

Annex A: Methodology

A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, and existing government policy
- An online survey of 2,093 over-18s across the UK, carried out by Populus 12-13 June 2019, weighted to be nationally representative
- Surveys and a focus group with members of Money and Mental Health's Research Community with lived experience of mental health problems, or of caring for someone with mental health problems
- A private roundtable discussion and expert interviews with representatives from a range of government, regulatory, commercial and third sector organisations.

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

This mixed methods approach combines statistics on the prevalence of the difficulties people experiencing mental health problems face in getting help with financial management, together with rich qualitative data on the specific issues they and their carers face. Engagement with firms and regulators helped provide a technical perspective on the challenges of facilitating third party access. This triangulation of perspectives allowed us to develop a sound understanding of the issues and arrive at innovative solutions.

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 review of the existing literature around third party access to essential services accounts. An initial desk-based review of the existing policy context around Deputyship, Power of Attorney and sector specific third party access mechanisms was undertaken, alongside a thorough review of the legislative framework within which these mechanisms operate, namely the Mental Capacity Act and General Data Protection Regulations. We then considered some of the challenges of facilitating third party access through reviewing the literature on fraud and abuse.

Articles for review were identified using a snowball search strategy, searching key journals and databases, using a list of key search terms such as "Power of Attorney", "third party mandate", "supported decision making" and "substitute decision making".

A.3 Populus Survey

To assess the prevalence of the need for third party support with financial management across the country, we commissioned Populus to conduct an online survey of 2,093 over-18s across

the UK, weighted to be nationally representative. This survey was carried out 12-13 June 2019 and included people with and without experience of mental health problems. Populus is a founding member of the British Polling Council and abides by its rules. See www.populus.co.uk for more details.

We asked participants “Have you ever experienced a mental health problem?” and used this variable to compare outcomes between those who have and have not experienced a mental health problem:

- 38% had ever experienced a mental health problem
- 55% had never experienced a mental health problem.

Participants were asked a series of closed questions about their experience of getting help from family or friends to manage money, what specific tasks they required help with, and their experience of using legal, formal and informal third party access mechanisms.

A.4 Research Community surveys

Two surveys were conducted with Money and Mental Health’s Research Community, a group of 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does.

Where statistics from these surveys are quoted in this report, we also provide sample size and a description of the base. Responses to qualitative questions were analysed thematically and used to develop the topic guide for our focus group and illustrate the report.

Further details on each survey are provided below.

1. Lived experience survey

A survey was distributed to our Research Community, enquiring about their experiences of getting help with financial management from friends and family. Data was collected between 15 February and 8 April 2019. Surveys were distributed by email, and through the secure online portal to Money and Mental Health’s Research Community.

For this project, we were most interested in the opinions and experiences of people who had wanted, or received, support with financial management. To identify this group, a screening question asked participants they had ever wanted or received support with financial management. Respondents who answered no to both these questions were excluded from the quantitative results, leaving a sample of 465 people with lived experience of mental health problems who had ever wanted or received help with financial management.

A mix of closed and open survey questions asked participants about their experiences of receiving help with financial management from a friend or family member, their use of

existing third party access mechanisms; and their views on what good third party access mechanisms would look like.

To avoid causing distress to participants, all questions were optional after initial screeners, which mean that the base size for questions varies. Where necessary, we also route questions to avoid asking questions which are 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 a number of qualitative questions which were analysed thematically and used to develop the topic guide for our focus groups and to illustrate the report.

2. **Carers survey**

A separate survey was sent to people who identify as carers in our Research Community. A screening question was used to identify those who had helped a person experiencing a mental health problem to manage their money within the last two years. Most (96%) were currently providing support with financial management. Surveys were distributed between 22 February 2019 and 8 April 2019, by email and the secure online portal to Money and Mental Health's Research Community. In total 111 people who had experience of supporting someone with a mental health problem to manage money completed the survey.

The survey contained a mix of open and closed survey questions exploring carers' experiences of supporting someone to manage their money, the mechanisms used and the issues they face. To avoid causing distress to participants, all questions were optional after initial screeners, which mean that the base size for questions varies. Where necessary, we also route questions to avoid asking questions which are 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. Qualitative questions were analysed thematically.

A.5 Research Community focus group

A focus group was held on 12 March 2019 to explore what good third party access systems for people experiencing mental health problems would look like. The four participants all self-identified as experiencing mental health problems. The focus group was carried out online to maximise accessibility and protect participant anonymity. All focus group participants were offered a £30 Amazon voucher as a thank you gift for taking part.

The focus group considered the following:

- People's experience of getting help with financial management, and the challenges they have faced
- What sort of support people wanted with financial management
- What ideal systems and processes for providing this support would look like.

A written transcript of the focus group was thematically coded. Emerging themes were used to formulate an understanding that was checked with other members of the research team, and cross-checked with data from the surveys and the literature.

These findings were used to 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 25 April 2019, bringing together experts from essential services firms, regulators, government and the charity sector, to test our initial findings and explore possible policy recommendations.

We also undertook a series of depth interviews with experts across essential services firms, regulators and civil servants, which helped understand the challenges of facilitating third party access. These allowed us to explore technical challenges and variations in practice in detail, and gain a fuller understanding of issues within and across particular essential services industries.

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 innovative ideas.