arrears

Questions About Your Mortgage

Please provide the first 4 digits of the postcode of the home at which you experienced these arrears (e.g. SE27):

Please feel free to tell us who is or was your mortgage lender when you fell into arrears:

Mortgage arrears

How many mortgage payments did or have you missed (when your arrears were at their highest)?

- ☐ 1 month's
- ☐ 2 month's
- ☐ 3 month's
- ☐ 4 month's
- ☐ 5 month's
- ☐ 6 month's
- ☐ More than 6 month's

Please feel free to indicate the amount of arrears when they were at their highest, e.g. at one point, I owed £3000:

Please explain in as much detail as you can why you are or were unable to pay your mortgage:

How has or did your lender respond to your arrears? For example, have or did you receive letters or visits about your arrears?

Did you seek or have you been offered any advice or support about your arrears and related issues? * *Required*

- ☐ Yes
- ☐ No

Questions About Your Landlord

Who is your landlord?

- ☐ A social housing provider (e.g. council, housing association, etc.).
- ☐ A private landlord (e.g. an individual or agency).
- ☐ Other

If you selected Other, please specify:

Please feel free to tell us who your landlord is here:

Questions About Your Rent Arrears

Please provide the first 4 digits of the postcode of the home at which you experienced these arrears (e.g. SE27):

How many rent payments did or have you missed (when your arrears were at their highest)?

- ☐ 1 month's rent
- ☐ 2 month's rent
- ☐ 3 month's rent
- ☐ 4 month's rent
- ☐ 5 month's rent
- ☐ 6 month's rent
- ☐ More than 6 month's rent

Please feel free to indicate the amount of arrears when they were at their highest, e.g. at one point, I owed £3000:

Please explain in as much detail as you can why you are or were unable to pay your rent:

How has or did your landlord respond to your arrears? For example, have or did you receive letters or visits about your arrears?

Did you seek or have you been offered any advice or support about your arrears and related issues? * *Required*

- ☐ Yes
- ☐ No
- ☐ I tried but couldn't access advice

If you were unable to access advice, please explain why here (e.g. unable to get legal aid):

Information and Support

What kind of advice did you seek or obtain (please tick all that apply)?

- ☐ Debt advice
- ☐ Welfare or benefits advice
- ☐ Legal advice
- ☐ Health related advice
- ☐ Other

If you selected Other, please specify:

If you obtained legal advice, was it funded by 'legal aid'?

- ☐ Yes
- ☐ No
- ☐ Unsure

How did you access that support (please tick all that apply)?

- ☐ Telephone
- ☐ Face to Face
- ☐ Online video (e.g. Skype, Zoom, etc.)
- ☐ Website (e.g. Money Advice Service, Money Helper, etc.)
- ☐ Other

If you selected Other, please specify:

Who provided that support (e.g. Citizens Advice, National Debtline, Community Money Advice, Solicitor, etc.)?

At what point did you access that advice (please tick all that are relevant)?

- ☐ As soon as you missed your first payment
- ☐ When you received a 'notice seeking possession'
- ☐ When you were told you were being taken to court
- ☐ At the court
- ☐ After the court hearing
- ☐ Other

If you selected Other, please specify:

Did you find that advice or support helpful?

- ☐ Yes
- ☐ No

Please indicate why you did or did not find the advice or support helpful.

Have you heard of or made use of the 'Breathing Space/Debt Respite Scheme' (a scheme that can give up to 60 days' respite from interest, fees and court action to allow time to deal with debts)? * *Required*

- ☐ Yes
- ☐ No

Breathing Space/Debt Respite Scheme

Did you find the 'Breathing Space/Debt Respite Scheme' helpful?

- ☐ Yes
- ☐ No
- ☐ Neither helpful nor unhelpful

Please feel free to describe your experience of it here:

Court hearing?

Is a court hearing due or was one held as a result of your arrears? * *Required*

☐ Yes

☐ No

Court Hearing Before COVID?

Did that court hearing take place BEFORE March 2020, i.e. before the COVID-19 pandemic started? * *Required*

- ☐ Yes
- ☐ No
- ☐ Unsure

The court process

Were you or have you been invited to talk to a legal adviser/duty solicitor as part of the court process (known as a 'Review Date' - an initial discussion with a duty solicitor who provides legal advice)? * *Required*

- ☐ Yes
- ☐ No
- ☐ Not sure

Seeking Advice on the Review Date

Did you or do you plan to talk to the duty solicitor on the 'Review Date' (even if by telephone etc.)? * *Required*

☐ Yes

☐ No

Feedback on Review Date meeting

If you did seek legal advice on the 'Review Date', did you find that legal advice helpful?

