Quids in:
The impact of financial skills training
for social housing tenants

Appendix Tables

Personal Finance Research Centre
University of Bristol

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Table A1: Regular actions taken to make money go further at time of baseline interview

Percentages	Learners	Comparison group
Shop around for food and groceries	54	60
Make shopping list and stick to it	34	31
Look out for special offers	66	69
Plan meals	32	24
Supermarket food items reduced	30	15
Turn light/power off when not used	68	59
Any of the above	91	92
None of above	7	6
Not stated	1	2
Sample size	*149*	*192*

Percentages sum to more than 100 because more than one response was allowed

Table A2: Banking

Percentages		Learners	Comparison group
Types of bank account currently have	Current or basic bank account	92	87
	Post Office card account	11	7
	None of above	3	6
	Total	106	101
Has a current or basic current account and/or a credit union account	Unbanked	8	13
	Banked	92	88
Sample size		*149*	*192*

Table A3: Borrowing

Percentages		Learners	Comparison group
Types of credit currently have	Bank or building society loan	15	10
	Home credit loan	12	19
	Finance company loan	3	3
	Credit Union loan	1	1
	Mail order goods	19	16
	HP credit goods	12	8
	Social Fund Budgeting Loan	17	10
	Student loan	3	3
	Family or friend loan	14	10
	Other loan	5	5
	Active credit or store card	23	18
	Overdrawn	25	17
	None of above	35	40
Sample size		*149*	*192*

Column percentages		Learners	Comparison group
Any borrowing?	Yes	65	60
	No	35	40
Sample size		*149*	*192*
How feel about total current borrowing*	Do not owe any money	44	43
	Could afford to borrow more	7	8
	About right, not want to borrow more	23	36
	More than can afford	26	10
	Total	149	192
Whether have credit or store card	No	72	79
	Active card user	23	18
	Yes, but no balance	5	2
Sample size		*149*	*192*

Table A4: Whether a member of a credit union

Column percentages		Learners	Comparison group
Whether member of Credit Union	Yes	4	4
	No	95	95
Sample size		*149*	*192*

Table A5: Saving

Percentages		Learners	Comparison group
Types of credit currently have	Post Office savings account	2	3
	Saving deposit account	24	22
	ISA	13	5
	Cash at home	9	6
	Cash given to friend/relative	2	1
	Other savings account	7	2
	None of above	57	62
	Not stated	3	4
Sample size		*149*	*192*

Any savings?

Column percentages		Learners	Comparison group
Any formal savings?	Yes	33	28
	No	67	72
	Total	149	192
Any informal savings?	Yes	11	7
	No	89	93
	Total	149	192
Any savings?	Yes	40	34
	No	60	66
Sample size		*149*	*192*

Table A6: Confidence to choose financial products

Column percentages		Learners	Comparison group
Confidence in choosing financial products	Very confident	16	30
	Fairly confident	46	54
	Not very confident	23	9
	Not at all confident	14	5
	Not stated	1	2
Sample size		*149*	*192*

Table A7: Logistic regression predicting any actions taken since baseline survey

Regression analysis examines the extent to which characteristics relate to tenants taking any actions, after holding constant the influence of all other characteristics included in the analysis. Characteristics that are deemed to have an independent relationship with the outcome measure are those with a p-value smaller than 0.05. These are said to be 'significant' predictors (and are indicated with an asterisk, '*'); those with a p-value of less than 0.01 are considered 'highly significant' (and are indicated with a double asterisk, '**').

		Significance (p-value)	Odds ratio Exp (B)	
Gender	Male	.978		
	Female	.834	1.1	
Age group	Up to 24	.647		
	25 - 45	.995	1.0	
	45 or over	.349	0.6	
Household composition[1]	Single adult	.049		
	Couple without children	.025	3.5	*
	Lone parent with children under 18	.031	3.2	*
	Couple with children under 18	.034	3.0	*
Respondent (or partner) has earned income	Yes	.000		
	No	.000	0.1	**
Take home income per week - respondent and partner	Less than £100	.018		
	£100 - £199	.699	0.8	
	£200 - £299	.301	0.5	
	£300 - £399	.154	0.3	
	£400 - £499	.002	0.1	**
	£500 or more	.012	0.1	*
Length of tenancy	More than ten years	.199		
	Less than a year	.012	7.7	
	1-2 years	.482	1.4	
	3-5 years	.200	2.2	
	6-10 years	.318	1.9	
Whether have Tenancy Support Worker	No	.679		
	Yes	.996	1.0	
Received (further) advice or training on money matters since baseline	No	.055		
	Yes	.016	5.9	
Sample	Learners (reference is comparison group)	.000	6.6	**
Constant		.695	1.4	
Nakelkerke R[2]			.673	
Sample size			*341*	

The base is all respondents to the follow-up survey. Socio-demographic measures relate to status at baseline.

1. Other adults (including adult children) may be present in the household.

For each measure, the results for the respondents who 'did not state' have been suppressed.

