



MONEY MATTERS
MONEY ADVICE CENTRE

Maternity Matters

Final Report | June 2019

Funded by



**Money &
Pensions
Service**

SQW

Cover Sheet

Which FinCap outcomes did your project intent to capture? Please tick the relevant column for each outcome in the table below.

FinCap Outcome	Intended to Capture outcome as per evaluation plan	If you ticked yes to the previous column, please also complete one of the three columns below		
		Outcome was captured and achieved	Outcome was captured but not achieved	Outcome was not captured
Mindset				
Attitudes to savings and financial goals (adults)				
Attitudes to considered spending (adults)				
Financial confidences (adults)	X	X		
Financial attitudes and motivations: Money and money management: aspirations and goals (CYP only)	X	X		
Attitudes and motivations: Self-confident; perseverance and self-control (CYP only)	X	X		
Ability				
Financial knowledge and understanding	X	X		
Basic Skills: Applied numeracy, literacy & Problem Solving*	X	X		
Basic Skills: Digital Literacy*				
Connection				
Digital engagement				
Financial engagement				
Exposure and access to appropriate products and channels	X	X		
Managed exposure to risk (CYP only)	X	X		
FinCap Behaviour				
Managing money well day to day	X	X		
Preparing for and managing life events	X	X		
Dealing with financial difficulty	X	X		

*these should be demonstrating a skill rather than acquiring knowledge

Money Matters confirms that it has made every effort to adhere to the reporting guidelines and to provide an accurate interpretation of the evidence available.

Grantee Name:

Geraldine Cotter

Grantee Signature:



Date:

10/6/2019

Maternity Matters

June 2019

SQW

1. Introduction

SQW was commissioned by Money Matters to evaluate their Maternity Matters project, focusing on providing financial capability advice to women identified as having Special Needs In Pregnancy (SNIPs). The intention of the project was to recruit 160 women to test how far Money Matters could:

- engage special needs in pregnancy expectant mothers to access and act upon money advice offered following referrals by trusted health intermediaries/midwives in antenatal units
- show improved financial capability of this target group offering an enhanced service (as compared to a standard service).

Evaluation approach

These two objectives required different evaluation approaches. The process issues around referral handling will be evidenced through looking at trends in data over time and a series of consultations with midwives, counsellors and clients. The impact questions will primarily be evidenced through a before and after questionnaire survey (of those randomly allocated to standard or enhanced service), augmented by a small number of qualitative interviews with the advocate and clients.

2. Background and rationale

Money matters has had a long engagement with NHS Greater Glasgow and Clyde. They were a referral service for NHS Healthier, Wealthier Children project to increase the number of referrals to money advice services. They were then commissioned to continue delivering the service for the South of the city after the project had finished. It was evident from their work that there were few referrals from midwives in comparison to the number of referrals from other health professionals.

Money Matters piloted a surgery within the Queen Elizabeth University Hospital aiming to prevent fuel poverty and provide assistance about how to make energy savings. By being introduced to midwives and having a presence in the clinics, they managed to increase their referrals from midwives by 900%. Although referrals had increased, it became evident that for a lot of the time the women who were engaging their services were not those most in need of support. There were very few SNIPs women being referred. Women classified as SNIPs were intended to be in regular contact with a Social Worker. Midwives therefore assumed that they would be in receipt of all benefits and support they were entitled to.

It was decided that these vulnerable women would be the focus of the Maternity Matters project, and that the project would seek build upon the success of increased midwife referrals by maintaining a presence in SNIPs antenatal clinics at the Queen Elizabeth Hospital and the Princess Royal Hospital.

Project Rationale

The Maternity Matters project is very different from Money Matters' standard offer. Although the content of advice is the same as that given to other clients, the delivery of the advice is shaped by the additional needs of the client group. Unlike clients of the regular Money Matters service, who would be proactive in approaching Money Matters, the SNIPs client base has been referred to the service, so perhaps are not so motivated nor have the capacity to engage. The circumstances of the women are more chaotic, therefore there has to be a more flexible approach taken to their engagement. Contact is made via a personal text, so that women are more likely to arrange an appointment; more home visits are made at times that fit the lifestyles of the women; more time needs to be taken to explain the advice or systems.

The theory of change for the service as set out by Money Matters is detailed in Annex A. Baseline evidence demonstrated a need to work with this target group to resolve existing financial issues and to enable them to build resilience for the future. The project aimed to increase women's financial knowledge and understanding, to instil in them more positive financial attitudes and motivation, and to increase their exposure to financial products, guidance and tools. The desired impact of the project was that these young mothers exhibit financially capable behaviours and that progress to financial wellbeing as they embark upon motherhood.

Project eligibility and target client group

In Greater Glasgow and Clyde, every woman who has been identified as having SNIP is referred to a clinic run by specialist SNIPs midwives. SNIPs are vulnerable women who have complex needs in their pregnancy. Special needs include:

- medical issues – being HIV positive or having a current mental health problem, or having had significant mental health issues such as bipolar disorder in the past
- the age of the woman – being under 16 or having complex needs if over 16, such as care leavers, in the youth criminal justice system, or those disengaged from mainstream maternity services
- recent alcohol or substance misuse
- involvement of the woman or her partner in the criminal justice system
- where there are child protection concerns.

There are eight midwives across the Health Board who specialise in working with women with special needs in pregnancy – five of whom deal with SNIPs more generally and an additional three who have specialties within the SNIPs area: teenage pregnancy, homelessness, and trafficked women / women who have undergone female genital mutilation.

Every woman who attends a SNIPs clinic was eligible for the Money Matters service, and all of the women were approached by member of Money Matters staff when they attended clinics at the Queen Elizabeth University Hospital or the Princess Royal Hospital. The project aimed to have 210 referrals to the service, with 160 women (80 into the standard and 80 into the enhanced service) having completed the service by the end of December 2018, including the exit questionnaire.

3. Service structure

Staffing

Maternity Matters was overseen by the CEO of Money Matters and was managed by Money Matters' Quality and Development Manager. All other staff working on the project were employees of Money Matters and worked exclusively on the project. There has been an increase of staff on the project since it started, with the team now comprising:

- **Support worker (x 1)** The support worker has the initial contact with the women in the hospital setting and refers the client into the Maternity Matters system. They are not advisers, so they can't give advice, but they will make notes about the contact, how it went etc. The support worker then contacts the woman to arrange her appointments and checks-in with the women by sending reminder texts.
- **Advisor (x 2 FTE)** The advisor delivers advice to women. They also administer pre-advice questionnaires to all women, and post-advice questionnaires to women on the standard pathway. At each meeting they produce action plans detailing the woman's needs and the next steps they need to take. Advice focuses on a range of issues including benefits, energy, how to budget, housing including council tax, and how to get money in the very short term.
- **Advocate (x 1)** The advocate assists women who have been assigned to the enhanced service to carry out their action plans. Advocates try to give women the tools and skills to help themselves. They don't give advice but assist with tasks such as helping women with the mechanics of opening a bank account, how to apply for credit, or how to search for the best deal on a pram. It is hoped that having an advocate available to spend more time with a woman will enhance their financial capability for the future, making it more likely they are able to draw upon the skills and knowledge learned to assist them when faced with challenges in the future. The advocate administers the post-advice questionnaire for the enhanced service.

Referral of women

Women who have been identified as SNIPs are referred to clinics at the Queen Elizabeth Hospital and the Princess Royal Hospital. At the Queen Elizabeth and Princess Royal Hospitals, Maternity Matters staff attended SNIPS clinics to directly recruit/refer women to the service. Support workers approached women at the clinic (identified as SNIPS due to bringing a urine sample) informally to introduce the service in a gentle way.

Service offer

The project comprises two pathways on to which a woman can be placed:

- **Standard service** - where women are referred from the SNIPs clinic into a service reflecting Money Matters' usual provision, i.e. a maximum of three consultations with an adviser to develop action plans which are then carried out by the women themselves

- **Enhanced service** - where women receive the standard service, but also receive support from the advocate in carrying out the action plan, as described above.

The original design of the project included a third pathway – signposting – where women would be signposted to support / further resources rather than being actively given any advice. It was Money Matters’ intention from the original conception of the service that they would go back to clients who were in the signposting “control group”, after data had been collected, to ensure they were not disadvantaged. However, the NHS had reservations about this approach as they felt it may disadvantage women who had been allocated to the signposting group.

Randomisation

After a referral has been made to Money Matters, women are randomly assigned to either the standard or enhanced pathway. The order of allocation to each group has been predetermined. In the early stages of the project, it was not intended that advisers knew whether a woman was in the enhanced or standard service, however, to make the best use of the advocacy service, support from advocates is sometimes provided earlier in the process than originally anticipated. Advisers therefore may become aware of the woman’s allocation at an earlier stage, however this does not impact the level of service provided by the adviser.

Project pathways

Figure 3-1 illustrates in more detail the service provided to women on each pathway. In both pathways, after referral, women receive their first appointment with an adviser which usually lasts around an hour and a half. This appointment allows the adviser to understand the woman’s circumstances and the most likely areas of support that will be needed. Prior to giving advice, the adviser administers the financial capability questionnaire to ensure that data is captured from the woman to provide a baseline level of financial capability and assists advisers to target their advice to the woman’s needs. If the woman is in receipt of income the adviser will then conduct a benefit check and will complete a personal budget, which is a strategy to increase financial capability. They are given an action plan to summarise what they talked about and the actions for Maternity Matters and for the client to complete before the next appointment.

On the second, and if necessary third, appointment in the standard service the adviser gives advice to the woman for example in relation to housing and / or benefits and will create an action plan for her to implement the advice given. An action plan is given at every appointment to all Money Matters clients. It is especially important for this client group to have a note of what has been discussed, what they can expect from Maternity Matters and the expectations upon the women themselves. Depending on the nature of the advice needed, these appointments will last between an hour and an hour and a half.

The enhanced service progresses in a similar way to the standard service. After completion of the standard service, the advocate assists the women executing the action plans. In some cases, it was valuable for the advocate to enter the process at an earlier point and work in tandem with adviser appointments, for example if the woman needs help getting paperwork in order before the adviser can carry on with providing advice, or if the woman needs a bank

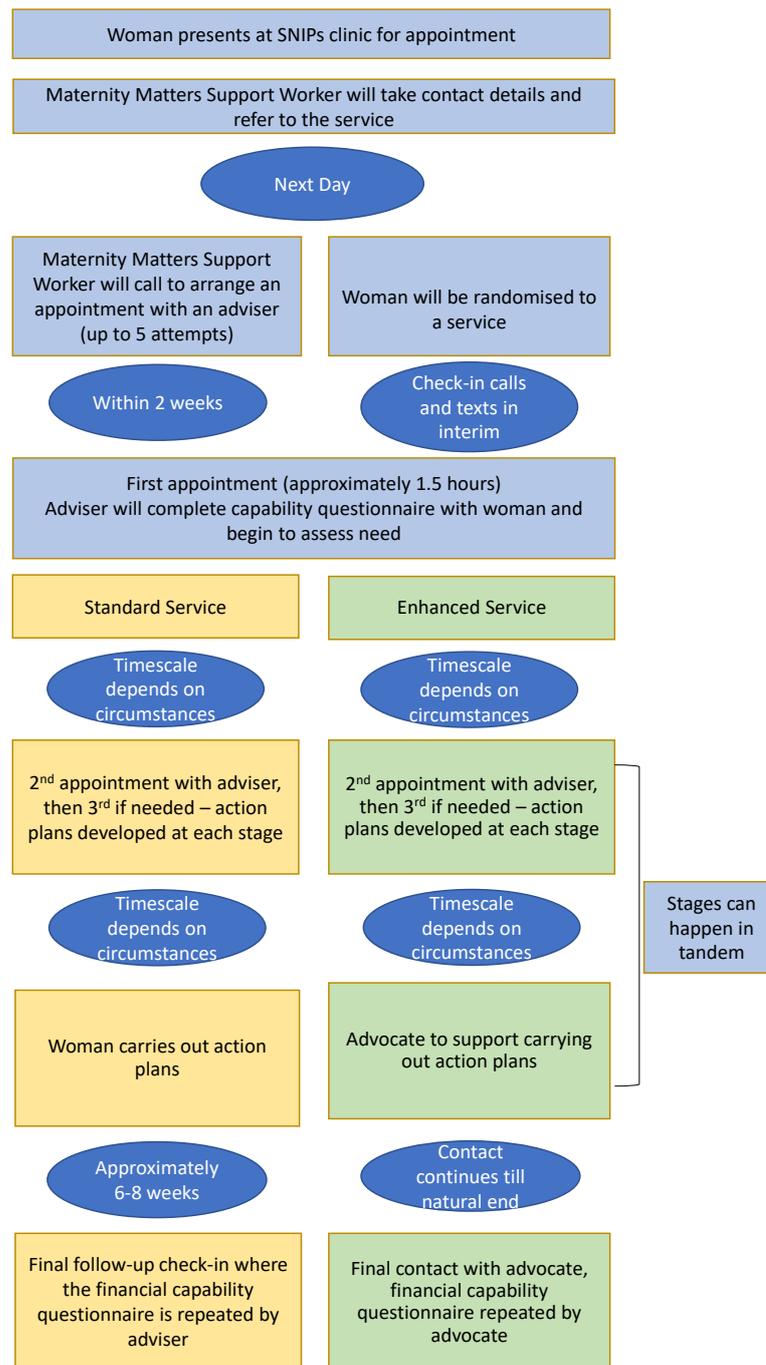
account open so she can start receiving benefits. The timing of the advocate's involvement therefore depends on the needs of the woman and what support is needed to carry out the action plan. Regardless of when the advocate enters the process, their involvement continues until the end of the service. The advocate is the woman's last point of contact with Maternity Matters.

Exiting the service

Between six and eight weeks after the last advice session on the standard pathway, the adviser contacts the woman to administer her post-questionnaire to assess the development of her financial capability. If a woman needs more support after this she can be referred to the regular service provided by Money Matters.

For women on the enhanced pathway, engagement with Maternity Matters ends when there is natural closure of the case. The woman will be in contact with the advocate at this stage, so when the advocate feels that the woman has met her action plan goals and has no more related questions or needs then the service will end. On their last appointment the advocate will re-administer the questionnaire to assess the development of her financial capability. If more advice is needed after this she can be referred to the regular service provided by Money Matters.

Figure 3-1: Maternity Matters service pathway



Source: SQW

4. Service delivery

This chapter describes the women who engaged with the service, the service that they received and their feedback on the service.

Reach of the service

Maternity Matters have a target of 210 referrals to the service, with 80 women completing the standard pathway and 80 the enhanced pathway.

As of December 2018, 260 referrals had been made from the clinics -162 from the Princess Royal Hospital and 98 from Queen Elizabeth University Hospital. 160 referrals resulted in successful engagement with Money Matters, 86 resulted in an unsuccessful engagement, and the remaining 14 referrals were pending engagement.

62% of referrals have resulted in booking an appointment. This is due to initial difficulties in contacting women to allocate them their initial appointment. At the start Maternity Matters followed traditional methods of engagement and an NHS protocol that had been used on other projects. There was a lot of trial and error and learning involved in arriving at the most effective way to engage women. It is expected that after trialling a dedicated Maternity Matters phoneline and text messaging service, that the conversion rate will increase.

Service beneficiaries

A wide age-range of women accessed the service. Most were between age 16 and 35 (84%), which was expected given the target group.

Women of 27 nationalities accessed the service, 30% of required a translation service. Over half of all women using the service were of White Scottish, Irish or British origin, 14% (n=90) of women were of Black or Black British African origin, and 11% (n=17) were Asian or British Asian decent (including Chinese or Indian).

Just under two thirds of service users were single and a third were either married or cohabiting. Half of the women were living in a household where there were already dependent children.

The household income of women accessing the service was very low. 86% of households had an income of under £10,000. No households had an income of over £20,000. Seventeen percent of the women were in some form of education/training or paid employment.

Services received

Women accessed a wide range of services. **During the pilot period, 1,379 separate pieces of advice were given to women** across the enhance and standard service groups. **All women received energy advice and money guidance.** Just over 20 % received debt advice and 42% received housing advice.

There were **748 discrete pieces of advice given in relation to welfare rights** including:

- Benefit checks (100%)
- Child benefit (59%)
- Child Tax Credits (53%)
- Sure Start Maternity Grants (35%)
- Healthy Start Vouchers (32%).

For the 80 women who also received the advocacy service, **all women received support with utilities, financial capability, support to understand their action plan, and a general listening ear.** Other matters addressed included:

- housing issues (85%)
- support with money diaries (80%)
- tenancy issues (64%)
- fuel poverty support (52%)
- attendance at medical appointments (40%).

Feedback on service receipt

Semi-structured interviews were carried out with women to understand in more detail the impact of the service on their lives. Money Matters staff arranged conversations with nine women to share their stories of how the experience has benefitted them so far. The topic guide that was used to direct conversation is included in Annex E.

The women who were selected by Money Matters had all received the enhanced service. For many of the women, English was not their first language. Furthermore, given their personal circumstances, it was evident that they at times did not feel comfortable talking about their experiences. Common themes from the conversations are highlighted below.

