



The Money House: Preparing young people to live independently

Annex I: Participant survey analysis
November 2018



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1. INTRODUCTION

This Annex comprehensively sets out TMH survey data, based on data to October 2018. Presented is a data table and a short analysis for each question used to inform this report. This Annex accompanies the Final Evaluation Report submitted to MyBnk in November 2018.

Table A1 includes those questions used to evidence the Key Performance Indicators (KPIs). Table A2 presents responses to the scale questions which provide an understanding of the wider outcomes of TMH. Where appropriate, national context has been provided for these results through comparison with Money Advice Service (MAS) UK Adult Financial Capability Survey data¹ and results from the Gov.uk Digital Inclusion dashboard² (DID). Table A3 additionally presents results from survey questions around programme delivery.

The following are some key notes to guide interpretation of the results:

- These results are summaries of responses to each survey, rather than tracking through the same group of young people. However, respondents to the surveys have quite similar demographics.
- As in the main body of the report, responses to follow-up surveys returned 1 to 4 months after delivery are classed as 'short term' and those 5 months or longer are classed as 'long term'.
- Graphs and analysis are based on completed responses, whereas the data tables include missing data, for information purposes. Therefore, the proportions (%) shown in graphs will differ to those in the tables where there is missing data.
- A number of questions in Table A2 ask respondents the extent to which they agreed or disagreed with statements, rating from 1 (strongly disagree) to 10 (strongly agree). To help identify trends, ratings have been summarised into 3 groups: 1-4 disagree, 5-6 neutral, 7-10 agree. Blank and 0 ratings are missing responses.

¹ Money Advice Service UK adult Financial Capability Survey (2017) <https://www.fincap.org.uk/financial-capability-survey>

² Gov.uk Digital Inclusion dashboard (published by DCMS). Results used in this report are those produced by OXIS 2013: <https://www.gov.uk/performance/digital-inclusion/economic-outcomes/manage-money>

2. PROFILE OF RESPONDENTS

Responses to all surveys

Table 1 summarises the number of responses collected, with responses to follow-up surveys grouped into 'short term' if they were returned 1 to 4 months after delivery, and 'long term' if they were 5 months or more later. Duplicates within these groups were not considered, with the earliest response taken. On this basis, overall 826 responses were analysed from 451 individuals who took part in TMH. These respondents on average completed 2 surveys. A small set of 8 individuals have responses recorded in all four collection groups and 67 completed some selection of three.

Table 1: Summary of The Money House survey responses

	Overall	Baseline	Endline	ST follow-up	LT follow-up
Number of responses	826	391	316	86	33

Respondents to each of the surveys had largely similar demographic profiles. The majority of respondents identified as female (over 80%) and were aged 16-19 years (over 60%). Of those respondents who disclosed their ethnicity, just under 40% reported that they were white British and just over 25% Black African or Caribbean. The long-term follow-up had some differences: a higher proportion of respondents identified as female and as white British. Overall, two thirds of responses were from those claiming benefits, often multiple benefits.

The majority of respondents had attended the Greenwich Money House: 60% compared to 40% at Newham. Within this a higher proportion of long-term follow-up respondents were from Greenwich, nearer 85%. These splits are as might be expected based on the wider programme delivery, i.e. the more recent introduction of the Newham House. Overall, over 80% had attended a 5-day course.

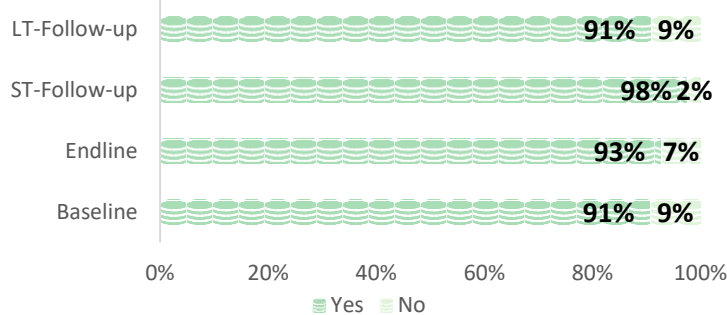
Respondents were referred to TMH through a number of routes. For both houses, almost two thirds reported being referred by a key / support / social worker, and housing or hostels were frequently mentioned. Respondents from the Greenwich House also often cited referrals from organisations such as DePaul, Family Mosaic and Centre Point. Those from Newham House more frequently mentioned Skills for Growth, leaving care and youth offending teams.

3. SURVEY RESULTS

Table A1: KPI question responses

KPI 1: 35% increase in those actively using banking facilities to improve their financial situation

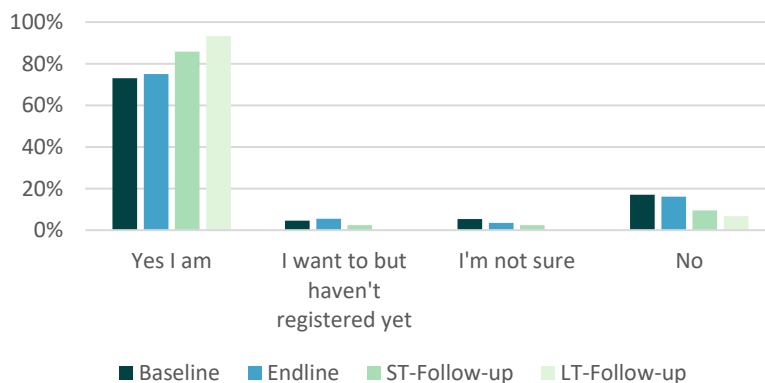
Do you currently have a bank account (e.g. current account, savings account)?



The vast majority of TMH participants (91%) had a bank account before the course. This further increased afterwards, however levels at the long-term follow-up matched baseline levels.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes	90.0%	352 92.7%	293 97.7%	84 90.9%	30 91.9%	759
No	9.2%	36 7.3%	23 2.3%	2 9.1%	3 7.7%	64
(blank)	0.8%	3 0.0%	0.0%	0.0%	0.4%	3
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

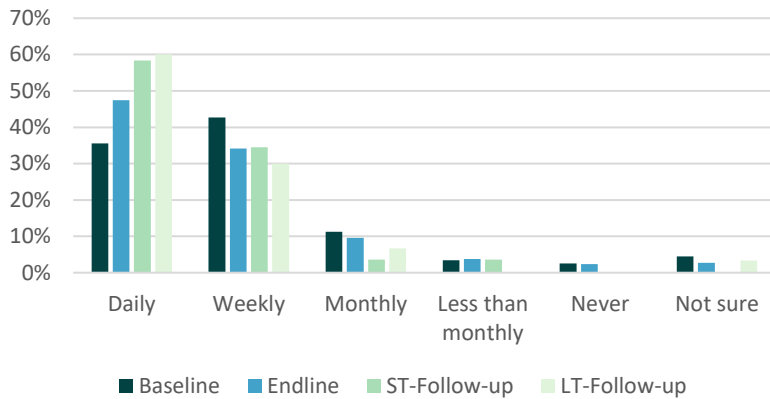
Are you currently registered for online or mobile banking? (Those with a bank account only)



The majority of those with a bank account were registered for online or mobile banking. This also increased from 73% before the course to 93% at long term follow-up.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes I am	73.0%	257 75.1%	220 85.7%	72 93.3%	28 76.0%	577
I want to but haven't registered yet	4.5%	16 5.5%	16 2.4%	2 0.0%	4.5%	34
I'm not sure	5.4%	19 3.4%	10 2.4%	2 0.0%	4.1%	31
No	17.0%	60 16.0%	47 9.5%	8 6.7%	2 15.4%	117
Grand Total	100.0%	352 100.0%	293 100.0%	84 100.0%	30 100.0%	759

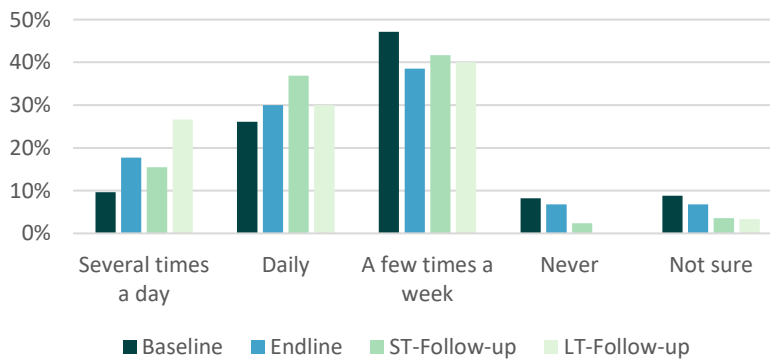
How often do you check what went into and what went out of your bank account? (Those with a bank account only)



Those participants with a bank account reported checking banking transactions more frequently after participating in TMH. Those checking daily increased from 36% to 60% in the long term.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Daily	35.2%	47.4%	58.3%	60.0%	43.5%	330
Weekly	42.9%	34.1%	34.5%	30.0%	38.1%	289
Monthly	11.4%	9.6%	3.6%	6.7%	9.6%	73
Less than monthly	3.4%	3.8%	3.6%	0.0%	3.4%	26
Never	2.6%	2.4%	0.0%	0.0%	2.1%	16
Not sure	4.5%	2.7%	0.0%	3.3%	3.3%	25
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	759

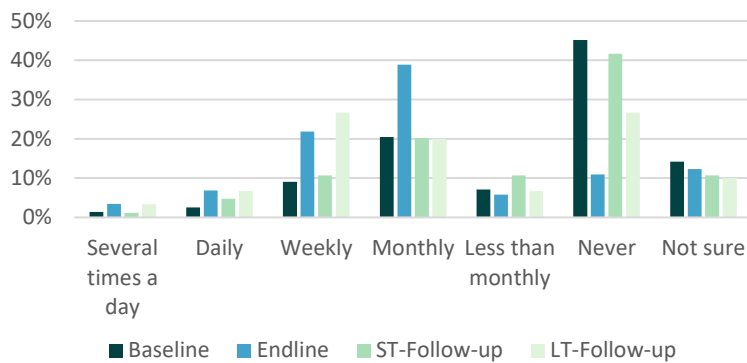
In the last week, how often have you checked your bank account balance (online or at a cash point)? (Those with a bank account only)



Those with a bank account increasingly checked their bank balance following the course. Those checking daily or more frequently increased from 36% to over 50% in follow-ups.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Several times a day	9.7%	17.7%	15.5%	26.7%	14.1%	107
Daily	26.1%	30.0%	36.9%	30.0%	29.0%	220
A few times a week	47.2%	38.6%	41.7%	40.0%	43.0%	326
Never	8.2%	6.8%	2.4%	0.0%	6.7%	51
Not sure	8.8%	6.8%	3.6%	3.3%	7.2%	55
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	759

Within the last year, how often have you gone online to pay bills? (Those with a bank account only)

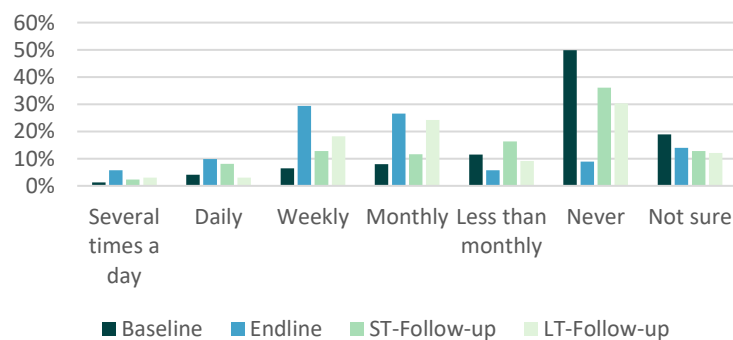


Those reporting going online to pay bills at least monthly increased at the end of the course, from 34% to 71%. Although levels returned towards the baseline at the short-term follow-up, they are suggested to improve long term.

