

## Annex A: Methodology

### A.1 Research design

This research project consisted of:

- A review of the academic and grey literature, and existing government policy
- 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, professional and third sector organisations across the money advice and mental health sectors.

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

A mixed methods approach was used to combine quantitative insight on what types of support and information people experiencing mental health problems have received with managing money, together with rich qualitative data on what types of support and information people might find useful in avoiding financial difficulties. The research was also shaped by the input of an expert project advisory board, who took part in a private roundtable discussion and separate interviews. Project advisory board members are thanked in the report's acknowledgements. This triangulation of perspectives allowed us to develop an understanding of issues and practicalities from the perspective of both service users and service providers, as well as wider strategic aims, to ensure our proposals are pragmatic.

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 thorough review of the existing literature around the process for mental health diagnosis and guidance on the provision of information relating to diagnosis, specifically National Institute of Clinical Excellence (NICE) guidelines. Alongside this, a desk-based review was undertaken of range and effectiveness of existing models of intervention for key public health concerns, such as smoking cessation, obesity and domestic 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 "mental health diagnosis" and "preventative money advice".

### A.3 Surveys

Through the research we sought to engage with:

- People with mental health problems who have experience of managing money while they are unwell
- Carers who have supported people experiencing mental health problems to manage their money while they're unwell
- Professionals working with people experiencing mental health problems

To achieve this, we conducted three surveys. Two surveys were conducted with Money and Mental Health's Research Community, a group of more than 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does. We also surveyed professionals working in related fields including advice, mental health and essential services.

Where statistics from these surveys are quoted in this report, we also provide sample size and a description of the base. To avoid causing distress to participants, all questions were optional. Where necessary, we also route questions to avoid asking questions which are not relevant to a participant's experiences. This means that the base size for questions varies. 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 with lived experience of mental health problems, enquiring about people's experience of receiving support to avoid financial difficulties whilst unwell with mental health problems. Data was collected between 12 July and 27 August 2019. Surveys were distributed by email, and through the secure online portal to Money and Mental Health's Research Community. In total 444 people with mental health problems and experience of being supported to manage their money completed the survey.

A mix of closed and open survey questions asked participants about their experiences of receiving support with managing money while they were unwell with mental health problems, and also what support they would like to have received, how they would have liked that support to be delivered and by whom.

#### 2. **Carers survey**

A separate survey was sent to people who identify as carers in our Research Community. Data was collected between 1 August 2019 and 27 August 2019. Surveys were distributed by email and through the secure online portal to Money and Mental Health's Research Community. In total 62 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 types of support they provide, and the types of information they might find helpful to support the person they care for to avoid financial problems in the first instance.

### 3. **Professionals survey**

A further survey was undertaken with the Money and Mental Health Professional Network, a group of professionals working in related fields, including: mental health services, the advice sector and financial services. Invites to participate in the professionals survey were also distributed through social media and healthcare professionals organisations.

Data was collected between 2 August 2019 and 23 September 2019. In total 158 professionals working in mental health services, financial services and related services completed the survey.

## A.4 Focus groups

Two focus groups were held, one with people with lived experience of mental health problems, and the other with professionals working in the sector.

### 1. **Research Community**

A focus group was held on 4 September 2019 to explore what good support to prevent financial difficulties associated with mental health problems would look like. The eight participants all self-identified as experiencing mental health problems.

The focus group considered:

- What services could do to help people experiencing mental health problems avoid financial difficulties.
- The types of information and support that could be useful in helping people avoid financial problems.
- The best formats for delivering information and support to help people experiencing mental health problems to avoid financial difficulties.

### 2. **Professionals**

A focus group was held on 18 September 2019 to explore what more can be done to help people experiencing mental health problems to stay in control of their finances. The five participants all self-identified as professionals working in either mental health services or the money advice sector.

The focus group considered:



- What services could do to help people experiencing mental health problems avoid financial difficulties.
- The types of information and support that could be useful in helping people avoid financial problems.
- The best formats for delivering information and support to help people experiencing mental health problems to avoid financial difficulties.

Both focus groups were 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.

Written transcripts of the focus groups were 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.5 Expert engagement - policy roundtable and expert interviews**

A policy development roundtable was held on 11 September 2019, bringing together experts from government, professional organisations and the charity sector to share our initial findings and explore possible policy recommendations.

We also undertook a series of depth interviews with experts across mental health and money advice services which helped explore the current opportunities for timely and effective preventative money advice for people experiencing mental health problems.

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.