

Introduction

At Rethink Mental Illness, we know that money can be a big issue for many people living with mental health problems. We're starting a new phase in our work around money – and we want to hear about what matters to you. This survey will help us gather information that will inform our future financial policy work.

Rethink Mental Illness takes great care to preserve your privacy and safeguard any personal details you provide to us, and you can find out more about our privacy policy by clicking [here](#).

About you

*** 1. Do you have a mental health condition? If yes, please let us know which condition(s) you have.**

- Yes
- No
- I am a carer responding on behalf of someone with mental illness.

Please tell us what condition you have.

2. We want to make sure we're reaching people of all genders, so please let us know which of the following best describes your gender identity:

- Female
- Male
- Prefer to self-describe (please specify)

- Prefer not to say

3. Please let us know how old you are:

- 18-25
- 26-35
- 36-45
- 46-55
- 56-65
- 66+
- Prefer not to say

4. Rethink Mental Illness is committed to becoming an anti-racist organisation. Part of that is about making sure our policy work is informed by people from all backgrounds. Please let us know which of the following best describes your ethnic group. These categories are taken from the 2021 census questions.

- Asian or Asian British (includes Indian, Pakistani, Bangladeshi, Chinese or any other Asian background)
- Black, Black British, Caribbean or African (includes Black British, Caribbean, African or any other Black background)
- Mixed or Multiple ethnic groups (includes White and Black Caribbean, White and Black African, White and Asian or any other Mixed or Multiple background)
- White (includes British, Northern Irish, Irish, Gypsy, Irish Traveller, Roma or any other White Background)
- Other ethnic group (Includes Arab or any other ethnic group; please specify)

- Prefer not to say

Welfare

5. Are you currently claiming any of the following benefits?:

- Universal Credit (UC)
- Employment and Support Allowance (ESA)
- Personal Independence Payment (PIP)
- Another benefit (please tell us which)

- Not currently claiming any benefits

We're interested in hearing about people's experiences of assessments for different types of benefits.

If you are claiming Employment and Support Allowance (ESA) – or in some areas, Universal Credit (UC) – for your mental illness, the Department for Work and Pensions (DWP) has to check that you are not well enough to work. The test the DWP uses to decide if you can work or not is called the Work Capability Assessment (WCA). You can find out more about the WCA by clicking [here](#).

*** 6. In the last 2 years, have you undergone:**

- A Work Capability Assessment for Employment and Support Allowance
- A Work Capability Assessment for Universal Credit
- I have not had a WCA in the last 2 years

The Work Capability Assessment

* 7. We're keen to hear more about people's experiences of the WCA. Thinking about your experience of the WCA, please tell us if you agree or disagree with the following statements:

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Prefer not to say
I found the application form easy to complete	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it easy to gather medical evidence for my WCA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt the assessor really listened to what I was saying	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt the assessment included questions which realistically assessed my ability to hold down a job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was given enough opportunity to explain why I have difficulties working	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The WCA made sense to me as a way of assessing if I can work or not	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think people with mental health conditions should get a say in what questions are included in a WCA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Strongly agree Agree Neither agree
nor disagree Disagree Strongly
disagree Prefer not to
say

Having other professionals (e.g. hiring managers or Occupational Health professionals) involved in the WCA process would make it more accurate in deciding if someone can work or not

If someone is found fit for work, the DWP should be able to tell them what sort of work they are fit to do.

I think there should be an alternative way of assessing if people can work or not.

Is there anything else you would like to tell us about your WCA?

Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people who need daily help because of a long-term illness, disability or mental health condition. If you are claiming Personal Independence Payment (PIP) for your mental illness, the DWP has to check how your mental health affects you. The test the DWP uses to understand your illness is called the PIP assessment. You can find out more about PIP and the PIP assessment by clicking [here](#).