Women felt that their initial contact with Money Matters was very positive and that staff were friendly and approachable, providing emotional support

Money matters staff were “friendly and approachable”. The hospital setting was viewed as a good place to offer the service. Two women highlighted that they had gone into their hospital appointments full of worries but came away from them feeling reassured that somebody would be out to see them to provide support the following day.

Women felt that Money Matters staff were very supportive and felt that they were able to contact them whenever they had a problem or needed advice. All women found staff to be caring and friendly and willing to do whatever they could to help, “*the service can’t do enough for people*”. There was the right level of contact - not as intrusive, but regularly getting in touch to update on progress.

Women looked forward to the visits of the Maternity Matters team. They felt comfortable letting staff into their homes and sharing personal details with them. One service user said

that they were more like friends than workers, and this helped with feelings of loneliness and isolation.

The support offered to women was tailored to their needs and was wide-ranging in scope

Nearly all women stated that they struggled to fill in forms and official paperwork, so the support given was invaluable to enable them to apply for what they were entitled to. One woman believed that without engaging with the service she would probably never have applied for PIP, another said that she wasn't sure what help was available to her, or even what she really needed, prior to talking to Money Matters staff.

"Sometimes you don't understand forms so you just decide you are not going to apply, however Maternity Matters does all the form filling and this means you don't lose out."

Support extends further than assisting with claiming benefits – they have helped with an asylum application, with a job application, with a bank error, dealing with energy companies and getting a warm home discount. One woman explained how companies and organisations were difficult for vulnerable people to engage with *"it is all too fast with too much jargon which reduces your confidence"* She *"wouldn't have had the confidence to start contacting people on the phone"* without the support from Money Matters.

Women believe they are better off financially after using the service and better able to make their money go further

All of the women said that they were in a more positive financial position after using the service. They received financial assistance they were entitled to, and in many cases also were given essential equipment they could not otherwise afford, such as prams or cots.

They felt supported in budgeting and have access to tools to help track their spending, and in developing their skills to help them find better deals online. They were given specific and practical solutions to their problems, e.g. how to make purees, or use powdered milk to make bottles, rather than buying more expensive jars and pre-made cartons.

Over half of the women explicitly stated that the strategies learned from Money Matters will be useful in the future. One woman said that she now knows *"how to keep money in her bank account"* and she now has savings and is better prepared for an emergency situation. Even if she was no longer in contact with Money Matters, she would still know how to manage her money.

The interventions were timely – women stated that they were in serious financial trouble or had serious concerns about how they would manage

Women consistently described how without Money Matters they would currently be facing a crisis as they had no idea how obtain what they needed for their babies. Others said that they “wouldn’t know what to do without the service”.

They felt emotionally supported and had hope for the future. One woman described feeling that there was “such a load off [my] mind”.

“... it was awful because before I was living hand to mouth...now I can manage a bit better ... it has been a 360 degree turn”

“Maternity Matters came right on time”

All women would recommend the service to a friend

One client said that engaging with Money Matters has been “*the most important thing [I] have done in my life apart from have a baby*” and that she is “*so glad [she] took the woman in the hospital up and came to see what it was about*”. Money Matters has been an “*absolute lifesaver*” – she “*wants it to change other people’s lives*”.

Another woman said that she had been to other services for help, but they were not as much help as Money Matters - nobody else offers assistance with phone calls. Other women who had also experienced other services said that Money Matters gave a “*personal touch*”, which you didn’t often get with other services.

5. Financial outcomes

Women have experienced financial gains and an increase in their debt management since engaging with the service

Women have gained over £530,000 in welfare payments through engaging with the service. Women receiving the enhanced service gained over £338,000 and women in the standard service over £192,000 (see Table 5-1). These gains have arisen through the support given to women in understanding what they were entitled to and in assisting them with the application process. Gains include:

- £90,000 Child Tax Credits (£53,000 enhanced / £47,000 standard).
- £53,000 Home Office payments (£38,000 enhanced / £15,000 standard).
- £52,000 Universal Credit (£40,000 enhanced / £12,000 standard).

In addition to State benefits, women have also received money from charities including food vouchers for food banks.

Women in the enhanced service have received higher gains than women in the standard service. In addition, women in the enhanced service received money from more sources than women in the standard service. This is likely to be a result of women in the enhance service receiving more intensive support than women in the standard service, including increased sign-posting to sources of funding; and women in the enhanced service having a lengthier engagement than women in the standard service – thus having opportunity to become eligible for certain payments (especially those benefits which can only be claimed close to or after the birth).

Over £36,000 of debt has been managed for women – £22,000 of non-housing debt such as utilities, doorstep credit and personal loans has been reduced, and £14,000 of housing debt – council tax and rent arrears.

Table 5-1: Reported financial gains

Gain Type	Standard Service Financial Gain	Enhanced Service Financial Gain	Total Financial Gain
Baby Goods varied	£951.81	£4,057.71	£5,009.52
Benefit/tax credit - estimate (annual gain)	£47,842.00	£32,055.72	£79,897.72
Benefit/tax credit - one off unconfirmed (gain)	£5,665.00	£5,430.04	£11,095.04
Carer's Allowance	£3,359.20	£5,231.20	£8,590.40
Cash For Kids	£225.00	£675.00	£900.00
Charitable Grants/Payments	£2,915.00	£3,515.00	£6,430.00
Child Benefit	£17,903.60	£24,052.20	£41,955.80
Child Tax Credit	£33,401.58	£57,143.55	£90,545.13

Gain Type	Standard Service Financial Gain	Enhanced Service Financial Gain	Total Financial Gain
Clothing Grant and Free Meals		£510.00	£510.00
Council Tax Discount		£225.05	£225.05
Council Tax Reduction	£997.36	£2,392.68	£3,390.04
Discretionary Housing Payment	£325.00		£325.00
Employment Support Allowance		£9,735.40	£9,735.40
Food Voucher-Crookston Community Group 1 x Family		£240.00	£240.00
Food Voucher-Trussell Trust 1 x Family		£240.00	£240.00
Healthy Start Voucher	£4,030.00	£5,309.20	£9,339.20
Home office Payments	£15,115.07	£37,867.93	£52,983.00
Housing Benefit / Local Housing Allowance	£10,709.64	£27,903.65	£38,613.29
Income Support	£17,425.20	£25,258.80	£42,684.00
Jobseeker's Allowance (Income-based)	£5,972.20	£3,801.20	£9,773.40
Maternity Allowance		£13,047.58	£13,047.58
Personal Independence Payment - Both		£12,984.40	£12,984.40
Scottish Welfare Fund	£323.60	£3,490.18	£3,813.78
Social Fund Crisis Loan		£43.00	£43.00
Sure Start Maternity Grants & Best Start Grants	£8,900.00	£9,100.00	£18,000.00
Universal Credit	£12,395.16	£39,459.84	£51,855.00
Warm Home Discount	£420.00	£140.00	£560.00
Working Tax Credit	£3,370.64	£14,636.59	£18,007.23
Total	£192,247.06	£338,545.92	£530,792.98

Source: Money Matters

Beyond the immediate financial gains for each woman, engagement with the service may realise longer-term societal financial gains

Risk of homelessness

Money Matters identified five women who were at risk of homelessness during the pilot period. As well as being emotionally important for the women and the likely welfare of their children, it also has a number of economic benefits. Estimates of the costs of homelessness vary, for example Crisis report the cost of a single person sleeping rough in the UK for 12 months is estimated at £20,128. This figure is based on people who experience homelessness for three months or longer costing on average £4,298 per person to NHS services, £2,099 per person for mental health services and £11,991 per person in contact with the criminal justice

system.¹ The SNIPs women may not be typical of this client group, but even so the sense of saving is apparent.

Avoidance of care costs

Moreover, if the homelessness occurred, or indeed other health related issues with the women, then it is possible that their new child (and any others that they had) might need to be taken in to care. Indeed, there were a number of cases of women in the programme who already had children in care. It has been estimated that one week in care costs £4,719.² At this scale even a few weeks in a care home would quickly become a significant cost to the public sector (and this figure does not include any later losses suffered by the individual from being in care).

Employment benefits

Money Matters report that 22 women had barriers to employment removed. Moving someone in to employment will bring financial and other benefits to the individual, along with benefit to the state through reduced benefits payments. If a woman found a job earning an annual salary equivalent to the average for the lowest quintile of the UK population (£17,800), they would lose Jobseeker's Allowance, Housing Benefits and Council Tax Reduction. The net gain to the woman between these amounts would be £6,700 per annum.³ Clearly, depending on circumstances not all of the 22 will move immediately into work and other factors will play a role, but there are significant gains to be made year on year should this happen.

The proportion of children of low birth weight is lower for women who have engaged with the service. This may indicate that the service has enabled women to live more healthily during their pregnancy.

Scottish statistics indicate that 8% of children born into deprivation in Scotland have a low birth weight. In comparison, that figure is 4.5% for women who have engaged in maternity matters. Avoiding under-weight births reduces a series of risk to the NHS and other services as low birth weight is a major determinant of mortality, morbidity and disability in infancy and childhood and also has a long-term impact on health outcomes in adult life.⁴

¹ <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/cost-of-homelessness/>

² <https://www.pssru.ac.uk/project-pages/unit-costs/unit-costs-2018/>

³ Oxford Economics (2015) The economic and social impact of the British Gas Energy Trust

⁴ https://www.who.int/nutrition/topics/feto_maternal/en/

6. Quantitative methodology

Survey of women

All women receiving the service were asked to fill in a questionnaire on their first contact with the service, then on discharge from the service.

Questionnaire design

Using questions from the Fincap Adult Outcomes Framework and Question Bank, 31 questions were identified for inclusion in the survey of women. Further questions were added to explore:

- the level of contact the women have had with a social worker
- whether the women have had to use foodbanks
- whether the women have had to resort to self-disconnecting power sources to save money.

Questions from the question bank were chosen that corresponded to the lower level outcomes that measured women's ability, mindset and connection (that they have access and have exposure to different products and services) which together can provide an indication of financial wellbeing. The indicator, along with the links to the theory of change outcomes are listed in Table 6-1

Table 6-1: Questions linked to Theory of Change outcomes

Questionnaire questions	Indicator	Outcome	TOC Lower Outcome	Ability / Mindset / Connection
1,2,3	Satisfaction with standard of living	Managing money well day to day	Money Management	Ability
4	Living within means	Managing money well day to day	Money Management	Ability
5	Taking steps to reduce debt	Dealing with financial difficulties	Money Management	Ability
6,7	Keeping track of spending and income	Managing money well day to day	Money Management	Ability
8	Creating and sticking to a budget	Managing money well day to day	Money management	Ability
9	Working towards longer-term financial goals	Preparing for and managing life events	Aspiration	Mindset
10	People have appropriate insurance	Preparing for and managing life events	Managing exposure to risk	Connection

Questionnaire questions	Indicator	Outcome	TOC Lower Outcome	Ability / Mindset / Connection
11,12,13,14	/income protection Physical and technical ability to access appropriate financial products which meet their needs	Exposure and Access to appropriate financial advice, guidance, tools and products	Exposure and access to appropriate financial products	Connection
14	Motivated to keep track of finances	Attitude to money	Attitude to money	Mindset
15,16	Attitudes to managing money	Attitude to money	Attitude to money	Mindset
17	People value making their money go further	Attitude to money	Attitude to money	Mindset
18	People value saving for expected and unexpected events	Attitude to money	Attitude to money	Mindset
19	People have a cautious attitude towards debt and credit	Attitude to money	Attitude to money	Mindset
20,21	People have concrete short to medium-term financial goals / longer-term aspirations	Attitudes to the future	Aspiration	Mindset
22	People anticipate and plan for less positive scenarios	Attitudes to the future	Managing exposure to risk	Connection
23	People have confidence to choose appropriate products / services	Self-confidence	Confidence	Mindset
24	People can abstain from / delay spending to live within their means	Self-control	Attitude to money	Mindset
25,26,27	People can answer basic questions around different	Understanding financial concepts,	Understanding financial products and concepts	Ability

Questionnaire questions	Indicator	Outcome	TOC Lower Outcome	Ability / Mindset / Connection
28	financial products Successfully apply mathematical skills to financial problems	products and situations Applied numeracy	Applied numeracy / Basic skills*	Ability
29	People have the level of literacy needed to fill in forms and write formal letters	Literacy	Applied numeracy / Basic skills	Ability
30	People are able to use financial / money-related online services	Digital literacy	Applied numeracy / Basic skills	Ability
31	People are able to navigate online content to find the information they need	Digital literacy	Applied numeracy / Basic skills	Ability

The TOC only states applied numeracy as an outcome, however this has been broadened to include a range of basic skills which comprise an individual's ability.

Source: SQW

Questionnaire administration

Maternity matters staff read the questions to women at their first appointment then on their exit from the service. The full list of questions and frequencies of response are detailed in Annex C

Given the variability in the language skills and general financial knowledge of the women, advisers may have adapted the wording of the questionnaire to make it meaningful to the women or may have given some additional help in explaining the question. It is not anticipated that this will have any meaningful impact on the results obtained, but it should be considered when interpreting the results.

Questionnaire analysis

Frequencies of the responses to each question for the pre- and post-questionnaires have been included in Annex C, broken down by values for recipients of the standard and enhanced service.

Question scoring

Fincap provided guidance as to their intended scoring framework for some of the questions. Where available this has been used. Where unavailable and response options are of a similar structure, the guidance has been applied in these cases. Where question items measured the same indicator, scored items were aggregated to provide a single measure for that indicator

which was then analysed⁵. A list of questions and the scored values for each option are included in Annex C.

Approach to analysis

A Difference in Difference approach⁶ was undertaken to assess changes in scores in time (pre- and post-service) and also change in scores between groups (standard and enhanced service). This analysis allows us to measure whether there are:

- differences in the pre-scores between standard and enhanced service recipients before the service
- differences between the pre-scores and the test scores for all recipients
- differences in the magnitude of the change in score from pre- to post-service between standard and enhanced service recipients (i.e. did receiving one or other of the services 'make a difference'.

Given that women were randomly allocated to either the standard or enhanced service, it is anticipated that in most cases there will be no significant difference in the pre-scores between standard and enhanced service recipients. The purpose of this evaluation is to unpick any changes from pre- to post across all service users then focusing more specifically on comparing those in the standard and enhanced service.

Robust standard errors were used to minimise the effect of outliers and to mitigate violations of the assumption of homoscedasticity. For all analyses, results are considered significant if $p < .05$, and 95% confidence intervals of estimates are reported.

⁵ It should be noted that these indicators have not been analysed using Principal Component Analysis, nor have they been tested for reliability. This was beyond the scope of the current work.

⁶ Where indicators were measured by a single question, and where the responses were ordinal in nature, generalized linear models with robust standard errors were run, enabling calculation of the likelihood of a group (i.e. enhanced/standard service, or pre-/post-test) providing a particular response.

7. Key findings

This Chapter details findings from the questionnaire, with questions grouped by the higher-level outcomes as illustrated in the Theory of Change

- Ability
- Mindset
- Confidence.

Ability

Financial knowledge and understanding

Can answer basic questions around different financial products

Three questions tested women's financial knowledge and understanding – in two of the questions women self-reported their level of knowledge and ability, in the other women were asked a series of questions to test their conceptual understanding of interest rates, investments and inflation. The potential maximum score was 168 and the potential minimum score was 0.

There was a significant improvement in the scores overall from pre- to post-receipt of the service, with scores post-receipt of the service 23 points higher than scores prior to engaging with Money Matters $b=23.42$ [11.80, 35.05]⁷. However, **there was no statistically significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to those in receipt of the standard service. This indicates that the provision of support improved the understanding of women regardless of the service they received, but that the additional advocacy service didn't enhance their understanding further than receiving simple advice.

Money management

Satisfaction with standard of living

Women were asked three questions that assessed their satisfaction with their standard of living. The maximum value of the summed scored questions is 28 and the minimum value 0. The higher the value, the higher the level of reported satisfaction.

There was a significant improvement in the scores overall from pre- to post-receipt of the service, with scores post-receipt 2.64 points higher than scores prior to engaging with Money Matters $b=2.64$ [1.31, 3.97] however **there was no significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to those in receipt of the standard service.

⁷ [...] denote 95% confidence intervals throughout this analysis.

Living within means

Women were also asked about the extent to which they lived within their means – how often they ran out of money or had to borrow to get by. **There was a significant change in the likelihood of women reporting that they never ran out of money from the pre- to post-intervention. Women were 62% less likely to run out of money post intervention than prior to engaging with the service**, Wald $\chi^2(1) 7.78, p = 0.005$. The odds of women running out of money post-intervention were 0.38 [0.20,0.75], compared to odds of 2.63 pre-intervention. **There was no significant difference in the likelihood of women in the enhanced service running out of money in comparison with those in the standard service.**

Taking steps to reduce debt

Women were also asked about the steps they had taken to reduce the amount of money they owe. A score of 6 indicates an absence of debt. A series of possible debts were classified according to their sustainability from 5 to 0, and the highest score taken to be the measure for the indicator. Two analyses were carried out on this data. Firstly, a test to determine whether women were more likely to be debt-free prior to or after engagement with Maternity Matters, and whether enhanced or standard service recipients had different likelihoods of being debt-free. Secondly, a test to determine whether women were more likely to have sustainable debt prior to or after engagement with Maternity Matters, and whether this differed for recipients of the standard or enhanced service.

