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Unlocking Mobility: Incentivizing transportation for enhanced mobility of elderly and disabled

**PRE-SURVEY BASELINE REPORT ON MOBILITY, HEALTH, HOUSING, AND WELL-BEING
(CONTROL VS. WALLET)**

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Executive Summary

This report summarizes survey findings comparing a control group (n=17) and a wallet group (n=19) across transportation/mobility, housing stability, health and functioning, quality of life (WHOQOL-BREF), depressive symptoms (PHQ-9), social support (LSNS-6), and loneliness (UCLA Loneliness Scale).

- **Study context:** Interpretation should account for study design—control group trips were limited to medical purposes, while the wallet group received financial incentives intended to increase social trips. Differences in social trip-taking and related outcomes may reflect program exposure/opportunity rather than baseline group differences.
- **Mobility access:** Both groups relied on personal vehicles and informal ride networks. Car ownership and comfort using a vehicle for appointments/social trips were similar across groups, and many participants reported receiving rides from family or friends.
- **Health burden:** Most respondents reported being currently ill; open-ended responses frequently referenced chronic conditions and pain/mobility concerns.
- **Functioning differs by group:** On the self-rated health functioning scale (1–10), the wallet group reported significantly lower functioning than the control group (mean 4.5 vs. 6.8; overall test of averages = 0.0042).
- **Implication for program interpretation:** Lower functioning in the wallet group may constrain program effects related to increased social trip-taking; this baseline difference should be considered when interpreting outcomes related to social engagement, well-being, and loneliness.
- **Housing stability and conditions:** Most respondents were renters, and many reported current housing issues (e.g., pests, insulation, plumbing, structural concerns).
- **Affordability pressure:** Nearly half indicated that paying for housing makes it very difficult to afford other necessities.
- **Financial fragility:** Although only a small minority reported skipping rent or mortgage payments in the prior 12 months, responses suggest low household income for many participants and limited ability to contribute to needed repairs.
- **Supports most often requested:** Utility assistance, rent/mortgage assistance, and transportation assistance.
- **Overall well-being:** Both groups generally reported moderate quality of life and similar overall PHQ-9 symptom patterns (symptoms most often occurring for “several days”).
- **WHOQOL-BREF differences:** Compared with the control group, the wallet group reported significantly worse satisfaction with sleep (overall stat test of percentages = 0.0334) and significantly lower satisfaction with conditions of the living place (overall stat test of percentages = 0.0150).
- **Social connection measures:** LSNS-6 results indicated moderate family and friend contact in both groups, and overall UCLA Loneliness patterns were broadly similar.

- **Loneliness items with group differences:** Two UCLA items differed by group, suggesting differences in perceived support quality: “there is no one you can turn to” (p=0.0031) and “interests and ideas are not shared by those around you” (p=0.0404).
- **Implication:** Increasing social trip opportunities alone may not fully address loneliness-related experiences for some participants; complementary strategies (e.g., strengthening trusted support relationships and facilitating interest-based social connections) may be needed.

Section 1: Mobility Questions

Q1: Do you own a car?

Results

Table 1 Q1: Status of Car Ownership

| | | Total | Control | Wallet |
|-----------------------|----------------------------------|--------------------|---------|--------|
| | | | | |
| Q1: Do you own a car? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | Yes | 25.0% | 29.4% | 21.1% |
| | No | 75.0% | 70.6% | 78.9% |
| | | | | |
| | Overall Stat Test of Percentages | 0.5630998624487367 | | |

Comparison Interpretation

Car ownership was similar in the control and wallet groups (Control: 29.4% yes vs. Wallet: 21.1% yes; $\Delta=8.3$ percentage points; $p=0.563$), indicating no statistically meaningful group difference. This suggests baseline access to a personal vehicle is comparable across groups, so later differences in trip-making are more likely to reflect program conditions than car access.

Q2: If yes, do you feel comfortable using your vehicle for trips to medical appointments or social gatherings?

(Among respondents who reported owning a car)

Results

Control Group Yes: Majority of respondents indicated they were comfortable using their vehicle for trips.

Wallet Group Yes: Most respondents also reported feeling comfortable using their vehicle for transportation.

Table 2 Q2: Comfort using vehicle for trips to appointments or gatherings

| | | : Control or Wallet Group | | |
|--|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q2: If yes, do you feel comfortable using your vehicle for trips to medical appointments or social gatherings? | Total Count (Answering) | 10.0 | 5.0 | 5.0 |
| | Missing Count | 26.0 | 12.0 | 14.0 |
| | | | | |
| | Yes | 20.0% | 20.0% | 20.0% |
| | No | 80.0% | 80.0% | 80.0% |
| | | | | |
| | Overall Stat Test of Percentages | 1 | | |

Comparison Interpretation

Among car owners, comfort using a vehicle was identical across groups (Control: 20.0% “Yes” vs. Wallet: 20.0% “Yes;” $\Delta=0.0$ percentage points; $p=1.00$), indicating no group difference. This implies that for participants who have cars, self-reported ability to use them is unlikely to be a primary barrier to travel in either group.

Q3: Do you have family or friends who provide you with rides?

Results

Control Group Most respondents indicated that family or friends provide transportation support when needed.

Wallet Group Similarly, many respondents in the wallet group also reported having family or friends available to provide rides.

Table 3 Q3: Family or friends provide rides.

| | | : Control or Wallet Group | | |
|--|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q3: Do you have family or friends who provide you with rides? How often? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | | | | |
| | Yes | 54.3% | 56.3% | 52.6% |

| | | | | |
|--|----------------------------------|--------------------|-------|-------|
| | No | 45.7% | 43.8% | 47.4% |
| | | | | |
| | Overall Stat Test of Percentages | 0.8304935022228556 | | |

Comparison Interpretation

Having family/friends who provide rides was similar across groups (Control: 56.3% yes vs. Wallet: 52.6% yes; $\Delta=3.7$ percentage points; $p=0.830$), indicating no statistically meaningful difference. This suggests informal transportation support is a common mobility resource for both groups and should be considered alongside any program-provided transportation supports.

Q3 (Follow-up): Are these family or friends reliable for rides when you need them?

Results

Control Group Responses indicated that many participants reported their ride providers as reliable, although some respondents reported that rides were only available sometimes.

Wallet Group Participants in the wallet group reported a similar pattern, with many indicating that family or friends are generally reliable but occasionally unavailable.

Table 4 Q3 follow-up: Reliability of family/friends for rides

| | | : Control or Wallet Group | | |
|---------------|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| | Total Count (Answering) | 15.0 | 6.0 | 9.0 |
| | Missing Count | 21.0 | 11.0 | 10.0 |
| : #trips/week | 1 | 73.3% | 83.3% | 66.7% |
| | 1 / month | 6.7% | 0.0% | 11.1% |
| | 2 | 13.3% | 16.7% | 11.1% |
| | 2/month | 6.7% | 0.0% | 11.1% |

| | | | | |
|--|----------------------------------|--------------------|--|--|
| | | | | |
| | Overall Stat Test of Percentages | 0.6700861372174727 | | |

Comparison Interpretation

Reported reliability of ride support did not differ meaningfully by group (overall distribution $p=0.670$), with most respondents indicating rides were available when needed. This implies that variability in mobility outcomes is unlikely to be driven primarily by differences in perceived ride reliability between groups.

Q4: Which of the following mobility aids do you use when you leave home?

Results

Across both groups, respondents reported using a variety of mobility aids, including canes, walkers, and wheelchairs. However, a number of respondents in both groups also reported not using any mobility aid.

Table 5 Q4: Mobility aids used when leaving home.

| | | : Control or Wallet Group | | |
|--|---|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q4: Which of the following mobility aids do you use when you leave home? (check all that apply): | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | I use a cane | 38.9% | 35.3% | 42.1% |
| | I use a white cane | 0.0% | 0.0% | 0.0% |
| | I use a walker or collator | 44.4% | 35.3% | 52.6% |
| | I use a manual wheelchair | 0.0% | 0.0% | 0.0% |
| | I use an electric wheelchair or scooter | 2.8% | 5.9% | 0.0% |
| | My care provider helps me | 5.6% | 11.8% | 0.0% |
| | I use a service animal | 0.0% | 0.0% | 0.0% |
| | None | 36.1% | 35.3% | 36.8% |

Comparison Interpretation

Mobility aid use was broadly similar across groups, with small differences in specific aids (e.g., care-provider help: Control 11.8% vs. Wallet 0.0%; cane: Control 35.3% vs. Wallet 42.1%; walker: Control 35.3% vs. Wallet 52.6%), but no overall group difference is indicated in this table. This suggests both groups include participants with comparable mobility-support needs, which may influence baseline travel capacity regardless of program participation.

Q5: Do you have a formal disability diagnosis from a doctor?

Results

Participants in both groups reported a mix of formal disability diagnoses and no diagnosis.

Table 6 Q5: Formal disability diagnosis

| | | : Control or Wallet Group | | |
|--|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q5: Do you have a formal disability diagnosis from a doctor? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | Yes | 77.8% | 70.6% | 84.2% |
| | No | 22.2% | 29.4% | 15.8% |
| | | | | |
| | Overall Stat Test of Percentages | 0.32635920882112035 | | |

Comparison Interpretation

Formal disability diagnosis rates were similar across groups (Control: 70.6% yes vs. Wallet: 84.2% yes; $\Delta=13.6$ percentage points; $p=0.326$), indicating no statistically significant difference. This implies both groups include substantial functional/health needs and that observed differences in other outcomes should not be attributed solely to diagnosis status.

Q6: If you do not have a formal doctor’s diagnosis, do you consider yourself to have a disability?

Results

Some respondents who did not report a formal diagnosis still identified themselves as having a disability.

Table 7 Q6: Self-identifying as having a disability (if no formal diagnosis)

| | | : Control or Wallet Group | | |
|--|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q6: If you do not have a formal doctor’s diagnosis, do you consider yourself to have a disability? | Total Count (Answering) | 16.0 | 7.0 | 9.0 |
| | Missing Count | 20.0 | 10.0 | 10.0 |
| | | | | |
| | Yes | 81.3% | 71.4% | 88.9% |
| | No | 18.8% | 28.6% | 11.1% |
| | | | | |
| | Overall Stat Test of Percentages | 0.3747198761628818 | | |

Comparison Interpretation

Among respondents without a formal diagnosis, self-identifying as having a disability was high in both groups (Control: 71.4% yes vs. Wallet: 88.9% yes; $\Delta=17.5$ percentage points; $p=0.375$), with no statistically meaningful difference. This suggests self-perceived functional limitation is common in the sample and should be considered when interpreting mobility and well-being outcomes, even when formal diagnoses are not present.

Q7: On a scale of 1–10, how would you rate your current health functioning?

(10 = optimal functioning, 1 = impaired functioning)

Results

Control Group Responses were distributed across the scale, with many participants reporting moderate levels of health functioning.

Wallet Group Responses also clustered around mid-range values, suggesting moderate perceived health functioning.

Table 8 Q7: Self-rated health functioning (1–10)

| | | : Control or Wallet Group | | |
|---|-------------------------|----------------------------------|---------------------|--------|
| | | Total | Control | Wallet |
| Q7: On a scale of 1-10, with 10 being optimal functioning and 1 being impaired functioning, how would you rate your current health functioning? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | 0 | 0.0% | 0.0% | 0.0% |
| | 1 | 5.6% | 0.0% | 10.5% |
| | 2 | 5.6% | 0.0% | 10.5% |
| | 3 | 11.1% | 5.9% | 15.8% |
| | 4 | 11.1% | 5.9% | 15.8% |
| | 5 | 13.9% | 17.6% | 10.5% |
| | 6 | 16.7% | 17.6% | 15.8% |
| | 7 | 13.9% | 17.6% | 10.5% |
| | 8 | 11.1% | 11.8% | 10.5% |
| | 9 | 5.6% | 11.8% | 0.0% |
| | 10 | 5.6% | 11.8% | 0.0% |
| | | | | |
| | | Overall Stat Test of Percentages | 0.32514870114595457 | |
| | | | | |

| | | | | |
|--|-------------------------------|---------------------|-----|-----|
| | Average | 5.6 | 6.8 | 4.5 |
| | | | | |
| | Overall Stat Test of Averages | 0.00423660917890456 | | |
| | | | | |
| | Median | 6.0 | 7.0 | 4.0 |
| | Standard Deviation | 2.4 | 2.0 | 2.2 |

