

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 people with lived experience of mental health problems, or of caring for someone with mental health problems.
- An open survey with members of the public with experience of mental health problems and claiming benefits
- Expert interviews with representatives from a range of government and third sector organisations.
- An analysis of Understanding Society to estimate the size of the population who could be in receipt of Universal Credit and experiencing a mental health problem.

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

A mixed-methods approach was used to combine statistics on the difficulties people experiencing mental health problems face in getting help to maintain their benefit claims, together with rich qualitative data on specific issues they and their carers face.

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

A.2 Literature review

Researchers completed a review of the existing literature and government policy around third party access to both legacy benefits and Universal Credit. An initial desk-based review of the current policy context around Appointeeships, Power of Attorney and implicit and explicit consent models in the benefits system. This was conducted alongside a thorough review of the legislative framework within which these mechanisms operate, namely the Mental Capacity Act, General Data Protection Regulations and the Claims and Payment Regulations.

Articles for review were identified using a snowball search strategy, searching key journals and databases, using a list of key search terms such as “delegation”, “third party access”, “explicit consent”, “appointee” and “supported decision making”. We also considered some of the challenges of facilitating third party delegation through reviewing the literature on abuse.

A.3 Surveys

Three surveys were used to collect data for this project. Respondents were gathered from a mix of the Money and Mental Health Research Community and an open call on social media for survey respondents. Details on each of the surveys are provided below.

1. Scoping survey

Money and Mental Health collected data through a preliminary online scoping survey between 17 January and 3 March 2020. A total of 35 people responded, 11 from the Money and Mental Health Research Community, and 24 respondents from our open survey call. This survey provided initial insights into the challenges people faced in delegating third party consent in Universal Credit, which was used to inform the design of our more detailed survey.

2. Detailed lived experience survey

A further, more detailed online survey with the Research Community and an open call was carried out between 5-26 March 2021. The survey inquired about the experiences of people with mental health problems in maintaining their benefit claims, and of getting help with managing their account from non-professional third parties such as family or friends. This produced a combined sample size of 423 respondents, details of which are below:

Research Community survey - distributed by email and through the secure online portal to Money and Mental Health's Research Community. 168 people with lived experience of mental health problems and claiming benefits within the last three years responded.

Open call survey - the survey was shared via social media to increase the number of responses from people with experience of mental health problems and of claiming Universal Credit specifically. To identify this group, a screening question asked if participants were currently experiencing, or had ever experienced a mental health problem. Respondents who answered no were excluded from the quantitative results, leaving a sample of 255 people with lived experience of mental health problems and of claiming benefits.

Participants were asked about their experiences navigating the process of delegating consent to third parties under the legacy benefit system and Universal Credit. A mix of closed and open survey questions asked participants about their support needs with maintaining benefit claims and their experiences of delegating permissions in the benefits system.

To avoid causing distress to participants, all questions were optional after the initial screener, which means that the base size for questions varies. Where necessary, we also route questions to avoid asking questions that 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.

Responses to qualitative questions were analysed thematically, and qualitative data from people with experience of mental health problems maintaining a Universal Credit claim are included within the report.

3. Carers survey

A separate survey was sent to people who identify as carers in our Research Community. Surveys were distributed between 12 March 2021 and 26 March 2021 by email and the secure online portal to Money and Mental Health's Research Community. In total, 56 people who had experience supporting someone with a mental health problem to manage their benefit claims in

the last three years completed the survey. The survey contained a mix of open and closed survey questions exploring carers' experiences supporting someone to maintain their claim and the third party access processes which allow them to help the person they care for.

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.4 Focus group

Using the survey responses as a sampling tool, we held an online focus group on 18 March 2021, with five participants, exploring their experiences of maintaining their Universal Credit claim, the support they had needed and/or received to do so, and how effective the system was in helping them get that support. All focus group participants were provided with a £30 shopping voucher as a thank you gift for taking part.

Responses to qualitative questions were analysed thematically and used to develop the topic guide for our focus group and illustrate the report.