In contrast to the analyses above, there was **no significant difference in the likelihood of having debt, or having sustainable debt prior to, and post-engagement with Maternity Matters. There was also no difference in the likelihood of having debt or having sustainable debt post engagement for those who received the standard or enhanced service.**

Keeping track of income and spending

Women were asked to describe how accurately they know how much money they have, and how they keep track of their finances. The summed scores have a maximum of 31, and a minimum of 0.

There was no significant difference in the scores overall from pre- to post-receipt of the service, however, women in the enhanced group had a significantly lower score on the pre-test than women in the control group $b=-1.24 [-2.33, -1.50]$. There was **a significant change in the increase in scores of women in receipt of the enhanced service after the intervention**, in comparison to the change of score for those in receipt of the standard service $b=3.0 [1.07, 4.93]$.

Creating and sticking to a budget

Women were asked to describe how closely they normally planned their spending, and how often they kept to the budget set. The summed scores have a maximum of 12 and a minimum of 0.

There was a significant improvement in the scores overall from pre- to post-receipt of the service, with scores post-receipt 1.97 points higher than scores prior to engaging with Money Matters $b=1.97$ [0.59, 3.35] however **there was no significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to the change of score for those in receipt of the standard service.

Working towards longer term goals

Women were asked to select which financial goals they had for the next five years. The number of goals were summed and could range from 0 to 13.

There was a significant difference in the scores overall from pre- to post-receipt of the service, with scores post-receipt 0.62 points higher than scores prior to engaging with Money Matters $b=0.62$ [0.21, 1.03]. There **was also a significant difference in the change of the post-scores of women in receipt of the enhanced service**, in comparison to the change in the scores of those in receipt of the standard service, $b = 1.10$ [1.40,1.99]

Applied numeracy (basic skills)

Apply maths skills to financial problems

Women were asked a factual question to assess their ability to work out a 10% discount. They were also asked to rate their ability in working with numbers in everyday life. The summed score ranged from 9 to 0, 9 indicating a higher ability.

There was a significant improvement in the scores overall from pre- to post-receipt of the service, with scores post-receipt 1.03 points higher than scores prior to engaging with Money Matters $b=1.03$ [0.10, 1.95]. There **was no significant difference in the change of post-scores of women in receipt of the enhanced service**, in comparison to the change of scores for those in receipt of the standard service.

Level of literacy to fill in forms

Women were asked to describe how good they were at reading and writing in English when they needed to in daily life. The summed score had a maximum possible value of 12, and a minimum of 0. The higher the score, the higher their reported level of English.

There was no significant difference in the scores overall from pre- to post-receipt of the service, nor **was there any significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to the change of scores for those in receipt of the standard service. **Women in the enhanced group did have a significantly lower baseline score** than women in the standard group, $b = -1.37$ [-2.63, -0.11]

Access to financial / money related online services

Women were asked whether they used the internet, how often they went online to do certain tasks, and how they rated their ability to use the internet. This was summed to create an indicator ranging from 47 to 0, with 47 indicating a higher level of access.

There was no significant difference in the scores overall from pre- to post-receipt of the service, nor were there any significant differences in the change of scores of women in receipt of the enhanced service, in comparison to those in receipt of the standard service. Women in the enhanced group did have a significantly lower baseline score than women in the standard group, $b = -1.87$ [-3.56, -0.17]

Mindset

Attitudes to money

Motivated to keep track of their money

There was no significant difference in the likelihood of women stating that they felt it was very important to keep track of their money from pre- to post-receipt of the service. There was also no significant difference in the likelihood of women in receipt of the enhanced service, in comparison to those in receipt of the standard service to feel it very important to keep track of their money after receipt of the service.

Attitude to managing money

Women were asked about whether they felt pressured to spend money, and whether they felt they were able to make a difference to their financial situation. Summed scores ranged from 22 to 0 with 20 indicating a more positive attitude and 0 a less positive attitude.

There was no significant difference in the scores from pre- to post-receipt of the service. There was also no significant difference in the change of the post-scores of women in receipt of the enhanced service, in comparison to the change of those in receipt of the standard service.

See the value in making money go further

Women were asked about their attitudes towards switching suppliers. Summed scores ranged from 12 to 0 with 12 indicating that women preferred switching. **There was a significant increase in the scores overall from pre- to post-receipt of the service, with scores post-receipt 2 points higher than scores prior to engaging with Money Matters $b=2.00$ [0.69, 3.31]. There was also no significant difference in the change of scores of women in receipt of the enhanced service, in comparison to the change of scores for those in receipt of the standard service.**

See the value in saving for expected and unexpected events

Women were asked about their attitudes towards saving for the longer term. Summed scores ranged from 18 to 0 with 18 indicating that women preferred to save for longer term events. **There was a significant increase in the scores overall from pre- to post-receipt of the service, with scores post-receipt 1.79 points higher than scores prior to engaging with Money Matters $b=1.79$ [0.30, 3.54]. There was however, no significant difference in the change of scores of women in receipt of the enhanced service, in comparison the change of scores of those in receipt of the standard service.**

Have a cautious attitude towards debt and credit

Women were asked about their attitudes towards switching suppliers. Summed scores ranged from 48 to 0 with scores closer to 48 indicating that women preferred a more cautious attitude towards debt. **There was a significant increase in the scores overall from pre- to post-receipt of the service**, with scores post-receipt 5.05 points higher than scores prior to engaging with Money Matters $b=5.05$ [0.91, 9.18]. **There was also no significant difference in the change of-scores of women in receipt of the enhanced service**, in comparison to the change of score of those in receipt of the standard service.

Willingness to abstain or delay spending

Women were asked about their attitudes towards switching suppliers. Summed scores ranged from 18 to 0 with scores closer to 18 indicating that women were less likely to delay or abstain from spending. **There was no significant difference in the scores overall from pre- to post-receipt of the service**. **There was also no significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to the change of scores of those in receipt of the standard service.

Aspiration*Concrete short to medium-term goals / aspirations*

Women were asked to restate the goals they have for the next 5 years, and for each of the goals asked to state how much of a plan they had to meet them on a scale of 0 to 10, with 0 signifying no plan, and 10 a very specific plan. The average level of plan across stated goals was calculated. **There was no significant difference in the scores overall from pre- to post-receipt of the service**, nor **was there any significant difference in the change of scores of women in receipt of the enhanced service**, in comparison to the change of scores of those in receipt of the standard service. **Women in the enhanced group did have a significantly lower baseline score** than women in the standard group, $b = -1.64$ [-1.49, -0.43]

Confidence*Confidence to choose appropriate financial products and services*

Women were asked how confident they felt making decisions about financial products and services. Summed scores ranged from 10 to 0 with 10 indicating that women were most confident. **There was a significant increase in the scores overall from pre- to post-receipt of the service**, with scores post-receipt 1.54 points higher than scores prior to engaging with Money Matters $b=1.54$ [0.84, 2.23]. **There was no significant difference in the change of-scores of women in receipt of the enhanced service**, in comparison to the change of scores of those in receipt of the standard service.

Connection

Exposure and access to appropriate financial products

Physical and technical ability to access appropriate financial products and services

Women were asked how easy they found it to access financial and services, the types of accounts they have access to, and how they accessed the internet for information. Scores were summed with a potential high score of 82 indicating that women are more able to access services, and a low score of 0 indicating they are less able to access services. **There was a significant increase in the scores overall from pre- to post-receipt of the service**, with scores post-receipt 5.79 points higher than scores prior to engaging with Money Matters $b=5.79$ [0.17, 11.40]. **There was no significant difference in the change of-scores of women in receipt of the enhanced service**, in comparison to the change of those in receipt of the standard service.

Managing exposure to risk

People have appropriate insurance / income protection

Women were asked about which protection products they have – products were summed to give a maximum possible of 11, and a minimum value of 0. **There was no significant difference in the scores overall from pre- to post-receipt of the service**. **There was also no significant difference in the change of-scores of women in receipt of the enhanced service**, in comparison to the change of those in receipt of the standard service.

People anticipate and plan for less positive scenarios

Women were also asked about whether they had thought about how they might cope financially with an unexpected fall in household income. Responses could broadly be categorised into responses indicating that women had not thought about it / had no plan, that they had thought about it / had some idea of a plan, and that they were saving. **There was a significant difference in the likelihood of women reporting that they were saving, from the pre-to post-intervention. Women were 50% more likely to be saving post-intervention than prior to engaging with the service**, Wald χ^2 (1) 3.96, $p = 0.047$. The odds of women saving post-intervention were 1.98 [1.010, 3.877], compared to odds of 0.51 pre-intervention. **There was no significant difference in the likelihood of women in the enhanced service planning for less positive scenarios in comparison with those in the standard service**.

Wider benefits

Contact with a social worker increased over the duration of the pilot for women receiving the advocacy service but decreased for women on the standard service.

Overall around a third of women said they had contact with a social worker and this broadly remained stable for both the standard and enhanced groups throughout the duration of the

service. The proportion of women in the enhanced group, who saw their social worker weekly rose from 18% to 41%, in comparison to a rise from 21% to 22% in the standard service group. This could indicate that women are more confident to ask for help and feel better able to trust the system.

More women who had accessed the enhanced service had used a foodbank after the pilot than before

Twenty eight percent of women in the enhanced group had used a food bank prior to engaging with Money Matters. This increased to 35%. The standard service reported a change in the opposite direction, from 20% to 15%. This could be down to better signposting of support and the receipt of vouchers for foodbanks such as the Trussell Trust.

Rates of gas/electricity self-disconnection decreased in both the standard and enhanced groups

Twenty four percent of women in the standard group and 18% of women in the enhanced group had previously disconnected their gas or electricity. This reduced to 8% and 15% for the standard and the enhanced groups respectively.

Summary

For most indicators there was a significant difference in the responses pre and post-engagement with the Maternity Matters service, but the enhanced service did not appear to produce a significantly better result. Where the enhanced service does seem to have made more of a difference is around issues with longer term planning, although even here not all of the related indicators have moved.

Looking to the theory of change and its three key outputs (ability, mindset and connection) it appears that while some variables for each output have improved, other have not. That said, in no case did we find a negative impact. This would suggest that, on balance, there has been some improvement in each of the three output categories.

Table 7-1: Summary of indicator analysis Variables marked [A] seek to measure ability, variables marked [M] seek to measure mindset, variables marked [C] seek to measure connection

Indicators significant from pre-to post ⁸	Indicators not significant from pre-to post ⁹
Can answer basic questions around different financial products [A]	Taking steps to reduce debt [A]
Satisfaction with standard of living [A]	<i>Keeping track of income and spending</i> [M]
Living within means [A]	<i>Level of literacy to fill in forms</i> [A]
Creating and sticking to a budget [A]	Access to money / financial related online services [C]
Working towards longer-term goals [M]	Motivated to keep track of their money [M]

⁸ Bold indicate significant effect of the enhanced service.

⁹ Bold indicate significant effect of the enhanced service. Italics indicate where pre-scores are different for standard and enhanced

Indicators significant from pre-to post ⁸	Indicators not significant from pre-to post ⁹
Apply maths skills to financial problems [A]	Attitude to managing money [M]
See the value in making money go further [M]	Willingness to abstain / delay spending [M]
See the value in saving for unexpected events [M]	Concrete short to medium-term goals / aspirations [M]
Cautious attitude towards debt and credit [M]	People have appropriate insurance / protection [C]
Confidence to choose appropriate financial products and services [M]	
Physical and technical ability to access appropriate financial products and services [C]	
People anticipate and plan for less positive scenarios [C]	

Source: SQW

8. Lessons for project delivery

Through consultations with management and staff on the ground, a number of success factors, challenges and lessons emerged from the early stages of project delivery. These can be broken into three broad categories surrounding:

- Partnership working
- Engaging women and families
- Delivering the service

Partnership working

The NHS is a key partner of the Maternity Matters project

Money Matters works in close partnership with the NHS in delivering Maternity Matters. The NHS has also had a high level of engagement throughout development of the project and of its predecessors. Engaging the NHS has been essential at all stages of the project. Key personnel at all levels of the NHS have been engaged e.g. Head of Financial Inclusion for Greater Glasgow and Clyde to the Team Leader of the SNIPs service.

In contrast to the wider service offered by Money Matters, Maternity Matters has not engaged external partners in the service due to the highly vulnerable client base. It was felt that Maternity Matters needed to have a tight control over how the service was being delivered, to ensure that women were protected, therefore they wanted to provide all advice in-house.

Success factors in partnership working

Project staff identified the success factors that have enabled the development of effective partnership working with the NHS, along with some of the challenges faced in working closely with such a complex organisation. Building an effective partnership with the NHS has generated key learning points for further work, within the current project, and in future initiatives.

Engaging with midwives and developing trust between parties has been critical

Initially, Maternity Matters advisers attended the clinics at the start of the project, rather than the support worker. This was to enable midwives to become familiar with the advisers who would be giving advice, and to allow the advisers to become familiar with the staff and clinic setting. This allowed midwives to understand the service on offer and trust to have developed by both organisations. Now the service has been established, support workers and advocates maintain the presence in the clinics to gain referrals. Additionally, Maternity Matters staff in the hospital wear their Money Matters uniform. This increases their visibility to both women and to midwives.

The project is now well established in the clinics and is in the psyche of midwives. This is essential for the success of the project as midwives are the source of all referrals. Even in the

clinics where Maternity Matters does not have a physical presence, midwives are explaining the service to women and are making referrals to the project.

Engagement with the project helps the NHS fulfil statutory duties

There is now a duty of care to provide financial capability support on midwives. By being present at the clinic and by having an easy referral system the project eases this burden on midwives, enabling them to fulfil their duty of care and provide a referral route for further advice provision.

Challenges to partnership working

Initial resistance from the NHS about study design

At the design stages of Maternity Matters there was some resistance from the NHS about conducting the pilot as a randomised controlled trial, with a pathway where women would just receive signposting to further information rather than advice. It was made clear that it would at best take a time to gain ethics approval, and even if approval had been granted the delay would cause issues for the timing of the project. It was therefore decided to move to a two-pathway model as described above.

NHS systems and structures were time consuming and needed perseverance

NHS systems and structures were challenging to work through and it could be difficult to find the person they needed to speak to. Perseverance and having had such a long history with the NHS enabled Money Matters to use connections to identify the most appropriate individuals. Even so, it took longer than anticipated to gain access to the Princess Royal Hospital.

Midwives assumed Social Workers would be delivering a similar service to women

There have been no problems getting buy-in from the NHS in delivering the service, however midwives were perhaps reluctant to make referrals in the initial stages as they thought that money advice was being provided by Social Workers. Once the service was explained to the midwives and they saw that advisers could get help for the women, their buy-in increased. This was a key reason why advisers originally attended antenatal clinics rather than just the support workers.

Engaging women and families

Engaging women is key to delivering a successful service. Maternity Matters staff highlighted a number of success factors, challenges and lessons learned in engaged women and their families in the project.

Success factors in engaging women and families

Make the services as accessible as possible to this hard to reach group

The clients that are engaging with Maternity Matters are very different to the client base that Money Matters would usually engage with. These women are not self-identifying, they would

not engage with the service via other routes were they not referred, so it is important to try to plan appointments at times and locations that best suits their needs to maximise engagement, and to try to make an initial appointment as soon as possible after a referral has been made. This is a challenge due to the large area that the project covers (women often live some distance from the Money Matters office), the often-chaotic circumstances in which they live, and the level demand for the service and support needed. Maternity Matters staff remain as flexible as possible to offer appointments at the most convenient times of day, encourage engagement by text message (or another preferred method of communication), and offer home visits, to ensure woman become and remain engaged with the service.

Provide a 'hook' to facilitate regular contact with women and families

Although women might be engaged at the start of the service, as time goes on different issues may arise in their lives which means that getting help with their money or planning for their financial future becomes less of a priority. Baby Boxes comprising donated clothes, equipment, nappies, etc. have been created by Maternity Matters as a useful hook to promote engagement with the service. They act as a lead to get advocates and advisers back in the homes of the women. Maternity Matters staff will get in touch with women offering a baby box and deliver it to their home, allowing them the opportunity to check-in with the woman.

Respond to the needs of each woman

The support needed by woman varies greatly depending on their circumstance, for example, asylum seekers may need immediate help navigating the housing system, paying council tax, getting connected to energy, getting a TV license – things that will be totally unfamiliar to someone who has not lived in Scotland or the UK. They may also have no recourse to public funds so Maternity Matters may apply to a charitable trust for money to alleviate any immediate problems. For other clients there may still be the need to assist with housing or energy, but their immediate need might be to open a bank account or understand the financial implications of having a baby.

The needs of a woman may also change as she gets more involved with the service. For example, in the case of a family who had just arrived in Scotland, the advocate helped them apply for a school place as they did not know the school system. When the school application was granted, the advocate then offered to assist them shop around to find a school uniform at the cheapest price. It is important to gauge the client and tailor the advice to their circumstances. This can be difficult if a client has severe mental health issues or is very young – if so, advice has to be given at a basic level.

