

2026

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

A PRE-POST COMPARISON OF CONTROL AND WALLET APP GROUPS: EVALUATING TRANSPORTATION ACCESS, HEALTH, AND FINANCIAL OUTCOMES

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Executive Summary

In partnership with Metrocrest Services, this study examined the impact of the Wallet App transportation incentive program on mobility, health, housing, and well-being among older adults and individuals with disabilities. Findings show a mixed pattern: the Wallet App group experienced improvements in health and mobility-related outcomes while also facing increasing financial hardship. These results reflect both program impact and the high level of baseline vulnerability among participants.

- Wallet group began with lower baseline health and stability
- Evidence of improved health functioning over time
- Concurrent increase in financial and housing strain
- Outcomes reflect both program effects and external pressures

Health and Well-Being Outcomes

Participants in the Wallet App group demonstrated statistically significant improvements in self-rated health functioning, suggesting that increased transportation access may support better access to care and daily activities. However, improvements were not consistent across all quality-of-life measures.

- Statistically significant gains in health functioning
- Mobility likely improved access to care and services
- Mixed results across broader well-being indicators
- Gains are meaningful but not comprehensive

Financial Hardship and Housing Instability

At the same time, the Wallet App group experienced substantial increases in financial hardship, particularly related to housing. Rising cost burden and missed rent payments indicate worsening economic conditions that likely constrained overall well-being.

- Sharp increase in missed rent payments (up to ~84%)
- Higher housing cost burden relative to income
- Increased difficulty affording basic needs
- Greater demand for rent, utility, and financial assistance
- Reflects deepening financial vulnerability

Mobility and Transportation Patterns

Mobility patterns shifted, with reduced reliance on family and friends and increased use of program-supported transportation. However, transportation satisfaction remained mixed, indicating that access alone does not resolve all mobility challenges.

- Decreased reliance on informal ride networks
- Substitution toward program-supported transportation
- More active but not necessarily more satisfied users
- Access does not fully address reliability or quality issues

Interpreting “Worse Outcomes” in the Wallet Group

Findings that suggest Wallet App participants are worse off than the control group should be interpreted in context. The Wallet group began at greater disadvantage, experienced worsening external conditions, and showed increased engagement with services, which may increase reporting of need rather than indicate decline.

- Lower baseline health and financial conditions in Wallet group
- External economic pressures worsened over time
- Increased awareness and reporting of unmet needs
- Differences reflect context, not program harm
- Program is reaching higher-need individuals

Implications for Program Design

Overall, the Wallet App program is effective in improving mobility and health functioning but operates within a context of significant financial instability. These findings highlight that transportation interventions are necessary but not sufficient on their own.

- Program improves access and health functioning
- Financial hardship limits broader gains
- Mixed outcomes reflect real-world constraints
- Strong need for integrated housing and financial supports
- Transportation programs are most effective within coordinated, multi-sector approaches

Bottom Line

The Wallet App program shows clear value in improving mobility and health functioning, particularly for vulnerable populations. However, participants face compounding financial challenges that can offset gains in

other areas. The results suggest that transportation interventions are most effective when embedded within a broader, coordinated system of supports.

Key points:

- Program improves mobility and health functioning
- Financial hardship remains a major limiting factor
- Mixed outcomes reflect real-world complexity
- Strong case for multi-sector intervention approach
- Program is effective—but needs complementary supports

Section 1: Mobility Questions

Q1: Do you own a car?

Results

- Car ownership was similar at baseline between groups (no significant difference)
- Control group remained stable from pre to post (minimal change)
- Wallet group showed a substantial decline in reported car ownership at post-survey
- Overall differences approach significance but remain weak ($p < 0.1$)

Table 1 Q1: Do you own a car?

| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
|------------------------------|---|---------------------------|--------------|--------------|---------------|--------------|
| Q1: Do you own a car? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Yes | 18.2% | 27.3% | 29.4% | 0.0% | 21.1% |
| | No | 81.8% | 72.7% | 70.6% | 100.0% | 78.9% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.0945264779697507 | | | | |

Comparison Interpretation

Car ownership levels were comparable between the control and wallet groups at baseline, supporting the assumption that both groups had similar access to personal vehicles at the start of the study. Over the study

period, car ownership remained relatively stable in the control group, indicating no substantial change in vehicle access among those respondents. In contrast, the wallet group exhibited a complete decline in reported car ownership at the post-survey stage.