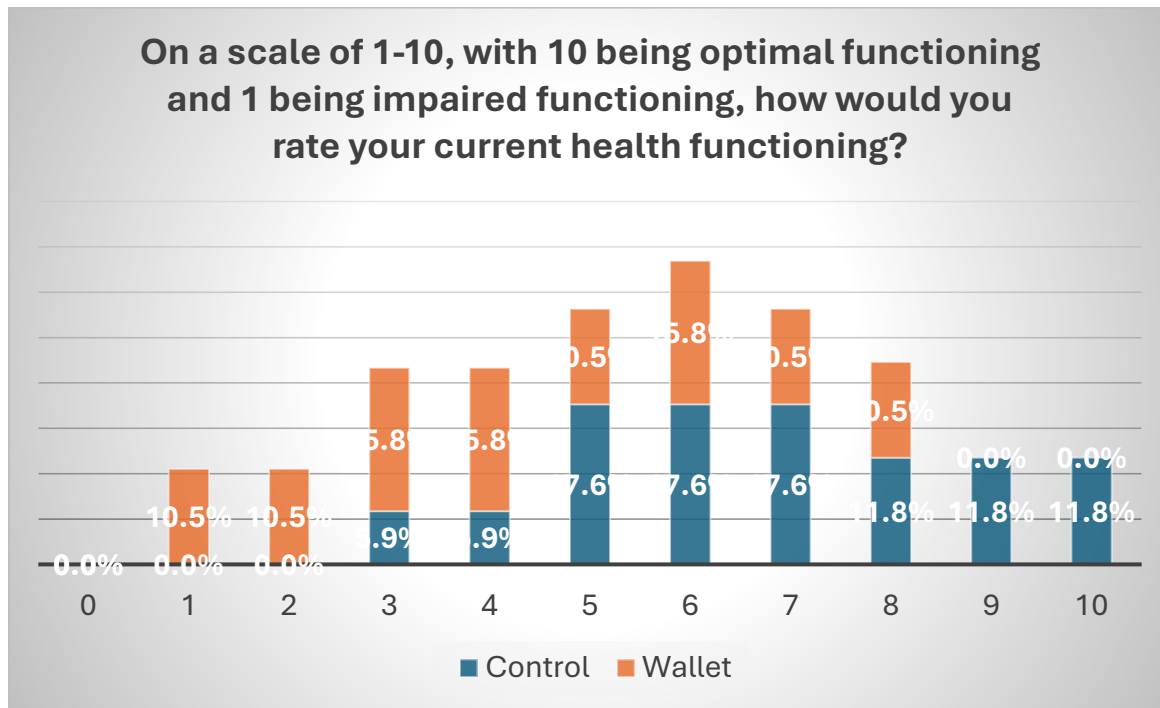


Figure 1 Self-rated health functioning (1-10) by group (Control vs. Wallet)

Comparison Interpretation

Self-rated health functioning was significantly lower in the wallet group than the control group (mean 4.5 vs. 6.8 on a 1–10 scale; $\Delta=-2.3$ points; $p=0.0042$). This baseline gap suggests the wallet group may face greater functional constraints that could affect travel behavior and related quality-of-life outcomes independent of the transportation incentive.

Section 2 : Housing Questions (General Household Information)

Q1: What is your full street address? (Optional; for mapping and follow-up assistance)

Q2: What ZIP code do you live in?

Results

All respondents' addresses were located within Texas, with most responses concentrated in Carrollton and Dallas ZIP codes.

Interpretation

The ZIP code responses confirm that the sample represents residents living within the Metrocrest Services service area, which aligns with the geographic focus of the study. This information helps ensure that the survey results reflect the experiences of individuals living in the target community.

Q3: What is your current housing situation?

Results

Control Group Most respondents in the control group reported renting their home, with a smaller number indicating they were homeowners or staying with family or friends. Very few respondents reported more unstable housing situations such as living in a shelter or experiencing homelessness.

Wallet Group Participants in the wallet group also primarily reported renting their homes, though a few respondents indicated other arrangements such as staying with family or friends.

Table 9 Housing Q3: Current housing situation

| | | : Control or Wallet Group | | |
|---|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q3: What is your current housing situation? - Selected Choice | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | Homeowner | 13.9% | 17.6% | 10.5% |

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| | | | | |
|--|--|--------------------|-------|-------|
| | Renter | 77.8% | 76.5% | 78.9% |
| | Staying with family/friends (not on lease) | 0.0% | 0.0% | 0.0% |
| | Living in a shelter | 0.0% | 0.0% | 0.0% |
| | Experiencing homelessness | 0.0% | 0.0% | 0.0% |
| | Other, please specify | 8.3% | 5.9% | 10.5% |
| | | | | |
| | Overall Stat Test of Percentages | 0.7532075800924538 | | |

Comparison Interpretation

Housing situation distributions were similar between groups (overall $p=0.753$), with renting most common (Control: 76.5% vs. Wallet: 78.9%; $\Delta=2.4$ percentage points). This suggests baseline housing tenure is broadly comparable across groups, so subsequent differences in outcomes are less likely to be driven by major differences in housing type.

Q4: Do you receive any housing assistance? (Check all that apply)

Results

Participants in both groups reported a mix of housing assistance sources. Some respondents indicated receiving assistance through programs such as Housing Choice Vouchers, public housing, or emergency rental assistance, while others reported receiving no housing assistance.

Table 10 Housing Q4: Housing assistance received.

| | | : Control or Wallet Group | | |
|---|------------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q4: Do you receive any housing assistance? (Check all that apply) | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | | | | |
| | Housing Choice Voucher (Section 8) | 30.6% | 23.5% | 36.8% |

| | | | | |
|--|---|-------|-------|-------|
| | Public Housing | 0.0% | 0.0% | 0.0% |
| | Emergency Rental Assistance | 2.8% | 0.0% | 5.3% |
| | Support from local nonprofits (Metrocrest Services, Catholic Charities, etc.) | 11.1% | 17.6% | 5.3% |
| | No assistance received | 63.9% | 70.6% | 57.9% |

Comparison Interpretation

Receipt of housing assistance was broadly similar across groups, with most respondents reporting no assistance (Control: 70.6% vs. Wallet: 57.9%; $\Delta=12.7$ percentage points) and the most common program being Section 8 (Control: 23.5% vs. Wallet: 36.8%; $\Delta=13.3$ percentage points); no overall statistically significant difference is indicated in this table. This implies both groups include a mix of supported and unsupported households, so housing-support context should be considered when interpreting affordability strain and repair capacity.

Q5: Do you currently have any of the following housing issues? (Check all that apply)

Results

Respondents reported a variety of housing-related problems, including maintenance and structural concerns such as plumbing issues, pest problems, and heating or cooling system issues. However, some respondents also reported having no major housing issues.

Table 11 Housing Q5: Current housing issues

| | | : Control or Wallet Group | | |
|---|--|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q5: Do you currently have any of the following housing issues? (Check all that apply) | Total Count (Answering) | 34.0 | 16.0 | 18.0 |
| | | | | |
| | Mold or water damage | 11.8% | 6.3% | 16.7% |
| | Pests (roaches, rats, bed bugs, etc.) | 32.4% | 25.0% | 38.9% |
| | Plumbing issues (leaks, lack of hot water) | 23.5% | 12.5% | 33.3% |

| | | | | |
|--|--|-------|-------|-------|
| | Electrical issues (frequent power outages, exposed wiring) | 8.8% | 6.3% | 11.1% |
| | Poor insulation (too hot in summer, too cold in winter) | 29.4% | 18.8% | 38.9% |
| | Roof leaks or damage | 8.8% | 6.3% | 11.1% |
| | Structural issues (cracks, foundation problems) | 32.4% | 31.3% | 33.3% |
| | HVAC issues (broken heater, AC not working) | 2.9% | 6.3% | 0.0% |
| | Broken windows or doors | 8.8% | 0.0% | 16.7% |
| | No issues | 38.2% | 37.5% | 38.9% |

Comparison Interpretation

Reported housing issues were similar across groups, including comparable rates of reporting “no issues” (Control: 37.5% vs. Wallet: 38.9%; $\Delta=1.4$ percentage points) and common concerns such as pests, insulation, and structural issues; no overall statistically significant difference is provided in this table. This suggests baseline housing-condition challenges are shared across both groups and may represent a cross-cutting barrier affecting health, stress, and well-being regardless of program exposure.

Q6: What specific repairs or improvements do you believe your home needs? (Open-ended)

Results

Participants identified several types of repairs and improvements needed in their homes. Common themes included maintenance repairs, plumbing issues, structural improvements, and heating or cooling system repairs.

Comparison Interpretation

Open-ended repair needs were common in both groups (e.g., plumbing, structural, and HVAC-related concerns), with no clear between-group pattern of greater need presented. This implies that home-repair support—independent of transportation programming—may be an important complementary lever for improving living conditions and downstream health/quality-of-life outcomes.

Q7: What is your best estimate of how much these repairs will cost?

Results

Respondents reported a range of estimated repair costs, with many indicating that repairs would require several thousand dollars. A smaller number estimated that repair costs could exceed \$10,000 or more.

Table 12 Housing Q7: Estimated cost of needed repairs

| | | : Control or Wallet Group | | |
|---|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q7: What is your best estimate of how much these repairs will cost? | Total Count (Answering) | 15.0 | 7.0 | 8.0 |
| | Missing Count | 21.0 | 10.0 | 11.0 |
| | | | | |
| | Less than \$1,000 | 46.7% | 42.9% | 50.0% |
| | \$1,000 - \$4,999 | 26.7% | 14.3% | 37.5% |
| | \$5,000 - \$9,999 | 13.3% | 28.6% | 0.0% |
| | \$10,000 - \$19,999 | 6.7% | 14.3% | 0.0% |
| | \$20,000+ | 6.7% | 0.0% | 12.5% |
| | | | | |
| | Overall Stat Test of Percentages | 0.2773042183127986 | | |

Comparison Interpretation

Estimated repair-cost distributions did not differ significantly between groups (overall $p=0.277$): both groups most often selected “< \$1,000” (Control: 42.9% vs. Wallet: 50.0%; $\Delta=7.1$ percentage points), with some respondents reporting higher-cost needs. This suggests substantial repair needs exist in both groups and may compete with limited household budgets for transportation, healthcare, and other essentials.

Q8: How much can you personally contribute toward the cost of these repairs?

Results

Many respondents reported that they could contribute only a limited amount toward repair costs, while some indicated that they could not contribute financially at all.

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Table 13 Housing Q8: Personal contribution toward repair costs

| | | : Control or Wallet Group | | |
|--|------------------------------|----------------------------------|---------------------|--------|
| | | Total | Control | Wallet |
| Q8: How much can you personally contribute toward the cost of these repairs? | Total Count (Answering) | 22.0 | 11.0 | 11.0 |
| | Missing Count | 14.0 | 6.0 | 8.0 |
| | | | | |
| | I cannot contribute anything | 86.4% | 81.8% | 90.9% |
| | Less than \$1,000 | 4.5% | 0.0% | 9.1% |
| | \$1,000 - \$4,999 | 9.1% | 18.2% | 0.0% |
| | \$5,000 - \$9,999 | 0.0% | 0.0% | 0.0% |
| | \$10,000+ | 0.0% | 0.0% | 0.0% |
| | | | | |
| | | Overall Stat Test of Percentages | 0.21733490167063926 | |

Comparison Interpretation

Ability to contribute toward repairs was similarly limited across groups (overall $p=0.217$), with most respondents reporting they could not contribute anything (Control: 81.8% vs. Wallet: 90.9%; $\Delta=9.1$ percentage points). This implies repair-assistance programs (rather than cost-sharing models) may be necessary for many participants to address housing-condition problems.

Q9: What is your household’s total monthly income?

Results

Respondents reported a range of household income levels, though most participants reported incomes in the lower income categories.

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Table 14 Housing Q9: Household total monthly income

| | | : Control or Wallet Group | | |
|----|-------------------------|----------------------------------|--------------------|--------|
| | | Total | Control | Wallet |
| Q9 | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | | | | |
| | Less than \$2,000 | 60.0% | 68.8% | 52.6% |
| | \$2,000 - \$3,999 | 40.0% | 31.3% | 47.4% |
| | \$4,000 - \$5,999 | 0.0% | 0.0% | 0.0% |
| | \$6,000 - \$7,999 | 0.0% | 0.0% | 0.0% |
| | \$8,000+ | 0.0% | 0.0% | 0.0% |
| | | | | |
| | | Overall Stat Test of Percentages | 0.3322158116933923 | |

Comparison Interpretation

Household monthly income distributions did not differ significantly between groups (overall $p=0.332$), with most respondents in both groups reporting incomes below \$2,000 (Control: 68.8% vs. Wallet: 52.6%; $\Delta=16.2$ percentage points). This indicates substantial baseline financial constraint in both groups, which is likely to shape housing stability, ability to fund repairs, and capacity to absorb transportation and healthcare costs.

Q10: How much do you pay in rent or mortgage per month?

