

Methodology

This note outlines the methodological approach taken in Money and Mental Health's 2026 report '*In touching distance*' by Lewis White and Francesca Smith.

Research design

This research project consisted of:

- A review of academic and grey literature, and existing policy research relating to income maximisation services and providers.
- Analysis of wave 15 of the Understanding Society: UK Household Longitudinal Survey.
- A survey of members of Money and Mental Health's Research Community.
- An online focus group with eight members of Money and Mental Health's Research Community.
- Expert interviews with stakeholders across the income maximisation landscape that design, commission and deliver services, including local government, charities, social enterprises, essential services, and debt advice.
- A roundtable attended by policy experts from various organisations, including income maximisation services, the debt advice sector, charities, and funders.
- A review of the major online benefits calculators to test outcomes in different scenarios.

Further details of each component of the research are provided below. We are grateful to all those who supported this research by sharing their personal experience.

Literature review

We conducted a desk-based review of academic and grey literature published on income maximisation services and providers. This was conducted alongside a review of the policy landscape, including how current services are commissioned and funded, which we used to inform policy recommendations in the final section of the report.

Analysis of Understanding Society survey

Understanding Society is the largest longitudinal household panel study, following participants over a long period of time and interviewing participants every year. On page 28 in the report, we share our analysis of Wave 15, which covers responses during a period from January 2023 to May 2025.

Wave 15 of Understanding Society includes a series of questions that ask about the diagnosis of an emotional, nervous or psychiatric condition (*o_mhcond*, *o_hconds*, *o_hcondncode*, *o_hcondp*

and *o_hcondcode*). We used the combination of these variables to identify those in the dataset who shared that they had a diagnosed mental health condition. Importantly, this would not include all those who have experienced a mental health problem and not received a formal diagnosis - estimated to be over one-third of people experiencing a mental health problem. Our analysis therefore may be missing the experience of many without a diagnosed condition.

To segment those with a mental health condition/s according to the impact that their condition/s had on their day-to-day functioning, we cross-tabulated this population with the derived variable *sf12mcs_dv* – the ‘SF-12 Mental Component Summary’ (MCS). This variable combines answers to a series of questions about emotional wellbeing, social functioning and vitality, to produce a single score from which we can assess the impact of someone’s mental health on their everyday life.

We used thresholds for the SF-12 Mental Health Component from Sanderson and Andrew’s 2002 paper *Prevalence and Severity of Mental Health-Related Disability and Relationship to Diagnosis*, with impact classified as severe, significant, slight or none. These thresholds relate to an Australian population, but as other papers have noted, SF-12 thresholds can be readily applied to other contexts.

Building on this analysis and our expert understanding of the varying support needs associated with different types and severities of mental health conditions, we were able to form an indicative assessment of the relative size of each population segment requiring differing levels of support.

Research Community Survey

We carried out a survey with Money and Mental Health’s Research Community, a group of over 5,000 people with lived experience of mental health problems. We received 409 completed responses between 11 April and 25 April, 2025.

The survey asked the Research Community about their awareness of income maximisation services, and whether or not respondents had accessed these services previously. For those who had used an income maximisation service, we asked follow up questions about how they found out about the service and how they got in contact with the service. We also asked more about the quality of their experience with the service/s they used, specifically looking at things like how the service communicated and how the resulting outcomes of using the service.

For some of the questions we split respondents according to whether they had previously engaged with an online benefits calculator or an advisor-led service. We did this as the services are distinct in the support offered.

All questions were optional to avoid causing distress to participants, meaning the base size for questions vary. Where necessary, we also routed questions to avoid asking questions that were 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 qualitative questions, which were analysed thematically, and used to develop and enrich our understanding of the trends in experiences of people with mental health problems when using income maximisation services.

Online focus group

Using responses from the Research Community survey as a sampling tool, we held an online focus group on 19 May 2025 with eight participants. The participants all identified as having experience of using an income maximisation service, and mental health problems. We selected participants with the aim of trying to get people with diverse demographic backgrounds and experiences. The focus group was entirely text-based.

The focus group considered:

- Experiences of engaging with income maximisation services, and how helpful the communication method they used was;
- The impact of mental health problems on using online benefits calculators;
- The impact of mental health problems on using person-to-person income maximisation services;
- How participants would feel about organisations proactively using data to identify possible support;
- Potential policy solutions to the problems that were discussed, in particular thinking about how services could better meet the needs of people with mental health problems.

A transcript of the focus group was thematically coded. Emerging themes were used to understand people's experiences and inform policy recommendations, ensuring our recommendations were grounded in experience and practice.

All focus group participants were offered a £35 voucher as a thank you for taking part.

Expert engagement and roundtable

We held thirteen detailed conversations with experts in this topic. These experts came from income maximisation services, as well as the debt advice sector, charities, and funders. These conversations focused on understanding the landscape and how services are currently delivered, commissioned and funded. The conversations allowed us to deepen our understanding of the

area, and allowed us to align our research and policy recommendations with what was happening in practice.

To generate ideas and test our emerging thinking, we held an in-person roundtable on 17 June with policy experts from various organisations, including income maximisation services, the debt advice sector, charities, and funders.

We are grateful to those who shared their knowledge and experience throughout this project.

Online benefits calculator testing

To illustrate the differences in the amount of questions and eventual estimated financial support, we undertook a review of the 4 major online benefits calculators: Policy in Practice, Turn2us, Inbest and Entitledto.

For the testing, we created two different, fake, personas. These two personas, Lara and Joseph, were given different characteristics. Lara has relatively uncomplex life circumstances, without dependents and with a partner who earns around the median national salary. Joseph, on the other hand, has more complex life circumstances. We used this information to complete a full online calculation on each of the 4 platforms for both personas, before calculating the average number of questions required to complete the calculation and the average estimated financial support.

Below are the characteristics used for each persona. In questions where the personas do not give a clear indication of what to input we opted to pick the less complex answer (so for example, in answer to the question ‘are you or your partner currently in prison?’, we answered no).

Characteristics	Lara	Joseph
Employment status	Unemployed (recently made redundant and looking for work)	Employed, but only working 50% of his hours due to mental health problems
Salary	None	£1000 per month after tax
Housing situation	1 bedroom flat, living with her partner	3 bedroom house, living with his partner, grandfather and 2 children
Rent	£800 per month	£800 per month
Partner’s employment status	Employed, full time	Unemployed (unable to



		work due to a disability)
Partner's salary	£2500 per month after tax	None
Dependent adults	None	1, aged 80 with significant care needs that Joseph takes care of
Dependent children	None	2, ages 2 and 5
Health conditions	None	Depression and anxiety
Partner's health conditions	None	A physical disability that leaves her unable to work
Existing benefits being claimed	None	None