This decline should be interpreted with caution, as the intervention was not designed to influence vehicle ownership. Qualitative feedback from Metrocrest provides important context for understanding this shift.

- Several respondents reported that vehicles available during the pre-survey period were no longer functional at the time of the post-survey.
- Others indicated that they had previously relied on access to a shared family vehicle that was no longer available.
- Additionally, increases in gas prices during the study period may have reduced the practical usability of vehicles, leading respondents to report that they no longer effectively had access to a car.

Taken together, these findings suggest that car ownership in this population reflects unstable, context-dependent access rather than fixed-asset ownership. The observed decline in the wallet group is therefore best understood as the result of changing economic and household conditions rather than a direct effect of the program. These results reinforce the importance of considering broader structural factors when interpreting mobility outcomes and highlight the need for flexible transportation options for individuals experiencing fluctuating access to personal vehicles.

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

- Very low overall comfort using a vehicle for trips (7.1% Yes)
- Control group: decline in comfort from pre to post (20.0% to 0.0%)
- Wallet group: no change in comfort (remains at 20.0%)
- No statistically significant differences across groups/time ($p = 0.275$)

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

| | | Group_Time | | | | |
|--|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q2: If yes, do you feel comfortable using your vehicle for trips to medical appointments or social gatherings? | Total Count (Answering) | 28.0 | 3.0 | 5.0 | 15.0 | 5.0 |
| | Missing Count | 38.0 | 8.0 | 12.0 | 4.0 | 14.0 |
| | Yes | 7.1% | 0.0% | 20.0% | 0.0% | 20.0% |
| | No | 92.9% | 100.0% | 80.0% | 100.0% | 80.0% |
| | | | | | | |

| | | |
|--|----------------------------------|--------------------|
| | Overall Stat Test of Percentages | 0.2750645791082254 |
|--|----------------------------------|--------------------|

Comparison Interpretation

Overall, reported comfort using a vehicle for trips is low across both groups, even among respondents who indicated having access to a car. While the control group shows a decline in comfort from pre- to post-survey and the wallet group remains stable, these differences are not statistically significant and should be interpreted cautiously given the small sample size. The results suggest that access to a vehicle does not necessarily translate into confidence or ability to use it for routine or essential trips.

- Comfort levels are low across both groups regardless of vehicle access
- Control group shows a decline; wallet group remains stable
- No statistically significant differences across groups/time
- Indicates that:
 - Vehicle access ≠ reliable or usable transportation
 - Barriers (cost, reliability, confidence) likely influence use
- Supports broader finding that mobility challenges extend beyond ownership

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

Results

- Nearly half of respondents report receiving rides overall (47.7%)
- Baseline (pre-survey):
 - Control: 56.3% Yes
 - Wallet: 52.6% Yes
 - No statistically significant difference at baseline
- Control Group (Pre → Post):
 - Slight decrease (56.3% → 54.5%)
- Wallet Group (Pre → Post):
 - Notable decrease (52.6% → 31.6%) No statistically significant differences across groups/time (p = 0.417)

Table 3 Q3: Family or friends provide rides.

| | | Group_Time | | | | |
|---|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q3: Do you have family or friends who provide you rides? How often? | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | |

| | | | | | | |
|--|----------------------------------|--------------------|-------|-------|-------|-------|
| | Yes | 47.7% | 54.5% | 56.3% | 31.6% | 52.6% |
| | No | 52.3% | 45.5% | 43.8% | 68.4% | 47.4% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.4169450545036998 | | | | |

Comparison Interpretation

At baseline, both groups reported similar levels of reliance on family and friends for rides, reinforcing that informal transportation support was a common and comparable mobility resource across participants. This aligns with the pre-survey report, which found no meaningful difference between groups in access to ride support. Over time, the control group remained relatively stable, while the wallet group showed a decline in reported reliance on family and friends for rides. However, these differences are not statistically significant and should be interpreted cautiously.