Table 15 Housing Q10: Monthly rent or mortgage payment

| | | : Control or Wallet Group | | |
|--|--|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| | | | | |

| | | | | |
|---|----------------------------------|--------------------|-------|-------|
| Q10: How much do you pay in rent or mortgage per month? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | Less than \$500 | 27.8% | 17.6% | 36.8% |
| | \$500 - \$999 | 27.8% | 29.4% | 26.3% |
| | \$1,000 - \$1,499 | 36.1% | 52.9% | 21.1% |
| | \$1,500 - \$1,999 | 5.6% | 0.0% | 10.5% |
| | \$2,000+ | 2.8% | 0.0% | 5.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.1691374755567779 | | |

Comparison Interpretation

Monthly housing payment distributions were not significantly different between groups (overall $p=0.169$), though the control group was more concentrated in the \$1,000–\$1,499 range (Control: 52.9% vs. Wallet: 21.1%; $\Delta=31.8$ percentage points) and the wallet group reported a higher share paying <\$500 (Wallet: 36.8% vs. Control: 17.6%; $\Delta=19.2$ percentage points). This suggests heterogeneity in housing-cost burden that may influence participants’ ability to spend on transportation and other necessities, even if overall group differences are not statistically clear.

Q11: Does paying for housing make it difficult to afford other necessities (food, transportation, medical bills, etc.)?

Results

Table 16. Housing Q11: Housing costs make it difficult to afford necessities.

| | | : Control or Wallet Group | | |
|---|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q11: Does paying for housing make it difficult to afford other necessities (food, transportation, medical bills, etc.)? | Total Count (Answering) | 35.0 | 17.0 | 18.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 |

| | | | | |
|--|----------------------------------|--------------------|-------|-------|
| | | | | |
| | Yes, very difficult | 45.7% | 41.2% | 50.0% |
| | Sometimes difficult | 42.9% | 47.1% | 38.9% |
| | No, not difficult | 11.4% | 11.8% | 11.1% |
| | | | | |
| | Overall Stat Test of Percentages | 0.8657446243054425 | | |

Comparison Interpretation

Difficulty affording necessities due to housing costs was similar across groups (overall $p=0.866$): about half reported it was “very difficult” (Control: 41.2% vs. Wallet: 50.0%; $\Delta=8.8$ percentage points) and another large share reported it was “sometimes difficult” (Control: 47.1% vs. Wallet: 38.9%; $\Delta=8.2$ percentage points). This indicates housing affordability pressure is widespread in both groups and may constrain the impact of transportation incentives by limiting resources for other basic needs.

Q12: Have you skipped rent or mortgage payments in the past 12 months due to financial hardship?

Results

Table 16 Housing Q12: Skipped rent/mortgage payments due to hardship

| | | : Control or Wallet Group | | |
|---|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q12: Have you skipped rent/mortgage payments in the past 12 months due to financial hardship? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | Yes | 11.1% | 11.8% | 10.5% |
| | No | 88.9% | 88.2% | 89.5% |
| | | | | |

| | | |
|--|----------------------------------|--------------------|
| | Overall Stat Test of Percentages | 0.9060411765988455 |
|--|----------------------------------|--------------------|

Comparison Interpretation

Skipping rent/mortgage payments in the past 12 months was rare and did not differ by group (overall $p=0.906$; Control: 11.8% yes vs. Wallet: 10.5% yes; $\Delta=1.3$ percentage points). This suggests that while many experience affordability strain, most participants are maintaining payments—potentially by sacrificing other necessities or deferring repairs.

Q13: What kind of support would help improve your housing stability? (Check all that apply)

Results

Respondents identified several forms of support that could improve housing stability. The most identified needs included rent or mortgage assistance, utility assistance, and access to more affordable housing options. Some participants also indicated the need for home repairs and transportation assistance.

Table 17 Housing Q13: Support needed to improve housing stability.

| | | : Control or Wallet Group | | |
|---|---|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q13: What kind of support would help improve your housing stability? (Check all that apply) - Selected Choice | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | | | | |
| | Rent/mortgage assistance | 55.6% | 58.8% | 52.6% |
| | Legal assistance for tenants | 13.9% | 5.9% | 21.1% |
| | More affordable housing options | 27.8% | 17.6% | 36.8% |
| | Utility assistance | 58.3% | 52.9% | 63.2% |
| | Home repairs & maintenance | 19.4% | 23.5% | 15.8% |
| | Transportation assistance (bus/train passes, ride-sharing programs) | 83.3% | 70.6% | 94.7% |
| | Other (please specify) | 11.1% | 0.0% | 21.1% |

Comparison Interpretation

Support needs to improve housing stability were broadly similar across groups (overall p=0.324), with high demand for transportation assistance (Control: 70.6% vs. Wallet: 94.7%; Δ=24.1 percentage points) and common needs for utility assistance (Control: 52.9% vs. Wallet: 63.2%; Δ=10.3 percentage points) and rent/mortgage assistance (Control: 58.8% vs. Wallet: 52.6%; Δ=6.2 percentage points). This implies housing and transportation supports are tightly linked for participants and may need to be bundled to meaningfully reduce instability and improve well-being.

Q14: Is there any additional information regarding your housing, health, or transportation that you would like to provide?

(Open-ended question)

Results

Participants used this question to provide additional comments about housing conditions, financial challenges, and transportation needs. Responses highlighted concerns related to housing affordability, maintenance needs, and access to community resources.

Table 18 Housing Q14: Additional information (open-ended)

| | | : Control or Wallet Group | | |
|--|---|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q14: Is there any additional information regarding your housing, health, or transportation that you would like to provide? This information could help prioritize interventions and investments in your community. | Total Count (Answering) | 18.0 | 11.0 | 7.0 |
| | Missing Count | 18.0 | 6.0 | 12.0 |
| | | | | |
| | Accessibility accommodations | 5.6% | 0.0% | 14.3% |
| | Depression, Sadness, emotionally not healthy due to unemployment | 5.6% | 0.0% | 14.3% |
| | Every year rent is increasing to \$100.00 entirely. It's too much | 5.6% | 0.0% | 14.3% |
| | Handicap friendly vehicles | 5.6% | 9.1% | 0.0% |
| | Help with cleaning apt | 5.6% | 0.0% | 14.3% |
| | Housing, Transportation, Health | 5.6% | 9.1% | 0.0% |

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| | | | | |
|--|---|---------------------|-------|-------|
| | N/A | 5.6% | 9.1% | 0.0% |
| | Need help | 5.6% | 9.1% | 0.0% |
| | Need safe rides | 5.6% | 0.0% | 14.3% |
| | Raising rent 100 every year, but your income can be only so much to live in senior living apt | 5.6% | 9.1% | 0.0% |
| | Rent raised to high | 5.6% | 9.1% | 0.0% |
| | Stop raising rent to \$10000 a year | 5.6% | 9.1% | 0.0% |
| | Stop raising the rent to 10000 dollars a year | 5.6% | 9.1% | 0.0% |
| | Support groups | 5.6% | 0.0% | 14.3% |
| | Transportation | 11.1% | 18.2% | 0.0% |
| | Transportation cost to increase to medical appointments. Applying for a live-in-ide, and a larger bedroom size to accommodate my needs. | 5.6% | 9.1% | 0.0% |
| | Yes, need to move | 5.6% | 0.0% | 14.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.32389696431289616 | | |

Comparison Interpretation

Open-ended comments reinforced recurring themes—housing affordability, rent increases, repair needs, and transportation barriers—rather than indicating a distinct pattern by group. This implies qualitative feedback aligns with the quantitative results and supports prioritizing integrated interventions that address both mobility access and basic-needs stability.

Section 3 : Personal Health Questionnaire (PHQ-9)

The PHQ-9 questionnaire was used to assess symptoms of depression experienced during the past two weeks. Participants reported how often they experienced each symptom using four response options:

1. Not at all

2. Several days
3. More than half the day
4. Nearly every day

The questionnaire included nine items addressing symptoms such as loss of interest in activities, feelings of depression, sleep problems, fatigue, appetite changes, difficulty concentrating, and thoughts of self-harm.

PHQ-9 Symptom Patterns

Across the responses, participants most frequently reported experiencing symptoms such as:

- Low energy or fatigue
- Sleep difficulties
- Feeling down or depressed
- Reduced interest in activities

Many respondents indicated experiencing these symptoms for several days during the past two weeks, while fewer respondents reported symptoms occurring nearly every day.

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Table 19 PHQ-9: Frequency of depressive symptoms in the past two weeks (Control vs. Wallet)

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| | | : Control or Wallet Group | | | |
|--|---|---------------------------|---------|--------|-------|
| | | Total | Control | Wallet | |
| : Over the last 2 weeks, how often have you been bothered by any of the following problems? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Little interest or pleasure in doing things | Not at all | 36.1% | 35.3% | 36.8% |
| | | Several Days | 25.0% | 17.6% | 31.6% |
| | | More than half the days | 30.6% | 35.3% | 26.3% |
| | | Nearly every day | 8.3% | 11.8% | 5.3% |
| | Feeling down, depressed, or hopeless | Not at all | 33.3% | 35.3% | 31.6% |
| | | Several Days | 36.1% | 29.4% | 42.1% |
| | | More than half the days | 19.4% | 35.3% | 5.3% |
| | | Nearly every day | 11.1% | 0.0% | 21.1% |
| | Trouble falling or staying asleep, or sleeping too much | Not at all | 33.3% | 58.8% | 10.5% |
| | | Several Days | 11.1% | 0.0% | 21.1% |
| | | More than half the days | 30.6% | 17.6% | 42.1% |
| | | Nearly every day | 25.0% | 23.5% | 26.3% |
| | Feeling tired or having little energy | Not at all | 19.4% | 23.5% | 15.8% |
| | | Several Days | 27.8% | 35.3% | 21.1% |
| | | More than half the days | 33.3% | 29.4% | 36.8% |
| | | Nearly every day | 19.4% | 11.8% | 26.3% |
| | Poor appetite or overeating | Not at all | 28.6% | 25.0% | 31.6% |
| | | Several Days | 28.6% | 37.5% | 21.1% |
| | | More than half the days | 28.6% | 18.8% | 36.8% |
| | | Nearly every day | 14.3% | 18.8% | 10.5% |
| | Feeling bad about yourself—or that you are a failure or have let yourself or your | Not at all | 50.0% | 58.8% | 42.1% |
| | | Several Days | 25.0% | 23.5% | 26.3% |
| | | More than half the days | 16.7% | 17.6% | 15.8% |
| | | Nearly every day | 8.3% | 0.0% | 15.8% |
| | Trouble concentrating on things, such as reading the newspaper or watching television | Not at all | 52.8% | 52.9% | 52.6% |
| | | Several Days | 25.0% | 23.5% | 26.3% |
| More than half the days | | 13.9% | 17.6% | 10.5% | |
| Nearly every day | | 8.3% | 5.9% | 10.5% | |
| Moving or speaking so slowly that other people could have noticed. Or the | Not at all | 65.7% | 68.8% | 63.2% | |
| | Several Days | 8.6% | 12.5% | 5.3% | |
| | More than half the days | 17.1% | 18.8% | 15.8% | |
| | Nearly every day | 8.6% | 0.0% | 15.8% | |
| Thoughts that you would be better off dead, or of hurting yourself | Not at all | 88.9% | 94.1% | 84.2% | |
| | Several Days | 8.3% | 5.9% | 10.5% | |
| | More than half the days | 2.8% | 0.0% | 5.3% | |
| | Nearly every day | 0.0% | 0.0% | 0.0% | |
| Overall Stat Test of Percentages (Little interest or pl | | 0.706857787252017 | | | |
| Overall Stat Test of Percentages (Feeling down, depi | | 0.042475288821422444 | | | |
| Overall Stat Test of Percentages (Trouble falling or s | | 0.008715790930115819 | | | |
| Overall Stat Test of Percentages (Feeling tired or ha | | 0.560631591073967 | | | |
| Overall Stat Test of Percentages (Poor appetite or o | | 0.5010868716094186 | | | |
| Overall Stat Test of Percentages (Feeling bad about | | 0.3571914282015123 | | | |
| Overall Stat Test of Percentages (Trouble concentra | | 0.8992242938639976 | | | |
| Overall Stat Test of Percentages (Moving or speakin | | 0.3701340444734155 | | | |
| Overall Stat Test of Percentages (Thoughts that you | | 0.5417215819437442 | | | |
| | | : Control or Wallet Group | | | |
| | | Total | Control | Wallet | |
| Q10 : If you checked off any problems, how difficult have these problems made it for you to do your work, take care of things at home, or get along with other people? | Total Count (Answering) | 21.0 | 8.0 | 13.0 | |
| | Missing Count | 15.0 | 9.0 | 6.0 | |
| | Not difficult at all | 23.8% | 37.5% | 15.4% | |
| | Somewhat difficult | 61.9% | 37.5% | 76.9% | |
| | Very difficult | 9.5% | 25.0% | 0.0% | |
| | Extremely difficult | 4.8% | 0.0% | 7.7% | |
| Overall Stat Test of Percentages | | 0.1056367644336085 | | | |

Comparison Interpretation

PHQ-9 item-response patterns appeared broadly similar between groups, with both groups most often endorsing symptoms as occurring for “several days” rather than “more than half the days” or “nearly every day”; statistical testing is not shown in this figure/table. This suggests baseline depressive symptom frequency is comparable across groups, so observed differences in social engagement or quality-of-life measures should not be assumed to reflect large baseline differences in depression severity.