According to DID national data from 2013, 57% of internet users to go online to pay bills³. This is greater than the percentage amongst TMH participants before the course (41%), but results show movement to this level in the long term (63%).

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Several times a day	1.4%	5	3.4%	10	1.2%	17
Daily	2.6%	9	6.8%	20	4.8%	35
Weekly	9.1%	32	21.8%	64	10.7%	9
Monthly	20.5%	72	38.9%	114	20.2%	17
Less than monthly	7.1%	25	5.8%	17	10.7%	9
Never	45.2%	159	10.9%	32	41.7%	35
Not sure	14.2%	50	12.3%	36	10.7%	9
Grand Total	100.0%	352	100.0%	293	100.0%	84
						30
						100.0%
						759

Within the last year, how often have you gone online to compare products and services (e.g. for gas or electric providers)?



After participating in TMH, a greater proportion of participants went online to compare products and services: 48% in the long term reported that they did at least monthly, compared to 20% at the baseline. There was a spike in the endline, perhaps due to online comparison activities within the course.

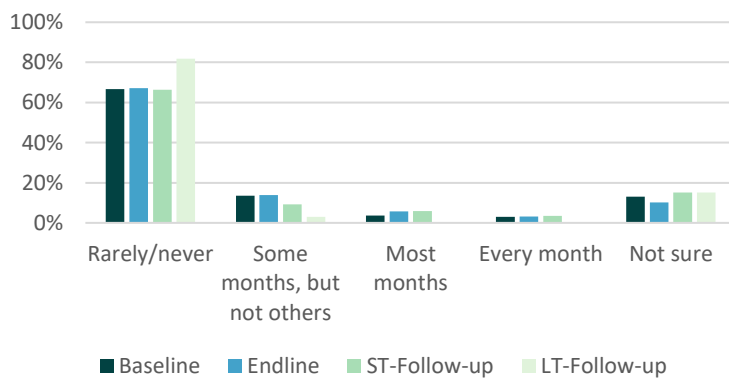
³ GOV.UK Digital Inclusion, Saving Money <https://www.gov.uk/performance/digital-inclusion/economic-outcomes/manage-money>

Nationally, a high proportion of internet users compare products online; 85% in 2013⁴. Amongst TMH participants, the proportion who regularly/sometimes compare products online is lower, but has increased towards the national level; from 31%, to 58% at long term follow-up.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
Several times a day	1.3%	5	5.7%	18	2.3%	2	3.0%	1	3.1%	26
Daily	4.1%	16	9.8%	31	8.1%	7	3.0%	1	6.7%	55
Weekly	6.4%	25	29.4%	93	12.8%	11	18.2%	6	16.3%	135
Monthly	7.9%	31	26.6%	84	11.6%	10	24.2%	8	16.1%	133
Less than monthly	11.5%	45	5.7%	18	16.3%	14	9.1%	3	9.7%	80
Never	49.9%	195	8.9%	28	36.0%	31	30.3%	10	32.0%	264
Not sure	18.9%	74	13.9%	44	12.8%	11	12.1%	4	16.1%	133
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

KPI 2: 25% reduction in those who have received bank charges or had direct debits bounce

Within the last year, how often have you delayed or missed paying a bill beyond the date it becomes due?

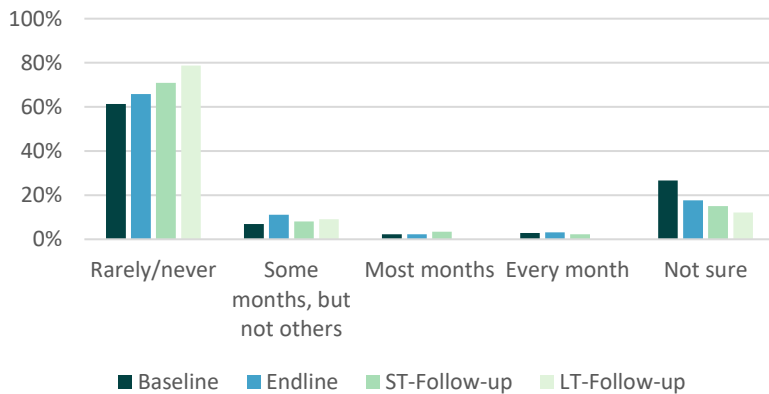


In terms of delays in paying bills, there was little clear change over the surveys to the short-term follow-up, where the majority continued to report rarely doing so (approximately two thirds). However, in the long term this is suggested to improve somewhat.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
Rarely/never	66.8%	261	67.1%	212	66.3%	57	81.8%	27	67.4%	557
Some months, but not others	13.6%	53	13.9%	44	9.3%	8	3.0%	1	12.8%	106
Most months	3.6%	14	5.7%	18	5.8%	5	0.0%		4.5%	37
Every month	3.1%	12	3.2%	10	3.5%	3	0.0%		3.0%	25
Not sure	13.0%	51	10.1%	32	15.1%	13	15.2%	5	12.2%	101
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

⁴ GOV.UK Digital Inclusion, Saving Money <https://www.gov.uk/performance/digital-inclusion/economic-outcomes/manage-money>

Within the last year, how often have you incurred bank charges or had direct debits bounce?

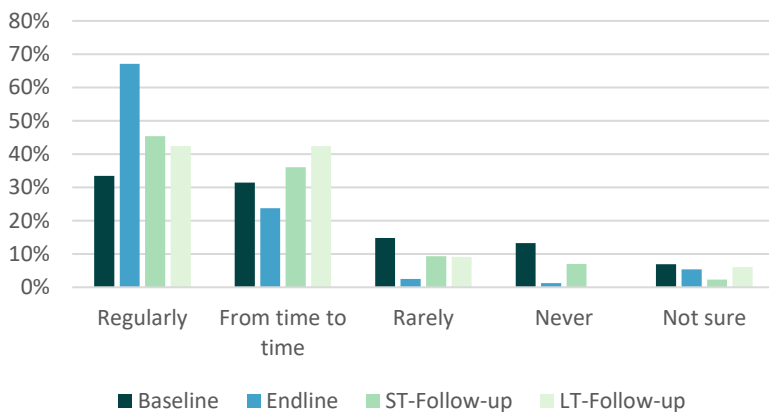


Across surveys, an increasing proportion reported rarely or never incurring bank charges. From 61% at baseline to almost 80% at the long-term follow-up.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Rarely/never	61.4%	65.8%	70.9%	78.8%	64.8%	535
Some months, but not others	6.9%	11.1%	8.1%	9.1%	8.7%	72
Most months	2.3%	2.2%	3.5%	0.0%	2.3%	19
Every month	2.8%	3.2%	2.3%	0.0%	2.8%	23
Not sure	26.6%	17.7%	15.1%	12.1%	21.4%	177
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	826

KPI 3: 35% increase in those who set expenditure budgets

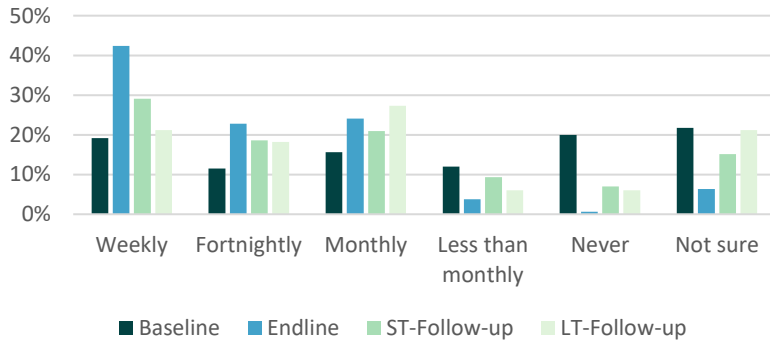
Do you create budgets to help you plan how much you spend each week/month?



Respondents reported creating budgets more frequently after the course with 85% in the long-term reporting doing so regularly or from time to time. There was a spike in the endline responses, perhaps due to activities on creating budgets within the course.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Regularly	33.5%	67.1%	45.3%	42.4%	47.9%	396
From time to time	31.5%	23.7%	36.0%	42.4%	29.4%	243
Rarely	14.8%	2.5%	9.3%	9.1%	9.3%	77
Never	13.3%	1.3%	7.0%	0.0%	7.5%	62
Not sure	6.9%	5.4%	2.3%	6.1%	5.8%	48
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	826

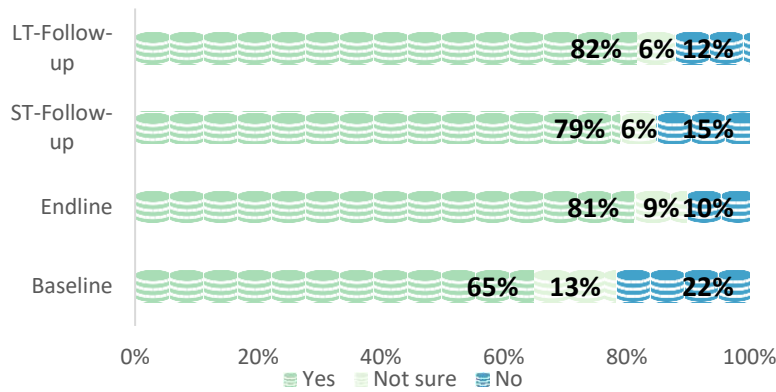
How often do you update your spending budgets?



Before participating in TMH, fewer than a third of respondents updated their budgets weekly or fortnightly. This increased to 48% at the short-term follow-up, 39% at the long term.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Weekly	19.2%	42.4%	29.1%	21.2%	29.2%	241
Fortnightly	11.5%	22.8%	18.6%	18.2%	16.8%	139
Monthly	15.6%	24.1%	20.9%	27.3%	19.9%	164
Less than monthly	12.0%	3.8%	9.3%	6.1%	8.4%	69
Never	19.9%	0.6%	7.0%	6.1%	10.7%	88
Not sure	21.7%	6.3%	15.1%	21.2%	15.1%	125
Grand Total	100.0%	391	100.0%	316	100.0%	826

Do you have a plan to cover the cost of things that need to be paid for over the next few weeks (e.g. bills, rent etc.)?

