



---

**MRS Awards 2022**  
Public Policy/Social Research

**Finalist:**  
**Humankind Research**

**Debt to Government,  
Deductions and Destitution  
with The Trussell Trust**

## Summary

After research showed that almost half of people referred to food banks in the Trussell Trust network were repaying debts to government, the Trussell Trust wanted to better understand the experience of government debt directly from people impacted by it and to collaboratively co-create policy solutions for a safer and fairer approach to repayments.

This led to a 3-phase deliberative and participatory study involving 48 participants over 5 months, alongside a research process advisory board made up of third sector actors working in relevant areas. An 'advocacy transition' phase was added towards the end of the project, in response to the interest shown by participants for continued involvement.

The policy recommendations developed with participants cover three key areas: 'debt prevention', 'harm reduction', and 'getting out of debt'. Alongside these, a full report of findings was published on the Trussell Trust's website and presented (by the Trussell Trust, Humankind Research, and two research participants) at an All-Party Parliamentary Group of over 60 individuals, including MPs and Special Advisors. We also developed a participatory toolkit for continued use by the Trussell Trust and others in the sector who would like to conduct this type of research.

## Context

The Trussell Trust has a vision to end the need for food banks; to do this, they focus on ensuring everyone has sufficient income to afford the essentials. The [State of Hunger project](#) (2018-2021) showed how debt to central and local government plays a significant role in pushing people deeper into poverty and towards food banks. In mid-2020, nearly half of people referred to food banks in the Trussell Trust network were in debt to the DWP alone, a significant rise on previous years (The Trussell Trust, 2021). It is also well established that there is a negative association between debt and mental wellbeing (Newcastle and Teeside University, 2018).

Whilst the government had recognised issues with the system and made some recent positive changes, such as extending the repayment period for advance payments from 12 to 24 months, people's experience of government debt and how it impacts their lives remains a significant and pernicious issue, for which further policy change is needed. These impacts have also been exacerbated recently, including by the Universal Credit uplift coming to an end, as well as sharp rises in gas prices and essentials. Taking on further debt is often the only option government offers to people who face this financial hardship, even though repayments create further budget pressures in future – and so the cycle continues.

## The Brief

The Trussell Trust commissioned qualitative research in mid 2021 to understand more about the link between destitution and government debt by working alongside people with lived experience. The aim of the work was to identify relevant policy interventions that would deliver a fairer and safer approach to government debt and its management. Another objective of this research was to gather learnings on how to conduct participatory policy research for others to be able to use this approach in the future, and for the Trussell Trust to have a toolkit to implement these approaches going forward.

We knew we needed to go beyond just hearing 'from' people, and instead work *with* them to push for the change that will help end the need for food banks. At its heart was the need to put the views and experiences of people living with government debt at the forefront of the policy development process – working together to understand what a safer and fairer repayment system might look like, as well as understanding opportunities for debt prevention.

To that end, we wanted to ensure our research was people-centred rather than policy-led. Policy can change quickly, but we knew the solutions developed through this research needed to be grounded in people's experience and have longevity that can be applied beyond specific policies that exist today.

## Our Approach

Our research design took a participatory approach, as well as using deliberative research techniques, to focus on the lived experience of people with government debt and to co-design policy solutions. A total of 48 people participated, 38 the original cohort who were engaged from the start, and 10 new recruits for the final Validation Phase. Of the original cohort, 30 completed the full research process, whilst some were not able to due to life events, including bereavement, relationship break down, and health issues.

The sample was designed to cover a range of demographic characteristics and debt types and situations<sup>1</sup>. All participants had personal experience of repaying government debt, primarily because of benefit overpayments or an Advance Payment of Universal Credit. So that we were learning from people most affected by government debt, half of the sample were to have recent experience of destitution, which we defined as having been supported by a food bank at least once within the last two years.

The approach followed three key stages, taking place between August 2021 and January 2022:

### 1. Exploratory Phase

- Planning sessions with the advisory board to bring in their experience and learnings
- 10-minute introductory telephone calls to bring participants on board with the process, set up expectations and consent
- 38 semi-structured one-hour 'conversations' using a narrative-led approach to hear their stories

### 2. Co-creation Phase

- Multi-step process bringing the same people together into an online community (or phone/post) over a 6-week period, with individually tailored support
- Individual and group discussions for people to feedback on stimulus around policy areas, built from what the wider group had already shared

<sup>1</sup> See figure 1 - mapping of people's experience of different types of government 'debt'

### 3. Validation Phase

- Original participants fed back on how to refine recommendations and solutions in group discussions
- 10 new recruits brought a fresh perspective on the proposed solutions in one-hour 'conversations'
- 10-minute closure phone calls with the original cohort (*additional element*)
- Handover workshops for people who wished to stay involved and work with the Trussell Trust to advocate on this issue in the future (*additional element*)

Our participatory approach meant involving participants in the design of the research from the outset and in an ongoing way, asking for feedback and suggestions at regular intervals to shape subsequent stages. This included tweaking language in the recruitment materials and discussion guides, refining processes around scheduling and reimbursing people for their time, as well as adding additional stages. There were also monthly Advisory Board meetings with a group of third sector organisations working in relevant areas to discuss adaptations as we went along.