* *Required*

- ☐ Yes
- ☐ No
- ☐ Neither helpful nor unhelpful

Please tell us more about your experience of the Review Date process, e.g. why did you find it helpful or unhelpful? and so on:

No Participation in Review Date hearing

Please explain why you did not or do not plan to seek legal advice on the Review Date:

Optional

A large, empty rectangular box with a thin black border, intended for the user to provide an explanation for not seeking legal advice. It is positioned on the left side of a light beige horizontal bar.

Substantive court hearing

Is a 'Substantive Court' hearing due or has one been held as a result of your arrears?

This is a fifteen minute hearing held before a judge at the court. * *Required*

☐ Yes

☐ No

Attendance at Substantive Court Hearing

Did you or do you plan to attend the Substantive Court hearing? * *Required*

☐ Yes

☐ No

Representation

Were you represented during your court hearing (e.g. did someone accompany you or speak to the court on your behalf)? * *Required*

- ☐ Yes
- ☐ No
- ☐ Hearing not yet held

Form of representation

Who were you represented by?

- ☐ Duty solicitor (who you talked to on the Review Date or on the day of the court hearing).
- ☐ Citizens Advice
- ☐ Shelter
- ☐ Law Centre
- ☐ A solicitor (arranged in advance of the hearing)
- ☐ Other

If you selected Other, please specify:

Please feel free to offer feedback on the representation you received, e.g. was it helpful?

The court hearing

How long did the hearing last?

What was the outcome of the hearing? *Optional*

- ☐ Outright Possession Order, i.e. possession in a number of days.
- ☐ Suspended Possession Order, i.e. suspended as long as you meet payment terms.
- ☐ Hearing was adjourned, i.e. put on hold
- ☐ Unsure/Don't Know
- ☐ Other

If you selected Other, please specify:

Please feel free to describe the outcome of the hearing here:

Did you feel that you or your representative were able to put important points across and were those points listened to and fully considered during the hearing?

- ☐ Yes
- ☐ No
- ☐ Neither yes or no

Please feel free to expand on your answer here:

Did you think the outcome was fair? * *Required*

- ☐ Yes
- ☐ No
- ☐ Neither fair nor unfair
- ☐ Unsure
- ☐ Prefer not to say

Please explain why you think the outcome of your hearing was fair or unfair.

No attendance at Substantive Court hearing

Please explain why you did not or do not plan to attend the Substantive Court hearing:

Optional

Mediation

Have you been invited to and/or attended 'mediation', i.e. a meeting between you, your landlord or lender and run by an independent third party mediator? * *Required*

- ☐ Yes
- ☐ No
- ☐ Not sure

Consent to Mediation

Did you agree to mediation? * *Required*

☐ Yes

☐ No

If 'no', please explain the reasons why you did not consent to mediation here:

Feedback on the Mediation Process

Did you find the mediation process helpful?

- ☐ Yes
- ☐ No
- ☐ Neither helpful nor unhelpful

Please feel free to explain why you found the mediation helpful/unhelpful here:

Impact of being in arrears

On a scale of 1 to 5 (with 1 being 'hardly at all' and 5 being 'a lot') please indicate the degree to which being in arrears has impacted on your life:

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

Please describe how being in arrears has impacted on your life (e.g. your relationship, health, children's wellbeing, community relationships, etc.).

Further contact?

If you would be happy for the research team to contact you in the near future to discuss your experience in more detail then please leave your preferred contact details below:

Any other comments

You have been brought to this page as you either did not consent to take part in this research, have never been in arrears or have reached the end of the survey. Regardless of the reason, please feel free to add any further comments about this survey or your experience of housing debt and eviction here:

Final page

Thank you for answering these questions.

Information and support on housing and debt related matters is available from sources including [Citizens Advice](#), [Shelter](#), [StepChange](#), [National Debtline](#) and [PayPlan](#).

If you have any questions regarding this survey or the project more generally then please email homematters@hull.ac.uk.