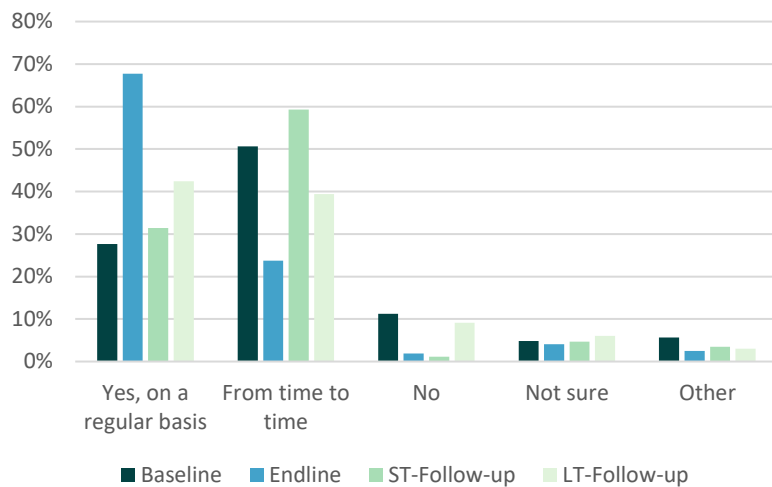


After TMH, the proportion of participants with a plan for upcoming payments increased from 65% to 81%. Follow-up surveys suggest this increase was sustained.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes	65.0%	81.3%	79.1%	81.8%	73.4%	606
No	21.7%	10.1%	15.1%	12.1%	16.2%	134
Not sure	13.3%	8.5%	5.8%	6.1%	10.4%	86
Grand Total	100.0%	391	100.0%	316	100.0%	826

KPI 4: 35% increase in those saving regularly

Do you save on a regular basis or just from time to time when you can?

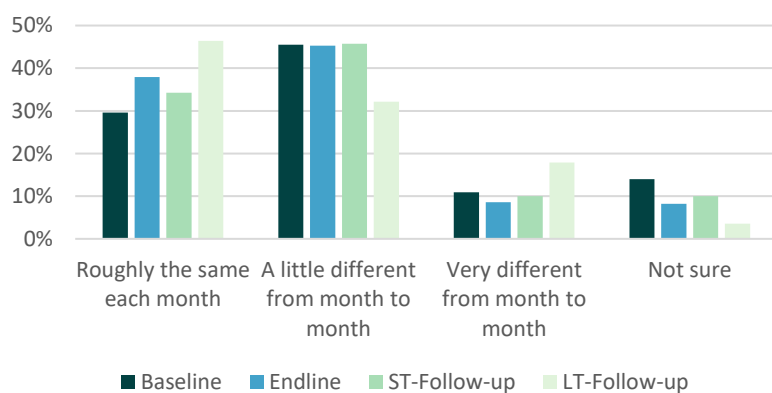


There is a mixed picture around saving and regularity. Overall, there is some increase in those saving at all (either regularly or time to time) following the course, with a particular spike at the endline in reported regular saving.

The MAS survey revealed that nationally the majority of those aged 18-24 (61%) saved money every month or most months. Before TMH, 28% of participants reported that they saved regularly. In the long term after the course, this increased to 42%, not meeting but towards national levels.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes, on a regular basis	27.6%	108 67.7%	214 31.4%	27 42.4%	14 43.9%	363
From time to time	50.6%	198 23.7%	75 59.3%	51 39.4%	13 40.8%	337
No	11.3%	44 1.9%	6 1.2%	1 9.1%	3 6.5%	54
Not sure	4.9%	19 4.1%	13 4.7%	4 6.1%	2 4.6%	38
Other	5.6%	22 2.5%	8 3.5%	3 3.0%	1 4.1%	34
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

Thinking about the months that you save money is the amount that you save: (Those that indicated some saving)



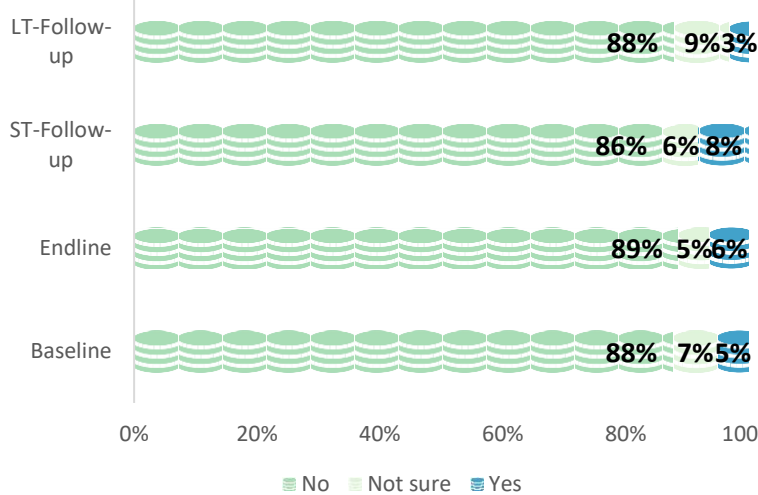
At the baseline fewer than a third of respondents who saved reported saving the same amount each month. This increased to almost half at the long-term follow-up.

MAS survey results show that nationally over 40% of respondents aged 18-24 save the same or roughly the same amount each month. The corresponding proportion of TMH respondents that did so was under a third at the baseline, but increased to almost half after the course.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Roughly the same each month	23.2%	76 29.6%	88 29.6%	24 46.4%	13 27.4%	201
A little different from month to month	35.7%	117 35.4%	105 39.5%	32 32.1%	9 35.8%	263
Very different from month to month	8.5%	28 6.7%	20 8.6%	7 17.9%	5 8.2%	60
Not sure	11.0%	36 6.4%	19 8.6%	7 3.6%	1 8.6%	63
(blank)	21.6%	71 21.9%	65 13.6%	11 0.0%	20.0%	147
Grand Total	100.0%	328 100.0%	297 100.0%	81 100.0%	28 100.0%	734

KPI 5: 75% reduction in young people with rent arrears and/or eviction rate at 2% or lower

Have you been evicted during the past 12 months (not including rental agreements coming to an end)?

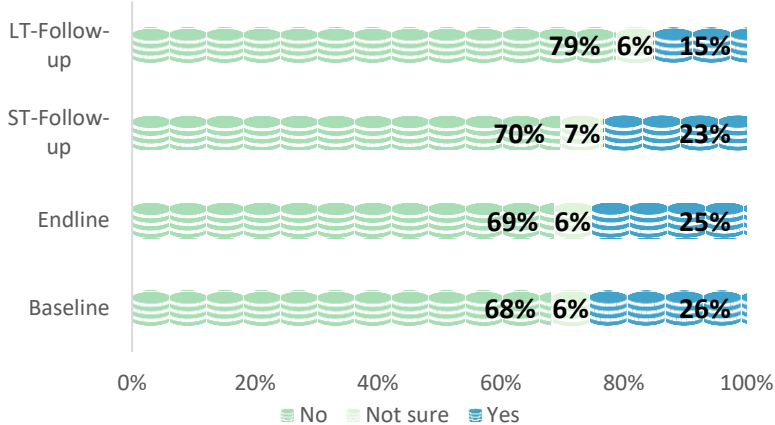


The proportion of respondents who reported that they had been recently evicted remained largely stable over the surveys.

Analysing the data further indicates that no respondents reported having been newly evicted since participating in TMH.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
No	87.7%	343 88.6%	280 86.0%	74 87.9%	29 87.9%	726
Not sure	7.2%	28 5.1%	16 5.8%	5 9.1%	3 6.3%	52
Yes	5.1%	20 6.3%	20 8.1%	7 3.0%	1 5.8%	48
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

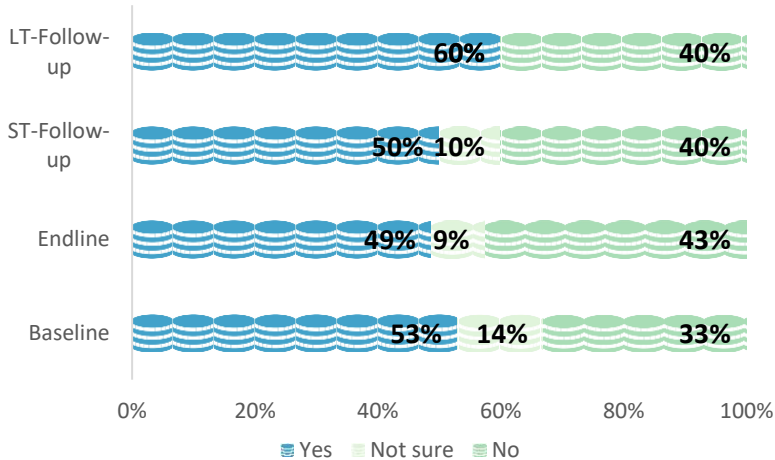
Are you currently in rent/service charge arrears?



At the baseline a quarter of participants reported being in rent arrears. This remained largely consistent until the long-term follow-up where this reduced to 15%.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
No	68.3%	267 68.7%	217 69.8%	60 78.8%	26 69.0%	570
Not sure	6.1%	24 6.0%	19 7.0%	6 6.1%	2 6.2%	51
Yes	25.6%	100 25.3%	80 23.3%	20 15.2%	5 24.8%	205
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

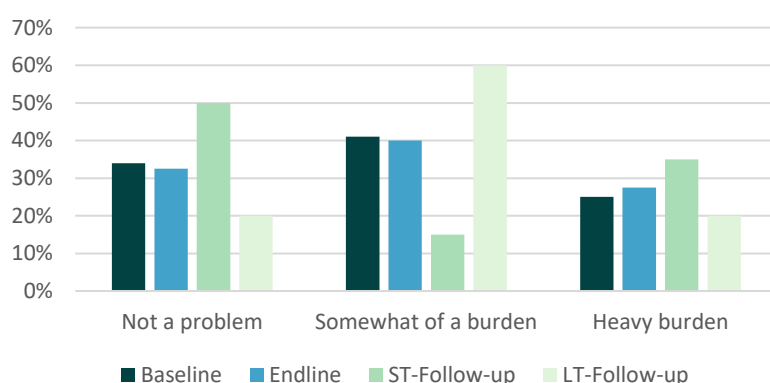
Do you owe more than one months' rent/service charge? (If in arrears)



Of those in arrears, consistently approximately half reported owing more than one month's rent. This might be indicative of those with larger/ longer term debt. The long-term follow-up has a higher proportion in debt, but note that this result is based on a small population (5).

