

MONEY AND
MENTAL HEALTH
POLICY INSTITUTE

WHO WE ARE

The Money and Mental Health Policy Institute is an independent charity, committed to breaking the link between financial difficulty and mental health problems.

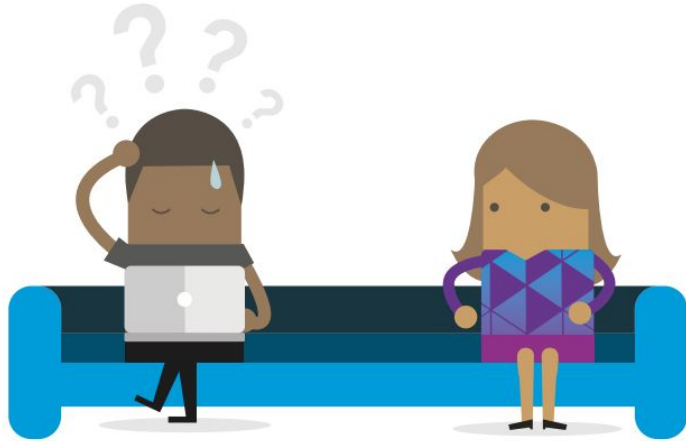
WHAT WE DO

We conduct research, develop practical policy solutions and work in partnership with both those providing services and those using them to find what really works.

Many people claiming benefits are experiencing mental health problems

Figure 1: Understanding the mental health of the population of ESA claimants





SET UP TO FAIL

Making it easier to get help with Universal Credit

**Supporting people
with mental health
problems to
manage their UC
account**

Common symptoms of mental health problems can impact on people's ability to manage their UC account

What is the problem?	What is the impact?
Depleted energy levels and motivation	Can make logging into your UC account and completing tasks tricky
Short-term memory problems	Can make remembering to check your UC account for messages or tasks difficult
Reduced concentration	Can make completing tasks within tight timescales impossible
Difficulty understanding and processing information	Can mean interpreting correspondence and understanding tasks and calculations is challenging
Social anxieties and communication difficulties	Can make resolving problems or seeking clarity an impossibility

Two-thirds (67%) of survey respondents found it difficult to understand how UC payments have been calculated

Almost half (47%) of respondents found it difficult to raise queries or questions online

A third (34%) of respondents found it difficult to understand tasks set in their to-do list

Without support people risk sanctions and lost entitlements

“They stopped all benefits because my sister did not attend a meeting. But because they only notified her of the meeting through the UC portal, there was no way anyone would have known about it because she can no longer use a computer. I became aware when I noticed the payments stopped.”

Carer

“I was unable to maintain my Universal Credit account on some occasions because I didn't understand some of the questions or information that was required, I didn't know what I had to do. I was sanctioned, which made my mental health quite bad.”

Expert by experience



The challenges of
getting help to
maintain your
claim

Despite being crucial, getting third party help with Universal Credit is a difficult and confusing process

- Only one in ten survey respondents had managed to give permission for someone to help regularly
- Almost half had shared their UC online login and password account details to allow a family or friend to help them maintain their claim

3 key problems with the process of giving consent to a third party to help maintain your claim

- The options to get help are not clearly promoted
- There is a lack of signposting to let claimants know where to record consent
- Providing sufficient information online to delegate consent is almost impossible

Alternative options for getting help to maintain a Universal Credit claim often do not work either

- The verbal explicit consent process is inaccessible
- Appointeeships are a powerful but blunt instrument



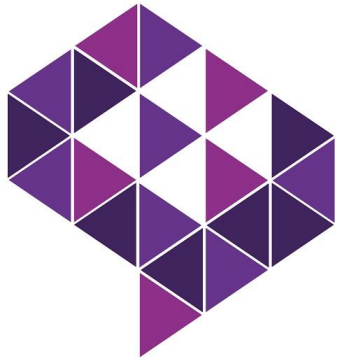
Recommendations

Make delegating consent in Universal Credit easy to access

- Make the explicit consent mechanism easier to use
- Introduce a 'Help to Manage' service
- Proactively target vulnerable claimants to raise awareness of third party access options

Design third party access systems that maximise people's privacy and autonomy

- Develop view-only access for authorised third parties
- Introduce duplicate notifications to authorised third parties



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