Flexibility and inclusivity were central to our approach, enabling us to support participants to stay involved around life events over the months research activities were live. Key to this was offering choices, for example whether people joined discussions via phone or online and never requiring cameras to be on, or in the co-creation phase giving plenty of time to reflect and comment on each question, with the option of replying privately or to the group. Safeguarding was also central to the approach, with information sheets, regular check-ins via phone or text, as well as signposting to relevant organisations throughout.

The research design also meant working in an iterative way with participants to co-create the policy solutions, feeding learnings in as we went along. For example, early on we used a series of vignettes based on people's experiences to immerse participants in the experiences of others<sup>2</sup>, and ended with tangible ideas for policy changes based on the needs identified and prioritised.

<sup>2</sup> See Figure 2 - example vignette based on people's experiences, used in first stage of deliberative co-creation community

## Outcomes

*“It’s like, remember as a child being on a trampoline and one of the kids falls down – but the other kids won’t let you get back up – they’re all bouncing and you keep getting bounced around, knocked, you can see where the floor is, but it keeps on moving, whatever you do you can’t get back up – everyone constantly pushing you down.”*

– Nathan, 41, exploratory phase

Whilst the Trussell Trust knew broadly about the financial impacts of government debt, the research helped them to better understand the fundamental lack of clarity and sense of control that people felt over their situation. Solutions co-produced with our participants focused on changing this:

### Concerted action on government debt

1. The UK government must tackle the design features in the social security system which create debt, such as the necessity of taking on Advance Payment debts to cover the five-week wait for Universal Credit, and automatic deductions of historic tax credit overpayments for people on Universal Credit.
2. Government debt collection practices should embed the principles of clarity, flexibility and respect at their core

### Wider action to protect people from destitution

1. A stronger social security system is essential to ensuring everyone can afford the essentials and do not need to take on unaffordable debt. Current historic low benefit payments need to be uprated to keep pace with the real cost of living.
2. The social security system should evolve through participative policymaking, harnessing the expertise and insight of people with direct experience of the system.

The project culminated in the full **report** being published on the Trussell Trust website, as well as **blog** and other comms, which had broad resonance coming at a time of increasing media coverage of the Cost of Living crisis. The report was launched at an All-Party Parliamentary Group, including two of our research participants who joined to give their voice to the findings and recommendations. There was strong endorsement of the findings by MPs including Jonathan Ashworth and Nigel Mills. The findings continue to be central to the action taken by the Trussell Trust to campaign for change in this area, cited regularly in meetings with civil servants and MPs. Some participants continue to be involved in advocating for the changes – supported by the Trussell Trust.

We feel hugely privileged to have worked alongside people with lived experience of government debt to support them in ensuring their voices are heard. Many started the process feeling unsure of the value they had to share, but by the end recognised and embraced their position as experts by experience:

*“Found it really interesting - really proud this is being done and seeing it from recipient’s point of view. It’s refreshing”*

This was also evidenced by the enthusiasm from over half the participants to stay involved with the Trussell Trust in an advocacy capacity to use the research findings to campaign for change.

*“It wasn’t just about struggles - [the process] made us feel like sharing our thoughts and ideas – it was really good. Made us feel important”*

**Action is vital to address the devastating impact of this debt on people’s well-being and resilience, and to ensure more sustainable and effective debt collection for government.**

## 2. DIFFERENT TYPES OF DEBT

REPAYMENT ← Different types of 'debt' are mapped along this scale from repayments to deductions → DEDUCTIONS

Scenarios	Loans Eg: Bridging / crisis loans often driven by an event eg: a cooker breaking, moving house, child's needs	Arrears Eg: council tax, utilities, rent, court fines unpaid as de-prioritised versus the essentials such as food / shelter	Advance Payment of Universal credit especially in the wake of furlough ending and sudden unexpected covid redundancies	Overpayments Eg: tax credit, CB, etc where situation has changed but not been reflected in UC / benefit / tax credits
Experiences	<ul style="list-style-type: none"> <li>Greater 'sense of' choice (even if only option in reality)</li> <li>More transparent/understood</li> <li>Can provide a lifeline</li> </ul>	<ul style="list-style-type: none"> <li>More expected but still an "impossible choice"</li> <li>Prioritisation: survival vs debt</li> <li>Creates ongoing stress situation</li> </ul>	<ul style="list-style-type: none"> <li>Similar to OP No sense of choice</li> <li>No alternative options available</li> <li>One of the main triggers to people entering a cycle of debt</li> </ul>	<ul style="list-style-type: none"> <li>Totally involuntary and opaque</li> <li>Unexpected and sudden</li> <li>Highest impact and most likely to trigger crisis / destitution</li> </ul>
Emotions	Feelings of desperation and need, grabbing onto a lifeline, even if you're scared where it might take you	Feeling guilt / anxiety about how to make the right decision, with an ever-present cloud hanging over	Feeling backed into a corner and unfairly treated by the system at a vulnerable moment	Feeling anger and outrage at the injustice, that it is not their fault, and fear (from lack of control / clarity)

