

Annex A: Methodology

This note sets out the methodological approach taken in Money and Mental Health's 2022 report, *No one left behind: making levelling up deliver for people with mental health problems*.

A.1 Research design

This research project consisted of:

- A literature review of the academic and grey literature on regional variations relating to our money and mental health and existing government policy on levelling up
- Analysis of external datasets
- Analysis of an online survey Money and Mental Health conducted in 2021 of adults aged 18-65 across the UK, with 5,001 people with lived experience of mental health problems and 1,000 people who had never experienced mental health problems
- Two surveys of the Money and Mental Health Research Community
- A focus group with members of the Research Community
- A roundtable with representatives from the charity sector, local government, health service, civil service and government officials

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

A.2 Literature review

Researchers completed a desk-based review of the existing academic and grey literature on how mental and financial outcomes vary regionally across the UK, and the drivers behind this. This was conducted alongside a review of the levelling up policy context, and the different policy contexts across the devolved nations, which was used to inform policy recommendations in the final section of the report.

A.3 Analysis of external datasets

No single dataset allows us to address all the key aspects of money, mental health and geography. As such, we use three different datasets: the FCA's *Financial Lives Survey* from 2020; the ONS's *Labour Force Survey*, rolling together four quarters from 2021; and the 2019/20 *Family Resources Survey*, published by the DWP. Below, we outline the approaches we took to each dataset, how we constructed a mental health indicator and the other relevant questions used.

Financial Lives

Financial Lives is a nationally representative survey of UK consumers owned by the FCA. It provides information about consumers' attitudes towards managing their money, the financial products they have and their experiences of engaging with financial services firms. A total of 16,190 respondents completed the February 2020 survey.¹ We used this survey primarily for its useful attitudinal questions.

All respondents were asked "Have you ever experienced a mental health problem?" The group of people with a mental health problem consisted of those who answered "yes, in the last 2 years" and "yes, longer ago". The group of people without a mental health problem consisted of those who answered "no" to this question.

Whether people found keeping up with their domestic bills and credit commitments a financial burden. The group of people who did find it a burden consisted of those who answered "it is a heavy burden" and "it is somewhat of a burden" in response to the question "to what extent do you feel that keeping up with your domestic bills and credit commitments is a burden?" The group of people who didn't find it a burden consisted of those who answered "it is not a burden at all". That framing of the mental toll that struggling to make ends meet can place on you echoes how members of our Research Community often discuss their own feelings and anxiety about financial matters.

Labour Force Survey

The *Labour Force Survey* (LFS) is a study of the employment circumstances of the UK population. It is the largest household study in the UK and provides the official measures of employment and unemployment.² We used this survey primarily to its labour market questions. With Covid and the comparatively smaller group of the population in a given nation/region who experience a mental health problem, we rolled together four quarters of the LFS from 2021 – January-March, April-June and so on – to create a larger, less volatile sample.

The questions asked on mental health in the LFS relate to long-term health conditions, whether current or in the past. For our main employment analysis, we included anyone who said they either had or have had:

- "depression, bad nerves or anxiety"
- "mental illness, or suffer from phobia, panics or other nervous disorders"

While this terminology does not reflect the language commonly used today to describe such conditions, it allows us to explore outcomes for people experiencing some common and more severe mental health problems. In our analysis of inactivity, we focused solely on those who cite either of those options as their main health problem.

¹ <https://www.fca.org.uk/publications/research/financial-lives>

²

<https://www.ons.gov.uk/surveys/informationforhouseholdsandindividuals/householdandindividualsurveys/labourforcesurvey>

Family Resources Survey

The *Family Resources Survey* is a study of the incomes and living circumstances of households and families in the UK. We used this survey primarily for its income and costs questions. The 2019-20 version we used cover the financial year from April 2019 to March 2020.

Respondents were asked whether they have “difficulty with their mental health”, with our analysis treating those who responded “yes” as having a mental health problem, with the remainder classed as not having a mental health problem.

Our analysis of housing affordability used before housing costs income, with an equivalised figure for each household created using the OECD-modified equivalence scale.

A.4 Online survey

In summer 2021, Money and Mental Health commissioned Opinium to conduct a large online survey of adults aged 18-65 across the UK, with 5,001 people with lived experience of mental health problems and 1,000 people who had never experienced mental health problems. More details on how this survey was conducted, weighted, and the mental health measure used can be found in the methodology for Money and Mental Health’s State We’re In report.³

One of the ways that Opinium weighted the sample was according to region, and we have referred to this data three times throughout this report:

- The percentage of people with mental health problems behind on housing payments (rent, mortgage, ground rent or service charge) in the past 12 months. The regional bases for people with mental health problems behind on any payment were as follows (with a figure for Northern Ireland excluded because the base was too small).
 - Scotland: 38
 - North East: 19
 - North West: 65
 - Yorkshire and Humberside: 51
 - East Midlands: 62
 - West Midlands: 74
 - Wales: 24
 - East of England: 59

³ Bond N and D’Arcy C. The state we’re in: money and mental health in a time of crisis. Money and Mental Health Policy Institute. November 2021.

- London: 273
- South East: 86
- South West: 36
- The percentage of people with mental health problems behind on a council tax payment in the past 12 months. The regional bases for people with mental health problems behind on any payment were as follows (with a figure for Northern Ireland excluded because the base was too small).
 - Scotland: 47
 - North East: 20
 - North West: 84
 - Yorkshire and Humberside: 62
 - East Midlands: 69
 - West Midlands: 92
 - Wales: 18
 - East of England: 72
 - London: 278
 - South East: 94
 - South West: 56
- Section two also includes a calculation of the number of people with mental health who are receiving support to pay their rent compared to people without mental health problems. The bases for this question were a total of 555 people with mental health problems who receive Housing Benefit (11% of all those surveyed with a mental health problem), and 46 people without mental health problems who receive this payment (5% of all those surveyed without a mental health problem).

A.5 Research Community surveys

Scoping survey

A preliminary scoping survey of the Money and Mental Health Research Community was carried out online between 4-16 February 2022. A total of 432 people responded, and this survey provided more general insights into the role an area can play in our mental health and financial health. The responses from this survey helped inform what factors about an area that affect our mental and financial health outcomes we looked into as part of this research project.

Detailed lived experience survey

A further, more detailed online survey with the Research Community was carried out online between 18-30 March 2022. A total of 268 people responded, and this survey provided more detailed insights into the impact an area has on our financial health, with a particular focus on people's access to: employment opportunities, employment support, mental health services, advice services, financial services and support with their council tax.

A.6 Focus group

Using the Research Community full survey responses as a sampling tool, we held an online focus group on 11 April 2022, with eight participants exploring their experiences of how the area they live in impacts their mental and financial health. All focus group participants were offered a £30 shopping voucher as a thank you for taking part.

Responses to questions from the Research Community surveys were analysed thematically and used to develop the topic guide for the focus group. Discussions focused on how where we live impacts our finances; barriers people face to good quality and affordable housing; the impact of the local labour market on people's incomes; peoples' experience with paying, getting support with paying, and being behind on council tax bills; and the accessibility of mental health, advice and financial services.

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

A.7 Roundtable

To generate ideas and test our emerging thinking, we held an online roundtable on 16 May 2022 with representatives from across the charity sector, local government, health service, civil service and government officials. We are grateful to those who shared their knowledge and experience.