Wider family engagement increases the benefit of the service

It is often very important to engage the wider family unit in budgeting and planning, particularly in circumstances where someone else will also be looking after the baby or, in the case of young mothers living at home, claiming benefits for the mother as well as the new baby. It is important that other members of the family know what they need to do to look after a baby and understand the costs of raising a child, and the support they are entitled to apply for. This better ensures that changes and learning is sustainable and that the household as a whole benefits from the service.

Having skilled and motivated staff is crucial for successful delivery of the project

Being empathetic and having good people skills, matched with good advisory skills is important. Therefore, it is crucial to have the right staff working on the project. Staff need to be able to approach women in the clinics to make them feel at ease before discussing money and the service. In clinics, support workers will generally engage women in conversation about their pregnancy and their baby, then gently introduce the service as something they might be interested in. Maternity matters staff are highly engaged with the project and there is buy in from the team Staff are keen to implement their own ideas for the development of the project, for example by creating information leaflets for women to leave with them for more information, or by developing the baby boxes.

Challenges in engaging women and families in the service

Delivering to this client group has many challenges. The chaotic circumstances and complex needs of the women mean that Money Matters has had to trial different strategies than those that would be used with their regular client group. Even when women know they need help and want help, it can still be challenging to engage them

Clients tend not to respond to letters and are often reluctant to answer the phone to an unknown number

Even when women do answer the phone, many of them are uncomfortable talking on the phone, preferring to engage via text. The Money Matters automated appointment system accommodates texts, however when sending reminders either via text or via phone call, it generates a different number each time. This means that women do not recognise the number and therefore do not respond. The support worker now uses the Maternity Matters phone to contact the woman after her referral and to remind her of appointments, so communications are from a recognised number and so the message can be tailored to the woman – it is very personalised.

Clients often lead chaotic lifestyles and may miss appointments

In the early days of the service appointments were made to fit in around the client's day, however this meant that advisers were limited in the number of women they could see in a day, as women often did not want appointments before 10 or 10:30 am and were often were unable to be contacted earlier in the day. While advisers do try to accommodate women, there is a recognition that they also need to be able to maximise their diaries given the demand for the service.

Even when women do confirm their appointment, they are often not in when advisers and advocates arrive for a visit. The women can have very chaotic lives – they do want the appointment, but something may change very quickly and so the appointment is no longer a priority.

It may be the case that towards the end of the project it will become increasingly difficult to continue to engage women and to encourage them to complete the post-advice questionnaire. The project has therefore built in some funding to incentivise continued participation by women who are increasingly hard to reach.

Language and cultural barriers may challenge delivery

There can be language and cultural barriers, especially with asylum seeker and refugee families. Sometimes it has been challenging if a male interpreter has come out to visit a family and rather than speaking with the woman, they are speaking with the male partner. Since the service is aimed at women, Maternity Matters offer a female translator to enable the woman to get the support she needs.

Project delivery and management

Money matters staff identified a number of broader, underpinning successes and lessons learned in delivering the project.

Success factors in project delivery and management

Ensuring that project staff work together as a team and foster a learning culture

The Maternity Matters team work in the same office and regularly share learning, both in formal team meeting situations, and more informally on a day to day basis. They discuss strategies for helping women more quickly and effectively. Advisers also share what they have learned – what has and has not worked and suggest new ways of working. There has been a lot of learning at the start of the project and it has taken the team a while to get to this point, but they now all know their roles, have the tools to deliver the service and are working well together, delivering a consistent service. They are now in a good position to take their work forward.

Implement systems to track women, to ensure timely check-ins to assess progress

A key learning point from the project so far, has been to ensure that staff check in with women regularly, rather than assuming the women will contact Maternity Matters after completing their action plan. Although women will be asked to contact the team for a follow-up visit after they have completed their action plan, this does not always happen. Women are now tracked on a spreadsheet, so the team know where each client is in their process. This enables timelier check-ins to ensure that women remain engaged and on-track.

What Works funding has allowed the project freedom to develop organically and be responsive to changing circumstances and emerging learning

The way in which the service has been commissioned has given Money Matters the ability to change things as they go along, to work out what works. They have been given much needed freedom from the funders to develop the service. This has been a key success of the project to date, to be allowed to grow and be responsive to changing circumstances.

Challenges in project delivery and management

Complexity of women's needs means that the service is taking longer to deliver than originally anticipated

The time to deliver the service, both in terms of the length of appointments and the number of appointments has been longer than anticipated. This is especially true of the advocacy service. Women often have such complex needs that when an advocate goes out for an appointment with a woman, their needs may have changed from their previous visit. The sessions continue till the client is satisfied that there is nothing else the advocate can do to help.

As an agency Money Matters want to make a difference and give the right support to women. However recently advisers have had to limit their advisory appointments to a maximum of three, with any ongoing issues to be referred to an agency more locally such as the Citizens' Advice Bureau, alcohol support agencies for alcohol issues, or befriending agencies for loneliness. Staff report that some women are coming back after finishing the standard service seeking more support. It is hoped that those on the enhanced service will be less likely to seek further support for the same issue. Whilst the advocacy service is also taking longer than expected there has not been any limit placed on the number of contacts with an advocate, however in future it may be the case that a limit will need to be imposed, as delivery will end in December 2018.

Location of delivery may contribute to attrition from the project and makes engagement with women more difficult

There is no space in the hospital setting to deliver advice then and there – initial contact is made in a public waiting room, which can be difficult when sensitive matters are being discussed. It is therefore necessary to make follow-up appointments with women to discuss their needs in a more suitable location. This may mean that there is an element of attrition from the programme at this stage if there is a delay between referral and the initial appointment.

To keep women engaged, it is often necessary to conduct home visits, as due to the geographical range SNIPs clinics service, women may live some distance away from Money Matters premises. Home visits can be challenging because women often live in very chaotic circumstances. At an appointment there may be dogs barking, the woman may struggle to keep focused on the conversation, or there may be other family members who need care, presenting an additional distraction.

9. Conclusions

The intention of the project was to:

- engage special needs in pregnancy expectant mothers to access and act upon money advice offered following referrals by trusted health intermediaries/midwives in ante-natal units
- show improved financial capability of this target group offering an enhanced service (as compared to a standard service).

The evidence around the first of these objectives, gaining referrals, is very strong. The project developed a way of working to attract SNIPs by being present in the hospital when they attended. The lessons from this approach have wider significance in terms of outreach for disadvantaged and vulnerable groups.

There is also positive evidence around the impact of the project in terms of:

- engagement of this groups of women highlighting that they are not receiving other services that would be expected, especially around social work
- delivering financial gain across women receiving both standard and the enhanced service, with the latter group appearing to make much greater financial gains
- improving their financial capability, with statistically significant improvements in before and after scores for many of the variables for both the standard and enhanced group
- the improvement in financial capability appears to cover each of the three output areas (ability, mindset and connections), with some but not all of all three sets of related variables improving.

This positive evidence is backed up by the many, compelling stories told by the women themselves about the importance of the support to them. All of the women interviewed said that they were in a more positive financial position and were in a better mindset after having been released from their immediate financial pressures. Having the advocate to help fill in forms and give support when making phone calls has made women feel more confident talking to their bank or to the job centre. Furthermore, all women valued the budgeting skills and strategies offered by the advocate. This indicates that after having their immediate financial concerns lessened, women were in a better mindset to think about the future and were able to engage more effectively with the support provided by the advocate.

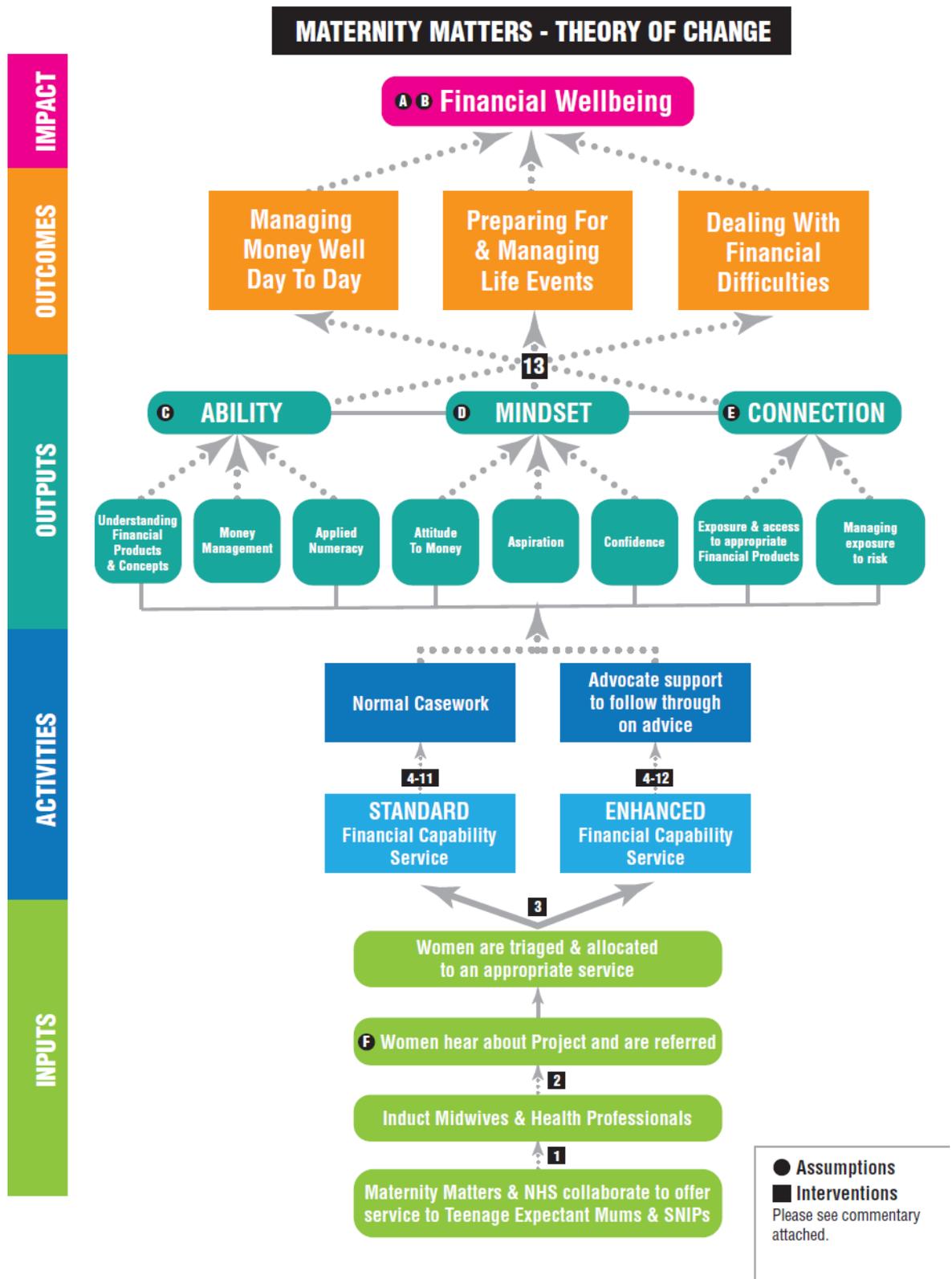
Moreover, it is likely that in time the benefits derived through the programme will lead to wider impacts (savings) for the public sector as greater financial capability should lead to more stable households and upbringings for the children. However, it is beyond the scope of this evaluation to measure these benefits (although we have illustrated how this could occur in the body of the report).

What is less apparent from the data is that the enhanced service has delivered greater financial capability than the standard service. There are several possibilities for this, including that:

- the measures used, despite being taken from the Money Advice Service, are not sufficiently sensitive to the types of changes that may have occurred
- the standard service delivered by Money Matters already includes an element of building financial capability (as well as financial gain) and therefore the scope for the advocate to deliver additional benefit may have been limited
- the shift in service delivery whereby the advocate became involved with clients at the same time as the adviser (and not later as originally intended) may have led to both: greater benefits for the clients (as the shift was driven by observed need); and a degree of 'contamination' with advisers then realising some of what the advocate was delivering and promoting this behaviour to standard service clients.

These points perhaps suggest that the case for the advocate remains unproven, rather than that it has not worked. The wider findings around engagement and impact do however emphasise the need for and benefits that can be delivered through this type of activity in supporting a very vulnerable client group.

Annex A: Theory of Change



Maternity Matters – Theory Of Change Commentary

The following **assumptions** have been made in relation to the foregoing diagram:-

- A. That all persons, no matter their background, education or personal circumstances can achieve Financial Wellbeing.
- B. That Financial Wellbeing is a fluid term and will vary depending on the circumstances of an individual
- C. That each participant may have a differing level of initial Ability and therefore we are measuring improvement
- D. That initial Mindset will be based on an individual's life experiences and current circumstances and therefore we are measuring improvement in positivity.
- E. That not all financial products will be advisable to expose the target group to and therefore we are measuring increased exposure in a managed setting.
- F. That trusted health professionals will refer all applicable mums to be and that the participants (albeit with some attrition) will engage fully with the financial inclusion service.

The relevant **indicators** to measure the implementation and effectiveness of the initiative are contained within the Evaluation Learning Plan at section 6. (Project outcomes and indicators) where they are shown as aligned to the MAS Outcomes Framework.

Interventions

Solid lines within the diagram represent connections that will occur without the need for intervention. As long as preconditions are met, these outcomes will be met. We represent interventions, i.e. the project's activities, as arrows with dashed lines because:-

- We believe the outcomes the arrows lead to **will not** occur at sufficient level without an intervention
- They show actions by the project and thus something Maternity Matters is responsible for
- As these outcomes are control variables, they need to be measured to evaluate the interventions' effectiveness

1. Introducing project, offering insight to what can be achieved for target group and promoting 'buy in' from health professionals
2. Screening referrals for eligible participants and promoting referrals where necessary
3. Participants will be triaged and assigned an initial financial wellbeing 'score'. Thereafter they will be allocated a group with the most vulnerable allocated to the Enhanced service.
4. Setting up initial meetings with participants to introduce ourselves and the service
5. Commence the financial capability intervention
6. Provide aid with any short term crises or emergencies
7. Provide 'one to one' advice and casework
8. Develop ability, mindset and connection of the participants
9. Lead group sessions on financial capability if appropriate
10. Learning situations developed, including digital
11. Developing action plan for further progression after intervention finished
12. Advocate offers more intensive support to aid participants in reaching outcomes including more sessions, assisting by more direct measures such as attending bank to open account all in effort to help those vulnerable participants to follow through on the financial capability advice.
13. Revisiting participants in Standard and Enhanced groups to consolidate improvement before finalising service to them.

Annex B: Intended outcomes and impacts

Whilst women and their children are the obvious beneficiaries of the service, the wider family unit, the NHS, and society more widely was viewed as benefitting from increased financial capability. The outcomes and impacts detailed below are at this stage, expected outcomes and emerging evidence of them is anecdotal. The asterisk (*) indicates outcomes that will be measurable in the scope and timeframe of this evaluation,

Intended outcomes and impacts for women

- By knowing how to shop for good deals and being able to better manage their money, it is hoped that **any financial emergency will be alleviated**.
- Women are given an action plan to enable them to put into place strategies and make decisions to help with their financial situation. It is hoped that they will **develop the skills highlighted in the financial capability questionnaire** to plan for the future. *
- In the medium-term there is a hope that women will retain some of the information they have learned and so they will be **enabled to better plan for the future, and to make more informed choices** to increase their financial well-being. In having exposure to information and strategies that they previously may not have had.
- It is hoped that women will have more **confidence and resilience for the future** – that they have a better idea how to help themselves when faced with difficult situations later in life. *
- Women attending SNIPS clinics are often under a huge amount of pressure. In addition to their personal circumstances or health issues, most of the women are also first-time mums, which can be an added element of stress to their situation. By engaging with the service, it is hoped that the **pressure on these women is lessened and that their mental and physical wellbeing increases**. *

Intended outcomes and impacts for the baby / family

- Babies will have a better start to life, and a healthier life, if they are born into a household where there is money in place, where there is food on the table and where it is warm.
- If the mother is getting support and is learning skills about budgeting and financial planning, they can **pass the knowledge down to their children to give them financial capability skills**. This then becomes a way of life, with positive impact, not just for the woman, but also for the wider family.
- Alleviating financial stress will have a positive impact on babies and on the family unit more widely as **financial stress can be the root of many health and emotional problems**.

Intended outcomes and impacts for the NHS

- There is now a statutory duty for the NHS to provide financial capability advice to pregnant women. **Engaging with Maternity Matters enables the NHS to fulfil its legal obligation.**
- The project will hopefully **raise the profile and the need for financial inclusion work** and will **demonstrate how a good poverty intervention can result in reduced costs and a social return on investment for the NHS.** It has long been recognised that financial and physical health are interlinked, therefore having closer linkages between the health and financial capability services is crucial.
- It is hoped that this project will **influence NHS policy and will raise awareness within the NHS of the circumstances in which people live**, particularly amongst staff who are not in day to day contact with clients. **It is hoped that financial capability will be a topic to be covered at antenatal appointments.** Pregnancy is a vulnerable point at people's lives, women and families may benefit from having increased skills in managing their finances.