Overall, the distribution suggests mild-to-moderate symptom frequency in this sample, underscoring the value of pairing mobility supports with connections to behavioral health and social-support resources for participants who report persistent symptoms.

Section 4 : The WHOQOL-BREF Quality of Life Index

Q1: What is your gender?

Results

Gender distribution was identical across groups (Control: 53% male/47% female; Wallet: 53% male/47% female; Δ=0 percentage points), indicating no between-group difference. This suggests gender is unlikely to confound baseline comparisons of health, mobility, or well-being outcomes in this sample.

Table 20 WHOQOL-BREF Q1: Gender

| | | : Control or Wallet Group | | | |
|----------------------------------|-------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q1: What is your gender? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | | | | | |
| | Male | 13.9% | 11.8% | 15.8% | |
| | Female | 86.1% | 88.2% | 84.2% | |
| | | | | | |
| Overall Stat Test of Percentages | | 0.7273895616390669 | | | |

Comparison Interpretation

The wallet and control groups were closely matched on gender, reducing the likelihood that gender composition meaningfully influenced between-group comparisons across outcomes.

Q2: What is your date of birth?

Results

Participants provided their date of birth, which was used to determine the age range of individuals included in the survey.

Comparison Interpretation

The responses indicate that participants represent a range of adult age groups, providing insight into the experiences of individuals from different life stages within the Metrocrest community.

Q3: What is the highest education you received?

Results

Education levels were broadly similar across groups, with most respondents reporting tertiary education and smaller proportions reporting secondary or primary education. No respondents reported having no education.

Table 21 WHOQOL-BREF Q3: Highest level of education

| | | : Control or Wallet Group | | | |
|---|----------------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q3: What is the highest education you received? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | | | | | |
| | Primary School | 8.3% | 11.8% | 5.3% | |
| | Secondary School | 19.4% | 23.5% | 15.8% | |
| | Tertiary | 72.2% | 64.7% | 78.9% | |
| | None at all | 0.0% | 0.0% | 0.0% | |
| | | | | | |
| | Overall Stat Test of Percentages | 0.6115553967794847 | | | |

Comparison Interpretation

Both groups showed comparable educational attainment profiles (predominantly tertiary education), suggesting education-related differences are unlikely to explain observed differences between the wallet and control groups.

Q4: What is your marital status?

Results

Marital status responses reflected a mix of household situations across both groups, with participants reporting being single, divorced, widowed, separated, and (less commonly) married.

Table 22 WHOQOL-BREF Q4: Marital status

| | | : Control or Wallet Group | | | |
|---------------------------------|----------------------------------|---------------------------|--------------------|--------|-------|
| | | Total | Control | Wallet | |
| Q4: What is your marital status | Total Count (Answering) | | 36.0 | 17.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 |
| | | | | | |
| | Single | | 33.3% | 35.3% | 31.6% |
| | Married | | 2.8% | 0.0% | 5.3% |
| | Living as married | | 0.0% | 0.0% | 0.0% |
| | Separated | | 11.1% | 17.6% | 5.3% |
| | Divorced | | 25.0% | 17.6% | 31.6% |
| | Widowed | | 27.8% | 29.4% | 26.3% |
| | | | | | |
| | Overall Stat Test of Percentages | | 0.5750658263527388 | | |

Comparison Interpretation

Marital status distributions were broadly comparable between the wallet and control groups, indicating similar relationship/household contexts and reducing concern that marital status is a key driver of between-group differences.

Q5: Are you currently ill?

Results

Most respondents reported being currently ill. Overall, 65.7% indicated “Yes” and 34.3% indicated “No” (n=35 responding).

Table 23 WHOQOL-BREF Q5: Currently ill

| | | : Control or Wallet Group | | | |
|----------------------------|-------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q5: Are you currently ill? | Total Count (Answering) | 35.0 | 16.0 | 19.0 | |
| | Missing Count | 1.0 | 1.0 | 0.0 | |
| | | | | | |
| | Yes | 65.7% | 68.8% | 63.2% | |
| | No | 34.3% | 31.3% | 36.8% | |

Comparison Interpretation

The proportion of respondents reporting current illness is very similar between the two groups, suggesting that health conditions are comparably distributed across wallet and control participants.

Q6: If something is wrong with your health, what do you think it is? (Open-ended)

Results

Open-ended responses described a range of health concerns, commonly including chronic conditions (e.g., diabetes, hypertension, COPD/asthma), pain and mobility limitations, and other ongoing medical issues.

Table 24 WHOQOL-BREF Q6: Self-reported health concerns (open-ended)

| | | : Control or Wallet Group | | |
|--|---|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q6: If something is wrong with your health, what do you think it is? | Total Count (Answering) | 25.0 | 12.0 | 13.0 |
| | Missing Count | 11.0 | 5.0 | 6.0 |
| | | | | |
| | Active high blood pressure, Borderline diabetes | 4.0% | 0.0% | 7.7% |

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| | | | |
|--|---------------------|------|------|
| Assorted physical illness, blindness | 4.0% | 0.0% | 7.7% |
| Asthma, Anxiety | 4.0% | 0.0% | 7.7% |
| Asthma, arthritis, fibromyalgia, anxiety | 4.0% | 8.3% | 0.0% |
| Blood Pressure | 4.0% | 8.3% | 0.0% |
| Breast Cancer, Damaged nerves from surgery | 4.0% | 0.0% | 7.7% |
| COPD, High Blood Pressure, Gout | 4.0% | 0.0% | 7.7% |
| Diabetes | 4.0% | 0.0% | 7.7% |
| Diabetes, High blood pressure | 4.0% | 8.3% | 0.0% |
| Falling/tripping due to lack of balance, pulmonary fibrosis | 4.0% | 0.0% | 7.7% |
| Health diagnosis RA disease, Heart condition, high blood pressure, lymph in neck, lung issues | 4.0% | 8.3% | 0.0% |
| I have been diagnosed with stage 3A kidney disease | 4.0% | 8.3% | 0.0% |
| Left Hip | 4.0% | 8.3% | 0.0% |
| Legs, hands, no feeling, and it is hard to walk | 4.0% | 0.0% | 7.7% |
| Mental forgettness | 4.0% | 8.3% | 0.0% |
| My spine pain | 4.0% | 8.3% | 0.0% |
| Rheumatoid Arthritis | 4.0% | 8.3% | 0.0% |
| Severe heart disease, COPD, oxygen tank, bone pain, stress fractures | 4.0% | 0.0% | 7.7% |
| Stage 4 cancer | 4.0% | 0.0% | 7.7% |
| Stress, Asthma, Meniere | 4.0% | 0.0% | 7.7% |
| Type 2 diabetes, Hypertension, Shortness of breath | 4.0% | 0.0% | 7.7% |
| lots of pain. Mobility issues | 4.0% | 8.3% | 0.0% |
| pharyngitis non-contagious, strained ankle, Tendonitis in left foot, non-weight bearing on left foot | 4.0% | 8.3% | 0.0% |
| physical pain when walking, diabetes, knee pain, high blood pressure, dizziness, loss of balance | 4.0% | 0.0% | 7.7% |
| sleep apnea, Heart Problem | 4.0% | 8.3% | 0.0% |
| | | | |
| Overall Stat Test of Percentages | 0.40576068881148264 | | |

Comparison Interpretation

Both groups reported a similar mix of chronic and mobility-related health concerns. While individual conditions varied, there was no clear qualitative separation between wallet and control participants in the types of issues described, suggesting broadly comparable self-reported health burden.

WHO Quality of Life Index

Please keep in mind your standards, hopes, pleasures, and concerns. We ask that you think about your life in the last two weeks. For example, thinking about the last two weeks, a question might ask:

Participants were also asked questions about their quality of life and access to support from others.

Response options included:

- Not at all
- Not much

- Moderately
- A great deal
- Completely

Results

Participants in both groups most reported receiving moderate to high levels of support from others, while a smaller proportion reported receiving little support.

Comparison Interpretation

The results suggest that social support networks exist for many participants in both the wallet and control groups, though some individuals may experience limited support. Overall, the pattern of responses appears similar between the two groups.

Q1: How would you rate your quality of life?

Results

Control Group Most respondents rated their quality of life as moderate to good, with the majority selecting “Neither poor nor good” or “Good.”

Wallet Group Participants in the wallet group also most frequently reported moderate to good quality of life, with slightly more respondents selecting “Good” or “Very Good.”

Table 25 WHOQOL-BREF Q1 (G1): Quality of life

| | | : Control or Wallet Group | | |
|---|---------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q1(G1): How would you rate your quality of life? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Very Poor (Point 1) | 2.8% | 5.9% | 0.0% |
| | Poor (Point 2) | 16.7% | 5.9% | 26.3% |
| | Neither poor nor good (Point 3) | 33.3% | 41.2% | 26.3% |
| | Good (Point 4) | 30.6% | 23.5% | 36.8% |
| | Very good (Point 5) | 16.7% | 23.5% | 10.5% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.2495350334889769 | | |

Comparison Interpretation

Both groups reported similar overall quality of life, though the wallet group shows a slightly higher tendency toward positive ratings.

Q2: How satisfied are you with your health?

Results

Control Group Responses were primarily neutral to satisfy, indicating moderate satisfaction with personal health.

Wallet Group Participants in the wallet group showed slightly higher satisfaction levels, with more respondents choosing “Satisfied” or “Very satisfied.”

Table 26 WHOQOL-BREF Q2 (G4): Satisfaction with health

| | | : Control or Wallet Group | | |
|---|--|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q2(G4): How satisfied are you with your health? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Very Dissatisfied (Point 1) | 16.7 % | 5.9% | 26.3% |
| | Dissatisfied (Point 2) | 33.3 % | 29.4% | 36.8% |
| | Neither Satisfied nor dissatisfied (Point 3) | 38.9 % | 52.9% | 26.3% |
| | Satisfied (Point 4) | 11.1 % | 11.8% | 10.5% |
| | Very Satisfied (Point 5) | 0.0% | 0.0% | 0.0% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.25672771636883723 | | |

Comparison Interpretation

While both groups reported moderate health satisfaction, the wallet group has marginally better perceived health satisfaction.

3: To what extent does physical pain prevent you from doing what you need to do?

Results

Control Group Most respondents reported “Not at all” or “A little,” suggesting that physical pain does not strongly interfere with daily activities for most participants.

Wallet Group A similar pattern was observed in the wallet group, though slightly fewer respondents reported higher pain interference.

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Table 27 WHOQOL-BREF Q3 (F1.4): Physical pain prevents needed activities.

| | | : Control or Wallet Group | | |
|---|-----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q3 (F1.4): To what extent do you feel that (physical) pain prevents you from doing what you need to do? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all(Point 1) | 0.0% | 0.0% | 0.0% |
| | A little (Point 2) | 30.6% | 35.3% | 26.3% |
| | A moderate amount(Point 3) | 19.4% | 11.8% | 26.3% |
| | Very much (Point 4) | 25.0% | 35.3% | 15.8% |
| | An extreme amount (Point 5) | 25.0% | 17.6% | 31.6% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.35105001641331507 | | |

Comparison Interpretation

Both groups reported low levels of pain interfering with daily life, with minimal difference between groups.

Q4: How much do you need medical treatment to function in your daily life?

Results

Control Group Responses were mostly “A little” or “A moderate amount,” indicating some reliance on medical treatment.

Wallet Group The wallet group responses were also concentrated around “A little” and “Moderate.”

Table 28 WHOQOL-BREF Q4 (F11.3): Need for medical treatment to function.

| | | : Control or Wallet Group | | |
|--|----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q4 (F11.3): How much do you need any medical treatment to function in your daily life? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all(Point 1) | 11.1% | 11.8% | 10.5% |
| | A little (Point 2) | 19.4% | 35.3% | 5.3% |
| | A moderate amount(Point 3) | 25.0% | 17.6% | 31.6% |
| Very much (Point 4) | 25.0% | 17.6% | 31.6% | |

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| | | | | | |
|--|---|-----------------------------|---------------------|-------|-------|
| | | An extreme amount (Point 5) | 19.4 % | 17.6% | 21.1% |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.22933687883506293 | | |

Comparison Interpretation

The distribution of responses suggests similar levels of medical reliance between the two groups.

Q5: How much do you enjoy life?

Results

Control Group Participants commonly selected “A moderate amount” or “Very much.”

Wallet Group Wallet group respondents showed similar responses, with slightly more participants selecting higher enjoyment levels.

Table 29 WHOQOL-BREF Q5 (F4.1): Enjoyment of life

| | | : Control or Wallet Group | | | |
|---|-----------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q5 (F4.1) : How much do you enjoy life? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | Not at all(Point 1) | 5.6% | 0.0% | 10.5% | |
| | A little (Point 2) | 13.9 % | 11.8% | 15.8% | |
| | A moderate amount(Point 3) | 25.0 % | 17.6% | 31.6% | |
| | Very much (Point 4) | 38.9 % | 41.2% | 36.8% | |
| | An extreme amount (Point 5) | 16.7 % | 29.4% | 5.3% | |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.21672411281346482 | | | |

Comparison Interpretation

Overall enjoyment of life appears similar across both groups, with the wallet group reporting slightly higher enjoyment.

