

## 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 2,096 people aged 18 and over across the UK, carried out by Populus between 7-10 May 2020, weighed to be nationally representative
- Two surveys - one each in April and May - of Money and Mental Health's Research Community with people with lived experience of mental health problems.

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

A mixed methods approach was used to combine statistics on the incomes, employment and benefits circumstances of people with experience of mental health problems, together with rich qualitative data on how the coronavirus crisis has impacted people's mental health and finances.

We are grateful to all those who supported this research by sharing their personal experience.

### A.2 Literature review

Researchers completed a review of government economic policy designed to mitigate the harm caused by the coronavirus outbreak. This included policy developments on the benefits system, employment support and financial forbearance with household debts and financial responsibilities.

Alongside this, a broad desk-based review was undertaken of grey literature published in response to the crisis. This review included literature on the current mental health and financial impact of the crisis, as well as future forecasts for the long-term impact of the crisis on people's finances and mental health.

### A.3 Populus Survey

To understand the different financial positions of people with and without experience of mental health problems before and after the crisis, we commissioned Populus to conduct an online survey of 2,096 over 18s across the UK, weighted to be nationally representative. This survey was carried out between 7-10 May 2020. Populus is a founding member of the British Polling Council and abides by its rules. See [www.populus.co.uk](http://www.populus.co.uk) for more details.

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

- 32% had ever experienced a mental health problem
- 61% had never experienced a mental health problem.

Participants were asked a series of closed questions about their incomes before and during the coronavirus crisis, and how they had adjusted to any subsequent income drop.

#### A.4 Research Community 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.

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.

Both surveys contained a number of qualitative questions which were analysed thematically and used to develop the narrative and illustrate the report.

Further details on each survey are provided below.

##### **1. First lived experience survey**

A survey was distributed to our Research Community, enquiring about people's incomes before and during the coronavirus crisis. Data was collected between 17-29 April 2020 by email, and through the secure online portal to Money and Mental Health's Research Community. In total, 570 people with mental health problems completed the survey.

Participants were asked a mix of closed and open survey questions about their income, employment status, financial resilience, savings and how they have responded to any income changes as a result of the coronavirus crisis.

##### **2. Second lived experience survey**

A second survey was sent to our Research Community the following month, to understand how the impact of the crisis was evolving overtime and how it was affecting people's mental health and financial circumstances. Data was collected between 14-20 May 2020, by email and the secure online portal to Money and Mental Health's Research Community. In total, 312 people with mental health problems completed the survey.

The survey contained a mix of open and closed questions exploring people's income source, employment status, level of income and financial security. We explored in greater detail the adjustments people were making to income drops due to the crisis, and their experiences of accessing forbearance agreements from creditors.