Table A8: Changes to money management behaviour since baseline survey

Column percentages		Learners	Comparison group
Whether started budgeting*	Yes	28	2
	No	11	28
	No, already budgeting	59	71
	No, but I am planning to	2	
Whether started keeping track of spending*	Yes	25	2
	No	32	58
	No, already kept track of spending	42	40
	No, but I am planning to	2	
Whether reduced spending on shopping*	Yes	46	22
	No	51	76
	No, but I am planning to	1	1
	Don't know	2	1
Whether started shopping around more*	Yes	50	19
	No	50	80
	No, but I am planning to		1
Whether started to use money saving tips*	Yes	55	5
	No	15	66
	No, already used money saving tips	27	29
	No, but I am planning to	2	
	Don't know	1	
Whether started to plan meals or use meal planner*	Yes	26	2
	No	29	50
	No, already planned meals	41	48
	No, but I am planning to	4	
	Don't know	1	
Whether reduced spending on household bills*	Yes	24	9
	No	73	88
	No, already used money saving tips	2	1
	Don't know	2	2
Changed money management approach in any way*	Yes	78	36
	No	22	64
Sample size		*113*	*129*

Table A9: Logistic regression predicting financial benefits since baseline survey

Regression analysis examines the extent to which characteristics relate to tenants experiencing financial benefits, after holding constant the influence of all other characteristics included in the analysis. Characteristics that are deemed to have an independent relationship with the outcome measure are those with a p-value smaller than 0.05. These are said to be 'significant' predictors (and are indicated with an asterisk, '*'); those with a p-value of less than 0.01 are considered 'highly significant' (and are indicated with a double asterisk, '**').

		Significance (p-value)	Odds ratio (ExpB)	
Gender	Male	0.927		
	Female	0.698	1.2	
Age group	up to 24	0.897		
	25 - 45	0.446	1.5	
	45 or over	0.688	1.2	
Household composition[1]	Single adult	0.035		
	Couple without children	0.047	3.1	*
	Lone parent with children under 18	0.004	4.4	**
	Couple with children under 18	0.012	3.7	*
	Not stated/asked	0.630	1.7	
Respondent (or partner) has earned income	Yes	0.009		
	No	0.002	0.3	**
Take home income per week - respondent and partner	Less than £100	0.008		
	£100 - £199	0.321	0.6	
	£200 - £299	0.041	0.3	*
	£300 - £399	0.005	0.1	**
	£400 - £499	0.001	0.1	**
	£500 or more	0.009	0.0	**
Length of Orbit tenancy	10+ years	0.807		
	1-2 years	0.141	2.5	
	3-5 years	0.351	1.6	
	6-10 years	0.530	1.5	
	Less than a year	0.556	1.5	
Whether have Tenancy Support Worker	No	0.745		
	Yes	0.485	0.7	
Received further training or advice on money matters	Yes (reference is no)	0.118	2.2	
Sample type	Learners (reference is comparison group)	0.000	6.4	**
Constant		0.165	0.3	
Nakelkerke R^2			0.39	
Sample size			*242*	

The base is all respondents to the follow-up survey. Socio-demographic measures relate to status at baseline.

1. Other adults (including adult children) may be present in the household.

For each measure, the results for the respondents who 'did not state' have been suppressed.

Table A10: Logistic regression predicting any financial benefits of the training for tenant learners

Regression analysis examines the extent to which characteristics relate to tenant learners experiencing any financial gains, after holding constant the influence of all other characteristics included in the analysis. Characteristics that are deemed to have an independent relationship with the outcome measure are those with a p-value smaller than 0.05. These are said to be 'significant' predictors (and are indicated with an asterisk, '*'); those with a p-value of less than 0.01 are considered 'highly significant' (and are indicated with a double asterisk, '**').

		Significance (p-value)	Odds ratio Exp (B)	
Gender	Male	.688		
	Female	.387	1.8	
Age group	Up to 24	.701		
	25 - 45	.826	1.2	
	45 or over	.270	3.0	
Household composition[1]	Single adult	.569		
	Couple without children	.260	3.2	
	Lone parent with children under 18	.094	4.6	
	Couple with children under 18	.236	3.4	
Respondent (or partner) has earned income	Yes	.835		
	No	.549	1.7	
Take home income per week - respondent and partner	Less than £100	.836		
	£100 - £199	.180	0.2	
	£200 - £299	.377	0.3	
	£300 - £399	.500	0.4	
	£400 - £499	.878	0.8	
	£500 or more	.999	0.0	
Length of tenancy	More than ten years	.245		
	Less than a year	.030	8.7	
	1-2 years	.147	3.3	
	3-5 years	.041	8.7	
	6-10 years	.040	19.2	
Whether have Tenancy Support Worker	No	.772		
	Yes	.472	0.6	
Received (further) advice or training since baseline	Yes (reference is no)	.047	4.7	*
Type of session attended	Workshop	.012		
	One-to-one	.003	11.6	**
Constant		.037	0.0	
Nakelkerke R[2]			.501	
Sample size			*113*	

The base is all respondents to the follow-up survey. Socio-demographic measures relate to status at baseline.