Q6: To what extent do you feel your life to be meaningful?

Results

Control Group Most responses were “Moderate” or “Very much.”

Wallet Group Wallet participants showed a similar distribution but with more responses at the higher end of the scale.

Table 30 WHOQOL-BREF Q6 (F24.2): Life is meaningful.

| | | : Control or Wallet Group | | | |
|--|-----------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q6 (F24.2): To what extent do you feel your life to be meaningful? | Total Count (Answering) | 35.0 | 16.0 | 19.0 | |
| | Missing Count | 1.0 | 1.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | Not at all(Point 1) | 2.9% | 0.0% | 5.3% | |
| | A little (Point 2) | 8.6% | 0.0% | 15.8% | |
| | A moderate amount(Point 3) | 22.9% | 31.3% | 15.8% | |
| | Very much (Point 4) | 34.3% | 37.5% | 31.6% | |
| | An extreme amount (Point 5) | 31.4% | 31.3% | 31.6% | |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.35875283664632357 | | | |

Comparison Interpretation

Participants in both groups reported that their lives feel meaningful, with the wallet group reporting slightly stronger agreement.

Q7: How well are you able to concentrate?

Results

Control Group Most participants reported moderate concentration ability.

Wallet Group Responses were similar but slightly more participants reported higher concentration ability.

Table 31 WHOQOL-BREF Q7 (F5.3): Ability to concentrate.

| | | : Control or Wallet Group | | | |
|---|----------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q7(F5.3): How well are you able to concentrate? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | Not at all(Point 1) | 0.0% | 0.0% | 0.0% | |
| | A little (Point 2) | 16.7% | 17.6% | 15.8% | |
| | A moderate amount(Point 3) | 38.9% | 35.3% | 42.1% | |
| Very much (Point 4) | 30.6% | 23.5% | 36.8% | | |

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| | | | | | |
|--|---|-----------------------------|---------------------|-------|------|
| | | An extreme amount (Point 5) | 13.9 % | 23.5% | 5.3% |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.42326433964435617 | | |

Comparison Interpretation

Both groups demonstrate moderate concentration levels, with minimal differences.

Q8: How safe do you feel in your daily life?

Results

Control Group Participants reported moderate to high levels of safety.

Wallet Group The wallet group also reported moderate to high perceived safety, with a similar distribution.

Table 32 WHOQOL-BREF Q8 (F16.1): Feeling safe in daily life.

| | | : Control or Wallet Group | | | |
|---|-----------------------------|---------------------------|---------|--------|--|
| | | Total | Control | Wallet | |
| Q8(F16.1): How safe do you feel in your daily life? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | Not at all(Point 1) | 2.8% | 0.0% | 5.3% | |
| | A little (Point 2) | 8.3% | 11.8% | 5.3% | |
| | A moderate amount(Point 3) | 27.8 % | 17.6% | 36.8% | |
| | Very much (Point 4) | 44.4 % | 47.1% | 42.1% | |
| | An extreme amount (Point 5) | 16.7 % | 23.5% | 10.5% | |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.4779254210349103 | | | |

Comparison Interpretation

Both groups reported similar perceptions of daily safety.

Q9: How healthy is your physical environment?

Results

Control Group Responses were primarily moderate, suggesting an average perception of environmental health.

Wallet Group The wallet group responses were also concentrated around moderate ratings.

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Table 33 WHOQOL-BREF Q9 (F22.1): Healthy physical environment

| | | : Control or Wallet Group | | |
|---|---|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 09(F22.1) : How healthy is your physical environment? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all (Point 1) | 5.7% | 0.0% | 10.5% |
| | A little (Point 2) | 8.6% | 18.8% | 0.0% |
| | A moderate amount (Point 3) | 40.0% | 37.5% | 42.1% |
| | Very much (Point 4) | 34.3% | 31.3% | 36.8% |
| | An extreme amount (Point 5) | 11.4% | 12.5% | 10.5% |
| | Overall Stat Test of Percentages (Click to write Statement 1) | 0.24851618455883245 | | |

Comparison Interpretation

Perceptions of the physical environment appear similar between both groups.

Q10: Do you have enough energy for everyday life?

Results

Control Group Participants selected “Moderately” or “Mostly.”

Wallet Group Wallet group responses were similar, though slightly more participants reported higher energy levels.

Table 34 WHOQOL-BREF Q10 (F2.1): Enough energy for everyday life

| | | : Control or Wallet Group | | |
|--|----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q10 (F2.1): Do you have enough energy for everyday life? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all (Point 1) | 8.6% | 0.0% | 15.8% |
| | A little (Point 2) | 25.7% | 18.8% | 31.6% |
| | Moderately (Point 3) | 31.4% | 37.5% | 26.3% |
| | Mostly (Point 4) | 28.6% | 37.5% | 21.1% |
| Completely (Point 5) | 5.7% | 6.3% | 5.3% | |

| | | | | |
|--|---|--|--------------------|--|
| | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.3713154898926937 | |

Comparison Interpretation

Both groups reported moderate energy levels, with the wallet group reporting slightly higher energy.

Q11: Are you able to accept your bodily appearance?

Results

Control Group Responses were moderate to positive.

Wallet Group The wallet group also reported moderate to high acceptance of bodily appearance.

Table 35 WHOQOL-BREF Q11 (F7.1): Acceptance of bodily appearance

| | | : Control or Wallet Group | | | |
|---|----------------------------|---------------------------|---------|--------|-------|
| | | Total | Control | Wallet | |
| Q11 (F7.1): Are you able to accept your bodily appearance? | Total Count (Answering) | 34.0 | 15.0 | 19.0 | |
| | Missing Count | 2.0 | 2.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | | Not at all (Point 1) | 8.8% | 6.7% | 10.5% |
| | | A little (Point 2) | 11.8% | 6.7% | 15.8% |
| | | Moderately (Point 3) | 11.8% | 6.7% | 15.8% |
| | | Mostly (Point 4) | 38.2% | 40.0% | 36.8% |
| | | Completely (Point 5) | 29.4% | 40.0% | 21.1% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.6676015415086292 | | | |

Comparison Interpretation

Both groups show similar levels of body acceptance.

Q12: Have you enough money to meet your needs?

Results

Control Group Many respondents selected “A little” or “Moderately,” indicating financial limitations.

Wallet Group Wallet participants reported slightly better financial sufficiency, with more selecting “Moderately” or “Mostly.”

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Table 36 WHOQOL-BREF Q12: Enough money to meet needs.

| | | : Control or Wallet Group | | |
|---|----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q12: Have you enough money to meet your needs? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all (Point 1) | 25.7 % | 37.5% | 15.8% |
| | A little (Point 2) | 40.0 % | 31.3% | 47.4% |
| | Moderately (Point 3) | 17.1 % | 12.5% | 21.1% |
| | Mostly (Point 4) | 14.3 % | 18.8% | 10.5% |
| | Completely (Point 5) | 2.9% | 0.0% | 5.3% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.43657561258194677 | | |

Comparison Interpretation

Financial sufficiency appears slightly higher in the wallet group, though both groups show some financial constraints.

Q13 (F20.1): How available is the information that you need in your day-to-day life?

Results

Most respondents reported that the information they need in day-to-day life is at least moderately available. Overall, 40.0% selected “Moderately,” 25.7% selected “Mostly,” and 11.4% selected “Completely,” while fewer selected “A little” (17.1%) or “Not at all” (5.7%). (n=35 responding, 1 missing)

Table 37 WHOQOL-BREF Q13 (F20.1): Availability of information needed in day-to-day life.

| | | : Control or Wallet Group | | |
|---|----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q13 (F20.1): How available to you is the information that you need in your day-to-day life? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all (Point 1) | 5.7% | 6.3% | 5.3% |
| | A little (Point 2) | 17.1% | 31.3% | 5.3% |
| | Moderately (Point 3) | 40.0% | 25.0% | 52.6% |
| Mostly (Point 4) | 25.7% | 18.8% | 31.6% | |

| | | | | | |
|--|---|----------------------|---------------------|-------|------|
| | | Completely (Point 5) | 11.4% | 18.8% | 5.3% |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.13417438422287056 | | |

Comparison Interpretation

The wallet group more frequently selected “Moderately” (52.6% vs. 25.0%), while the control group more frequently selected “A little” (31.3% vs. 5.3%) and “Completely” (18.8% vs. 5.3%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.1342).

Q14 (F21.1): To what extent do you have the opportunity for leisure activities?

Results

Responses suggest limited to moderate opportunity for leisure activities across participants. Overall, 34.3% selected “A little” and 34.3% selected “Moderately,” with additional responses in “Not at all” (17.1%) and “Mostly” (14.3%). No respondents selected “Completely” (0.0%). (n=35 responding, 1 missing)

Table 38 WHOQOL-BREF Q14 (F21.1): Opportunity for leisure activities

| | | : Control or Wallet Group | | |
|--|----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q14 (F21.1) : To what extent do you have the opportunity for leisure activities? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Not at all (Point 1) | 17.1% | 6.3% | 26.3% |
| | A little (Point 2) | 34.3% | 31.3% | 36.8% |
| | Moderately (Point 3) | 34.3% | 43.8% | 26.3% |
| | Mostly (Point 4) | 14.3% | 18.8% | 10.5% |
| | Completely (Point 5) | 0.0% | 0.0% | 0.0% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.3475816049320297 | | |

Comparison Interpretation

The wallet group more frequently selected “Not at all” (26.3% vs. 6.3%), while the control group more frequently selected “Moderately” (43.8% vs. 26.3%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.3476).

Q15 (F9.1): How well are you able to get around?

Results

Mobility responses were concentrated in the mid-range. Overall, 36.1% selected “Neither poor nor good,”

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27.8% selected “Poor,” and 25.0% selected “Good,” with fewer respondents selecting “Very poor” (2.8%) or “Very good” (8.3%). (n=36 responding, 0 missing)

Table 39 WHOQOL-BREF Q15 (F9.1): Ability to get around.

| | | : Control or Wallet Group | | | |
|--|----------------------------|---|--------------------|--------|-------|
| | | Total | Control | Wallet | |
| 15 (F9.1) : How well are you able to get around? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | Very Poor (Point 1) | 2.8% | 0.0% | 5.3% |
| | | Poor (Point 2) | 27.8% | 23.5% | 31.6% |
| | | Neither poor nor good (Point 3) | 36.1% | 41.2% | 31.6% |
| | | Good (Point 4) | 25.0% | 23.5% | 26.3% |
| | | Very good (Point 5) | 8.3% | 11.8% | 5.3% |
| | | Overall Stat Test of Percentages (Click to write Statement 1) | 0.7695792561934863 | | |
| | | : Control or Wallet Group | | | |

Comparison Interpretation

The wallet group reported slightly higher “Poor” and “Very poor” responses (31.6% and 5.3%), while the control group reported more “Neither poor nor good” (41.2%) and “Very good” (11.8%). Overall, the distribution of responses was similar between groups (Overall Stat Test of Percentages = 0.7696).

Q16 (F3.3): How satisfied are you with your sleep?

Results

Sleep satisfaction responses were mixed, with a substantial proportion reporting dissatisfaction. Overall, 27.8% selected “Dissatisfied,” 27.8% selected “Neither satisfied nor dissatisfied,” and 16.7% selected “Very dissatisfied,” while 16.7% selected “Satisfied” and 11.1% selected “Very satisfied.” (n=36 responding, 0 missing)

Table 40 WHOQOL-BREF Q16 (F3.3): Satisfaction with sleep

| | | : Control or Wallet Group | | | |
|--|----------------------------|-----------------------------|---------|--------|-------|
| | | Total | Control | Wallet | |
| Q16 (F3.3): How satisfied are you with your sleep? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | Very Dissatisfied (Point 1) | 16.7% | 5.9% | 26.3% |
| | | Dissatisfied (Point 2) | 27.8% | 17.6% | 36.8% |

| | | | | | |
|--|---|--|---------------------|-------|-------|
| | | Neither satisfied nor dissatisfied (Point 3) | 27.8% | 41.2% | 15.8% |
| | | Satisfied (Point 4) | 16.7% | 11.8% | 21.1% |
| | | Very Satisfied (Point 5) | 11.1% | 23.5% | 0.0% |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.03342969743628466 | | |

Comparison Interpretation

The wallet group reported greater sleep dissatisfaction (26.3% “Very dissatisfied” and 36.8% “Dissatisfied”), while the control group more frequently selected neutral or higher satisfaction categories (41.2% neutral and 23.5% “Very satisfied”). The distribution of responses differed significantly between groups (Overall Stat Test of Percentages = 0.0334).

Q17 (F10.3): How satisfied are you with your ability to perform your daily living activities?