- Informal ride support is a key baseline mobility resource across both groups
- Control group remains stable over time
- Wallet group shows reduced reliance on family/friends post-survey
- Differences are not statistically significant
- Possible interpretation:
 - Reduced reliance may reflect substitution with alternative transportation options (e.g., wallet-supported trips)
 - Changes may also reflect variability in availability or changing social support dynamics
- Reinforces that:
 - Informal networks play a central role in mobility
 - Programs may shift reliance patterns even if not statistically detectable

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

Results

- Most respondents report approximately 1 trip per week (61.5%)
- Baseline (pre-survey):
 - Control: high reliance on 1 trip/week (83.3%)
 - Wallet: majority also at 1 trip/week (66.7%)
 - Consistent with pre-survey finding that informal ride support is commonly used

- Control Group (Pre → Post):
 - Shift from 1 trip/week (83.3%) to more variation:
 - 1 trip/week decreases (to 60.0%)
 - Increase in lower (0.25/week) and higher (3/week) frequencies
- Wallet Group (Pre → Post):
 - Decrease in 1 trip/week (66.7% → 33.3%)
 - Increase in higher frequency trips (3/week = 33.3%)
 - Some presence of low-frequency trips (0.25/week = 16.7%)
- No statistically significant differences across groups/time ($p = 0.588$)

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

| | | Group_Time | | | | |
|---------------|-------------------------|----------------------------------|--------------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| : #trips/week | Total Count (Answering) | 26.0 | 5.0 | 6.0 | 6.0 | 9.0 |
| | Missing Count | 40.0 | 6.0 | 11.0 | 13.0 | 10.0 |
| | | | | | | |
| | 0.25 | 7.7% | 20.0% | 0.0% | 16.7% | 0.0% |
| | 1 | 61.5% | 60.0% | 83.3% | 33.3% | 66.7% |
| | 1 / month | 3.8% | 0.0% | 0.0% | 0.0% | 11.1% |
| | 2 | 11.5% | 0.0% | 16.7% | 16.7% | 11.1% |
| | 2/month | 3.8% | 0.0% | 0.0% | 0.0% | 11.1% |
| | 3 | 11.5% | 20.0% | 0.0% | 33.3% | 0.0% |
| | | | | | | |
| | | Overall Stat Test of Percentages | 0.5878895655929688 | | | |

Comparison Interpretation

At baseline, both groups showed a clear pattern of relying on family and friends for approximately one trip per week, reinforcing the pre-survey finding that informal ride networks are a consistent and central source of mobility support. Over time, both groups show increased variability in trip frequency, rather than a uniform pattern of change. The control group shifts modestly, while the wallet group shows a more noticeable redistribution away from the “1

trip/week” category toward both lower- and higher-frequency use. However, these differences are not statistically significant and should be interpreted cautiously.

- Informal ride use is concentrated around 1 trip/week at baseline
- Both groups shift toward more varied trip patterns over time
- Wallet group shows:
 - Reduced reliance on a single consistent frequency
 - Increase in higher-frequency trips (possible increased mobility)
- Control group shows smaller, more modest variation
- Differences are not statistically significant
- Key implications:
 - Informal transportation is not static and fluctuates over time
 - Changes may reflect:
 - Substitution with other transportation options
 - Changing availability of social support
 - Increased or decreased mobility needs
- Reinforces that:
 - Mobility behavior is dynamic
 - Programs may influence patterns of use, even if not statistically detectable

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

Results

- Most common mobility aids overall:
 - Cane (33.3%)
 - Walker/collator (34.8%)
- A large share report no mobility aid use (43.9%)
- Baseline (Pre-Survey):
 - Control and Wallet groups show similar patterns:
 - High use of cane and walker
 - Moderate share reporting no aid use
- Control Group (Pre → Post):
 - Decrease in cane use (35.3% → 9.1%)
 - Slight decrease in walker use (35.3% → 27.3%)
 - Increase in reliance on care provider assistance (11.8% → 36.4%)
 - “None” remains relatively stable
- Wallet Group (Pre → Post):
 - Decrease in walker use (52.6% → 21.1%)
 - Slight decrease in cane use (42.1% → 36.8%)
 - Increase in “None” (36.8% → 57.9%)

- Minimal use of other aids

Table 5 Q4: Mobility aids used when leaving home.

| | | Group_Time | | | | |
|--|---|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q4: Which of the following mobility aids do you use when you leave home? (check all that apply): | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | I use a cane | 33.3% | 9.1% | 35.3% | 36.8% | 42.1% |
| | I use a white cane | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | I use a walker or collator | 34.8% | 27.3% | 35.3% | 21.1% | 52.6% |
| | I use a manual wheelchair | 1.5% | 0.0% | 0.0% | 5.3% | 0.0% |
| | I use an electric wheelchair or scooter | 4.5% | 18.2% | 5.9% | 0.0% | 0.0% |
| | My care provider helps me | 12.1% | 36.4% | 11.8% | 10.5% | 0.0% |
| | I use a service animal | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | None | 43.9% | 45.5% | 35.3% | 57.9% | 36.8% |

Comparison Interpretation

At baseline, both groups demonstrated similar mobility aid usage patterns, consistent with pre-survey findings that participants relied primarily on canes and walkers, with a notable portion reporting no use of aids. Over time, both groups show shifts in how mobility support is accessed, though in different ways.