*** 8. In the last 2 years, have you undergone a PIP assessment?**

Yes

No

The PIP assessment

*** 9. We'd like to know more about people's experiences of the PIP assessment. Thinking about your PIP assessment, please tell us if you agree or disagree with the following statements:**

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Prefer not to say
I found the application form easy to complete	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The questions in the application form were relevant to my condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The questions in at the assessment itself were relevant to my condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it easy to gather medical evidence for my application	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The assessor asked me questions about my mental health which I felt were too intrusive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The assessment was designed for people with mental health conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The assessment didn't feel like it was designed for someone with my condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The report accurately reflected what I told my assessor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Strongly agree Agree Neither agree
nor disagree Disagree Strongly
Disagree Prefer not to
say

The process made sense to me as a way of assessing the extra costs that come with my condition

I think there should be another way of assessing the extra costs that come with my condition.

Is there anything else you would like to tell us about your PIP assessment?

Employment

10. Please could you tell us your current employment status (tick all that apply):

- Employed: full-time
- Employed: part-time with regular hours
- Employed: temporary, casual or a zero-hours contract
- Self-employed
- Currently on furlough
- Made redundant because of Covid-19
- Unemployed and currently seeking work
- Unemployed and not seeking work
- Retired
- Student

11. Since the beginning of the first Coronavirus lockdown, have you experienced any of the following:

- Being made redundant, or threatened with redundancy, followed by being re-employed by the same employer but with lower pay or worse conditions – sometimes known as “fire and rehire”
- Negative changes in pay and conditions
- Loss of access to training opportunities
- Comments or attitudes from a colleague or manager (directly or indirectly) which were hurtful or which marked you out as different because of your mental health

Day-to-day money issues

12. Over the last 12 months, how much have concerns about money impacted on your mental health?

- A lot
- Somewhat
- A little
- Not at all
- Unsure

13. In the past 12 months, have you experienced any of the following? (Tick all that apply):

- Not having enough money to buy food
- Not having enough money to pay for water, gas or electricity
- Not having enough money to pay for broadband or mobile phone data
- Not having enough money to repair or replace an essential item, including appliances (e.g. a fridge or other necessities (e.g. a winter coat)
- Not having enough money to pay for transportation
- Not having enough money to pay rent or a mortgage
- Having to spend less on yourself in order to have enough to spend on a child
- Having to spend less on yourself in order to have enough to spend on another adult
- Problems paying government debts e.g. council tax
- Problems paying commercial debts e.g. to a credit card company
- Problems accessing credit
- Problems accessing insurance
- Problems accessing benefits
- Losing money through a scam
- Spending more than you could afford online
- Gambling problems
- Spending too much money on an addiction (other than gambling) e.g. alcohol or smoking
- Having your money taken by someone you know, even when you didn't give them permission
- Losing easy access to cash, through a local bank branch being closed or ATM being removed
- Other (please tell us)

14. In the last 12 months, have you had to do any of the following to make ends meet?

- Take out a loan from a bank
- Take out a "pay day loan"
- Sell possessions
- Borrow money from family or friends
- Take on extra paid work
- Other (please tell us)

15. Excluding issues with benefits, which of the following has had the most negative impact on your mental health over the last 12 months? (Tick one):

- The cost of meeting day-to-day expenses
- Having to go without non-essential items
- Debt
- Paying rent or a mortgage
- Dealing with a financial institution like a bank or an insurance company
- Other (please tell us)

*** 16. Thinking about financial issues generally, please rank the following statements in terms of what you think could lead to the biggest improvements for people who are severely affected by mental illness:**

The Government increasing disability benefits

The Government promoting the value of the benefits system as social security and as being a safety net for all

The Government focusing on policies outside of the benefit system that could help people achieve financial security, such as how rents, mortgages, credit or insurance work

The Government funding services which specifically help people severely affected by mental illness with their money problems

Increasing the links between money advice services and health/social care services

Private companies (e.g. online retailers) taking action to improve the role they play in people's financial lives, such as changing the way they advertise or offer products

Providing more resources and support to people with severe mental illness to help them to make financial decisions

17. We'll soon be conducting other types of research to further develop our financial policy work. Would you be interested in being contacted about this future research?

Yes

No

18. To be contacted about future research on financial issues, please enter your name and email address below. Your details will only be used for this purpose.

Name

Email Address

Done!

Thank you for taking the time to complete our survey! Your answers will help us campaign for change for all of us living with mental illness.