It is too early to tell whether any of these outcomes have been achieved, or the extent to which the longer-term impacts are realistic. There have been no women to date who have completed the enhanced service, however Maternity Matters staff report anecdotally the impact that engagement with the project is having on the lives of women and families and highlight their gratitude for the assistance that is being provided and how it has changed the life of not just the woman, but has also impacted upon the wider household.

Annex C: Women’s survey and scoring

C.1 This annex details the questions asked of women pre- and post-receipt of the service. The scoring for each option is detailed in bold beside each, and the calculation of the indicator also detailed where appropriate

1. How well would you say you yourself are managing financially these days? Would you say you are...
CHOOSE ONE ONLY

- 6. Living comfortably
- 4. Getting by alright
- 2. Just about getting by
- 1. Finding it quite difficult
- 0. Finding it very difficult

2. Overall, how satisfied are you with your life nowadays?

Please answer on a scale of 0 to 10, where 0 is ‘not at all satisfied’ and 10 is ‘completely satisfied’

0 1 2 3 4 5 6 7 8 9 10

Don’t know

3. How much you agree or disagree with each of the following statements.

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don’t know
My financial situation limits my ability to do the things that are important to me	0	2	3	4	6	3
I am satisfied with my present financial situation	6	4	3	2	0	3

4. How often these days do you run out of money before the end of the week or month or need to use a loan, credit card or overdraft to get by?

CHOOSE ONE ONLY

- 6. Always,
- 4. Most of the time,
- 2. Sometimes,
- 1. Hardly ever,
- 0. Never

5. PRE

Which, if any, of the following steps have you taken [in the last X months] to reduce the amount of money you owe on your outstanding debts, including credit commitments and bill arrears?

CHOOSE ALL THAT APPLY

5. Increased my regular payments
4. Paid a lump sum towards them
2. Spoken to my lender
3. Sought independent advice (e.g. from Citizen's Advice Bureau, StepChange, Money Advice Service, [OTHERS])
1. Consolidate your loans or credit cards
5. Set up a Debt Management Plan or Debt Arrangement Scheme
5. Arranged to write off some or all of my debts (e.g. Applied for bankruptcy or a debt relief order or set up an IVA)
0. None of these (SINGLE CODE ONLY)
6. Do not have any debts (SINGLE CODE ONLY)

POST

Which, if any, of the following steps have you taken since [REFERENCE POINT] to reduce the amount of money you owe on your outstanding debts, including credit commitments and bill arrears?

CHOOSE ALL THAT APPLY

5. Increased my regular payments
 4. Paid a lump sum towards them
 2. Spoken to my lender
 3. Sought independent advice (e.g. from Citizen's Advice Bureau, StepChange, Money Advice Service, [OTHERS])
 1. Consolidate your loans or credit cards
 5. Set up a Debt Management Plan or Debt Arrangement Scheme
 5. Arranged to write off some or all of my debts (e.g. Applied for bankruptcy or a debt relief order or set up an IVA)
 0. None of these (SINGLE CODE ONLY)
 6. Do not have any debts (SINGLE CODE ONLY)
6. Which of these best describes how accurately you know how much money you have at present, excluding any savings? We're not interested in how much money you have, just how accurately you know how much money you have to spend.

CHOOSE ONE ONLY

6. I know within a pound or two
5. I know within £10
4. I know within £50
2. I know within £100
1. I know within £500
0. I have no idea at all

7. Which, if any, of the following describe what you do to keep track of your money?

CHOOSE ALL THAT APPLY

1. Keep a mental note/ a note in my head
5. Keep a spending diary, log or spreadsheet
1. Keep receipts
3. Check your balance
5. Compare receipts/spending against your statements
3. Check all incomings and outgoings on your statements
5. Compare spending between one month and another
1. File and retain statements
1. Something else
0. None of these (SINGLE CODE ONLY)

8. a. How closely do you normally plan how you will spend your money over the coming week or month?
For example by drawing up a budget.

CHOOSE ONE ONLY

- 6. Very closely
- 4. Fairly closely
- 2. Not very closely
- 0. I do not plan my spending at all
- 3. Don't know

- b. How often do you keep to the budget you set?

CHOOSE ONE ONLY

- 6. Always
- 5. Most of the time
- 4. Sometimes
- 2. Hardly ever
- 1. Never
- 0. Do not budget

9. Which, if any, of these financial goals do you have for the next five years?
PLEASE SELECT ALL THAT APPLY

- 1. Just making ends meet day to day
- 1. Paying off my debts/reducing debts
- 1. To buy, rent or move house
- 1. Saving money for a wedding
- 1. Saving money to start a family/have another child
- 1. Saving money for education (for me or my children)
- 1. Saving money to help grown-up children to buy/rent a home
- 1. Saving money for a holiday
- 1. Saving money for retirement
- 1. Saving money for home improvements
- 1. Saving money to purchase a car/van/motorbike
- 1. Saving money generally
- 1. Other (please specify)
- 0. None of these (SINGLE CODE ONLY)

10. Which, if any, of the following protection products do you and your partner/spouse have, even if you didn't arrange them yourself?

CHOOSE ALL THAT APPLY

- 1. Home insurance (covering contents and/or the building)
- 1. Insurance for specific items (e.g. white goods, mobile phone)
- 1. Payment protection insurance (e.g. for a credit card or mortgage)
- 1. Private Medical Insurance (paying or part-paying private hospital or specialist health care)
- 1. Critical illness Insurance (paying a lump sum if you become seriously ill)
- 1. Income protection insurance (providing regular payments if you cannot work due to ill health or accident)
- 1. Life insurance that pays out on death
- 1. Another type of insurance
- 1. Funeral plan
- 1. A will

1. [OTHER/ADDITIONAL ITEMS]
 0. None of these (SINGLE CODE ONLY)

11. How easy or difficult is it for you to do each of the following things?

	Very easy	Quite easy	Quite difficult	Very Difficult	Unable to (go)	Do not want to (go)
Get to a Citizens Advice Bureau or other advice agency using your normal forms of transport	6	4	2	1	0	3
Get to a Jobcentre Plus or local benefit office using your normal forms of transport	6	4	2	1	0	3
Use a telephone in private to discuss financial matters	6	4	2	1	0	3
Receive confidential financial information by post	6	4	2	1	0	3
Get to a Post Office using your normal forms of transport	6	4	2	1	0	3
Get to a Cash point using your normal forms of transport	6	4	2	1	0	3
Get to a Bank, building society or credit union using your normal forms of transport	6	4	2	1	0	3
Receive confidential financial documents by post, such as a payment card or chequebook	6	4	2	1	0	3

12. Which of the following types of everyday accounts do you have, if any, either in your own name or jointly with someone else? These might be held with a bank, building society or other provider such as a credit union or post office. CHOOSE ALL THAT APPLY

- 6. Current account (usually offered with an overdraft facility, even if you don't want one)
- 6. Basic Bank Account (normally without an overdraft facility)
- 4. Post Office Card Account (for receiving your pension, benefits or tax credits)
- 2. A saving deposit account (e.g. an instant access or notice account, including cash ISA)
- 0. None of these

13. In which of the following ways, if any, can or do you use the internet when you need to access information about money or your finances? CHOOSE ALL THAT APPLY

- 6. At home, using a computer or laptop
- 6. At home, using a mobile phone, tablet or internet-enabled TV
- 4. At work, college or at a friend or relative's home
- 2. In a library, community centre or other public setting
- 2. Somewhere else
- 0. Do not use the internet

14. How important, if at all, do you think it is to keep track of your household's income and expenditure

- 6. Very important
- 4. Fairly important
- 3. Neither important nor unimportant
- 2. Fairly unimportant
- 0. Very unimportant
- 3. Don't know

15. How much do the following statements sound like you?

0 (does not sound like me at all) ...

10 (sounds a lot like me)

	0	1	2	3	4	5	6	7	8	9	10	Don't know	Not applicable
I feel under pressure to spend money on my children even when I can't afford it													
I feel under pressure to have a lifestyle which I can't really afford													

16. To what extent do you agree or disagree with the following statements

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
I am too busy to sort out my finances at the moment	0	2	3	4	6	3
Nothing I do will make much difference to my financial situation	0	2	3	4	6	3

17. To what extent do you agree or disagree with the following statements

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
I prefer to stick with one company over time rather than keep changing suppliers	0	2	3	4	6	3
There's no point in switching providers, it's not worth the hassle	0	2	3	4	6	3

18. To what extent do you agree or disagree with the following statements

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
I find it more satisfying to spend money than to save it for the long term	0	2	3	4	6	3
I always make sure I have some money saved to pay for emergencies or unexpected expenses*	6	4	3	2	0	3
If I had to choose, I would rather have a good standard of living today than save for the future	0	2	3	4	6	3

19. To what extent do you agree or disagree with the following statements

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
Spending to the maximum on all my credit cards is a way of life for me	0	2	3	4	6	3
I hate to borrow – I would much rather save up in advance	6	4	3	2	0	3
Sometimes I ignore letters and phone calls in case they are to tell me that I owe money	0	2	3	4	6	3
Being in debt does not worry me	0	2	3	4	6	3
I would prefer to have luxuries and treats than be debt free	0	2	3	4	6	3
I would rather cut back than run up debts on a credit card	6	4	3	2	0	3
It's okay to constantly use an overdraft	0	2	3	4	6	3
I prefer to buy things on credit rather than wait and save up	0	2	3	4	6	3

20. Which, if any, of these financial goals do you have for the next five years?

PLEASE SELECT ALL THAT APPLY ¹⁰

¹⁰ This question was previously asked in question 9, however it was also asked here in tandem with the rating question below. Questions 20 and 21 were analysed in tandem

- 1. Just making ends meet day to day
- 1. Paying off my debts/reducing debts
- 1. To buy, rent or move house
- 1. Saving money for a wedding
- 1. Saving money to start a family/have another child
- 1. Saving money for education (for me or my children)
- 1. Saving money to help grown-up children to buy/rent a home
- 1. Saving money for a holiday
- 1. Saving money for retirement
- 1. Saving money for home improvements
- 1. Saving money to purchase a car/van/motorbike
- 1. Saving money generally
- 1. Other (please specify)
- 0. None of these (SINGLE CODE ONLY)

21. How much of a plan do you have about how you will achieve your financial goals?

- 0 I don't have a plan of what I need to do, I just know I want to do it ...
- 10 I have a very specific plan of what I need to do

	0	1	2	3	4	5	6	7	8	9	10	Don't know	Not a goal
Just making ends meet day to day													
Paying off my debts/reducing debts													
To buy, rent or move house													
Saving money for a wedding													
Saving money to start a family/have another child													
Saving money for education (for me or my children)													
Saving money to help grown-up children to buy/rent a home													
Saving money for a holiday													
Saving money for retirement													
Saving money for home improvements													
Saving money to purchase a car/van/motorbike													
Saving money generally													

Other (please specify)			
None of these (SINGLE CODE ONLY)			

22. Have you thought about or made any plans about how you might cope financially with an unexpected fall in household income due to changes to tax or benefits?

- 1 I've thought about it but haven't done anything specific
- 0 I haven't really thought about it
- 0 I don't think there is anything I can do to plan for this now/I can't afford to make any such plans
- 2 I am saving money which I could use for these kinds of eventuality (eg savings, investment, etc)
- 1 I would expect my family to help me out financially
- 1 Other (please specify)
- 0 Don't know

23. How confident do you feel making decisions about financial products and services?

0 is not at all confident ...
10 is very confident

0 1 2 3 4 5 6 7 8 9 10

24. How much do you agree or disagree with each of the following statements?

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
I tend to buy things even when I can't really afford them	0	2	3	4	6	3
I tend to live for today and let tomorrow take care of itself	0	2	3	4	6	3
I find it more satisfying to spend money than to save it for the long term	0	2	3	4	6	3

25. Which of these statements best describes how knowledgeable you feel about...

	I have a good knowledge	I have a reasonable knowledge	I have a basic knowledge but do not understand the details	My knowledge is very limited	I know nothing about this
Bank accounts	6	4	3	2	0
Credit cards	6	4	3	2	0
Mortgages	6	4	3	2	0
Savings accounts	6	4	3	2	0

Credit Unions	6	4	3	2	0
Investments	6	4	3	2	0
Pensions	6	4	3	2	0
Insurance	6	4	3	2	0
The different types of financial fraud	6	4	3	2	0
The different types of loans and credit	6	4	3	2	0

26. Which of these statements best describes your ability in

	I have a clear idea about how to do this	I have some idea about how to do this	My knowledge is limited - I know a little bit about this but no more	I have no idea about how to do this Don't know	Not applicable
Using a price comparison website	6	4	2	0	0
Checking the balance on your bank account	6	4	2	0	0
Creating a weekly or monthly household budget	6	4	2	0	0
Comparing different insurance products to check you are getting the best deal	6	4	2	0	0
Comparing different savings products to check you are getting the account which is best for you	6	4	2	0	0
Comparing different loans and credit products to check you are getting the best product for you	6	4	2	0	0
Checking you are getting all benefits you are entitled to	6	4	2	0	0
Checking how much pension income you will get when you retire	6	4	2	0	0
Planning a pension that will provide you with the income in retirement that you require	6	4	2	0	0
Checking that you are paying the correct amount of tax	6	4	2	0	0
Protecting yourself from online financial fraud	6	4	2	0	0
Accessing advice if you need help with my finances	6	4	2	0	0

Taking out a mortgage	6	4	2	0	0
Working out how to calculate your monthly mortgage payments in the event of an interest rate rise	6	4	2	0	0
Working out the total cost of a loan or credit purchase such as Brighthouse (by "total cost" we mean the amount you have to pay in total including interest and charge)	6	4	2	0	0
Working out which household bills should take priority over others	6	4	2	0	0

27. Are the following statements true or false?

	True	False	Don't know
An investment with a high return is likely to be low risk	0	3	0
High inflation means that the cost of living is increasing rapidly	3	0	0
It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares	3	0	0
It will cost you more to borrow on money on a loan with a low APR than a loan with a high APR	0	3	0

28. The same TV is on sale in both shop A and B. In Shop A it is priced at £400. In Shop B it is on sale for £500 with 10% discount. Which one is cheaper?

- 3: The one sold in shop A
- 0: The one sold in shop B
- 0: They are both the same price
- 0: Don't know

29. How good are you at each of the following?

	Very good	Fairly good	Below Average	Poor	No opinion	Don't know
working with numbers when you need to in everyday life? For example working out your wages or benefits, or checking bills and statements?	6	4	2	1	0	3
writing in English when you need to in daily life? For example: writing letters or notes or filling in official forms?	6	4	2	1	0	3
reading in English when you need to? For example reading newspapers and magazines or reading letters, paperwork or forms?	6	4	2	1	0	3

30. Do you access the internet at home or elsewhere?

- 1. Yes
- 0 No
- 0 Don't know

b. If you do have access, within the last year how often have you gone online for the following purpose

	Several times a day	Daily	Weekly	Monthly	Less than monthly	Never	Don't know
Buying a product online	5	4	3	2	1	0	0
Making travel reservations/bookings	5	4	3	2	1	0	0
Paying bills	5	4	3	2	1	0	0
Using your bank's online services	5	4	3	2	1	0	0
Comparing products and services	5	4	3	2	1	0	0
Ordering groceries or food online	5	4	3	2	1	0	0
Selling things online	5	4	3	2	1	0	0
Finding the location of a house, office, store or restaurant	5	4	3	2	1	0	0

31. How would you rate your ability to use the internet?

- 6. Excellent
- 4. Good
- 2. Fair
- 1. Poor
- 0. Bad
- 3. Don't know

32. Do you have a social worker?

33. How regularly to you have contact with your social worker?

34. Have you ever used a foodbank?

35. Have you ever self-disconnected your gas / electricity or been afraid to put on the heating?

Annex D: Women's survey responses

This annex provides the frequencies of responses to each question asked in the pre- and post-surveys of women broken down by the standard and enhanced services. The questions are grouped according to the outcomes they address – not the order presented in the questionnaire.