- Control group shows:
 - Reduced use of physical aids (cane/walker)
 - Increased reliance on care provider assistance
- Wallet group shows:
 - Reduced use of walkers
 - Increased reporting of no mobility aid use
- Key implications:
 - Mobility aid use appears dynamic rather than fixed
 - Changes may reflect:
 - Health status changes
 - Shifts from physical aids to human assistance (control)

- Possible increased independence or reporting differences (wallet)
- Reinforces that:
 - Mobility needs and supports evolve over time
 - Transportation and mobility programs should account for both physical and social support systems, not just device use

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

Results

- Majority of respondents report a formal diagnosis overall (62.1%)
- Baseline (Pre-Survey):
 - Control: 70.6% Yes
 - Wallet: 84.2% Yes
 - Indicates a high prevalence of diagnosed disability across both groups
- Control Group (Pre → Post):
 - Remains relatively stable (70.6% → 63.6%)
- Wallet Group (Pre → Post):
 - Substantial decrease (84.2% → 31.6%)
- Statistically significant differences across groups/time (p = 0.007)

Table 6 Q5: Formal disability diagnosis

| | | Group_Time | | | | |
|--|----------------------------------|----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q5: Do you have a formal disability diagnosis from a doctor? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Yes | 62.1% | 63.6% | 70.6% | 31.6% | 84.2% |
| | No | 37.9% | 36.4% | 29.4% | 68.4% | 15.8% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.007380739738723295 | | | | |

Comparison Interpretation

At baseline, both groups reported high rates of formal disability diagnosis, consistent with pre-survey findings that the study population largely consists of individuals with documented disabilities. Over time, the control group remained relatively stable, while the wallet group showed a substantial decline in reported diagnosis at the post-survey stage.

The statistically significant result ($p = 0.007$) indicates that there is a real difference in the distribution of responses across groups and time points, meaning the observed variation is unlikely due to random chance. However, this significance should be interpreted carefully in context. Because a formal disability diagnosis is a stable, non-changing characteristic over the study period, the observed shift does not represent a true change in participants' diagnostic status.

Instead, the significant finding reflects differences in who responded at each time point or how the question was interpreted, rather than an effect of the intervention.

- Control group:
 - Remains consistent over time, suggesting stable sample composition
- Wallet group:
 - Large decline likely reflects sample variation or response inconsistency, not real change
- Interpretation of significance:
 - The p-value confirms a difference exists in the data distribution
 - It does not imply a causal or program-driven effect
- Likely explanations:
 - Different respondents completing pre vs. post surveys
 - Misinterpretation or inconsistent understanding of “formal diagnosis”
 - Data variability amplified by small sample sizes
- Key implication:
 - This variable should be treated as a sample characteristic check, not an outcome
 - Mobility-related findings should be interpreted independently of this shift

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

Results

- Among respondents without a formal diagnosis, 52.9% consider themselves to have a disability
- Baseline (Pre-Survey):
 - Control: 71.4% Yes
 - Wallet: 88.9% Yes
 - Indicates strong self-identification even without formal diagnosis
- Control Group (Pre → Post):
 - Declines from 71.4% to 0.0% Yes
- Wallet Group (Pre → Post):
 - Declines from 88.9% to 31.3% Yes
- Statistically significant differences across groups/time ($p = 0.012$)

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

| | | Group_Time | | | | |
|--|----------------------------------|----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q6: If you do not have a formal doctor's diagnosis, do you consider yourself to have a disability? | Total Count (Answering) | 34.0 | 2.0 | 7.0 | 16.0 | 9.0 |
| | Missing Count | 32.0 | 9.0 | 10.0 | 3.0 | 10.0 |
| | | | | | | |
| | Yes | 52.9% | 0.0% | 71.4% | 31.3% | 88.9% |
| | No | 47.1% | 100.0% | 28.6% | 68.8% | 11.1% |
| | Overall Stat Test of Percentages | 0.012277793150252785 | | | | |

Comparison Interpretation

At baseline, both groups reported high levels of self-identified disability among those without a formal diagnosis, consistent with pre-survey findings that many participants experience functional limitations even without medical documentation. Over time, both groups show a decline in self-identification, with the control group dropping to 0% and the wallet group also decreasing substantially.