Results

Most respondents reported neutral to moderate satisfaction with daily living activities. Overall, 38.9% selected “Neither satisfied nor dissatisfied,” 25.0% selected “Dissatisfied,” and 19.4% selected “Satisfied,” with smaller proportions selecting “Very dissatisfied” (8.3%) or “Very satisfied” (8.3%). (n=36 responding, 0 missing)

Table 41 WHOQOL-BREF Q17 (F10.3): Satisfaction with ability to perform daily living activities.

| | | : Control or Wallet Group | | | |
|--|---|--|---------|--------|-------|
| | | Total | Control | Wallet | |
| Q17 (F10.3): How satisfied are you with your ability to perform your daily activities? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | | | | | |
| | Click to write Statement 1 | | | | |
| | | Very Dissatisfied (Point 1) | 8.3% | 0.0% | 15.8% |
| | | Dissatisfied (Point 2) | 25.0% | 23.5% | 26.3% |
| | | Neither satisfied nor dissatisfied (Point 3) | 38.9% | 35.3% | 42.1% |
| | | Satisfied (Point 4) | 19.4% | 29.4% | 10.5% |
| | Very Satisfied (Point 5) | 8.3% | 11.8% | 5.3% | |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | 0.2956105076570002 | | | |

Comparison Interpretation

The wallet group reported more “Very dissatisfied” responses (15.8% vs. 0.0%), while the control group reported more “Satisfied” responses (29.4% vs. 10.5%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.2956).

Q18 (F12.4): How satisfied are you with your capacity for work?

Results

Among respondents who answered this question, dissatisfaction with work capacity was common. Overall, 34.5% selected “Dissatisfied” and 24.1% selected “Very dissatisfied,” while fewer selected “Satisfied” (20.7%), “Neither satisfied nor dissatisfied” (17.2%), or “Very satisfied” (3.4%). (n=29 responding, 7 missing)

Table 42 WHOQOL-BREF Q18 (F12.4): Satisfaction with capacity for work

| | | : Control or Wallet Group | | | |
|---|----------------------------|---|---------------------|--------|-------|
| | | Total | Control | Wallet | |
| Q18 (F12.4): How satisfied are you with your capacity for work? | Total Count (Answering) | 29.0 | 12.0 | 17.0 | |
| | Missing Count | 7.0 | 5.0 | 2.0 | |
| | Click to write Statement 1 | Very Dissatisfied (Point 1) | 24.1% | 16.7% | 29.4% |
| | | Dissatisfied (Point 2) | 34.5% | 16.7% | 47.1% |
| | | Neither satisfied nor dissatisfied (Point 3) | 17.2% | 33.3% | 5.9% |
| | | Satisfied (Point 4) | 20.7% | 33.3% | 11.8% |
| | | Very Satisfied (Point 5) | 3.4% | 0.0% | 5.9% |
| | | Overall Stat Test of Percentages (Click to write Statement 1) | 0.10239883044853423 | | |

Comparison Interpretation

The wallet group reported higher dissatisfaction (47.1% “Dissatisfied” and 29.4% “Very dissatisfied”), while the control group more frequently selected neutral or satisfied categories (33.3% neutral and 33.3% “Satisfied”). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.1024), though interpretation is limited by missing responses (5 control; 2 wallet).

Q19 (F6.3): How satisfied are you with yourself?

Results

Self-satisfaction responses were positive. Overall, 36.1% selected “Satisfied” and 22.2% selected “Very satisfied,” while 25.0% selected “Neither satisfied nor dissatisfied” and fewer selected “Dissatisfied” (11.1%) or “Very dissatisfied” (5.6%). (n=36 responding, 0 missing)

Table 43 WHOQOL-BREF Q19 (F6.3): Satisfaction with yourself

| | | : Control or Wallet Group | | |
|--|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q19 (F6.3): How satisfied are you with yourself? | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |

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| | | | | |
|---|--|---------------------|-------|-------|
| Click to write Statement 1 | Very Dissatisfied (Point 1) | 5.6% | 0.0% | 10.5% |
| | Dissatisfied (Point 2) | 11.1% | 11.8% | 10.5% |
| | Neither satisfied nor dissatisfied (Point 3) | 25.0% | 17.6% | 31.6% |
| | Satisfied (Point 4) | 36.1% | 47.1% | 26.3% |
| | Very Satisfied (Point 5) | 22.2% | 23.5% | 21.1% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.46398579074889934 | | |

Comparison Interpretation

The wallet group included “Very dissatisfied” responses (10.5% vs. 0.0%), while the control group more frequently selected “Satisfied” (47.1% vs. 26.3%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.4640).

Q20 (F13.3): How satisfied are you with your personal relationships?

Results

Most respondents reported being satisfied with personal relationships. Overall, 41.7% selected “Satisfied” and 13.9% selected “Very satisfied,” while 19.4% selected “Neither satisfied nor dissatisfied” and 19.4% selected “Dissatisfied,” with 5.6% selecting “Very dissatisfied.” (n=36 responding, 0 missing)

Table 44 WHOQOL-BREF Q20 (F13.3): Satisfaction with personal relationships

| | | : Control or Wallet Group | | | |
|--|---|--|---------------------|--------|-------|
| | | Total | Control | Wallet | |
| Q20(F13.3): How satisfied are you with your personal relationships? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | Very Dissatisfied (Point 1) | 5.6% | 0.0% | 10.5% |
| | | Dissatisfied (Point 2) | 19.4% | 5.9% | 31.6% |
| | | Neither satisfied nor dissatisfied (Point 3) | 19.4% | 29.4% | 10.5% |
| | | Satisfied (Point 4) | 41.7% | 41.2% | 42.1% |
| | | Very Satisfied (Point 5) | 13.9% | 23.5% | 5.3% |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.07077367899517067 | | |

Comparison Interpretation

The wallet group reported more dissatisfaction (31.6% “Dissatisfied” and 10.5% “Very dissatisfied”), while the

control group reported higher “Very satisfied” responses (23.5% vs. 5.3%) and more neutral responses (29.4% vs. 10.5%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.0708).

Q21 (F15.3): How satisfied are you with your sex life?

Results

Among respondents who answered this question, responses were concentrated in neutral and dissatisfied categories. Overall, 40.9% selected “Neither satisfied nor dissatisfied” and 31.8% selected “Very dissatisfied,” while 13.6% selected “Dissatisfied” and 13.6% selected “Satisfied.” No respondents selected “Very satisfied.” (n=22 responding, 14 missing)

Table 45 WHOQOL-BREF Q21 (F15.3): Satisfaction with sex life

| | | : Control or Wallet Group | | | |
|--|----------------------------|---|---------------------|--------|-------|
| | | Total | Control | Wallet | |
| Q21 (F15.3): How satisfied are you with your sex life? | Total Count (Answering) | 22.0 | 8.0 | 14.0 | |
| | Missing Count | 14.0 | 9.0 | 5.0 | |
| | Click to write Statement 1 | Very Dissatisfied (Point 1) | 31.8% | 12.5% | 42.9% |
| | | Dissatisfied (Point 2) | 13.6% | 25.0% | 7.1% |
| | | Neither satisfied nor dissatisfied (Point 3) | 40.9% | 50.0% | 35.7% |
| | | Satisfied (Point 4) | 13.6% | 12.5% | 14.3% |
| | | Very Satisfied (Point 5) | 0.0% | 0.0% | 0.0% |
| | | Overall Stat Test of Percentages (Click to write Statement 1) | 0.40241181928313596 | | |

Comparison Interpretation

The wallet group reported higher “Very dissatisfied” responses (42.9% vs. 12.5%), while the control group more frequently selected “Neither satisfied nor dissatisfied” (50.0% vs. 35.7%) and “Dissatisfied” (25.0% vs. 7.1%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.4024), and interpretation is limited due to substantial missingness (9 control; 5 wallet).

Q22 (F14.4): How satisfied are you with the support you get from your friends?

Results

Most respondents reported positive friend support. Overall, 45.5% selected “Satisfied” and 6.1% selected “Very satisfied,” while 33.3% selected “Neither satisfied nor dissatisfied” and fewer selected “Very dissatisfied” (12.1%) or “Dissatisfied” (3.0%). (n=33 responding, 3 missing)

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Table 46 WHOQOL-BREF Q22 (F14.4): Satisfaction with support from friends

| | | : Control or Wallet Group | | |
|--|--|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q22 (F14.4): How satisfied are you with the support you get from your friends? | Total Count (Answering) | 33.0 | 15.0 | 18.0 |
| | Missing Count | 3.0 | 2.0 | 1.0 |
| | Click to write Statement 1 | | | |
| | Very Dissatisfied (Point 1) | 12.1 % | 0.0% | 22.2% |
| | Dissatisfied (Point 2) | 3.0% | 6.7% | 0.0% |
| | Neither satisfied nor dissatisfied (Point 3) | 33.3 % | 26.7% | 38.9% |
| | Satisfied (Point 4) | 45.5 % | 60.0% | 33.3% |
| | Very Satisfied (Point 5) | 6.1% | 6.7% | 5.6% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.18493461545769838 | | |

Comparison Interpretation

The wallet group reported more “Very dissatisfied” responses (22.2% vs. 0.0%) and fewer “Satisfied” responses (33.3% vs. 60.0%), while neutral responses were similar (38.9% vs. 26.7%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.1849).

Q23 (F17.3): How satisfied are you with the conditions of your living place?

Results

Satisfaction with living place conditions varied across respondents. Overall, 34.3% selected “Satisfied,” 22.9% selected “Neither satisfied nor dissatisfied,” 20.0% selected “Dissatisfied,” and 11.4% selected “Very dissatisfied,” while 11.4% selected “Very satisfied.” (n=35 responding, 1 missing)

Table 47 WHOQOL-BREF Q23 (F17.3): Satisfaction with conditions of living place

| | | : Control or Wallet Group | | |
|--|-----------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| Q23 (F17.3): How satisfied are you with the conditions of your living place? | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | Click to write Statement 1 | | | |
| | Very Dissatisfied (Point 1) | 11.4 % | 6.3% | 15.8% |
| | Dissatisfied (Point 2) | 20.0 % | 0.0% | 36.8% |
| Neither satisfied nor dissatisfied (Point 3) | 22.9 % | 31.3% | 15.8% | |

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| | | | | | |
|--|---|--------------------------|----------------------|-------|-------|
| | | Satisfied (Point 4) | 34.3 % | 37.5% | 31.6% |
| | | Very Satisfied (Point 5) | 11.4 % | 25.0% | 0.0% |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | | 0.015036345302022134 | | |

Comparison Interpretation

The wallet group reported higher dissatisfaction (36.8% “Dissatisfied” and 15.8% “Very dissatisfied”) and no “Very satisfied” responses (0.0% vs. 25.0%), while the control group more frequently reported neutral or very satisfied responses. The distribution of responses differed significantly between groups (Overall Stat Test of Percentages = 0.0150).

Q24 (F19.3): How satisfied are you with your access to health services?

Results

Most respondents reported being satisfied with access to health services. Overall, 41.7% selected “Satisfied” and 16.7% selected “Very satisfied,” while 30.6% selected “Neither satisfied nor dissatisfied” and fewer selected “Dissatisfied” (5.6%) or “Very dissatisfied” (5.6%). (n=36 responding, 0 missing)

Table 48 WHOQOL-BREF Q24 (F19.3): Satisfaction with access to health services

| | | : Control or Wallet Group | | | |
|---|---|--|---------|--------|-------|
| | | Total | Control | Wallet | |
| Q24 (F19.3): How satisfied are you with your access to health services? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | | | | |
| | | Very Dissatisfied (Point 1) | 5.6% | 0.0% | 10.5% |
| | | Dissatisfied (Point 2) | 5.6% | 5.9% | 5.3% |
| | | Neither satisfied nor dissatisfied (Point 3) | 30.6% | 23.5% | 36.8% |
| | | Satisfied (Point 4) | 41.7% | 47.1% | 36.8% |
| | Very Satisfied (Point 5) | 16.7% | 23.5% | 10.5% | |
| | | | | | |
| | Overall Stat Test of Percentages (Click to write Statement 1) | 0.48535938917381605 | | | |

Comparison Interpretation

The wallet group reported more “Neither satisfied nor dissatisfied” (36.8% vs. 23.5%) and included “Very dissatisfied” responses (10.5% vs. 0.0%), while the control group more frequently selected “Satisfied” and “Very satisfied” (47.1% and 23.5%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.4854).

Q25 (F23.3): How satisfied are you with your transport?