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
No	33.0%	33 42.5%	34 40.0%	8 40.0%	2 37.6%	77
Not sure	14.0%	14 8.8%	7 10.0%	2 0.0%	11.2%	23
Yes	53.0%	53 48.8%	39 50.0%	10 60.0%	3 51.2%	105
Grand Total	100.0%	100 100.0%	80 100.0%	20 100.0%	5 100.0%	205

How much of a burden is this? (If in arrears)



Overall, the majority of those in rent arrears found their debt to be some burden. This accounted for 50% to 68% across the baseline to short-term follow-up. The proportion was higher at the long-term follow-up, but note that this result is based on a small population (5).

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
Not a problem	34.0%	34	32.5%	26	50.0%	10	20.0%	1	34.6%	71
Somewhat of a burden	41.0%	41	40.0%	32	15.0%	3	60.0%	3	38.5%	79
Heavy burden	25.0%	25	27.5%	22	35.0%	7	20.0%	1	26.8%	55
Grand Total	100.0%	100	100.0%	80	100.0%	20	100.0%	5	100.0%	205

If the total of what you owe is more than your income each month, how much more? (If in arrears)

This data is based on those respondents who reported that they had some level of rent/ service arrears. There was a particularly high level of missing data for this question and note that long term follow-up data is based on only 2 responses.

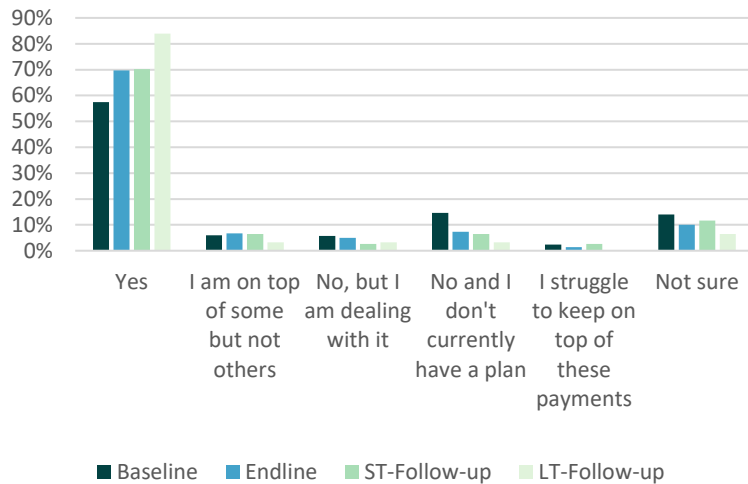
Overall, the average (median) monthly amount owed above income was reported as £150.00, with the interquartile range being between £58.50 and £469.50. Across the surveys these levels varied, with the median suggested to increase.

	Baseline	Endline	ST-Follow-up	LT-Follow-up	Grand Total
Minimum	£ 1.00	£ 1.00	£ 2.00	£ 230.00	£ 1.00
Quartile 1	£ 76.25	£ 40.00	£ 100.00		£ 58.50
Median	£ 148.50	£ 133.00	£ 175.00	£ 365.00	£ 150.00
Quartile 3	£ 462.75	£ 472.00	£ 825.00		£ 469.50
Maximum	£ 7,000.00	£ 6,000.00	£ 6,000.00	£ 500.00	£ 7,000.00
Total	64	59	12	2	92

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
Completed Q	64.0%	64	73.8%	59	60.0%	12	40.0%	2	44.9%	92
Missing Q	36.0%	36	26.3%	21	40.0%	8	60.0%	3	55.1%	113
Grand Total	100.0%	100	100.0%	80	100.0%	20	100.0%	5	100.0%	205

KPI 6: 25% reduction in those failing to keep up with priority payments including council tax, rent, TV licence, utility bills and Court fines

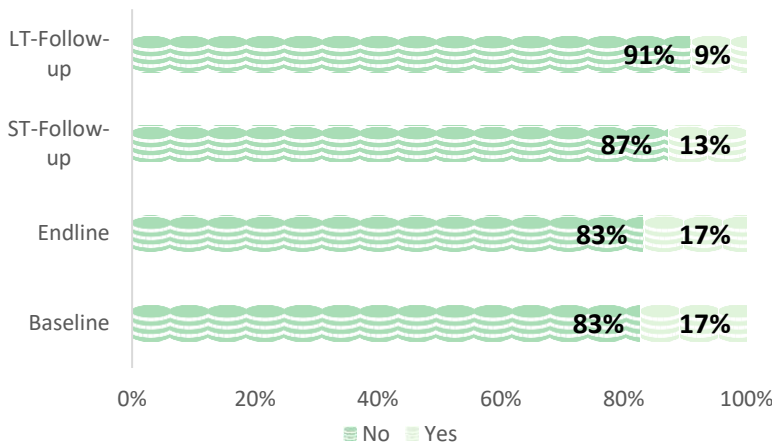
Apart from rent, are you up to date with your priority payments (e.g. council tax, TV license, utility bills, court fines etc.)?



At the baseline, 57% of respondents indicated that they were up to date with priority payments. This increased to 70% following the course, increasing further still to 84% in the long term.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes	49.4%	193 66.1%	209 62.8%	54 78.8%	26 58.4%	482
I am on top of some but not others	5.1%	20 6.3%	20 5.8%	5 3.0%	1 5.6%	46
No, but I am dealing with it	4.9%	19 4.7%	15 2.3%	2 3.0%	1 4.5%	37
No and I don't currently have a plan	12.5%	49 7.0%	22 5.8%	5 3.0%	1 9.3%	77
I struggle to keep on top of these payments	2.0%	8 1.3%	4 2.3%	2 0.0%	1 1.7%	14
Not sure	12.0%	47 9.5%	30 10.5%	9 6.1%	2 10.7%	88
N/A	14.1%	55 5.1%	16 10.5%	9 6.1%	2 9.9%	82
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

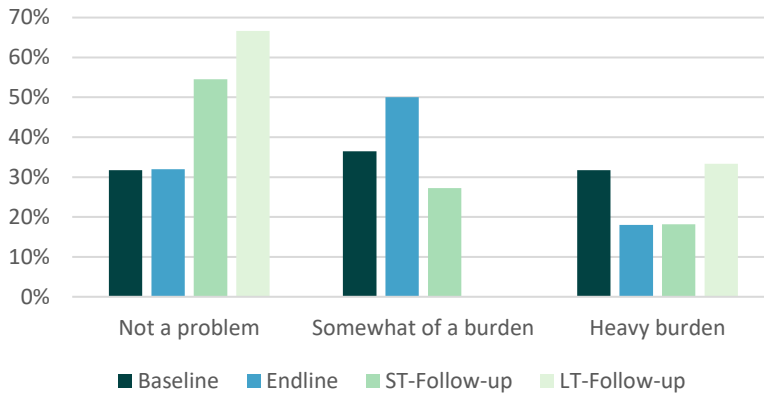
Do you currently owe money or have debts to pay (do not include mortgages or credit cards etc. being paid off this month)?



At the start of TMH, 17% of respondents indicated that they currently owed money. In the months following the course this proportion reduced to 9%.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
No	81.8%	320 83.2%	263 87.2%	75 90.9%	30 83.3%	688
Yes	17.1%	67 16.8%	53 12.8%	11 9.1%	3 16.2%	134
(blank)	1.0%	4 0.0%	0.0%	0.0%	0.5%	4
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

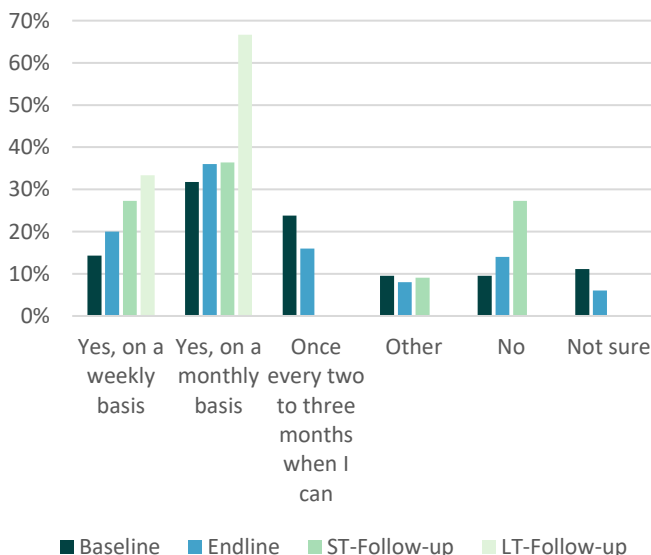
How much of a burden is this? (If currently owe money)



At the baseline, respondents with debt were quite evenly split across the three categories of burden. However, following TMH, 55% then reported their debt as 'Not a problem'.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Not a problem	29.9%	20 30.2%	16 54.5%	6 66.7%	2 32.8%	44
Somewhat of a burden	34.3%	23 47.2%	25 27.3%	3 0.0%	3 38.1%	51
Heavy burden	29.9%	20 17.0%	9 18.2%	2 33.3%	1 23.9%	32
(blank)	6.0%	4 5.7%	3 0.0%	0.0%	5.2%	7
Grand Total	100.0%	67 100.0%	53 100.0%	11 100.0%	3 100.0%	134

Do you pay off debt on a regular basis or just from time to time when you can? (If currently owe money)



Amongst those with debt, a higher proportion reported making payments on a regular basis following the course. The proportion paying off debt on a weekly or monthly basis increased from 46% to 64% at the short-term follow-up and 100% in the long term (note based on just 3 individuals).

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Yes, on a weekly basis	13.4%	9 18.9%	10 27.3%	3 33.3%	1 17.2%	23
Yes, on a monthly basis	29.9%	20 34.0%	18 36.4%	4 66.7%	2 32.8%	44
Once every two to three months when I can	22.4%	15 15.1%	8 0.0%	0.0%	17.2%	23
Other	9.0%	6 7.5%	4 9.1%	1 0.0%	8.2%	11
No	9.0%	6 13.2%	7 27.3%	3 0.0%	11.9%	16
Not sure	10.4%	7 5.7%	3 0.0%	0.0%	7.5%	10
(blank)	6.0%	4 5.7%	3 0.0%	0.0%	5.2%	7
Grand Total	100.0%	67 100.0%	53 100.0%	11 100.0%	3 100.0%	134

About how much money do you owe at the moment? (If currently owe money)

This data is based on those respondents who reported that they had some level of rent/ service arrears.