1. Other adults (including adult children) may be present in the household.

For each measure, the results for the Learners who 'did not state' have been suppressed.

Table A11: Changes in saving behaviour since baseline survey

Column percentages		Learners	Comparison group
Whether opened (another) savings account*	Yes, opened first savings account	7	
	Yes, opened another savings account	2	3
	No	88	96
	No, but am planning to	4	1
Whether switched savings account	Yes	3	
	No	96	100
	No, but I am planning to	2	
Whether started to save*	Yes	12	7
	No	48	64
	No, because I was already saving	30	25
	No, but I am planning to	10	4
Whether increased amount saved*	Yes	10	1
	No	85	97
	No, but I am planning to	4	2
	Don't know	1	
Any change in saving since baseline*	Yes	20	11
	No	80	89
Sample size		*113*	*129*

Table A12: Logistic regression predicting self-reported improved financial confidence (net change across all confidence measures)

Regression analysis examines the extent to which characteristics relate to tenants reporting improved confidence, after holding constant the influence of all other characteristics included in the analysis. Characteristics that are deemed to have an independent relationship with the outcome measure are those with a p-value smaller than 0.05. These are said to be 'significant' predictors (and are indicated with an asterisk, '*'); those with a p-value of less than 0.01 are considered 'highly significant' (and are indicated with a double asterisk, '**').

		Significance (p-value)	Odds ratio (ExpB)	
Gender	Male	0.921		
	Female	0.684	1.2	
Age group	up to 24	0.415		
	25 - 45	0.880	0.9	
	45 or over	0.168	0.4	
Household composition[1]	Single adult	0.114		
	Couple without children	0.058	3.5	
	Lone parent with children under 18	0.163	2.3	
	Couple with children under 18	0.269	2.0	
	Not stated/asked	0.228	0.2	
Respondent (or partner) has earned income	Yes	0.553		
	No	0.288	0.6	
Take home income per week - respondent and partner	Less than £100	0.566		
	£100 - £199	0.676	1.3	
	£200 - £299	0.429	1.8	
	£300 - £399	0.292	0.4	
	£400 - £499	0.988	1.0	
	£500 or more	0.963	0.9	
Length of Orbit tenancy	10+ years	0.262		
	1-2 years	0.083	3.4	
	3-5 years	0.591	1.4	
	6-10 years	0.894	1.1	
	Less than a year	0.603	0.7	
Whether have Tenancy Support Worker	No	0.760		
	Yes	0.873	0.9	
Received further training or advice on money matters	Yes (reference is no)	0.003	6.3	**
Sample type	Learner (reference is comparison group)	0.000	23.3	**
Constant		0.011	0.1	
Nakelkerke R²			*0.58*	
Sample size			*242*	

The base is all respondents to the follow-up survey. Socio-demographic measures relate to status at baseline.
1. Other adults (including adult children) may be present in the household.
For each measure, the results for the respondents who 'did not state' have been suppressed.

Table A13: Logistic regression predicting having no rent arrears in May 2012

Regression analysis examines the extent to which characteristics relate to tenants having no rent arrears, after holding constant the influence of all other characteristics included in the analysis. Characteristics that are deemed to have an independent relationship with the outcome measure are those with a p-value smaller than 0.05. These are said to be 'significant' predictors (and are indicated with an asterisk, '*'); those with a p-value of less than 0.01 are considered 'highly significant' (and are indicated with a double asterisk, '**').

		Significance (p value)	Odds ratio (Exp (B))	
Gender	Male	.700		
	Female	.398	0.7	
Age group	Up to 24	.816		
	25 - 45	.430	0.6	
	45 or over	.857	0.9	
Household composition	Single adult	.262		
	Couple without children	.680	1.3	
	Lone parent, children under 18	.298	0.5	
	Couple, children under 18	.307	0.5	
Respondent (or partner) has earned income	Yes	.251		
	No	.860	1.1	
Take home income per week - respondent and partner	Less than £100	.502		
	£100 - £199	.550	1.6	
	£200 - £299	.264	2.5	
	£300 - £399	.151	4.1	
	£400 - £499	.143	5.1	
	£500 or more	.145	7.4	
Length of tenancy	More than ten years	.389		
	Less than a year	.353	0.5	
	1-2 years	.778	0.8	
	3-5 years	.256	2.4	
	6-10 years	.527	0.6	
Whether have Tenancy Support Worker	No	.943		
	Yes	.912	1.1	
Received (further) advice or training on money matters since baseline	Yes	.406	0.5	
Sample	Learners (reference is comparison group)	.525	1.4	
Rent arrears in July 2011?	No (reference is has arrears)	.000	35.9	**
Constant		.057	0.1	
Nakelkerke R²			0.584	
Sample size			*228*	

For each measure, the results for the respondents who 'did not state' have been suppressed.