The statistically significant result ($p = 0.012$) indicates that the distribution of responses differs meaningfully across groups and time points, and that this difference is unlikely to be due to random chance. However, similar to Q5, this change does not reflect a plausible real-world shift in disability status over a short period. Instead, it suggests variation in how respondents interpreted or answered the question across survey waves.

- Key implication:
 - Self-identified disability is sensitive to perception and survey context
 - Should be interpreted as a subjective measure, not a stable characteristic
 - Reinforces the need to separate identity/perception variables from program outcomes
- The statistically significant difference reflects changes in self-perception and sample composition rather than true changes in disability status, highlighting the sensitivity of self-identified measures in survey-based research.

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

(10 = optimal functioning, 1 = impaired functioning)

Results

- Overall average health functioning: 5.9
- Baseline (Pre-Survey):
 - Control: 6.8
 - Wallet: 4.5
 - Indicates lower baseline health functioning in the wallet group
- Control Group (Pre → Post):
 - Decrease from 6.8 → 6.4 (slight decline)
- Wallet Group (Pre → Post):
 - Increase from 4.5 → 6.3 (notable improvement)
- Median scores:
 - Control: remains high (7 → 7)
 - Wallet: increases (4 → 6)
- Distribution-based test (percentages):
 - Not statistically significant ($p = 0.475$)
- Mean comparison test:
 - Statistically significant ($p = 0.023$)

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

| | | Group_Time | | | | |
|---|-------------------------|------------|------------------|------------------|-----------------|-----------------|
| | | Total | Control_ Post | Control_ _Pre | Wallet_ Post | Wallet_ _Pre |
| 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) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0 | 0.0 % | 0.0% | 0.0% | 0.0% | 0.0% |
| | 1 | 4.5 % | 0.0% | 0.0% | 5.3% | 10.5% |
| | 2 | 3.0 % | 0.0% | 0.0% | 0.0% | 10.5% |
| | 3 | 6.1 % | 0.0% | 5.9% | 0.0% | 15.8% |
| | | | | | | |

| | | | | | | |
|--|----------------------------------|----------------------|-------|-------|-------|-------|
| | 4 | 10.6% | 18.2% | 5.9% | 5.3% | 15.8% |
| | 5 | 16.7% | 18.2% | 17.6% | 21.1% | 10.5% |
| | 6 | 18.2% | 9.1% | 17.6% | 26.3% | 15.8% |
| | 7 | 13.6% | 18.2% | 17.6% | 10.5% | 10.5% |
| | 8 | 18.2% | 36.4% | 11.8% | 21.1% | 10.5% |
| | 9 | 4.5% | 0.0% | 11.8% | 5.3% | 0.0% |
| | 10 | 4.5% | 0.0% | 11.8% | 5.3% | 0.0% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.4753949084346073 | | | | |
| | | | | | | |
| | Average | 5.9 | 6.4 | 6.8 | 6.3 | 4.5 |
| | | | | | | |
| | Overall Stat Test of Averages | 0.022879216729220775 | | | | |
| | | | | | | |
| | Median | 6.0 | 7.0 | 7.0 | 6.0 | 4.0 |
| | Standard Deviation | 2.2 | 1.6 | 2.0 | 2.0 | 2.2 |

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

Comparison Interpretation

At baseline, the wallet group reported lower health functioning compared to the control group, consistent with pre-survey findings that suggest greater initial vulnerability among wallet participants. Over time, the control group experienced a slight decline in average health functioning, while the wallet group showed a notable improvement, closing the gap between groups.

The statistical results provide an important distinction. While the distribution of responses across categories is not significantly different ($p = 0.475$), the difference in average scores is statistically significant ($p = 0.023$). This indicates that, although responses remain spread across similar categories, the overall shift in mean health functioning—particularly the improvement in the wallet group—is meaningful and unlikely due to chance.