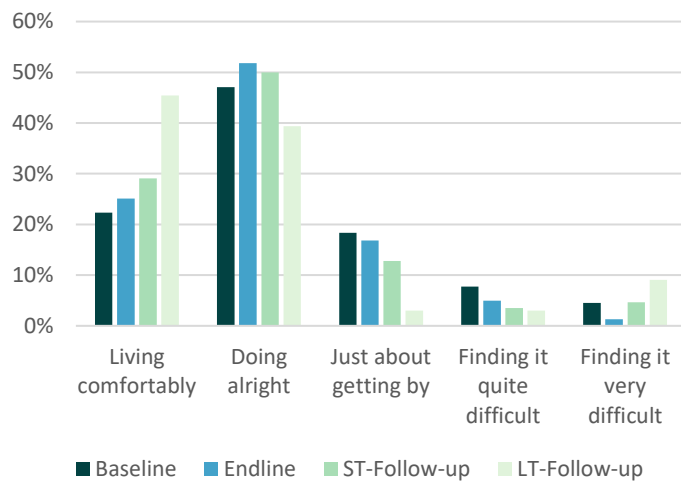
Overall, the average (median) amount owed was reported as £300.00, with the interquartile range being between £105.00 and £937.50. This was largely consistent before and after the course. Note that long term follow-up data is based on only 3 responses.

	Baseline	Endline	ST-Follow-up	LT-Follow-up	Grand Total
Minimum	£ 10.00	£ 1.00	£ 104.00	£ 100.00	£ 1.00
Quartile 1	£ 106.00	£ 100.00	£ 150.00	£ 100.00	£ 105.00
Median	£ 300.00	£ 300.00	£ 300.00	£ 500.00	£ 300.00
Quartile 3	£ 1,000.00	£ 912.50	£ 720.00	£ 525.00	£ 937.50
Maximum	£40,000.00	£10,000.00	£ 6,000.00	£ 525.00	£40,000.00
Total reponses	62	48	11	3	124

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Completed Q	92.5%	62 90.6%	48 100.0%	11 100.0%	3 92.5%	124
Missing Q	7.5%	5 9.4%	5 0.0%	0 0.0%	0 7.5%	10
Grand Total	100.0%	67 100.0%	53 100.0%	11 100.0%	3 100.0%	134

Table A2: Further questions responses

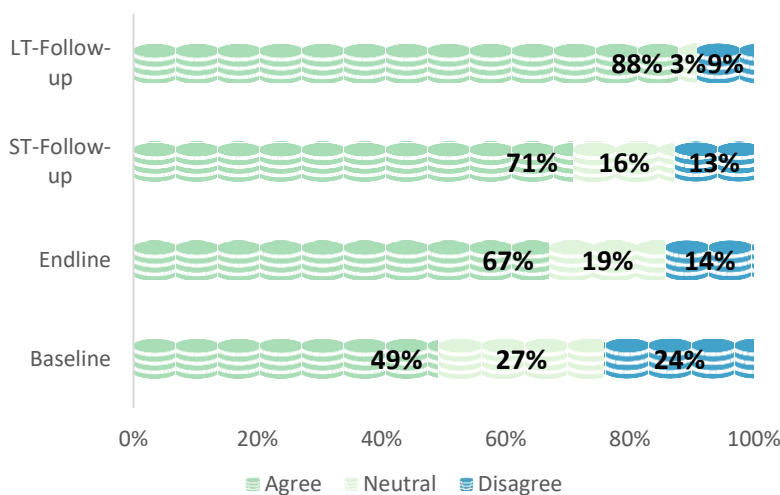
How well would you say you are managing financially these days?



Before the TMH, 22% of participants described their financial situation as ‘living comfortably’. After the course the proportion who did so increased to 29% in the short-term and 45% in the long-term follow-up.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
Living comfortably	21.5%	84 24.1%	76 29.1%	25 45.5%	15 24.2%	200
Doing alright	45.3%	177 49.7%	157 50.0%	43 39.4%	13 47.2%	390
Just about getting by	17.6%	69 16.1%	51 12.8%	11 3.0%	1 16.0%	132
Finding it quite difficult	7.4%	29 4.7%	15 3.5%	3 3.0%	1 5.8%	48
Finding it very difficult	4.3%	17 1.3%	4 4.7%	4 9.1%	3 3.4%	28
(blank)	3.8%	15 4.1%	13 0.0%	0.0%	3 3.4%	28
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

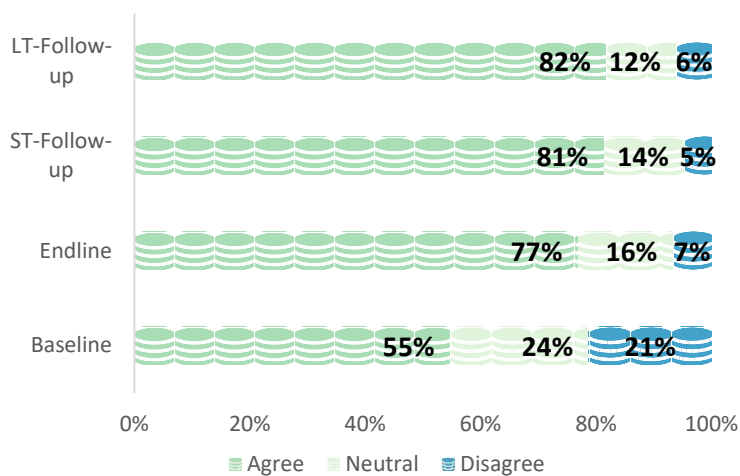
I feel in control of my finances



Before TMH just under half of respondents felt in control of their finances. This increased to almost three quarters after the course, increasing further again in the long-term.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
1	5.9%	23	2.5%	8	3.5%	3	4.5%	37		
2	3.6%	14	2.5%	8	0.0%		2.7%	22		
3	6.6%	26	2.2%	7	2.3%	2	0.0%	35		
4	7.9%	31	7.0%	22	7.0%	6	0.0%	59		
5	11.8%	46	7.9%	25	7.0%	6	3.0%	1	9.4%	78
6	15.1%	59	10.8%	34	9.3%	8	0.0%	12.2%	101	
7	10.2%	40	11.4%	36	10.5%	9	18.2%	6	11.0%	91
8	10.2%	40	14.9%	47	10.5%	9	15.2%	5	12.2%	101
9	5.6%	22	10.4%	33	17.4%	15	18.2%	6	9.2%	76
10	23.0%	90	30.4%	96	32.6%	28	36.4%	12	27.4%	226
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

I am confident about managing my money

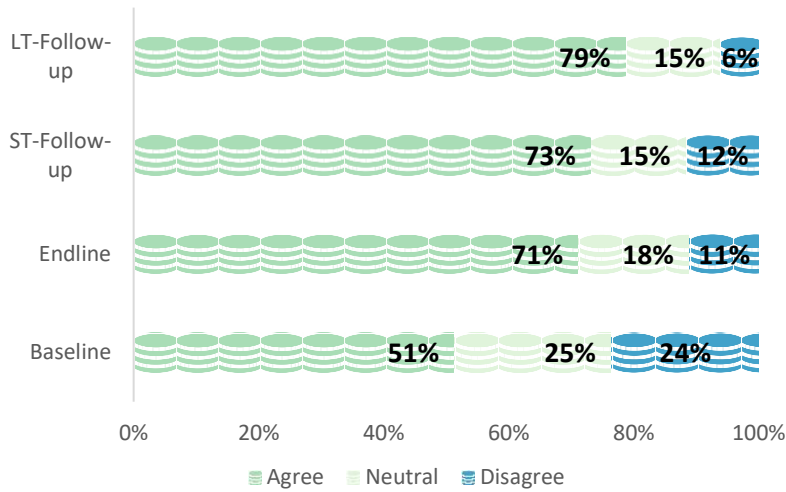


At the start of the course, 55% of participants felt confident managing their money. This increased to over three quarters after the course and increased further in the longer term.

The national MAS survey revealed that nearly two thirds of respondents aged 18-24 (64%) agreed that they were confident managing their money. TMH survey data showed that participants were well below this level at the baseline, but improved after the programme to surpass it.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
1	5.1%	20	0.9%	3	1.2%	1	0.0%	2.9%	24	
2	3.3%	13	1.3%	4	0.0%		3.0%	1	2.2%	18
3	4.1%	16	0.6%	2	0.0%		0.0%		2.2%	18
4	8.7%	34	3.8%	12	3.5%	3	3.0%	1	6.1%	50
5	10.2%	40	7.9%	25	4.7%	4	9.1%	3	8.7%	72
6	13.8%	54	8.5%	27	9.3%	8	3.0%	1	10.9%	90
7	8.4%	33	10.1%	32	15.1%	13	15.2%	5	10.0%	83
8	10.0%	39	17.1%	54	15.1%	13	21.2%	7	13.7%	113
9	11.3%	44	11.7%	37	11.6%	10	9.1%	3	11.4%	94
10	25.1%	98	38.0%	120	39.5%	34	36.4%	12	32.0%	264
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

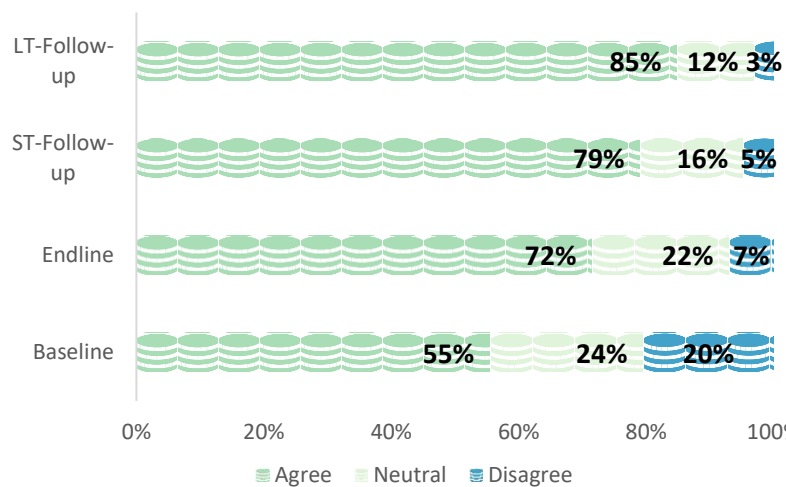
I have financial goals for the next five years



Entering TMH, half of participants reported having financial goals for the future. This increased to over 70% afterwards.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
1	7.4%	29	1.9%	6	1.2%	1	6.1%	2	4.6%	38
2	3.1%	12	0.6%	2	4.7%	4	0.0%		2.2%	18
3	5.9%	23	2.2%	7	0.0%		0.0%		3.6%	30
4	7.2%	28	6.3%	20	5.8%	5	0.0%		6.4%	53
5	13.0%	51	9.2%	29	4.7%	4	9.1%	3	10.5%	87
6	12.0%	47	8.5%	27	10.5%	9	6.1%	2	10.3%	85
7	7.7%	30	10.8%	34	9.3%	8	9.1%	3	9.1%	75
8	10.7%	42	12.0%	38	9.3%	8	12.1%	4	11.1%	92
9	7.9%	31	8.2%	26	15.1%	13	15.2%	5	9.1%	75
10	25.1%	98	40.2%	127	39.5%	34	42.4%	14	33.1%	273
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