Managing money well day to day – satisfaction with standard of living

Table D-1: How well would you say you yourself are managing financially these days? Would you say you are

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=67) ^a	Post valid % (n=68)
Living comfortably	9%	14%	0%	3%
Getting by alright	17%	27%	7%	35%
Just about getting by	24%	26%	26%	28%
Finding it quite difficult	32%	29%	46%	28%
Finding it very difficult	18%	5%	21%	6%

Source: Money Matters data
^a plus 1 non-response

Table D-2: Overall how satisfied are you with your life nowadays? Please answer on a scale where 0 is not at all satisfied and 10 is completely satisfied

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Max score	10	10	10	10
Min score	1	1	1	1
Mean Score	5.5	6.7	4.7	6.2

Source: Money Matters data
^a plus 1 non-response

Table D-3: My financial situation limits my ability to do the things that are important to me

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=67) ^a	Post valid % (n=68)
Strongly agree	38%	32%	31%	24%
Tend to agree	14%	24%	10%	44%
Neither agree nor disagree	2%	6%	3%	4%
Tend to disagree	20%	15%	12%	12%
Strongly disagree	24%	21%	43%	12%
Don't know	3%	2%	0%	4%

Source: Money Matters data
^a plus 1 non-response

Table D-4: I am satisfied with my present financial situation

	Standard		Enhanced	
	Pre valid % (n=65)	Post valid % (n=66) ^a	Pre valid % (n=67) ^b	Post valid % (n=67)
Strongly agree	28%	18%	45%	9%
Tend to agree	11%	17%	9%	24%
Neither agree nor disagree	8%	9%	10%	13%
Tend to disagree	8%	24%	7%	24%
Strongly disagree	43%	32%	28%	30%
Don't know	3%	0%	0%	0%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 1 non-response

Managing money well day to day – living with means

Table D-5: How often these days do you run out of money before the end of the week or month or need to use a loan, credit card or overdraft to get by?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Always	9%	14%	0%	3%
Most of the time	17%	27%	7%	35%
Sometimes	24%	26%	26%	28%
Hardly ever	32%	29%	46%	28%
Never	18%	5%	21%	6%

Source: Money Matters data

Dealing with financial difficulty – taking steps to reduce debt

Table D-6: Which if any of the following steps have you taken since x to reduce the amount of money you owe on your outstanding debts, including credit commitments and bill arrears

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Increased my regular payments	6%	7%	3%	9%
Paid a lump sum towards them	1%	1%	3%	2%
Spoken to my lender	1%	4%	1%	12%
Sought independent advice	3%	4%	3%	7%

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Consolidate your loans or credit cards	0%	0%	0%	0%
Set up a debt management plan or a debt arrangement scheme	1%	1%	4%	5%
Arranged to write off some or all of my debts	27%	25%	18%	10%
None of these	58%	57%	68%	54%
Other	0%	0%	0%	0%

Source: Money Matters data

Managing money well day to day – Keeping track of income and spending

Table D-7: Which of these best describes how accurate you know how much money you have at present, excluding any savings?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
I know within a pound or two	34%	45%	48%	60%
I know within £10	12%	20%	13%	16%
I know within £50	23%	20%	12%	9%
I know within £100	12%	6%	7%	3%
I know within £500	2%	2%	1%	1%
I have no idea at all	17%	8%	18%	10%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

^c plus 1 non-response

Table D-8: Which of the following describe what you do to keep track of your money?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=66) ^a
Keep a mental note / a note in my head	44%	65%	40%	72%
Keep a spending diary / log or spreadsheet	12%	14%	9%	22%
Keep receipts	17%	26%	9%	21%
Check your balance	52%	70%	35%	69%

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=66) ^a
Compare receipts / spending against your statements	0%	5%	0%	9%
Check all incomings and outgoings on your statements	8%	6%	6%	21%
Compare spending between one month and another	0%	0%	0%	7%
File and retain statements	3%	11%	3%	21%
Something else	3%	0%	0%	1%
None of these	17%	3%	21%	0%

Source: Money Matters data
^a plus 2 non-responses

Preparing for and managing life events – creating and sticking to a viable budget

Table D-9: How closely do you normally plan how you will spend your money over the coming week or month/?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=66) ^a	Post valid % (n=68)
Very closely	29%	41%	29%	54%
Fairly closely	26%	27%	33%	29%
Not very closely	15%	24%	9%	4%
I do not plan my spending at all	26%	6%	23%	9%
Don't know	5%	2%	6%	3%

Source: Money Matters data
^a plus 2 non-responses

Table D-10: And how often do you keep to the budget you set

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=63) ^b	Post valid % (n=68)
Always	25%	38%	19%	25%
Most of the time	25%	21%	33%	31%
Sometimes	15%	26%	17%	25%
Hardly ever	3%	5%	2%	10%
Never	6%	3%	6%	1%
Do not budget	26%	8%	22%	7%

Source: Money Matters data
^a plus 3 non-response
^b plus 5 non-response

Preparing for and managing life events – working towards relevant longer-term financial goals

Table D-11: Which, if any, of these financial goals do you have for the next five years?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Just making ends meet day to day	21%	23%	15%	57%
Paying off my debts / reducing debts	11%	15%	9%	21%
To buy, rent or move house	35%	58%	44%	54%
Saving money for a wedding	0%	0%	1%	7%
Saving money to start a family / have another child	5%	2%	3%	12%
Saving money for education	11%	15%	21%	38%
Saving money to help grown-up children to buy / rent a house	2%	0%	0%	1%
Saving money for a holiday	21%	29%	22%	37%
Saving money for retirement	3%	0%	0%	9%
Saving money for home improvements	8%	8%	15%	29%
Saving money to purchase car / van / motorbike	6%	3%	6%	22%
Saving money generally	41%	68%	35%	59%
Other	8%	12%	12%	7%
None of these	12%	5%	7%	6%

Source: Money Matters data

Exposure and access – people have the physical ability to access appropriate financial products in a format they understand which meet their needs via appropriate channels

Table D-12: Get to a Citizen’s Advice Bureau or other advice agency using your normal forms of transport?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=67) ^b
Very easy	25%	52%	25%	43%
Quite easy	23%	12%	24%	19%

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=67) ^b
Quite difficult	15%	26%	15%	9%
Very difficult	17%	5%	19%	4%
Unable to go	9%	3%	13%	3%
Do not wish to go	11%	3%	4%	21%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

Table D-13: Get to a Jobcentre Plus or local benefit office using your normal forms of transport?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=67) ^b
Very easy	31%	48%	28%	57%
Quite easy	29%	21%	22%	19%
Quite difficult	11%	21%	22%	9%
Very difficult	12%	3%	12%	6%
Unable to go	6%	3%	12%	1%
Do not wish to go	11%	3%	4%	7%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

Table D-14: Use a telephone in private to discuss financial matters

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Very easy	35%	56%	34%	72%
Quite easy	23%	20%	21%	12%
Quite difficult	17%	15%	15%	10%
Very difficult	11%	2%	16%	3%
Unable to go	3%	5%	10%	3%
Do not wish to go	11%	3%	3%	0%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

^c plus 1 non-response

Table D-15: Receive confidential financial information by post

	Standard		Enhanced	
	Pre valid % (n=63) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Very easy	48%	62%	39%	75%
Quite easy	14%	15%	24%	15%

	Standard		Enhanced	
	Pre valid % (n=63) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Quite difficult	13%	17%	12%	6%
Very difficult	13%	0%	13%	4%
Unable to go	2%	5%	9%	0%
Do not wish to go	11%	2%	3%	0%

Source: Money Matters data
^a plus 3 non-responses
^b plus 1 non-response
^c plus 1 non-response

Table D-16: How easy or difficult is it for you to get to a Post Office using your normal forms of transport?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Very easy	43%	62%	33%	72%
Quite easy	26%	14%	27%	13%
Quite difficult	5%	15%	15%	10%
Very difficult	11%	3%	13%	3%
Unable to go	6%	5%	10%	0%
Do not wish to go	9%	2%	1%	1%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 1 non-response

Table D-17: How easy or difficult is it for you to get to a cash point using your normal forms of transport?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=66) ^d
Very easy	49%	62%	38%	77%
Quite easy	23%	14%	29%	12%
Quite difficult	6%	15%	12%	8%
Very difficult	12%	3%	12%	3%
Unable to go	2%	5%	8%	0%
Do not wish to go	8%	2%	2%	0%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 2 non-responses
^d plus 2 non-responses

Table D-18: How easy or difficult is it for you to get to a bank, building society or credit union using your normal forms of transport?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=65) ^b
Very easy	42%	61%	31%	69%
Quite easy	28%	14%	28%	17%
Quite difficult	6%	17%	16%	9%
Very difficult	11%	3%	15%	5%
Unable to go	6%	5%	9%	0%
Do not wish to go	8%	2%	1%	0%

Source: Money Matters data
^a plus 1 non-response
^b plus 3 non-responses

Table D-19: Receive confidential financial documents by post, such as a payment card or chequebook

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Very easy	45%	59%	38%	76%
Quite easy	22%	18%	24%	13%
Quite difficult	11%	17%	12%	7%
Very difficult	11%	0%	13%	1%
Unable to go	3%	5%	12%	0%
Do not wish to go	9%	2%	1%	1%

Source: Money Matters data
^a plus 1 non-response

Table D-20: Which of the following types of every day accounts do you have, if any, either in your own name or jointly with someone else?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=66) ^a	Post valid % (n=68)
Current account	26%	21%	21%	37%
Basic bank account	55%	64%	53%	44%
Post office card account	5%	5%	2%	1%
Savings deposit account	11%	9%	11%	21%
None of these	20%	12%	30%	21%

Source: Money Matters data
^a plus 2 non-responses

Table D-21: Which of the following ways, if any, can or do you use the internet when you need to access information about money or your finances?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
At home, using a computer or laptop	21%	18%	10%	19%
At home, using a mobile phone, tablet or internet – enabled TV	71%	83%	75%	81%
At work, college or at a friend or relative's home	0%	0%	1%	0%
In a library, community centre or other public setting	5%	3%	4%	3%
Somewhere else	0%	6%	0%	0%
Do not use the internet	20%	14%	18%	13%

Source: Money Matters data

Preparing for and managing life events – having appropriate insurance / income protection

Table D-22: Which, if any, of the following protection products do you and your partner / spouse have, even if you didn't arrange them yourself?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Home insurance	9%	11%	4%	4%
Insurance for specific items	6%	6%	1%	7%
Payment protection insurance	0%	0%	0%	0%
Private medical insurance	0%	0%	0%	0%
Critical illness insurance	0%	0%	0%	0%
Income protection insurance	0%	0%	0%	0%
Life insurance that pays out on death	5%	5%	1%	3%
Another type of insurance	2%	3%	1%	1%
Funeral plan	0%	0%	0%	1%
A will	0%	0%	0%	1%
Other	0%	0%	3%	0%

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
None of these	83%	83%	90%	87%

Source: Money Matters data

Attitudes to money – people are motivated to keep track of their finances

Table D-23: How important, if at all, do you think it is to keep track of your household’s income and expenditure

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Very important	58%	70%	66%	90%
Fairly important	17%	20%	18%	7%
Neither unimportant or important	6%	3%	4%	3%
Fairly unimportant	6%	3%	0%	0%
Very unimportant	2%	2%	0%	0%
Don't know	12%	3%	12%	0%

Source: Money Matters data

Attitudes to money – attitudes to managing money

Table D-24: I feel under pressure to spend money on my children even when I can't afford it. Please answer on a scale where 0 is not a lot like me and 10 sounds a lot like me

	Standard		Enhanced	
	Pre valid % (n=50) ^a	Post valid % (n=60) ^b	Pre valid % (n=46) ^c	Post valid % (n=62) ^d
Max score	10	10	10	10
Min score	1	0	1	0
Mean Score	5.5	3.9	5.5	4.1

Source: Money Matters data

^a plus 16 non-response

^b plus 6 non-response

^c plus 22 non-response

^d plus 6 non-response

Table D-25: I feel under pressure to have a lifestyle which I can't really afford. Please answer on a scale where 0 is not at lot like me and 10 sounds a lot like me

	Standard		Enhanced	
	Pre valid % (n=58) ^a	Post valid % (n=63) ^b	Pre valid % (n=56) ^c	Post valid % (n=62) ^d
Max score	10	10	10	10
Min score	1	0	1	0
Mean Score	4.3	3.1	3.9	3.1

Source: Money Matters data

^a plus 3 non-response

^b plus 1 non-response
^c plus 7 non-response
^d plus 4 non-response

Table D-26: I am too busy to sort out my finances at the moment

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=68)
Strongly agree	8%	5%	6%	1%
Tend to agree	15%	14%	10%	18%
Neither agree nor disagree	9%	3%	16%	7%
Tend to disagree	9%	18%	12%	19%
Strongly disagree	51%	59%	48%	53%
Don't know	8%	2%	7%	1%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response

Table D-27: Nothing I do will make much difference to my financial situation

	Standard				Enhanced			
	Pre valid % (n=65) ^a		Post valid % (n=66)		Pre valid % (n=65) ^b		Post valid % (n=68)	
Strongly agree	5	8%	3	5%	8	12%	4	6%
Tend to agree	12	18%	7	11%	6	9%	12	18%
Neither agree nor disagree	5	8%	4	6%	9	14%	4	6%
Tend to disagree	7	11%	12	18%	9	14%	8	12%
Strongly disagree	28	43%	39	59%	29	45%	37	54%
Don't know	8	12%	1	2%	4	6%	3	4%

Source: Money Matters data
^a plus 1 non-response
^b plus 3 non-response

Attitudes to money – people value making money go further

Table D-28: I prefer to stick with one company over time rather than keep changing suppliers

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=66)	Pre valid % (n=66) ^b	Post valid % (n=68)
Strongly agree	36%	27%	24%	15%
Tend to agree	17%	15%	8%	13%
Neither agree nor disagree	13%	5%	20%	15%
Tend to disagree	8%	18%	5%	10%
Strongly disagree	8%	24%	9%	26%
Don't know	19%	11%	35%	21%

Source: Money Matters data
^a plus 2 non-responses
^b plus 2 non-responses

Table D-29: There is no point in switching providers, it is not worth the hassle

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=65) ^b	Pre valid % (n=64) ^c	Post valid % (n=68)
Strongly agree	27%	17%	22%	12%
Tend to agree	19%	12%	5%	15%
Neither agree nor disagree	16%	8%	17%	13%
Tend to disagree	11%	25%	8%	13%
Strongly disagree	9%	28%	11%	26%
Don't know	19%	11%	38%	21%

Source: Money Matters data
^a plus 2 non-response
^b plus 1 non-response
^c plus 4 non-response

Attitudes to money – People value saving for expected and unexpected events

Table D-30: I Find it more satisfying to spend money than to save it for the long term

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=65) ^a	Post valid % (n=68)
Strongly agree	17%	8%	9%	9%
Tend to agree	17%	24%	15%	18%
Neither agree nor disagree	5%	9%	15%	19%
Tend to disagree	18%	15%	15%	12%
Strongly disagree	35%	42%	34%	41%
Don't know	9%	2%	11%	1%

Source: Money Matters data
^a plus 3 non-responses

Table D-31: I always make sure I have some money saved to pay for emergencies or unexpected expenses

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=65) ^a	Post valid % (n=68)
Strongly agree	15%	33%	15%	25%
Tend to agree	23%	17%	15%	32%
Neither agree nor disagree	17%	14%	15%	12%

	Standard		Enhanced	
Tend to disagree	12%	23%	14%	16%
Strongly disagree	26%	11%	35%	15%
Don't know	8%	3%	5%	0%

Source: Money Matters data
^a plus 3 non-response

Table D-32: If I had to choose, I would rather have a good standard of living today than save for the future

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=65) ^b	Post valid % (n=68)
Strongly agree	18%	11%	14%	3%
Tend to agree	12%	17%	14%	29%
Neither agree nor disagree	9%	17%	15%	15%
Tend to disagree	23%	15%	15%	13%
Strongly disagree	26%	39%	35%	35%
Don't know	11%	2%	6%	4%

Source: Money Matters data
^a plus 1 non-response
^b plus 3 non-responses

Attitudes to money – People have a cautious attitude to debt and credit

Table D-33: Spending to the maximum on all my credit cards is a way of life for me

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=66)	Pre valid % (n=65) ^b	Post valid % (n=68)
Strongly agree	0%	0%	0%	0%
Tend to agree	3%	2%	0%	0%
Neither agree nor disagree	2%	3%	3%	1%
Tend to disagree	8%	8%	11%	4%
Strongly disagree	63%	83%	65%	60%
Don't know	25%	5%	22%	34%

Source: Money Matters data
^a plus 2 non-responses
^b plus 3 non-responses

Table D-34: I hate to borrow – I would much rather save up in advance

	Standard		Enhanced	
	Pre valid % (n=63) ^a	Post valid % (n=65) ^b	Pre valid % (n=65) ^c	Post valid % (n=67) ^d
Strongly agree	48%	62%	52%	63%

	Standard		Enhanced	
Tend to agree	17%	9%	14%	27%
Neither agree nor disagree	3%	6%	6%	3%
Tend to disagree	13%	12%	6%	3%
Strongly disagree	11%	9%	6%	3%
Don't know	8%	2%	15%	1%

Source: Money Matters data

^a plus 3 non-responses

^b plus 1 non-response

^c plus 3 non-responses

^d plus 1 non-responses

Table D-35: Sometimes I ignore letters and phone calls in case they are to tell me that I owe money

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=65) ^b	Post valid % (n=68)
Strongly agree	15%	6%	11%	4%
Tend to agree	9%	15%	12%	7%
Neither agree nor disagree	3%	3%	5%	1%
Tend to disagree	5%	11%	5%	15%
Strongly disagree	55%	64%	51%	49%
Don't know	12%	2%	17%	24%

Source: Money Matters data

^a plus 1 non-response

^b plus 3 non-response

Table D-36: Being in debt does not worry me

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=64) ^b	Pre valid % (n=65) ^c	Post valid % (n=68)
Strongly agree	9%	3%	8%	1%
Tend to agree	8%	9%	6%	1%
Neither agree nor disagree	9%	2%	3%	0%
Tend to disagree	13%	16%	9%	12%
Strongly disagree	50%	69%	57%	66%
Don't know	11%	2%	17%	19%