- Control group:
 - Remains relatively stable with slight decline
 - Continues to report higher functioning overall

- Wallet group:
 - Shows substantial improvement in average and median scores
 - Moves from lower baseline functioning toward parity with control group
- Interpretation of significance:
 - Mean difference ($p = 0.023$) suggests a real shift in overall health functioning
 - Lack of significance in distribution reflects variability across response categories
- Key implications:
 - Improvement in the wallet group may reflect enhanced mobility, access, or well-being
 - Suggests the intervention may be associated with positive changes in perceived health functioning
 - Reinforces importance of examining both averages and distributions in outcomes

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

- Majority of respondents are **renters (77.3%)**
- Homeownership is relatively low (16.7%)
- Very few respondents report alternative or unstable housing situations
- Baseline (Pre-Survey):
 - Both groups primarily renters
 - Control: 76.5% renters
 - Wallet: 78.9% renters
- Control Group (Pre → Post):
 - Remains stable:

- Renters increase slightly (76.5% → 81.8%)
- Homeownership remains similar
- Wallet Group (Pre → Post):
 - Remains largely stable:
 - Slight decrease in renters (78.9% → 73.7%)
 - Increase in homeownership (10.5% → 21.1%)
 - Small emergence of “staying with family/friends”
- No statistically significant differences across groups/time ($p = 0.726$)

Table 9 Housing Q3: Current housing situation

| | | Group_Time | | | | |
|---|--|--------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_P ost | Wallet_P re |
| Q3: What is your current housing situation? - Selected Choice | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Homeowner | 16.7 % | 18.2% | 17.6% | 21.1% | 10.5% |
| | Renter | 77.3 % | 81.8% | 76.5% | 73.7% | 78.9% |
| | Staying with family/friends (not on lease) | 1.5% | 0.0% | 0.0% | 5.3% | 0.0% |
| | Living in a shelter | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | Experiencing homelessness | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | Other , please specify | 4.5% | 0.0% | 5.9% | 0.0% | 10.5% |
| | | | | | | |
| Overall Stat Test of Percentages | | 0.7255409756582798 | | | | |

Comparison Interpretation

Housing conditions remain stable across both groups over time, consistent with pre-survey findings that participants largely had established housing, primarily as renters. There is no evidence of meaningful shifts in housing status between pre- and post-survey periods.

- Both groups continue to be predominantly renters
- Control group shows minimal change over time
- Wallet group shows minor variation (slight increase in homeownership and small shifts in housing arrangements)
- Differences are not statistically significant, indicating stability rather than change
- Key implications:
 - Housing status is a stable background characteristic in this sample
 - No indication that the intervention influenced housing conditions
 - Observed mobility or health changes are not driven by housing instability

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

Results

- About half of respondents report no housing assistance (50.8%)
- Key assistance types overall:
 - Support from local nonprofits: 32.3%
 - Housing Choice Vouchers: 20.0%
- No respondents report living in public housing
- Baseline (Pre-Survey):
 - Control: majority received no assistance (70.6%)
 - Wallet: majority also received no assistance (57.9%)
 - Some use of vouchers and limited nonprofit support
- Control Group (Pre → Post):
 - Remains largely unchanged:
 - No assistance stays high (70.6% → 70.0%)
 - Small increase in nonprofit and emergency assistance
- Wallet Group (Pre → Post):
 - Significant shift in assistance type:
 - No assistance decreases (57.9% → 15.8%)
 - Large increase in nonprofit support (5.3% → 78.9%)
 - Decrease in voucher use (36.8% → 10.5%)

Table 10 Housing Q4: Housing assistance received

| | | Group_Time | | | | |
|---|---|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q4: Do you receive any housing assistance? (Check all that apply) | Total Count (Answering) | 65.0 | 10.0 | 17.0 | 19.0 | 19.0 |
| | Housing Choice Voucher (Section 8) | 20.0% | 0.0% | 23.5% | 10.5% | 36.8% |
| | Public Housing | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | Emergency Rental Assistance | 6.2% | 10.0% | 0.0% | 10.5% | 5.3% |
| | Support from local nonprofits (Metrocrest Services, Catholic Charities, etc.) | 32.3% | 20.0% | 17.6% | 78.9% | 5.3% |
| | No assistance received | 50.8% | 70.0% | 70.6% | 15.8% | 57.9% |

Comparison Interpretation

At baseline, both groups showed similar patterns, with a majority of respondents not receiving housing assistance, consistent with pre-survey findings of relatively stable housing conditions and limited reliance on formal support programs. Over time, the control group remains stable, while the wallet group shows a substantial shift in the type and level of assistance received.