Figure 1. Mapping people's experience of different types of government 'debt'

### ALICIA: THE UNANTICIPATED OVERPAYMENT

**WHO IS ALICIA?** - Alicia is an unemployed single mum. She has four children ranging in age from 8 to 21, and is kept very busy preparing meals, looking after the house and taking them to various activities. School holidays can be a challenge simply to try and keep the children occupied and keeping on top of how much they need to eat. She is currently receiving disability allowance, housing benefits and child tax credits.

She generally tries to manage her budget well and doesn't like borrowing money. A few years ago there was a problem with her electricity company where she thought she'd switched supplier but hadn't, and so the payments weren't being made. After a year, she got a statement from them outlining a substantial amount that she owed, and therefore she had to make an agreement with them about repayments. It's not been easy making the repayments, but she did feel she had options around how much to repay based on her disposable income, and although it's taken time, she has agreed payments that are manageable for her.

**WHAT BROUGHT ALICIA INTO GOVERNMENT DEBT?** - It was a problem with child tax credit. When her son started university she filled in all the forms and updated the information on record about what was going on. As she describes it, they made a "mess up" of the calculation and she ended up receiving overpayments. She was horrified when she got a letter informing her that she now owed money and had to pay it back

**HOW IS THE SITUATION AFFECTING HER?** - There were no real options available to her. Alicia believes that if the overpayment wasn't your fault you should be compensated. She can't make any sense of the documents sent to her outlining the calculations - there seem to be a series of different totals, and she doesn't really understand what they relate to. But at the end of the day, the payments are being deducted and that's that. There hasn't been any choice.

The deductions are putting pressure on day-to-day finances. Their financial situation is manageable, but she has to pay a lot more attention when shopping for food. She uses the discount aisles rather than shopping normally. It takes up a lot of mental space and has affected her mental wellbeing as it's very stressful knowing that you owe that money. It's made worse by a sense of anger and injustice because she is facing this debt through no fault of her own.

“ You provide all the correct information.

They make the decisions.

They make the cock-up.

Then you're penalised for it



#### Support accessed

#### NEGATIVE

- DWP helpline has a small opening hour window and very long hold times which was time consuming and difficult to manage with the kids so she could not access help to decipher the documents she received. She's given up trying to contact them

#### NEUTRAL

- Citizens Advice provided reassurance, even though just confirming there was nothing to be done

#### POSITIVE

- In emergencies she can borrow money from friends to pay for her electricity, gas or groceries
- Food waste app occasionally gives her access to affordable healthy and nutritious meals for her and the kids



Figure 2. Example vignette based on people's experiences, used in first stage of deliberative co-creation community

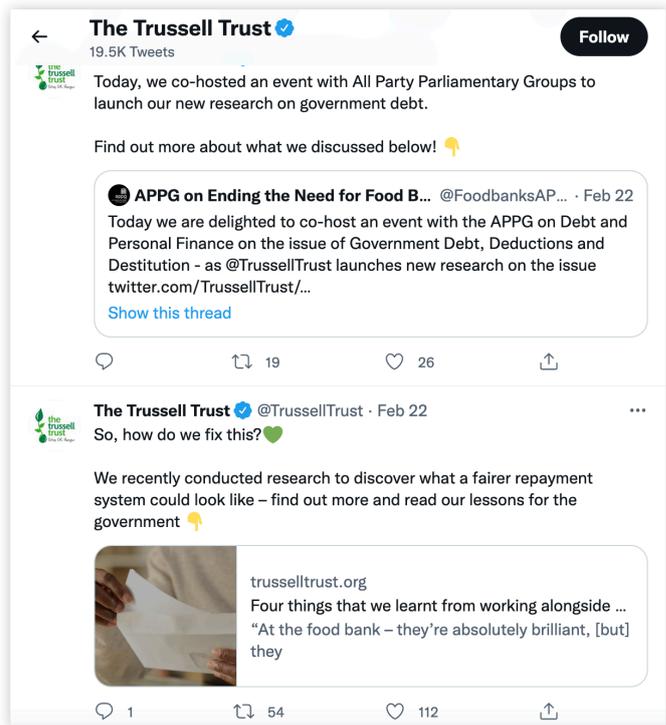


Figure 3. Twitter-threads about presentation of the research at APPG