Source: Money Matters data

^a plus 2 non-responses

^b plus 2 non-responses

^c plus 3 non-responses

Table D-37: I would prefer to have luxuries and treats than be debt free

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=64) ^b	Pre valid % (n=62) ^c	Post valid % (n=67) ^d
Strongly agree	5%	5%	5%	1%
Tend to agree	18%	16%	10%	3%
Neither agree nor disagree	2%	6%	2%	4%
Tend to disagree	12%	8%	6%	9%
Strongly disagree	46%	64%	61%	67%
Don't know	17%	2%	16%	15%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

^c plus 6 non-responses

^d plus 1 non-responses

Table D-38: I would rather cut back than run up debts on a credit card

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=65) ^b	Pre valid % (n=65) ^c	Post valid % (n=68)
Strongly agree	50%	62%	54%	62%
Tend to agree	5%	14%	14%	12%
Neither agree nor disagree	5%	0%	2%	0%
Tend to disagree	8%	12%	5%	1%
Strongly disagree	11%	9%	6%	6%
Don't know	22%	3%	20%	19%

Source: Money Matters data

^a plus 2 non-responses

^b plus 1 non-response

^c plus 3 non-responses

Table D-39: It's okay to constantly use an overdraft

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
Strongly agree	8%	0%	5%	0%
Tend to agree	6%	9%	2%	1%
Neither agree nor disagree	5%	5%	2%	1%
Tend to disagree	6%	9%	2%	4%
Strongly disagree	46%	69%	58%	57%
Don't know	29%	8%	33%	35%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-responses

^c plus 2 non-responses

Table D-40: I prefer to buy things on credit rather than wait and save up

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid (n=64) ^b	Pre valid % (n=64) ^c	Post valid % (n=67) ^d
Strongly agree	8%	5%	3%	1%
Tend to agree	8%	8%	3%	3%
Neither agree nor disagree	5%	3%	2%	1%
Tend to disagree	6%	13%	5%	9%
Strongly disagree	49%	66%	63%	63%
Don't know	25%	6%	25%	22%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

^c plus 4 non-responses

^d plus 1 non-responses

Attitudes to the future – people have concrete short to medium term financial goals and / or longer-term aspiration

Table D-41: Which, if any, of these financial goals do you have for the next five years?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=68)	Post valid % (n=68)
Just making ends meet day to day	21%	23%	16%	50%
Paying off my debts / reducing debts	12%	17%	12%	18%
To buy, rent or move house	38%	53%	37%	47%
Saving money for a wedding	0%	0%	0%	3%
Saving money to start a family / have another child	6%	2%	1%	7%
Saving money for education	12%	14%	18%	31%
Saving money to help grown-up children to buy / rent a house	3%	2%	0%	3%
Saving money for a holiday	21%	30%	18%	32%
Saving money for retirement	2%	0%	0%	6%
Saving money for home improvements	6%	6%	9%	24%

	Standard		Enhanced	
Saving money to purchase car / van / motorbike	6%	3%	6%	13%
Saving money generally	44%	67%	35%	53%
Other	6%	12%	6%	7%
None of these	8%	3%	4%	1%

Source: Money Matters data

Table D-42: How much of a plan do you have about how you will achieve your financial goals? Please answer on a scale of 0 to 10, where 0 means you don't have a plan of what you need to do and 10 means you have a very specific plan of what you need to do

	Standard						Enhanced					
	Pre			Post			Pre			Post		
	Min	Max	Mean	Min	Max	Mean	Min	Max	Mean	Min	Max	Mean
Just making ends meet day to day	1	10	4.5	0	6	2.9	1	10	4.2	0	10	2.5
Paying off my debts / reducing debts	1	10	4.6	0	10	4.4	1	8	3.4	0	10	4.1
To buy, rent or move house	1	10	5.5	0	10	5.4	1	9	3.3	0	10	3.8
Saving money for a wedding	-	-	-	8	8	8	8	8	8	0	10	5.7
Saving money to start a family / have another child	5	10	8.4	9	9	9	1	10	5.4	0	9	3.8
Saving money for education	2	10	8.6	1	10	6.8	1	8	4.8	0	10	3.5
Saving money to help grown-up children to buy / rent a house	3	10	8.6	4	4	4	-	-	-	7	9	8
Saving money for a holiday	1	10	4.7	0	9	3.9	1	8	3.1	0	9	2.6
Saving money for retirement	2	4	3	-	-	-	-	-	-	0	7	2.8
Saving money for home improvements	2	8	5.2	0	6	3.8	1	8	2.8	0	10	2.9
Saving money to purchase car / van / motorbike	1	10	4.5	4	8	5.8	1	7	3	0	9	3.5
Saving money generally	1	10	5.9	0	10	4.8	1	7	3.6	0	10	3.8

	Standard						Enhanced					
	Pre			Post			Pre			Post		
	Min	Max	Mean	Min	Max	Mean	Min	Max	Mean	Min	Max	Mean
Other	1	8	2.8	0	7	2.8	1	1	1	1	9	5
None of these	1	1	1	1	1	1	-	-	-	-	-	-

Source: Money Matters data

Attitudes to the future – people anticipate and plan for less positive scenarios

Table D-43: Have you thought about or made any plans about how you might cope financially with an unexpected fall in household income due to changes to tax or benefits?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=66) ^a	Post valid % (n=68)
I've thought about it but I haven't done anything specific	11%	15%	12%	16%
I haven't really thought about it	44%	26%	41%	22%
I don't think there is anything I can do to plan	2%	5%	6%	13%
I am saving money which I could use for these kinds of eventuality	11%	12%	2%	12%
I would expect my family to help me out financially	24%	36%	21%	22%
Other	0%	2%	3%	0%
Don't know	9%	5%	15%	15%

Source: Money Matters data

^a plus 2 non-responses

Self-confidence – People have the confidence to choose appropriate products / services

Table D-44: How confident do you feel making decisions about financial products and services? Please answer on a scale where 0 is not at all confident and 10 is very confident

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=64) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
Max score	5	10	7	7
Min score	1	1	1	1
Mean Score	2.3	3.9	3.5	3.6

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

^c plus 2 non-response

Self-control – people are able to abstain from / delay spending in order to live within their means and save for the future

Table D-45: I tend to buy things even when I can't really afford them

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=67) ^a	Post valid % (n=68)
Strongly agree	11%	8%	10%	3%
Tend to agree	23%	20%	18%	28%
Neither agree nor disagree	6%	6%	10%	3%
Tend to disagree	14%	14%	12%	21%
Strongly disagree	44%	52%	45%	46%
Don't know	3%	2%	4%	0%

Source: Money Matters data
^a plus 1 non-response

Table D-46: I tend to live for today and let tomorrow take care of itself

	Standard		Enhanced	
	Pre valid % (n=62) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=68)
Strongly agree	10%	9%	12%	6%
Tend to agree	27%	15%	13%	22%
Neither agree nor disagree	8%	6%	15%	10%
Tend to disagree	18%	18%	6%	24%
Strongly disagree	34%	50%	45%	38%
Don't know	3%	2%	9%	0%

Source: Money Matters data
^a plus 4 non-responses
^b plus 1 non-response

Table D-47: I find it more satisfying to spend money than to save it for the long term

	Standard		Enhanced	
	Pre valid % (n=61) ^a	Post valid % (n=65) ^b	Pre valid % (n=67) ^c	Post valid % (n=68)
Strongly agree	7%	2%	7%	3%
Tend to agree	26%	15%	13%	16%
Neither agree nor disagree	8%	9%	12%	13%
Tend to disagree	18%	22%	9%	19%
Strongly disagree	38%	51%	52%	49%
Don't know	3%	2%	6%	0%

Source: Money Matters data
^a plus 5 non-responses
^b plus 1 non-response

^c plus 1 non-response

Understanding financial concepts, products and situations – people are able to answer basic questions around different financial products

Table D-48: How knowledgeable do you feel about bank accounts

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=66) ^b	Post valid % (n=68)
I have good knowledge	11%	12%	5%	21%
I have reasonable knowledge	15%	22%	12%	19%
I have a basic knowledge, but I do not understand the details	12%	32%	11%	25%
My knowledge is very limited	29%	22%	32%	22%
I know nothing about this	33%	12%	41%	13%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

Table D-49: How knowledgeable do you feel about credit cards

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
I have good knowledge	5%	6%	5%	4%
I have reasonable knowledge	5%	5%	2%	3%
I have a basic knowledge, but I do not understand the details	15%	20%	0%	16%
My knowledge is very limited	11%	32%	23%	24%
I know nothing about this	65%	37%	71%	53%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

^c plus 2 non-responses

Table D-50: How knowledgeable do you feel about mortgages

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=63) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
I have good knowledge	2%	5%	2%	1%
I have reasonable knowledge	3%	3%	0%	4%
I have a basic knowledge, but I do not understand the details	3%	13%	2%	12%

	Standard		Enhanced	
My knowledge is very limited	12%	22%	15%	24%
I know nothing about this	80%	57%	82%	59%

Source: Money Matters data
^a plus 1 non-response
^b plus 3 non-responses
^c plus 2 non-responses

Table D-51: How knowledgeable do you feel about savings unions

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=66) ^b	Post valid % (n=68)
I have good knowledge	6%	9%	3%	13%
I have reasonable knowledge	11%	15%	6%	10%
I have a basic knowledge, but I do not understand the details	14%	28%	8%	26%
My knowledge is very limited	20%	25%	27%	24%
I know nothing about this	50%	23%	56%	26%

Source: Money Matters data
^a plus 1 non-response
^b plus 2 non-responses

Table D-52: How knowledgeable do you feel about credit unions

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=66) ^b	Post valid % (n=68)
I have good knowledge	0%	8%	5%	15%
I have reasonable knowledge	15%	12%	2%	9%
I have a basic knowledge, but I do not understand the details	17%	18%	8%	21%
My knowledge is very limited	15%	25%	21%	25%
I know nothing about this	53%	37%	65%	31%

Source: Money Matters data
^a plus 1 non-response
^b plus 2 non-responses

Table D-53: How knowledgeable do you feel about investments

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=64) ^a	Pre valid % (n=65) ^b	Post valid % (n=68)
I have good knowledge	0%	2%	2%	0%
I have reasonable knowledge	2%	6%	0%	6%

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=64) ^a	Pre valid % (n=65) ^b	Post valid % (n=68)
I have a basic knowledge, but I do not understand the details	5%	13%	0%	4%
My knowledge is very limited	9%	16%	12%	21%
I know nothing about this	85%	64%	86%	69%

Source: Money Matters data

^a plus 2 non-responses

^b plus 3 non-responses

Table D-54: How knowledgeable do you feel about pensions

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=66) ^b	Post valid % (n=68)
I have good knowledge	0%	2%	2%	0%
I have reasonable knowledge	2%	8%	0%	6%
I have a basic knowledge, but I do not understand the details	5%	12%	0%	12%
My knowledge is very limited	12%	17%	15%	21%
I know nothing about this	82%	62%	83%	62%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

Table D-55: How knowledgeable do you feel about insurance

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=66) ^b	Post valid % (n=68)
I have good knowledge	3%	3%	2%	1%
I have reasonable knowledge	3%	11%	2%	12%
I have a basic knowledge, but I do not understand the details	14%	28%	2%	24%
My knowledge is very limited	12%	11%	18%	13%
I know nothing about this	68%	48%	77%	50%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

Table D-56: How knowledgeable do you feel about the different types of financial fraud

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=64) ^a	Pre valid % (n=65) ^b	Post valid % (n=68)
I have good knowledge	0%	0%	2%	3%
I have reasonable knowledge	5%	14%	3%	9%

	Standard		Enhanced	
I have a basic knowledge, but I do not understand the details	11%	13%	6%	16%
My knowledge is very limited	14%	25%	14%	19%
I know nothing about this	71%	48%	75%	53%

Source: Money Matters data
^a plus 2 non-responses
^b plus 3 non-responses

Table D-57: How knowledgeable do you feel about the different types of loans and credit

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
I have good knowledge	8%	11%	5%	6%
I have reasonable knowledge	6%	18%	5%	16%
I have a basic knowledge, but I do not understand the details	12%	17%	11%	15%
My knowledge is very limited	71%	52%	79%	59%
I know nothing about this	3%	2%	2%	4%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 2 non-responses

Table D-58: Which of these statements best describes your ability in using a price comparison website

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=65) ^b	Pre valid % (n=65) ^c	Post valid % (n=64) ^d
I have a clear idea about how to do this	19%	26%	11%	28%
I have some idea about how to do this	9%	6%	6%	16%
My knowledge is limited	13%	20%	12%	25%
I have no idea how to do this	8%	20%	14%	11%
Not applicable	52%	28%	57%	20%

Source: Money Matters data
^a plus 2 non-responses
^b plus 1 non-response
^c plus 3 non-responses
^d plus 4 non-responses

Table D-59: Which of these statements best describes your ability in checking the balance on your bank account

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=65) ^b	Pre valid % (n=65) ^c	Post valid % (n=67) ^d
I have a clear idea about how to do this	55%	69%	43%	84%
I have some idea about how to do this	17%	12%	18%	4%
My knowledge is limited	5%	3%	6%	1%
I have no idea how to do this	6%	6%	11%	1%
Not applicable	17%	9%	22%	9%

Source: Money Matters data
^a plus 2 non-responses
^b plus 1 non-response
^c plus 3 non-responses
^d plus 1 non-response

Table D-60: Which of these statements best describes your ability in creating a weekly or monthly household budget

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
I have a clear idea about how to do this	26%	52%	21%	75%
I have some idea about how to do this	20%	22%	27%	10%
My knowledge is limited	12%	14%	11%	9%
I have no idea how to do this	5%	3%	11%	1%
Not applicable	37%	9%	30%	4%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 2 non-responses

Table D-61: Which of these statements best describes your ability in comparing different insurance products to check you are getting the best deal

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=63) ^c	Post valid % (n=64) ^d
I have a clear idea about how to do this	15%	20%	6%	20%
I have some idea about how to do this	11%	14%	6%	14%
My knowledge is limited	11%	11%	8%	25%
I have no idea how to do this	12%	29%	16%	19%

	Standard		Enhanced	
Not applicable	51%	26%	63%	22%

Source: Money Matters data

^a plus 1 non-response

^b plus 1 non-response

^c plus 5 non-responses

^d plus 4 non-responses

Table D-62: Which of these statements best describes your ability in comparing different savings products to check you are getting the account which is best for you

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=64) ^b	Pre valid % (n=63) ^c	Post valid % (n=63) ^d
I have a clear idea about how to do this	11%	13%	5%	16%
I have some idea about how to do this	11%	9%	5%	16%
My knowledge is limited	12%	17%	5%	24%
I have no idea how to do this	9%	31%	17%	19%
Not applicable	57%	30%	68%	25%

Source: Money Matters data

^a plus 1 non-response

^b plus 2 non-responses

^c plus 5 non-responses

^d plus 5 non-responses

Table D-63: Which of these statements best describes your ability in comparing different loans and credit products to check you are getting the best product for you

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=62) ^b	Pre valid % (n=63) ^c	Post valid % (n=62) ^d
I have a clear idea about how to do this	6%	8%	3%	15%
I have some idea about how to do this	14%	11%	3%	13%
My knowledge is limited	11%	18%	5%	23%
I have no idea how to do this	14%	31%	19%	23%
Not applicable	55%	32%	70%	27%

Source: Money Matters data

^a plus 1 non-response

^b plus 4 non-responses

^c plus 5 non-responses

^d plus 6 non-responses

Table D-64: Which of these statements best describes your ability in checking you are getting all benefits you are entitled to

	Standard		Enhanced	
	Pre valid % (n=63) ^a	Post valid % (n=64) ^b	Pre valid % (n=61) ^c	Post valid % (n=62) ^d
I have a clear idea about how to do this	2%	22%	2%	37%
I have some idea about how to do this	16%	30%	10%	21%
My knowledge is limited	16%	19%	10%	13%
I have no idea how to do this	17%	14%	28%	11%
Not applicable	49%	16%	51%	18%

Source: Money Matters data
^a plus 3 non-responses
^b plus 2 non-responses
^c plus 7 non-responses
^d plus 6 non-responses

Table D-65: Which of these statements best describes your ability in checking how much pension income you will get when you retire

	Standard		Enhanced	
	Pre valid % (n=60) ^a	Post valid % (n=61) ^b	Pre valid % (n=62) ^c	Post valid % (n=56) ^d
I have a clear idea about how to do this	0%	2%	2%	0%
I have some idea about how to do this	5%	5%	2%	2%
My knowledge is limited	5%	16%	3%	16%
I have no idea how to do this	28%	43%	19%	46%
Not applicable	62%	34%	74%	36%

Source: Money Matters data
^a plus 6 non-responses
^b plus 5 non-responses
^c plus 6 non-responses
^d plus 12 non-responses

Table D-66: Which of these statements best describes your ability in planning a pension that will provide you with the income in retirement that you require

	Standard				Enhanced			
	Pre valid % (n=60) ^a		Post valid % (n=59) ^b		Pre valid % (n=62) ^c		Post valid % (n=55) ^d	
I have a clear idea about how to do this	0	0%	1	2%	1	2%	1	2%
I have some idea about how to do this	1	2%	2	3%	0	0%	1	2%
My knowledge is limited	4	7%	9	15%	1	2%	8	15%