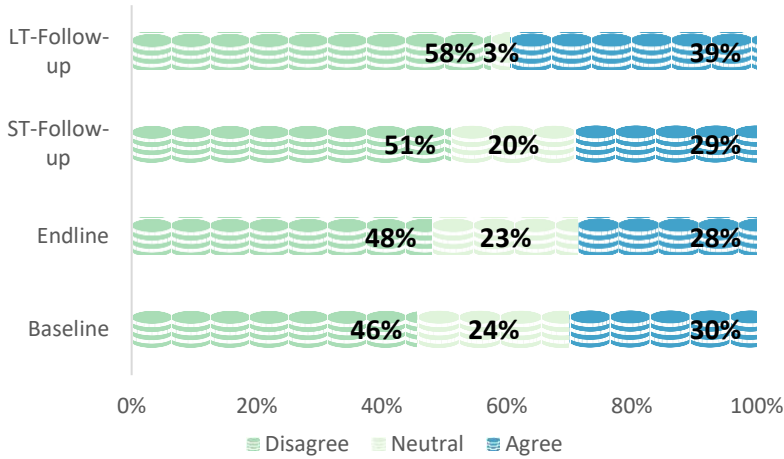
I feel confident making financial decisions



Confidence in financial decision making is shown to have increased after TMH from 55% to 72%, and continued to do so in the months that followed.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
1	4.6%	18 0.9%	3 1.2%	1 3.0%	1 2.8%	23
2	2.3%	9 0.6%	2 1.2%	1 0.0%	1.5%	12
3	6.1%	24 1.9%	6 2.3%	2 0.0%	3.9%	32
4	7.4%	29 3.5%	11 0.0%	0.0%	4.8%	40
5	12.5%	49 10.1%	32 8.1%	7 9.1%	3 11.0%	91
6	11.5%	45 11.4%	36 8.1%	7 3.0%	1 10.8%	89
7	11.8%	46 7.9%	25 12.8%	11 9.1%	3 10.3%	85
8	13.8%	54 15.2%	48 11.6%	10 24.2%	8 14.5%	120
9	7.4%	29 12.3%	39 18.6%	16 12.1%	4 10.7%	88
10	22.5%	88 36.1%	114 36.0%	31 39.4%	13 29.8%	246
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

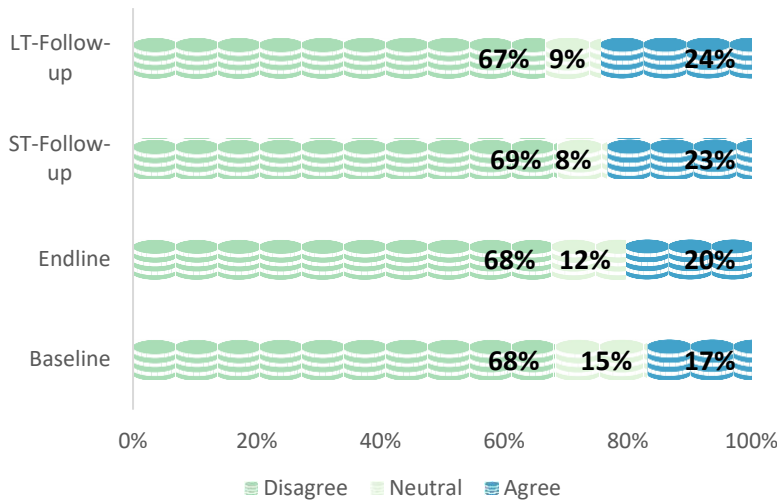
I worry about my current financial situation



Respondents were similarly split across the surveys, with approximately half reporting that they do not worry about their finances, 30% that they did and 20% were neutral. In the long term fewer were neutral.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
1	19.2%	75 20.3%	64 18.6%	16 24.2%	8 19.7%	163
2	5.4%	21 7.0%	22 15.1%	13 15.2%	5 7.4%	61
3	11.0%	43 9.8%	31 9.3%	8 6.1%	2 10.2%	84
4	10.2%	40 11.1%	35 8.1%	7 12.1%	4 10.4%	86
5	14.3%	56 14.6%	46 5.8%	5 0.0%	13.0%	107
6	10.0%	39 8.9%	28 14.0%	12 3.0%	1 9.7%	80
7	9.5%	37 8.2%	26 3.5%	3 9.1%	3 8.4%	69
8	4.1%	16 6.3%	20 7.0%	6 0.0%	5.1%	42
9	3.6%	14 3.5%	11 5.8%	5 15.2%	5 4.2%	35
10	12.8%	50 10.4%	33 12.8%	11 15.2%	5 12.0%	99
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

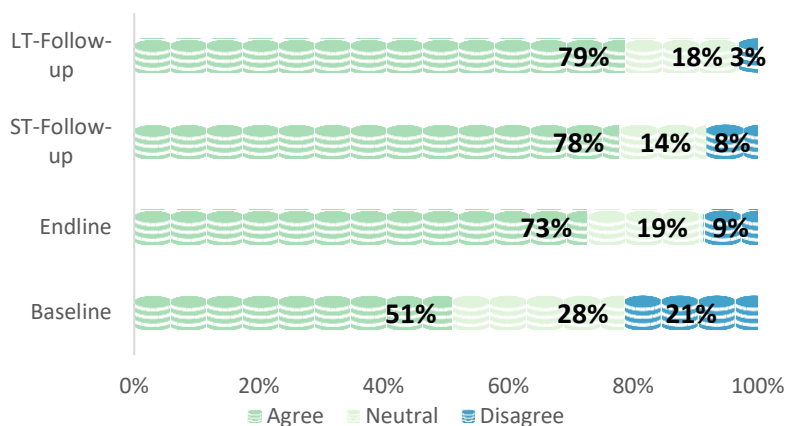
In the last 12 months, I have had difficulties paying for my accommodation



There was little change across surveys, with approximately 68% of respondents reporting no difficulties paying for accommodation. The proportion with difficulties increased slightly over time. This could be as a more moved into independent living following TMH.

	Baseline %		Endline %		ST-Follow-up %		LT-Follow-up %		Total %	Total N
1	44.8%	175	40.5%	128	45.3%	39	45.5%	15	43.2%	357
2	9.5%	37	10.4%	33	10.5%	9	9.1%	3	9.9%	82
3	6.1%	24	8.9%	28	7.0%	6	12.1%	4	7.5%	62
4	7.4%	29	7.0%	22	5.8%	5	0.0%		6.8%	56
5	9.5%	37	4.7%	15	2.3%	2	0.0%		6.5%	54
6	5.4%	21	7.3%	23	5.8%	5	9.1%	3	6.3%	52
7	4.9%	19	4.4%	14	5.8%	5	3.0%	1	4.7%	39
8	2.8%	11	3.8%	12	4.7%	4	3.0%	1	3.4%	28
9	2.8%	11	2.2%	7	3.5%	3	6.1%	2	2.8%	23
10	6.1%	24	9.5%	30	9.3%	8	12.1%	4	8.0%	66
(blank)	0.8%	3	1.3%	4	0.0%		0.0%		0.8%	7
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

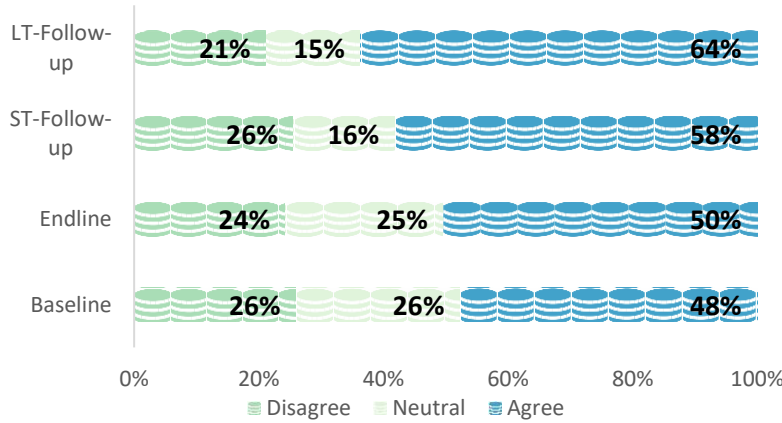
When it comes to money, I plan for the future



Before TMH, only half of participants planned for the future with their money. This increased to over three quarters afterwards.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
1	4.6%	18 0.6%	2 1.2%	1 3.0%	1 2.7%	22
2	2.8%	11 0.3%	1 1.2%	1 0.0%	1 1.6%	13
3	5.1%	20 2.5%	8 3.5%	3 0.0%	3 3.8%	31
4	8.7%	34 5.1%	16 2.3%	2 0.0%	2 6.3%	52
5	14.6%	57 8.9%	28 5.8%	5 9.1%	3 11.3%	93
6	12.8%	50 9.5%	30 8.1%	7 9.1%	3 10.9%	90
7	7.4%	29 9.8%	31 9.3%	8 12.1%	4 8.7%	72
8	8.7%	34 14.2%	45 14.0%	12 15.2%	5 11.6%	96
9	9.0%	35 9.5%	30 12.8%	11 12.1%	4 9.7%	80
10	25.6%	100 38.3%	121 41.9%	36 39.4%	13 32.7%	270
(blank)	0.8%	3 1.3%	4 0.0%	0.0%	0.8%	7
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

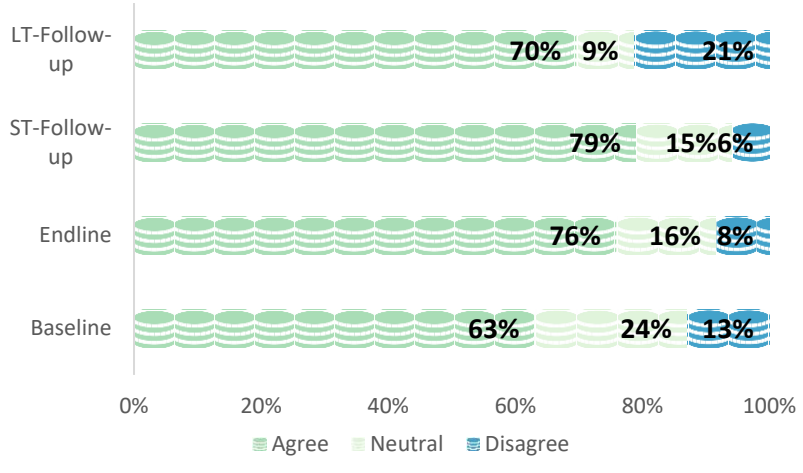
When it comes to money, I take each week as it comes