Results

Transport satisfaction responses were concentrated in neutral and dissatisfied categories. Overall, 44.4% selected “Neither satisfied nor dissatisfied,” 27.8% selected “Very dissatisfied,” and 13.9% selected “Dissatisfied,” while fewer selected “Satisfied” (11.1%) or “Very satisfied” (2.8%). (n=36 responding, 0 missing)

Table 49 WHOQOL-BREF Q25 (F23.3): Satisfaction with transport

| | | : Control or Wallet Group | | | |
|---|----------------------------|---|--------------------|--------|-------|
| | | Total | Control | Wallet | |
| Q25 (F23.3): How satisfied are you with your transport? | Total Count (Answering) | 36.0 | 17.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | |
| | Click to write Statement 1 | Very Dissatisfied (Point 1) | 27.8 % | 23.5% | 31.6% |
| | | Dissatisfied (Point 2) | 13.9 % | 11.8% | 15.8% |
| | | Neither satisfied nor dissatisfied (Point 3) | 44.4 % | 47.1% | 42.1% |
| | | Satisfied (Point 4) | 11.1 % | 11.8% | 10.5% |
| | | Very Satisfied (Point 5) | 2.8 % | 5.9% | 0.0% |
| | | Overall Stat Test of Percentages (Click to write Statement 1) | 0.8277925076215308 | | |

Comparison Interpretation

Both groups showed similar response patterns, with high neutral responses and comparable dissatisfaction levels. The wallet group reported slightly higher “Very dissatisfied” (31.6% vs. 23.5%) and no “Very satisfied” responses (0.0% vs. 5.9%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.8278).

Q26 (F8.1): How often do you have negative feelings such as blue mood, despair, anxiety, depression?

Results

Most respondents reported experiencing negative feelings “Seldom” or “Quite often.” Overall, 41.7% selected “Seldom,” 25.0% selected “Quite often,” 16.7% selected “Very often,” 8.3% selected “Always,” and 8.3% selected “Never.” (n=36 responding, 0 missing)

Table 50 WHOQOL-BREF Q26 (F8.1): Frequency of negative feelings (blue mood, despair, anxiety, depression)

| | | : Control or Wallet Group | | |
|--|--|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| | | | | |

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| | | | | | |
|---|----------------------------|--|--------------------|-------|-------|
| Q26 (F8.1) : How often do you have negative feelings such as blue mood, despair, anxiety, depression? | Total Count (Answering) | | 36.0 | 17.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 |
| | Click to write Statement 1 | | | | |
| | Never (Point 1) | | 8.3% | 17.6% | 0.0% |
| | Seldom (Point 2) | | 41.7% | 47.1% | 36.8% |
| | Quite Often (Point 3) | | 25.0% | 17.6% | 31.6% |
| | Very Often (Point 4) | | 16.7% | 5.9% | 26.3% |
| | Always (Point 5) | | 8.3% | 11.8% | 5.3% |
| Overall Stat Test of Percentages (Click to write Statement 1) | | | 0.1371038899135703 | | |

Comparison Interpretation

The wallet group reported more frequent negative feelings overall, including higher “Quite often” (31.6% vs. 17.6%) and “Very often” (26.3% vs. 5.9%), while the control group more frequently selected “Never” (17.6% vs. 0.0%) and “Seldom” (47.1% vs. 36.8%). Overall, the distribution of responses did not differ significantly between groups (Overall Stat Test of Percentages = 0.1371).

Section 5 : LUBBEN SOCIAL NETWORK SCALE - 6 (LSNS-6)

Q1: How many relatives do you see or hear from at least once a month?

Control Group

Most respondents reported interacting with two to four relatives monthly, suggesting moderate contact with family members.

Wallet Group

Participants in the wallet group also reported similar levels of monthly contact, with many respondents indicating three or more relatives.

Table 51 Social support: Number of relatives contacted at least monthly.

| | | : Control or Wallet Group | | |
|--|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 1. : How many relatives do you see or hear from at least once a month? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five through eight, 5 = nine or more | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | 0 | 8.6% | 0.0% | 15.8% |
| | 1 | 22.9% | 12.5% | 31.6% |
| | 2 | 28.6% | 25.0% | 31.6% |
| | | | | |

| | | | | |
|--|----------------------------------|---------------------|-------|-------|
| | 3 | 11.4% | 12.5% | 10.5% |
| | 4 | 20.0% | 37.5% | 5.3% |
| | 5 | 8.6% | 12.5% | 5.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.10458017329509113 | | |

Comparison Interpretation

Both groups demonstrate regular family contact, with no major difference between the wallet and control groups.

Q2: How many relatives do you feel at ease with that you can talk about private matters?

Results

Control Group Participants reported one to three relatives they felt comfortable discussing personal matters with.

Wallet Group Wallet group respondents reported similar numbers of trusted relatives, though slightly more participants indicated multiple relatives they could confide in.

Table 52 Social support: Number of relatives available to talk about private matters.

| | | : Control or Wallet Group | | |
|--|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 2. : How many relatives do you feel at ease with that you can talk about private matters? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five through eight, 5 = nine or more | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | 0 | 16.7% | 5.9% | 26.3% |
| | 1 | 38.9% | 35.3% | 42.1% |
| | 2 | 27.8% | 35.3% | 21.1% |
| | 3 | 2.8% | 5.9% | 0.0% |
| | 4 | 5.6% | 5.9% | 5.3% |
| | 5 | 5.6% | 11.8% | 0.0% |
| | 6 | 2.8% | 0.0% | 5.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.2971484192445363 | | |

Comparison

Both groups reported moderate levels of emotional support from family, with minimal differences between the two groups.

Q3: How many relatives do you feel close to such that you could call on them for help?

Results

Control Group Most respondents indicated one to four relatives they could rely on for help.

Wallet Group Participants in the wallet group reported similar levels of family support, with several indicating multiple relatives available for assistance.

Table 53 Social support: Number of relatives you can call on for help.

| | | : Control or Wallet Group | | |
|---|----------------------------------|---------------------------|---------------------|--------|
| | | Total | Control | Wallet |
| 3. : How many relatives do you feel close to such that you could call on them for help? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five through eight, 5 = nine or more | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | 0 | 25.0% | 5.9% | 42.1% |
| | 1 | 36.1% | 41.2% | 31.6% |
| | 2 | 16.7% | 17.6% | 15.8% |
| | 3 | 11.1% | 23.5% | 0.0% |
| | 4 | 11.1% | 11.8% | 10.5% |
| | | | | |
| | Overall Stat Test of Percentages | | 0.05100765016427814 | |

Comparison Interpretation

The results suggest that family support networks are similar in both groups, with participants generally having at least one reliable family contact.

Q4: How many friends do you see or hear from at least once a month?

Results

Control Group Many participants reported one to three friends they communicate with regularly.

Wallet Group Wallet group respondents also reported regular communication with friends, though some participants indicated larger friend networks.

Table 54 Social support: Number of friends contacted at least monthly.

| | | : Control or Wallet Group | | |
|--|-------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 4. : How many of your friends do you see or hear from at least once a month? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | | | | |
| | 0 | 8.3% | 0.0% | 15.8% |
| | 1 | 25.0% | 29.4% | 21.1% |

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| | | | | |
|---------------------------------|----------------------------------|--------------------|-------|-------|
| through eight, 5 = nine or more | 2 | 11.1% | 11.8% | 10.5% |
| | 3 | 22.2% | 17.6% | 26.3% |
| | 4 | 16.7% | 23.5% | 10.5% |
| | 5 | 16.7% | 17.6% | 15.8% |
| | | | | |
| | Overall Stat Test of Percentages | 0.5238632046742542 | | |

Comparison Interpretation

Both groups demonstrate active social contact with friends, though the wallet group may show slightly broader friendship networks.

Q5: How many friends do you feel at ease with that you can talk about private matters?

Results

Control Group Participants typically reported one or two close friends they felt comfortable sharing personal issues with.

Wallet Group Respondents in the wallet group reported similar numbers of trusted friends, with some indicating greater emotional support from friendships.

Table 55 Social support: Number of friends available to talk about private matters.

| | | : Control or Wallet Group | | |
|--|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 5. : How many friends do you feel at ease with that you can talk about private matters? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five through eight, 5 = nine or more | Total Count (Answering) | 36.0 | 17.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 |
| | 0 | 27.8% | 23.5% | 31.6% |
| | 1 | 33.3% | 41.2% | 26.3% |
| | 2 | 13.9% | 5.9% | 21.1% |
| | 3 | 16.7% | 17.6% | 15.8% |
| | 4 | 8.3% | 11.8% | 5.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.5980477512937368 | | |

Comparison Interpretation

Both groups show moderate emotional support through friendships, with only minor differences between groups.

Q6: How many friends do you feel close to such that you could call them for help?

Results

Control Group Most respondents reported one to three friends they could rely on for help.

Wallet Group Participants in the wallet group reported similar levels of support, with several respondents indicating multiple reliable friends.

Table 56 Social support: Number of friends you can call on for help.

| | | : Control or Wallet Group | | |
|---|----------------------------------|---------------------------|---------|--------|
| | | Total | Control | Wallet |
| 6. : How many friends do you feel close to such that you could call on them for help? 0 = none, 1 = one, 2 = two, 3 = three or four, 4 = five through eight, 5 = nine or more | Total Count (Answering) | 35.0 | 16.0 | 19.0 |
| | Missing Count | 1.0 | 1.0 | 0.0 |
| | | | | |
| | 0 | 25.7% | 25.0% | 26.3% |
| | 1 | 40.0% | 43.8% | 36.8% |
| | 2 | 11.4% | 6.3% | 15.8% |
| | 3 | 17.1% | 18.8% | 15.8% |
| | 4 | 2.9% | 6.3% | 0.0% |
| | 5 | 2.9% | 0.0% | 5.3% |
| | | | | |
| | Overall Stat Test of Percentages | 0.7192357676895595 | | |

Comparison Interpretation

The findings suggest that both groups have similar access to supportive friendships, indicating moderate social support networks.

Section 6: UCLA Loneliness Scale

The UCLA Loneliness Scale measures participants perceived loneliness and social connectedness.

Respondents were asked how often they experienced various feelings related to social relationships using a four-point scale:

- Never (1)
- Rarely (2)
- Sometimes (3)
- Often (4)

Some items are reverse scored, meaning higher responses may represent stronger social connectedness rather than loneliness.

Participants responded to a series of statements related to social connection, loneliness, and interpersonal relationships.

Control Group

Responses from the control group were most commonly distributed between “Rarely” and “Sometimes” across many of the loneliness-related questions. A smaller number of respondents selected “Often,” indicating occasional experiences of loneliness or social disconnection.

For positively worded items (e.g., feeling close to people or having others to talk to), most participants reported “Rarely” or “Sometimes” feeling disconnected, suggesting varying levels of social interaction and perceived support.

Wallet Group

Participants in the wallet group showed a similar distribution of responses. The majority of answers also fell within the “Rarely” and “Sometimes” categories, with relatively few responses in the “Often” category for loneliness-related items.

Responses to items measuring social closeness and availability of companionship were also distributed mainly between “Rarely” and “Sometimes.”

Table 57 UCLA Loneliness Scale: Item response distributions (Never–Often) by group

| | | : Control or Wallet Group | | | |
|---|--|------------------------------|-------------|------------|-----------|
| | | Tot al | Con trol | Wa llet | |
| : Instructions: Indicate how often each of the statements below is descriptive of you. Scoring: The items with an asterisk are reverse scored. Keep scoring on a continuous basis. | Total Count (Answering) | | 36. 0 | 17.0 0 | 19. 0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 |
| | How often do you feel that you are "in tune" with the people around you? | | | | |
| | Never (Point 1) | | 8.3 % | 5.9 % | 10. 5% |
| | Rarely (Point 2) | | 5.6 % | 5.9 % | 5.3 % |
| | Sometimes (Point 3) | | 50. 0% | 47.1 % | 52. 6% |
| | Often (Point 4) | | 36. 1% | 41.2 % | 31. 6% |
| | How often do you feel that you lack companionship? | | | | |
| | Never (Point 1) | | 13. 9% | 11.8 % | 15. 8% |
| | Rarely (Point 2) | | 13. 9% | 17.6 % | 10. 5% |
| | Sometimes (Point 3) | | 33. 3% | 47.1 % | 21. 1% |
| | Often (Point 4) | | 38. 9% | 23.5 % | 52. 6% |
| | How often do you feel that there is no one you can turn to? | | | | |
| Never (Point 1) | | 19. 4% | 23.5 % | 15. 8% | |