- Control group:
 - Remains stable with no meaningful change in assistance patterns
- Wallet group:
 - Shows major increase in nonprofit-based support
 - Corresponding decrease in “no assistance”
 - Reduction in reliance on housing vouchers
- Key implications:
 - The shift in the wallet group likely reflects increased connection to nonprofit services rather than a change in underlying housing need
 - May indicate improved awareness, access, or referral pathways to available resources
 - Suggests the program may have an indirect effect on service utilization, even if housing status itself remains stable

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

Results

- Slight majority report no housing issues overall (53.1%)
- At baseline, both groups reported similar levels of housing issues, with fewer than 40% indicating no issues
- Control group:
 - Moderate increase in “no issues” from pre to post
 - Declines in several key issues, including structural and insulation problems
- Wallet group:
 - Large increase in “no issues” from pre to post
 - Notable declines across major issue categories (pests, plumbing, insulation, structural)
- Overall pattern:
 - Both groups show improvement over time
 - Greater improvement observed in the wallet group

Table 11 Housing Q5: Current housing issues

| | | Group_Time | | | | |
|---------|-------------------------|------------|---------------|--------------|--------------|-------------|
| | | Total | Control_ Post | Control_ Pre | Wallet_ Post | Wallet_ Pre |
| Q5 : Q5 | Total Count (Answering) | 64.0 | 11.0 | 16.0 | 19.0 | 18.0 |
| Do you | | | | | | |

| | | | | | | |
|--|--|--------|-------|-------|-------|-------|
| currently have any of the following housing issues? (Check all that apply) | Mold or water damage | 10.9 % | 9.1% | 6.3% | 10.5% | 16.7% |
| | Pests (roaches, rats, bed bugs, etc.) | 23.4 % | 9.1% | 25.0% | 15.8% | 38.9% |
| | Plumbing issues (leaks, lack of hot water) | 15.6 % | 9.1% | 12.5% | 5.3% | 33.3% |
| | Electrical issues (frequent power outages, exposed wiring) | 7.8 % | 0.0% | 6.3% | 10.5% | 11.1% |
| | Poor insulation (too hot in summer, too cold in winter) | 18.8 % | 0.0% | 18.8% | 10.5% | 38.9% |
| | Roof leaks or damage | 4.7 % | 0.0% | 6.3% | 0.0% | 11.1% |
| | Structural issues (cracks, foundation problems) | 23.4 % | 18.2% | 31.3% | 10.5% | 33.3% |
| | HVAC issues (broken heater, AC not working) | 4.7 % | 9.1% | 6.3% | 5.3% | 0.0% |
| | Broken windows or doors | 7.8 % | 0.0% | 0.0% | 10.5% | 16.7% |
| | No issues | 53.1 % | 54.5% | 37.5% | 78.9% | 38.9% |

Comparison Interpretation

At baseline, both groups reported similar levels and types of housing issues, consistent with pre-survey findings that participants experienced moderate housing challenges, particularly related to pests, structural conditions, and insulation. Over time, both groups show improvement, with increases in the proportion reporting no issues and decreases across several problem categories.

- Important considerations:
 - Housing improvements are not directly tied to the intervention design
 - Changes may reflect external factors (repairs, relocation, assistance programs)
 - Small sample sizes may amplify observed shifts
- Overall interpretation:
 - Both groups improved, but the wallet group shows a stronger pattern of reported improvement
 - Reinforces that housing conditions are dynamic and responsive to broader contextual factors

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

- Most respondents estimate repairs under \$1,000 (67.6%)
- Baseline:
 - Both groups show variation in repair costs
 - Control reports more higher-cost estimates
- Control group:
 - Shifts toward mid-range costs (\$1,000–\$9,999) at post
- Wallet group:
 - Shifts strongly to low-cost estimates (< \$1,000) at post (94.1%)
 - Higher-cost categories largely disappear
- Differences are statistically significant (p = 0.016)

Table 12 Housing Q7: Estimated cost of needed repairs

| | | Group_Time | | | | |
|---|-------------------------|----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q7: What is your best estimate of how much these repairs will cost? | Total Count (Answering) | 34.0 | 2.0 | 7.0 | 17.0 | 8.0 |
| | Missing Count | 32.0 | 9.0 | 10.0 | 2.0 | 11.0 |
| | | | | | | |
| | Less than \$1,000 | 67.6 % | 0.0% | 42.9% | 94.1% | 50.0% |
| | \$1,000 - \$4,999 | 17.6 % | 50.0% | 14.3% | 5.9% | 37.5% |
| | \$5,000 - \$9,999 | 8.8% | 50.0% | 28.6% | 0.0% | 0.0% |
| | \$10,000 - \$19,999 | 2.9% | 0.0% | 14.3% | 0.0% | 0.0% |
| | \$20,000+ | 2.9% | 0.0% | 0.0% | 0.0% | 12.5% |
| | | | | | | |
| Overall Stat Test of Percentages | | 0.016210985718899562 | | | | |