A written transcript of the focus group was thematically coded. Emerging themes were used to understand people's experiences and cross-check 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 interviews

To generate ideas and test our emerging thinking, we held 11 expert interviews between December 2019 and March 2021 with representatives from a range of government and third sector organisations. This included but is not limited to: Christians Against Poverty, Citizens Advice, Hertfordshire Money Advice Service, Income Max, Mind, PT2, Rethink Mental Illness and Surviving Economic Abuse. We are grateful to those who shared their knowledge and experience but their participation does not indicate support for our final recommendations.

A.6 Analysis of Understanding Society

To estimate an up-to-date number of people in receipt of Universal Credit (UC) and experiencing a mental health problem, we analysed Understanding Society: COVID-19 Study, produced by the Institute for Social and Economic Research at University of Essex.¹ The COVID-19 version of the long-running Understanding Society survey has been run frequently since the onset of the pandemic. Our analysis used data from Waves 4 and 6, conducted in July 2020 and November 2020 respectively, including those aged 16 and over. We focused solely on the vast majority of respondents who had completed the survey via the internet rather than those who did so by telephone.

¹ Full citation: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020. November 2020. 4th Edition. UK Data Service. SN: 8644, 10.5255/UKDA-SN-8644-4.

To estimate the size of the population experiencing a mental health problem, we used the General Health Questionnaire-12 (GHQ-12) questions. As is standard,² we set a GHQ-12 score of four or higher as representing a clinically significant level of mental distress. Our analysis explored the use of questions relating to mental health conditions but with low numbers of participants being routed to these questions, they provided an incomplete picture.

Using the cross-sectional weights provided in the dataset suggested that in November 2020, 26% of the population were experiencing clinically significant distress. This broadly matches the results of other studies, including the Office for National Statistics' (ONS) work on depressive symptoms.³

To identify the proportion of the population on UC, we used a number of variables related to receipt of benefits. Because not every question is asked in each wave of the COVID-19 Study, we combined data from Wave 4 in July 2020 and Wave 6 in November, identifying those who appeared in both waves. In our analysis we used variables including *ucredit*, *ucredit2*, *ff_ucredit*, *ucredit2b65* and *benefitsamt65* to identify those who:

- Had previously been identified as receiving UC and had a non-zero amount of benefits paid to them in November 2020
- Reported being currently in receipt of UC as of November 2020 or awaiting their first payment
- Were in the process of applying for UC.

While the latter category make up a very small proportion of the overall group, some may ultimately be deemed ineligible for UC. Similarly, there may be a small number of people who previously reported being on UC but reported receiving zero benefit payments in November 2020, but continue to be eligible for UC. Using this approach, we found that 44% of UC claimants, or 2.4% of the total weighted 16+ population, had a GHQ-12 score of four or higher.

This is, however, likely to be an underestimate of the proportion of the population that are in receipt of UC and experiencing mental health problems. Focusing solely on the UC population, this suggests just over 2.9 million people were in receipt of or applying for UC in November 2020. In contrast, DWP statistics for the same month report that 5.7 million people were on UC at that point⁴ (with the most recent figure as of May 2021 being 6 million people)⁵. The changing nature of the UC population and the variations in the pandemic and restrictions related to it are likely to affect the prevalence of mental health problems, meaning we do not apply our proportion experiencing significant mental distress to this larger population. Nonetheless, it illustrates that a large but difficult to perfectly quantify group are in receipt of UC and would likely benefit from third party support.

² See for example NatCen. Finances and mental health during the COVID-19 pandemic. April 2021.

³ ONS. Coronavirus and depression in adults, Great Britain: January to March 2021. May 2021.

⁴ Stat-Xplore. People on Universal Credit in November 2020. DWP. <https://stat-xplore.dwp.gov.uk> (Accessed: 25/05/21)

⁵ DWP. Universal Credit statistics, 29 April 2013 to 8 April 2021. May 2021.

To produce a population estimate, we applied this proportion to the ONS, Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2019. This provided a result of just under 1.3 million people in receipt of or applying for UC experiencing clinically significant distress.