Following the course, the majority of respondents agreed that they took each week as it comes with their money.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
1	6.9%	27 6.0%	19 5.8%	5 6.1%	2 6.4%	53
2	4.6%	18 4.4%	14 7.0%	6 3.0%	1 4.7%	39
3	5.6%	22 4.7%	15 4.7%	4 6.1%	2 5.2%	43
4	8.7%	34 8.9%	28 8.1%	7 6.1%	2 8.6%	71
5	13.0%	51 13.3%	42 10.5%	9 12.1%	4 12.8%	106
6	13.0%	51 11.7%	37 5.8%	5 3.0%	1 11.4%	94
7	9.5%	37 9.8%	31 9.3%	8 15.2%	5 9.8%	81
8	9.2%	36 10.8%	34 12.8%	11 18.2%	6 10.5%	87
9	6.1%	24 6.6%	21 4.7%	4 9.1%	3 6.3%	52
10	22.5%	88 22.5%	71 31.4%	27 21.2%	7 23.4%	193
(blank)	0.8%	3 1.3%	4 0.0%	0.0%	0.8%	7
Grand Total	100.0%	391 100.0%	316 100.0%	86 100.0%	33 100.0%	826

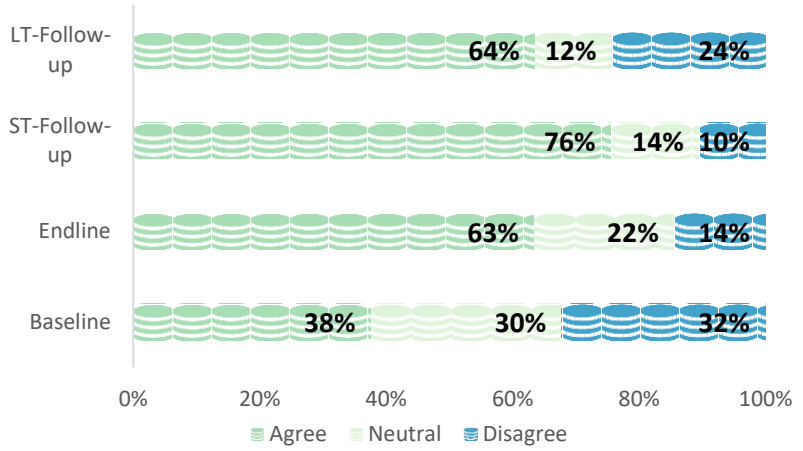
I am prepared to adjust the amount of money I spend on non-essentials if my life changes



Participants reported being more prepared to adjust their spending according to their circumstances: 70% at the long-term follow-up compared to 63% at the baseline.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N
1	4.3%	2.2%	0.0%	9.1%	3.3%	27
2	1.0%	0.6%	2.3%	0.0%	1.0%	8
3	2.6%	0.9%	1.2%	3.0%	1.8%	15
4	4.9%	4.4%	2.3%	9.1%	4.6%	38
5	11.8%	7.0%	5.8%	6.1%	9.1%	75
6	12.0%	8.5%	9.3%	3.0%	10.0%	83
7	9.7%	9.5%	15.1%	9.1%	10.2%	84
8	15.3%	15.5%	9.3%	6.1%	14.4%	119
9	9.7%	13.0%	16.3%	30.3%	12.5%	103
10	27.9%	37.0%	38.4%	24.2%	32.3%	267
(blank)	0.8%	1.3%	0.0%	0.0%	0.8%	7
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	826

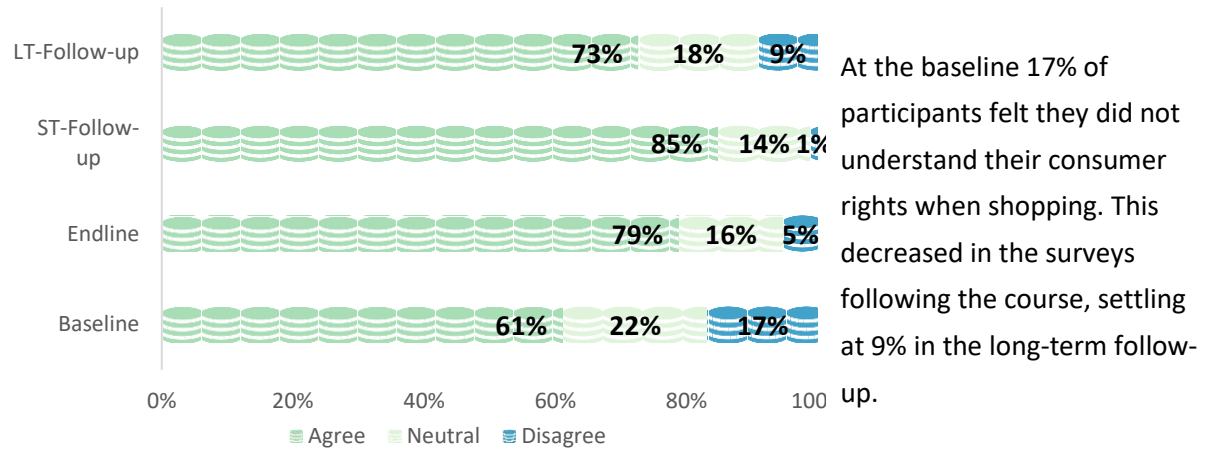
I would seek advice from an external advice organisation to help me with my money worries



Before the course, fewer than 40% of respondents would have sought external advice on money issues. After the course, this proportion increased to over 60%, suggesting this was sustained in the long term.

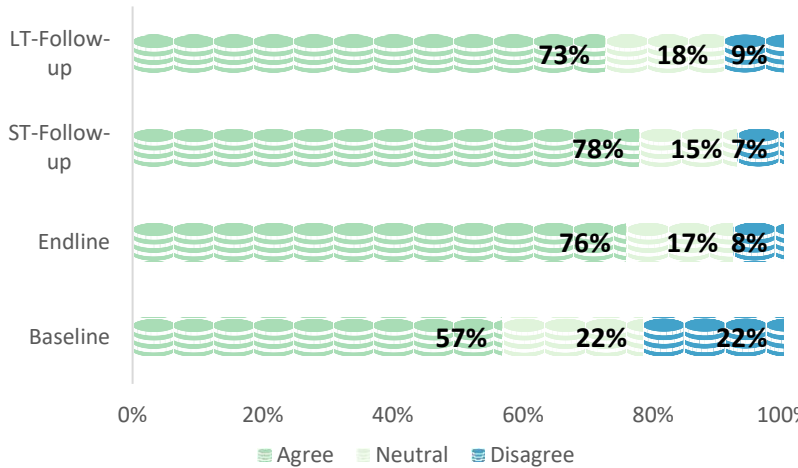
	Baseline		Endline		ST-Follow-up		LT-Follow-up		Total %	Total N
	%		%		%		%			
1	11.3%	44	5.4%	17	3.5%	3	15.2%	5	8.4%	69
2	6.1%	24	0.9%	3	1.2%	1	6.1%	2	3.6%	30
3	5.1%	20	2.8%	9	2.3%	2	0.0%		3.8%	31
4	9.5%	37	5.1%	16	3.5%	3	3.0%	1	6.9%	57
5	15.1%	59	10.1%	32	4.7%	4	0.0%		11.5%	95
6	14.8%	58	11.7%	37	9.3%	8	12.1%	4	13.0%	107
7	6.4%	25	12.3%	39	17.4%	15	18.2%	6	10.3%	85
8	9.5%	37	13.0%	41	15.1%	13	15.2%	5	11.6%	96
9	6.1%	24	7.6%	24	11.6%	10	12.1%	4	7.5%	62
10	15.3%	60	29.7%	94	31.4%	27	18.2%	6	22.6%	187
(blank)	0.8%	3	1.3%	4	0.0%		0.0%		0.8%	7
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

When I'm shopping, I understand my rights as the consumer



	Baseline		Endline		ST-Follow-up		LT-Follow-up		Total %	Total N
	%		%		%		%			
1	2.6%	10	0.6%	2	0.0%		3.0%	1	1.6%	13
2	3.1%	12	0.3%	1	0.0%		0.0%		1.6%	13
3	4.6%	18	1.3%	4	1.2%	1	0.0%		2.8%	23
4	5.9%	23	2.8%	9	0.0%		6.1%	2	4.1%	34
5	10.2%	40	8.2%	26	5.8%	5	9.1%	3	9.0%	74
6	11.0%	43	7.0%	22	8.1%	7	9.1%	3	9.1%	75
7	10.7%	42	9.8%	31	8.1%	7	12.1%	4	10.2%	84
8	10.0%	39	17.4%	55	15.1%	13	12.1%	4	13.4%	111
9	9.2%	36	8.9%	28	18.6%	16	18.2%	6	10.4%	86
10	28.9%	113	39.6%	125	43.0%	37	30.3%	10	34.5%	285
(blank)	3.8%	15	4.1%	13	0.0%		0.0%		3.4%	28
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

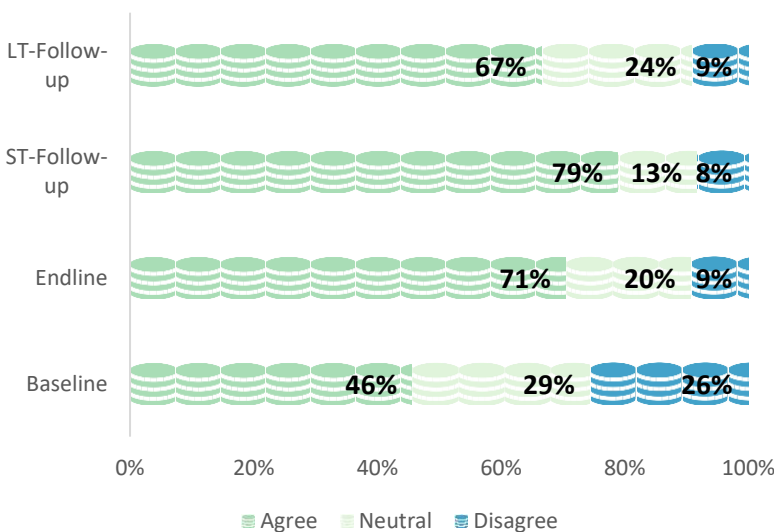
I feel confident looking through a tenancy agreement to understand my rights and responsibilities



The proportion feeling confident understanding a tenancy agreement fully increased from 57% at the baseline to 76% at the end of the course. This level was sustained in subsequent follow-ups.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
1	5.4%	21	1.6%	5	1.2%	1	6.1%	2	3.5%	29
2	3.1%	12	0.9%	3	1.2%	1	0.0%		1.9%	16
3	4.6%	18	1.9%	6	3.5%	3	0.0%		3.3%	27
4	7.7%	30	2.8%	9	1.2%	1	3.0%	1	5.0%	41
5	10.2%	40	9.5%	30	3.5%	3	9.1%	3	9.2%	76
6	10.5%	41	6.3%	20	11.6%	10	9.1%	3	9.0%	74
7	7.4%	29	9.5%	30	8.1%	7	9.1%	3	8.4%	69
8	11.8%	46	13.9%	44	16.3%	14	12.1%	4	13.1%	108
9	7.2%	28	12.0%	38	15.1%	13	18.2%	6	10.3%	85
10	28.4%	111	37.3%	118	38.4%	33	33.3%	11	33.1%	273
(blank)	3.8%	15	4.1%	13	0.0%		0.0%		3.4%	28
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