	Standard				Enhanced			
I have no idea how to do this	16	27%	28	47%	13	21%	26	47%
Not applicable	39	65%	19	32%	47	76%	19	35%

Source: Money Matters data
^a plus 6 non-responses
^b plus 7 non-responses
^c plus 6 non-responses
^d plus 13 non-responses

Table D-67: Which of these statements best describes your ability in checking you are paying the correct amount of tax

	Standard		Enhanced	
	Pre valid % (n=61) ^a	Post valid % (n=56) ^b	Pre valid % (n=54) ^c	Post valid % (n=51) ^d
I have a clear idea about how to do this	3%	7%	2%	4%
I have some idea about how to do this	7%	11%	2%	4%
My knowledge is limited	5%	11%	2%	8%
I have no idea how to do this	23%	29%	22%	37%
Not applicable	62%	43%	72%	47%

Source: Money Matters data
^a plus 5 non-responses
^b plus 10 non-responses
^c plus 14 non-responses
^d plus 17 non-responses

Table D-68: Which of these statements best describes your ability in protecting yourself from online financial fraud

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=62) ^b	Pre valid % (n=58) ^c	Post valid % (n=55) ^d
I have a clear idea about how to do this	5%	10%	3%	16%
I have some idea about how to do this	8%	13%	3%	13%
My knowledge is limited	11%	27%	9%	18%
I have no idea how to do this	17%	23%	16%	24%
Not applicable	60%	27%	69%	29%

Source: Money Matters data
^a plus 1 non-response
^b plus 4 non-responses
^c plus 10 non-responses
^d plus 13 non-responses

Table D-69: Which of these statements best describes your ability in accessing advice if you need help with finances

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=61) ^b	Pre valid % (n=61) ^c	Post valid % (n=66) ^d
I have a clear idea about how to do this	6%	25%	5%	58%
I have some idea about how to do this	16%	30%	8%	20%
My knowledge is limited	9%	15%	8%	8%
I have no idea how to do this	17%	20%	15%	5%
Not applicable	52%	11%	64%	11%

Source: Money Matters data
^a plus 2 non-responses
^b plus 5 non-responses
^c plus 7 non-responses
^d plus 2 non-responses

Table D-70: Which of these statements best describes your ability in taking out a mortgage

	Standard		Enhanced	
	Pre valid % (n=62) ^a	Post valid % (n=59) ^b	Pre valid % (n=61) ^c	Post valid % (n=52) ^d
I have a clear idea about how to do this	0%	2%	2%	6%
I have some idea about how to do this	6%	2%	0%	4%
My knowledge is limited	3%	12%	3%	10%
I have no idea how to do this	23%	49%	20%	50%
Not applicable	68%	36%	75%	31%

Source: Money Matters data
^a plus 4 non-responses
^b plus 7 non-responses
^c plus 7 non-responses
^d plus 16 non-responses

Table D-71: Which of these statements best describes your ability in working out how to calculate your monthly mortgage payments in the event of an interest rate rise

	Standard		Enhanced	
	Pre valid % (n=60) ^a	Post valid % (n=53) ^b	Pre valid % (n=59) ^c	Post valid % (n=49) ^d
I have a clear idea about how to do this	3%	2%	2%	4%
I have some idea about how to do this	3%	2%	2%	4%
My knowledge is limited	5%	11%	0%	6%
I have no idea how to do this	23%	43%	20%	45%

	Standard		Enhanced	
Not applicable	65%	42%	76%	41%

Source: Money Matters data
^a plus 6 non-responses
^b plus 13 non-responses
^c plus 9 non-responses
^d plus 19 non-responses

Table D-72: Which of these statements best describes your ability in working out the total cost of a loan or credit purchase

	Standard		Enhanced	
	Pre valid % (n=61) ^a	Post valid % (n=62) ^b	Pre valid % (n=60) ^c	Post valid % (n=52) ^d
I have a clear idea about how to do this	5%	11%	7%	13%
I have some idea about how to do this	10%	6%	2%	4%
My knowledge is limited	2%	16%	3%	10%
I have no idea how to do this	20%	34%	18%	38%
Not applicable	64%	32%	70%	35%

Source: Money Matters data
^a plus 5 non-responses
^b plus 4 non-responses
^c plus 8 non-responses
^d plus 16 non-responses

Table D-73: Which of these statements best describes your ability in working out which household bill should take priority over others

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=61) ^c	Post valid % (n=60) ^d
I have a clear idea about how to do this	20%	51%	15%	60%
I have some idea about how to do this	23%	14%	21%	17%
My knowledge is limited	5%	17%	2%	10%
I have no idea how to do this	8%	8%	11%	3%
Not applicable	45%	11%	51%	10%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 6 non-response
^d plus 8 non-responses

Understanding financial concepts, products and situations – people understand basic financial concepts and are able to answer basic questions around investment

Table D-74: An investment with a high return is likely to be low risk

	Standard		Enhanced	
	Pre valid% (n=66)	Post valid % (n=66)	Pre valid % (n=64) ^a	Post valid % (n=67) ^b
True	5%	8%	3%	7%
False	12%	38%	16%	21%
Don't know	83%	55%	81%	72%

Source: Money Matters data
^a plus 4 non-responses
^b plus 1 non-response

Table D-75: High inflation means that the cost of living is increasing rapidly

	Standard		Enhanced	
	Pre valid% (n=66)	Post valid % (n=66)	Pre valid % (n=64) ^a	Post valid % (n=67) ^b
True	35%	59%	23%	34%
False	0%	2%	0%	0%
Don't know	65%	39%	77%	66%

Source: Money Matters data
^a plus 4 non-responses
^b plus 1 non-response

Table D-76: It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid% (n=64) ^b	Post valid % (n=67) ^c
True	6%	12%	3%	9%
False	5%	14%	5%	15%
Don't know	89%	74%	92%	76%

Source: Money Matters data
^a plus 1 non-response
^b plus 4 non-responses
^c plus 1 non-response

Table D-77: It will cost you more to borrow on money on a loan with a low APR than a loan with a high APR

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=66)	Pre valid % (n=63) ^b	Post valid % (n=67) ^c
True	13%	21%	5%	10%
False	16%	27%	8%	19%
Don't know	72%	52%	87%	70%

Source: Money Matters data
^a plus 2 non-responses
^b plus 5 non-responses
^c plus 1 non-response

Understanding financial concepts, products and situations – people can successfully apply mathematical skills to financial problems

Table D-78: The same TV is on sale in both shop A and B. In Shop A it is priced at £400. In shop B is on sale for £500 with a 10% discount. Which one is cheaper?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=66)	Pre valid % (n=64) ^b	Post valid % (n=68)
The one sold in shop A	55%	80%	53%	63%
The one sold in shop B	11%	6%	11%	9%
They are both the same price	6%	2%	0%	4%
Don't know	28%	12%	36%	24%

Source: Money Matters data
^a plus 1 non-response
^b plus 4 non-responses

Literacy – People have the level of literacy needed to fill in forms and write formal letters

Table D-79: How good are you at working with numbers when you need to in everyday life

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=67) ^a	Post valid % (n=67) ^b
Very good	27%	30%	18%	28%
Fairly good	39%	41%	37%	30%
Below average	6%	12%	27%	30%
Poor	23%	15%	18%	12%
No opinion	2%	0%	0%	0%
Don't know	3%	2%	0%	0%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response

Table D-80: How good are you at writing in English when you need to in daily life

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=63) ^a	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Very good	27%	32%	12%	34%
Fairly good	36%	35%	33%	25%
Below average	6%	13%	30%	22%
Poor	29%	19%	24%	18%
No opinion	0%	2%	1%	0%
Don't know	2%	0%	0%	0%

Source: Money Matters data
^a plus 3 non-responses

^b plus 1 non-response

^c plus 1 non-response

Table D-81: How good are you at reading in English when you need to

	Standard		Enhanced	
	Pre valid % (n=64) ^a	Post valid % (n=66)	Pre valid % (n=67) ^b	Post valid % (n=67) ^c
Very good	31%	39%	19%	36%
Fairly good	34%	30%	28%	24%
Below average	8%	11%	27%	22%
Poor	25%	18%	24%	18%
No opinion	0%	2%	1%	0%
Don't know	2%	0%	0%	0%

Source: Money Matters data

^a plus 2 non-responses

^b plus 1 non-response

^c plus 1 non-response

Digital literacy – people are able to use financial / money related online services

Table D-82: Do you have access to the internet at home or elsewhere

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=66)	Pre valid % (n=66) ^a	Post valid % (n=68)
Yes	76%	86%	83%	85%
No	21%	14%	17%	15%
Don't know	3%	0%	0%	0%

Source: Money Matters data

^a plus 2 non-responses

Table D-83: Within the last year how often have you gone online for buying a product online

	Standard		Enhanced	
	Pre valid % (n=51) ^a	Post valid % (n=53) ^b	Pre valid % (n=57) ^c	Post valid % (n=59) ^d
Several times a day	0%	0%	0%	0%
Daily	6%	0%	2%	2%
Weekly	4%	4%	2%	3%
Monthly	31%	39%	15%	20%
Less than monthly	24%	26%	15%	19%
Never	35%	32%	66%	56%
Don't know	0%	0%	0%	0%

Source: Money Matters data

^a plus 15 non-responses

^b plus 13 non-responses

^c plus 11 non-responses

^d plus 9 non-responses

Table D-84: Within the last year how often have you gone online for making travel reservations

	Standard		Enhanced	
	Pre valid % (n=51) ^a	Post valid % (n=56) ^b	Pre valid % (n=52) ^c	Post valid % (n=58) ^d
Several times a day	0%	0%	0%	0%
Daily	4%	0%	0%	0%
Weekly	4%	2%	0%	0%
Monthly	10%	16%	2%	0%
Less than monthly	20%	14%	10%	17%
Never	63%	68%	88%	83%
Don't know	0%	0%	0%	0%

Source: Money Matters data
^a plus 15 non-responses
^b plus 10 non-responses
^c plus 16 non-responses
^d plus 10 non-responses

Table D-85: Within the last year how often have you gone online for paying bills

	Standard		Enhanced	
	Pre valid % (n=52) ^a	Post valid % (n=57) ^b	Pre valid % (n=52) ^c	Post valid % (n=58) ^d
Several times a day	2%	0%	0%	0%
Daily	2%	0%	0%	0%
Weekly	4%	5%	2%	0%
Monthly	27%	35%	15%	16%
Less than monthly	10%	0%	8%	3%
Never	56%	60%	75%	81%
Don't know	0%	0%	0%	0%

Source: Money Matters data
^a plus 14 non-responses
^b plus 9 non-responses
^c plus 16 non-response
^d plus 10 non-responses

Table D-86: Within the last year how often have you gone online for using your bank's online services

	Standard		Enhanced	
	Pre valid % (n=51)	Post valid % (n=57)	Pre valid % (n=53)	Post valid % (n=59)
Several times a day	0%	2%	6%	14%
Daily	10%	18%	6%	19%
Weekly	24%	26%	21%	10%
Monthly	29%	23%	9%	14%
Less than monthly	6%	4%	6%	2%
Never	31%	28%	53%	42%

	Standard		Enhanced	
	Pre valid % (n=51)	Post valid % (n=57)	Pre valid % (n=53)	Post valid % (n=59)
Don't know	0%	0%	0%	0%

Source: Money Matters data
a plus 15 non-responses
b plus 9 non-responses
c plus 15 non-responses
d plus 9 non-responses

Table D-87: Within the last year how often have you gone online for comparing products and services

	Standard		Enhanced	
	Pre valid % (n=50) ^a	Post valid % (n=56) ^b	Pre valid % (n=53) ^c	Post valid % (n=57) ^d
Several times a day	0%	0%	0%	2%
Daily	2%	0%	2%	4%
Weekly	2%	4%	2%	16%
Monthly	14%	20%	6%	9%
Less than monthly	12%	16%	9%	16%
Never	70%	61%	81%	54%
Don't know	0%	0%	0%	0%

Source: Money Matters data
a plus 16 non-responses
b plus 10 non-responses
c plus 15 non-responses
d plus 11 non-responses

Table D-88: Within the last year how often have you gone online for ordering groceries or food online

	Standard		Enhanced	
	Pre valid % (n=52) ^a	Post valid % (n=56) ^b	Pre valid % (n=63) ^c	Post valid % (n=58) ^d
Several times a day	0%	0%	0%	0%
Daily	0%	0%	0%	0%
Weekly	4%	5%	6%	7%
Monthly	6%	16%	4%	5%
Less than monthly	10%	11%	9%	10%
Never	81%	68%	81%	78%
Don't know	0%	0%	0%	0%

Source: Money Matters data
a plus 14 non-responses
b plus 10 non-responses
c plus 5 non-responses
d plus 10 non-responses

Table D-89: Within the last year how often have you gone online for selling things online

	Standard		Enhanced	
	Pre valid % (n=51) ^a	Post valid % (n=57) ^b	Pre valid % (n=63) ^c	Post valid % (n=59) ^d
Several times a day	0%	0%	0%	0%
Daily	0%	0%	0%	0%
Weekly	2%	2%	0%	2%
Monthly	2%	9%	2%	0%
Less than monthly	4%	11%	8%	19%
Never	92%	79%	91%	80%
Don't know	0%	0%	0%	0%

Source: Money Matters data
^a plus 15 non-responses
^b plus 9 non-responses
^c plus 5 non-responses
^d plus 9 non-responses

Table D-90: Within the last year how often have you gone online for finding the location of a house, office, store or restaurant

	Standard		Enhanced	
	Pre valid % (n=51) ^a	Post valid % (n=57) ^b	Pre valid % (n=53) ^c	Post valid % (n=59) ^d
Several times a day	0%	0%	0%	3%
Daily	2%	4%	6%	12%
Weekly	12%	18%	9%	39%
Monthly	27%	28%	19%	19%
Less than monthly	16%	25%	19%	14%
Never	43%	26%	47%	14%
Don't know	0%	0%	0%	0%

Source: Money Matters data
^a plus 15 non-responses
^b plus 9 non-responses
^c plus 15 non-responses
^d plus 9 non-responses

Digital literacy – people are able to navigate online content and locate the information they need

Table D-91: How would you rate your ability to use the internet?

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
Excellent	26%	31%	17%	21%
Good	37%	40%	24%	35%
Fair	11%	8%	38%	26%
Poor	6%	6%	9%	7%

	Standard		Enhanced	
	Pre valid % (n=65) ^a	Post valid % (n=65) ^b	Pre valid % (n=66) ^c	Post valid % (n=68)
Bad	14%	12%	8%	3%
Don't know	6%	3%	5%	7%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response
^c plus 2 non-responses

Additional questions

Table D-92: Do you have a social worker?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=67) ^b	Post valid % (n=68)
Yes	38%	31%	34%	32%
No	62%	69%	66%	68%

Source: Money Matters data
^a plus 1 non-response
^b plus 1 non-response

Table D-93: How regularly do you have contact with your social worker?

	Standard		Enhanced	
	Pre valid % (n=24) ^a	Post valid % (n=18) ^b	Pre valid % (n=22) ^c	Post valid % (n=22)
Daily	0%	0%	0%	0%
Weekly	21%	22%	18%	41%
Monthly	50%	44%	41%	32%
Less often than monthly	29%	33%	41%	27%

Source: Money Matters data
^a plus 1 non-response
^b plus 2 non-responses
^c plus 1 non-response

Table D-94: Have you ever used a foodbank?

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=68)	Post valid % (n=68)
Yes	20%	15%	28%	35%
No	80%	85%	72%	65%

Source: Money Matters data
^a plus 1 non-response

Table D-95: Have you ever self-disconnected your gas / electricity or been afraid to put on the heating

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=68)	Post valid % (n=68)
Yes	24%	8%	18%	15%

	Standard		Enhanced	
	Pre valid % (n=66)	Post valid % (n=65) ^a	Pre valid % (n=68)	Post valid % (n=68)
No	76%	92%	82%	85%

Source: Money Matters data
^a plus 1 non-response

Annex E: Topic Guide for conversations with women

Engagement with Maternity Matters

When and how did you first hear about the Maternity Matters service?

- *How long have you been engaged with the service?*

Why did you decide to take up the offer of the service? *Probe to explore:*

- *What did you hope to get out of it?*

Looking back now, what did you think about the service that you received? Did it meet your needs?

What did you like about the service?

- *Probe for the specifics here – Why? What exactly did you like about it?*

What, if anything, did you not like so much?

- *Probe on the specifics of what worked less well, why*
- *How this could have been better?*

Benefits

What support did you receive from the service? *Probe to explore:*

- *Who helped you?*
- *How did they help you?*
- *What did you receive the support for?*

How important was this service to you?

- *What have been the changes and benefits you have experienced since contacting the service?*
- *Have you made any changes in how you manage your money since contacting the service?*

Do you think these benefits would have happened without the service?

- *E.g. what used to happen / what might have happened anyway?*

Do you think you'll keep getting longer term benefits from the service and what you've learned/gained through being part of it? [probe for details]

Has anything bad happened as a result of you participating in the service?

- *E.g. anything negative? Probe on the detail of any negative impacts*

Would you recommend the service to other people?

If you could sum up the service in just a couple of words, what would you say?

Do you have any other comments or reflections you would like to share with us today?