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| | | | | |
|---|---------------------|-------|-------|-------|
| | Rarely (Point 2) | 22.2% | 47.1% | 0.0% |
| | Sometimes (Point 3) | 36.1% | 17.6% | 52.6% |
| | Often (Point 4) | 22.2% | 11.8% | 31.6% |
| | | | | |
| How often do you feel alone? | Never (Point 1) | 27.8% | 35.3% | 21.1% |
| | Rarely (Point 2) | 27.8% | 35.3% | 21.1% |
| | Sometimes (Point 3) | 16.7% | 17.6% | 15.8% |
| | Often (Point 4) | 27.8% | 11.8% | 42.1% |
| | | | | |
| How often do you feel part of a group of friends? | Never (Point 1) | 20.0% | 12.5% | 26.3% |
| | Rarely (Point 2) | 22.9% | 18.8% | 26.3% |
| | Sometimes (Point 3) | 22.9% | 12.5% | 31.6% |
| | Often (Point 4) | 34.3% | 56.3% | 15.8% |
| | | | | |
| How often do you feel that you have a lot in common with the people around you? | Never (Point 1) | 14.3% | 6.3% | 21.1% |
| | Rarely (Point 2) | 25.7% | 18.8% | 31.6% |
| | Sometimes (Point 3) | 34.3% | 37.5% | 31.6% |
| | Often (Point 4) | 25.7% | 37.5% | 15.8% |
| | | | | |
| How often do you feel that you are no longer close to anyone? | Never (Point 1) | 22.9% | 31.3% | 15.8% |
| | Rarely (Point 2) | 31.4% | 43.8% | 21.1% |
| | Sometimes (Point 3) | 31.4% | 25.0% | 36.8% |
| | Often (Point 4) | 14.3% | 0.0% | 26.3% |
| | | | | |
| How often do you feel that your interests and ideas are not shared by those around you? | Never (Point 1) | 20.0% | 31.3% | 10.5% |
| | Rarely (Point 2) | 22.9% | 37.5% | 10.5% |
| | Sometimes (Point 3) | 28.6% | 18.8% | 36.8% |
| | Often (Point 4) | 28.6% | 12.5% | 42.1% |
| | | | | |
| *How often do you feel outgoing and friendly? | Never (Point 1) | 5.7% | 6.3% | 5.3% |

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| | | | | |
|---|---------------------|--------|--------|--------|
| | Rarely (Point 2) | 8.6 % | 6.3 % | 10.5 % |
| | Sometimes (Point 3) | 31.4 % | 31.3 % | 31.6 % |
| | Often (Point 4) | 54.3 % | 56.3 % | 52.6 % |
| | | | | |
| *How often do you feel close to people? | Never (Point 1) | 8.6 % | 6.3 % | 10.5 % |
| | Rarely (Point 2) | 17.1 % | 6.3 % | 26.3 % |
| | Sometimes (Point 3) | 45.7 % | 50.0 % | 42.1 % |
| | Often (Point 4) | 28.6 % | 37.5 % | 21.1 % |
| | | | | |
| How often do you feel left out? | Never (Point 1) | 23.5 % | 25.0 % | 22.2 % |
| | Rarely (Point 2) | 20.6 % | 25.0 % | 16.7 % |
| | Sometimes (Point 3) | 32.4 % | 43.8 % | 22.2 % |
| | Often (Point 4) | 23.5 % | 6.3 % | 38.9 % |
| | | | | |
| How often do you feel that your relationships with others are not meaningful? | Never (Point 1) | 22.9 % | 25.0 % | 21.1 % |
| | Rarely (Point 2) | 37.1 % | 37.5 % | 36.8 % |
| | Sometimes (Point 3) | 31.4 % | 31.3 % | 31.6 % |
| | Often (Point 4) | 8.6 % | 6.3 % | 10.5 % |
| | | | | |
| How often do you feel that no one really knows you well? | Never (Point 1) | 17.1 % | 25.0 % | 10.5 % |
| | Rarely (Point 2) | 28.6 % | 31.3 % | 26.3 % |
| | Sometimes (Point 3) | 28.6 % | 31.3 % | 26.3 % |
| | Often (Point 4) | 25.7 % | 12.5 % | 36.8 % |
| | | | | |
| How often do you feel isolated from others? | Never (Point 1) | 20.0 % | 31.3 % | 10.5 % |
| | Rarely (Point 2) | 17.1 % | 25.0 % | 10.5 % |
| | Sometimes (Point 3) | 31.4 % | 31.3 % | 31.6 % |
| | Often (Point 4) | 31.4 % | 12.5 % | 47.4 % |
| | | | | |
| *How often do you feel you can find companionship when you want it? | Never (Point 1) | 22.9 % | 25.0 % | 21.1 % |

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| | | | | |
|---|---------------------|--------------------|-------|-------|
| | Rarely (Point 2) | 20.0% | 31.3% | 10.5% |
| | Sometimes (Point 3) | 31.4% | 25.0% | 36.8% |
| | Often (Point 4) | 25.7% | 18.8% | 31.6% |
| | | | | |
| *How often do you feel that there are people who really understand you? | Never (Point 1) | 11.4% | 12.5% | 10.5% |
| | Rarely (Point 2) | 34.3% | 31.3% | 36.8% |
| | Sometimes (Point 3) | 31.4% | 37.5% | 26.3% |
| | Often (Point 4) | 22.9% | 18.8% | 26.3% |
| | | | | |
| How often do you feel shy? | Never (Point 1) | 38.2% | 33.3% | 42.1% |
| | Rarely (Point 2) | 20.6% | 26.7% | 15.8% |
| | Sometimes (Point 3) | 20.6% | 13.3% | 26.3% |
| | Often (Point 4) | 20.6% | 26.7% | 15.8% |
| | | | | |
| How often do you feel that people are around you but not with you? | Never (Point 1) | 20.0% | 31.3% | 10.5% |
| | Rarely (Point 2) | 20.0% | 31.3% | 10.5% |
| | Sometimes (Point 3) | 37.1% | 25.0% | 47.4% |
| | Often (Point 4) | 22.9% | 12.5% | 31.6% |
| | | | | |
| *How often do you feel that there are people you can talk to? | Never (Point 1) | 14.7% | 6.7% | 21.1% |
| | Rarely (Point 2) | 23.5% | 20.0% | 26.3% |
| | Sometimes (Point 3) | 32.4% | 26.7% | 36.8% |
| | Often (Point 4) | 29.4% | 46.7% | 15.8% |
| | | | | |
| *How often do you feel that there are people you can turn to? | Never (Point 1) | 20.0% | 0.0% | 36.8% |
| | Rarely (Point 2) | 22.9% | 31.3% | 15.8% |
| | Sometimes (Point 3) | 37.1% | 43.8% | 31.6% |
| | Often (Point 4) | 20.0% | 25.0% | 15.8% |
| | | | | |
| Overall Stat Test of Percentages (How often do you feel that you are "in tune" with the people around you?) | | 0.9138141970495717 | | |

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| | |
|--|---------------------------|
| Overall Stat Test of Percentages (How often do you feel that you lack companionship?) | 0.239998511556 1103 |
| Overall Stat Test of Percentages (How often do you feel that there is no one you can turn to?) | 0.003125804805 5475334 |
| Overall Stat Test of Percentages (How often do you feel alone?) | 0.230629998393 36953 |
| Overall Stat Test of Percentages (How often do you feel part of a group of friends?) | 0.086678922845 3191 |
| Overall Stat Test of Percentages (How often do you feel that you have a lot in common with the people around you?) | 0.311912710244 13536 |
| Overall Stat Test of Percentages (How often do you feel that you are no longer close to anyone?) | 0.074158227007 33819 |
| Overall Stat Test of Percentages (How often do you feel that your interests and ideas are not shared by those around you?) | 0.040393071239 83005 |
| Overall Stat Test of Percentages (*How often do you feel outgoing and friendly?) | 0.974069989068 2243 |
| Overall Stat Test of Percentages (*How often do you feel close to people?) | 0.366715292800 89177 |
| Overall Stat Test of Percentages (How often do you feel left out?) | 0.147132978832 2737 |
| Overall Stat Test of Percentages (How often do you feel that your relationships with others are not meaningful?) | 0.969872374043 5157 |
| Overall Stat Test of Percentages (How often do you feel that no one really knows you well?) | 0.360238633976 90525 |
| Overall Stat Test of Percentages (How often do you feel isolated from others?) | 0.098457095173 14218 |
| Overall Stat Test of Percentages (*How often do you feel you can find companionship when you want it?) | 0.412456398636 53005 |
| Overall Stat Test of Percentages (*How often do you feel that there are people who really understand you?) | 0.879760579549 3312 |
| Overall Stat Test of Percentages (How often do you feel shy?) | 0.610957516018 9242 |
| Overall Stat Test of Percentages (How often do you feel that people are around you but not with you?) | 0.098601939717 95762 |
| Overall Stat Test of Percentages (*How often do you feel that there are people you can talk to?) | 0.230145032687 19022 |
| Overall Stat Test of Percentages (*How often do you feel that there are people you can turn to?) | 0.057101050862 77684 |

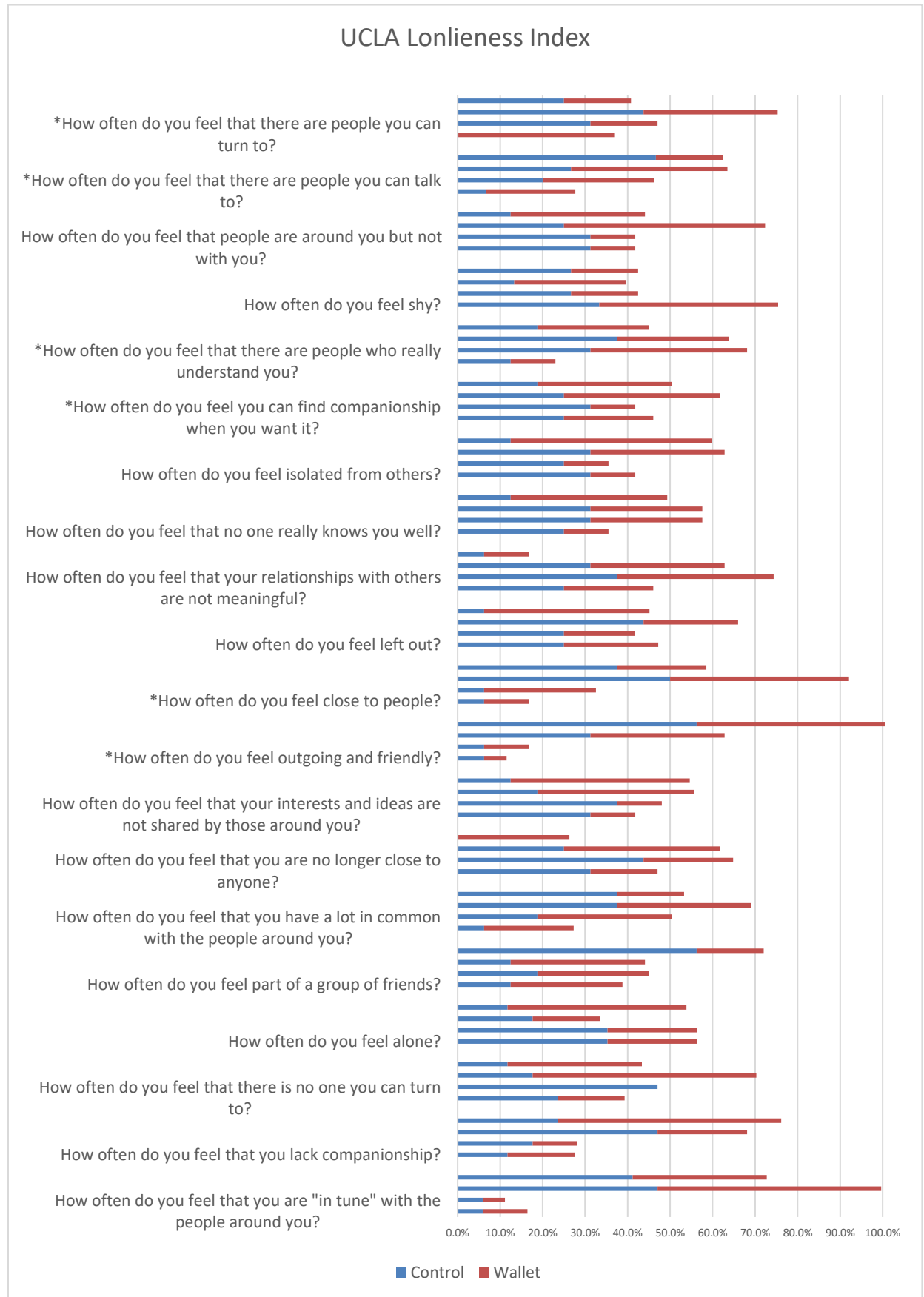


Figure 2 PHQ-9 symptom patterns reported over the past two weeks (Control vs. Wallet).

Comparison Interpretation

Overall UCLA item-response distributions were broadly similar between the wallet and control groups, with most respondents in both groups selecting “Rarely” or “Sometimes” (rather than “Often”) across items. However, two items showed statistically significant between-group differences: the wallet group more frequently endorsed feeling that *“there is no one you can turn to”* (Wallet: 52.6% “Sometimes” + 31.6% “Often” vs. Control: 17.6% “Sometimes” + 11.8% “Often”; $p=0.0031$) and that *“your interests and ideas are not shared by those around you”* (Wallet: 36.8% “Sometimes” + 42.1% “Often” vs. Control: 18.8% “Sometimes” + 12.5% “Often”; $p=0.0404$). This suggests that while overall loneliness frequency is comparable at baseline, the wallet group may report weaker perceived support and belonging—factors that could shape how much increased trip opportunities translate into improved social connection.

In practical terms, these results point to a need for complementary strategies (e.g., strengthening trusted support ties and facilitating interest-based connections) alongside transportation incentives to address loneliness-related experiences for some participants.