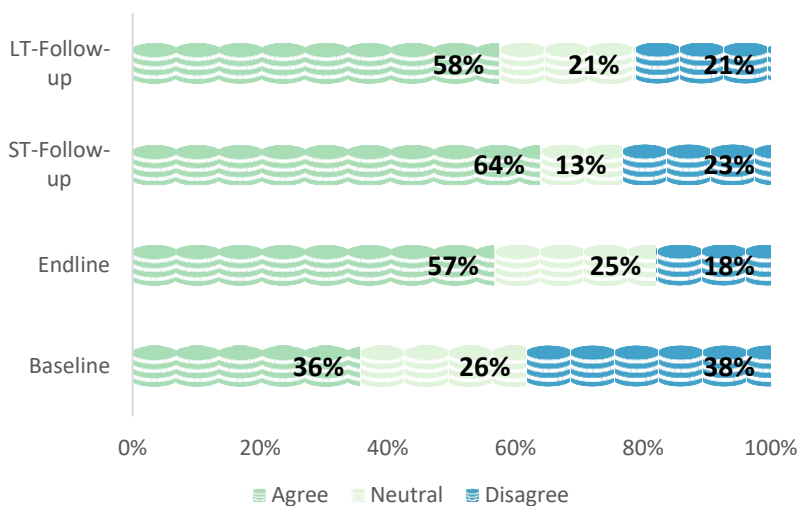
I understand my benefit entitlements



Half of respondents understood their benefit entitlements before TMH. This increased to over 70% following the course, with the majority of long-term follow-up respondents still agreeing.

	Baseline		Endline		ST-Follow-up		LT-Follow-up		Total %	Total N
	%		%		%		%			
1	7.9%	31	1.6%	5	2.3%	2	6.1%	2	4.8%	40
2	3.1%	12	0.9%	3	1.2%	1	0.0%		1.9%	16
3	5.6%	22	2.8%	9	1.2%	1	0.0%		3.9%	32
4	7.9%	31	3.5%	11	3.5%	3	3.0%	1	5.6%	46
5	12.8%	50	9.2%	29	7.0%	6	12.1%	4	10.8%	89
6	14.8%	58	10.1%	32	5.8%	5	12.1%	4	12.0%	99
7	9.5%	37	9.8%	31	11.6%	10	15.2%	5	10.0%	83
8	6.6%	26	13.6%	43	15.1%	13	3.0%	1	10.0%	83
9	4.9%	19	7.9%	25	11.6%	10	12.1%	4	7.0%	58
10	23.0%	90	36.4%	115	40.7%	35	36.4%	12	30.5%	252
(blank)	3.8%	15	4.1%	13	0.0%		0.0%		3.4%	28
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

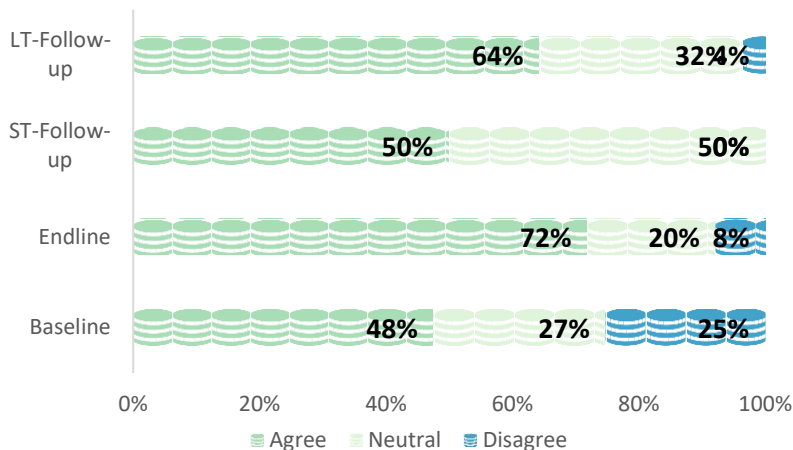
I feel confident borrowing money safely



Less than 40% of respondents felt confident borrowing money safely going into TMH. Afterwards the majority felt confident to do so.

	Baseline		Endline		ST-Follow-up		LT-Follow-up		Total %	Total N
	%		%		%		%			
1	16.6%	65	5.1%	16	8.1%	7	9.1%	3	11.0%	91
2	5.9%	23	2.5%	8	3.5%	3	6.1%	2	4.4%	36
3	6.9%	27	4.7%	15	4.7%	4	0.0%		5.6%	46
4	7.4%	29	4.7%	15	7.0%	6	6.1%	2	6.3%	52
5	15.6%	61	14.9%	47	3.5%	3	12.1%	4	13.9%	115
6	9.5%	37	9.5%	30	9.3%	8	9.1%	3	9.4%	78
7	7.4%	29	7.6%	24	7.0%	6	12.1%	4	7.6%	63
8	7.2%	28	14.2%	45	14.0%	12	15.2%	5	10.9%	90
9	4.6%	18	8.2%	26	10.5%	9	9.1%	3	6.8%	56
10	15.1%	59	24.4%	77	32.6%	28	21.2%	7	20.7%	171
(blank)	3.8%	15	4.1%	13	0.0%		0.0%		3.4%	28
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

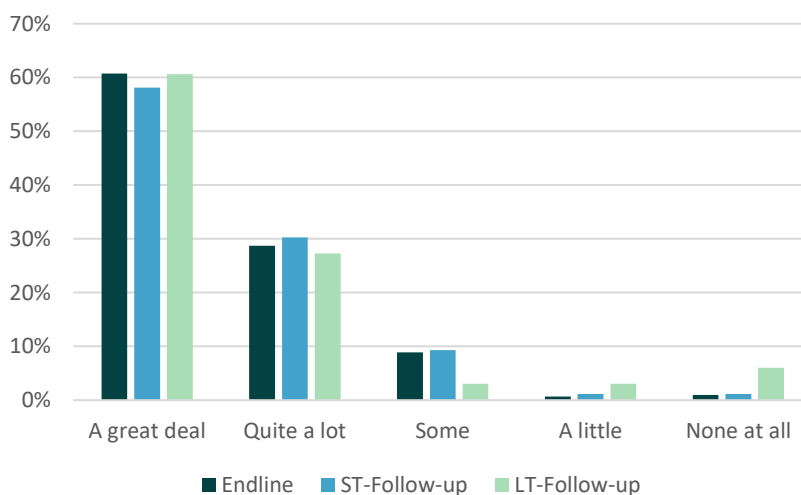
I understand the environmental effects of being energy efficient



The proportion of respondents who reported that they didn't understand the environmental effects of energy efficiency reduced after TMH.

	Baseline %	Endline %	ST-Follow-up %	LT-Follow-up %	Total %	Total N				
1	4.6%	18	0.9%	3	0.0%	3.0%	1	2.7%	22	
2	2.3%	9	0.6%	2	0.0%	0.0%		1.3%	11	
3	4.1%	16	1.6%	5	0.0%	0.0%		2.5%	21	
4	4.9%	19	1.6%	5	0.0%	0.0%		2.9%	24	
5	8.2%	32	6.3%	20	1.2%	1	12.1%	4	6.9%	57
6	9.0%	35	6.0%	19	0.0%		15.2%	5	7.1%	59
7	4.9%	19	5.7%	18	0.0%		12.1%	4	5.0%	41
8	6.4%	25	7.3%	23	0.0%		12.1%	4	6.3%	52
9	5.4%	21	8.5%	27	0.0%		12.1%	4	6.3%	52
10	13.3%	52	22.2%	70	1.2%	1	18.2%	6	15.6%	129
(blank)	37.1%	145	39.2%	124	97.7%	84	15.2%	5	43.3%	358
Grand Total	100.0%	391	100.0%	316	100.0%	86	100.0%	33	100.0%	826

How much of this knowledge and confidence around money and independent living is due to help from The Money House?

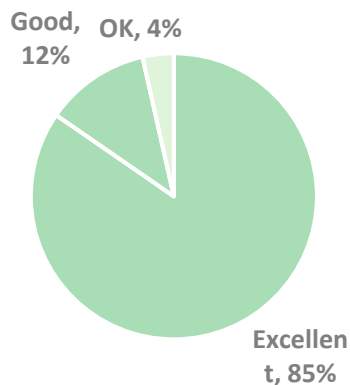


Across the surveys, consistently 60% respondents attribute 'a great deal' of their knowledge and confidence to TMH. A further 30% attribute 'quite a lot'.

	Endline		ST-Follow-up		LT-Follow-up		Total %	Total N
	%		%		%			
A great deal	58.2%	184	58.1%	50	60.6%	20	58.4%	254
Quite a lot	27.5%	87	30.2%	26	27.3%	9	28.0%	122
Some	8.5%	27	9.3%	8	3.0%	1	8.3%	36
A little	0.6%	2	1.2%	1	3.0%	1	0.9%	4
None at all	0.9%	3	1.2%	1	6.1%	2	1.4%	6
(blank)	4.1%	13	0.0%		0.0%		3.0%	13
Grand Total	100.0%	316	100.0%	86	100.0%	33	100.0%	435

Table A3: Delivery question responses (at Endline)

How good was the MyBnk programme?



Overall, 96% of participants rated TMH as 'good' or 'excellent'.

	%	N
Excellent	83.5%	264
Good	11.7%	37
OK	3.5%	11
(blank)	1.3%	4
Grand Total	100.0%	316

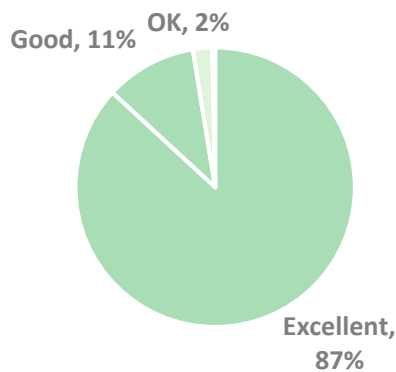
Quotes from participants:

"It really helped me I would recommend it to other young people"

"Opened my eyes to money and how things work"

"It has helped me to understand much more than just basic housing. I also feel confident within myself on a larger scale now to begin looking for my new home."

How good was the MyBnk trainer?



Overall, 97% of participants rated their MyBnk trainer as 'good' or 'excellent'.

	%	N
Excellent	85.8%	271
Good	10.4%	33
OK	2.2%	7
Poor	0.3%	1
(blank)	1.3%	4
Grand Total	100.0%	316

Quotes from participants:

"I found it very helpful, the trainers were very supportive and I learned a lot. I feel confident about the future."

"They made me feel comfortable and accurately and calmly explained each teaching point"