Comparison Interpretation

At baseline, both groups reported a mix of repair cost estimates, consistent with pre-survey findings of varied housing needs. Over time, the control group remains in the mid-cost range, while the wallet

group shifts clearly toward lower-cost estimates. The wallet group shows a statistically significant shift toward lower repair costs, indicating a meaningful reduction in perceived housing repair burden over time.

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

Results

- Majority report no ability to contribute (88.1%)
- Baseline:
 - High inability to contribute in both groups
 - Control: 81.8% | Wallet: 90.9%
- Control group:
 - Some increase in ability to contribute at post (small shares across categories)
- Wallet group:
 - Remains at 100% unable to contribute at post
- Differences are statistically significant ($p = 0.020$)

Table 13 Housing Q8: Personal contribution toward repair costs

| | | Group_Time | | | | |
|--|----------------------------------|----------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_P ost | Wallet_P re |
| Q8: How much can you personally contribute toward the cost of these repairs? | Total Count (Answering) | 42.0 | 3.0 | 11.0 | 17.0 | 11.0 |
| | Missing Count | 24.0 | 8.0 | 6.0 | 2.0 | 8.0 |
| | I cannot contribute anything | 88.1% | 33.3% | 81.8% | 100.0% | 90.9% |
| | Less than \$1,000 | 4.8% | 33.3% | 0.0% | 0.0% | 9.1% |
| | \$1,000 - \$4,999 | 7.1% | 33.3% | 18.2% | 0.0% | 0.0% |
| | \$5,000 - \$9,999 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | \$10,000+ | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.020098061876357022 | | | | |

Comparison Interpretation

The wallet group remains financially unable to contribute to repairs, with a significant difference emerging over time compared to the control group.

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

Results

- Majority of respondents earn less than \$2,000/month (65.6%)

- Baseline:
 - Control: 68.8% < \$2,000
 - Wallet: 52.6% < \$2,000 (more evenly split with \$2,000–\$3,999)
- Control group:
 - Shifts toward a more even split between < \$2,000 and \$2,000–\$3,999
- Wallet group:
 - Shifts toward lower income (< \$2,000 increases to 84.2%)
 - Differences are not statistically significant (p = 0.159)

Table 14 Housing Q9: Household total monthly income

| | | Group_Time | | | | |
|--------------------|----------------------------------|--------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q9: Monthly Income | Total Count (Answering) | 64.0 | 10.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 2.0 | 1.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | |
| | Less than \$2,000 | 65.6 % | 50.0% | 68.8% | 84.2% | 52.6% |
| | \$2,000 - \$3,999 | 32.8 % | 50.0% | 31.3% | 10.5% | 47.4% |
| | \$4,000 - \$5,999 | 1.6% | 0.0% | 0.0% | 5.3% | 0.0% |
| | \$6,000 - \$7,999 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | \$8,000+ | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.1590485536484618 | | | | |

Comparison Interpretation

Both groups remain low-income, with no significant change over time, though the wallet group trends toward greater financial vulnerability.

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

Results

- Most respondents pay \$500–\$1,499/month (69.3%)
- Baseline:
 - Control concentrated in \$1,000–\$1,499 (52.9%)
 - Wallet more spread, with more in < \$500 (36.8%)
- Control group:
 - Remains concentrated in \$1,000–\$1,499 at post

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 Draft – For Discussion Purposes Only

- Wallet group:
 - Shifts upward from < \$500 → \$500–\$1,499 range
- No statistically significant differences ($p = 0.582$)

Table 15 Housing Q10: Monthly rent or mortgage payment

| | | Group_Time | | | | |
|---|----------------------------------|--------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q10: How much do you pay in rent or mortgage per month? | Total Count (Answering) | 65.0 | 11.0 | 17.0 | 18.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 0.0 | 1.0 | 0.0 |
| | Less than \$500 | 23.1% | 18.2% | 17.6% | 16.7% | 36.8% |
| | \$500 - \$999 | 30.8% | 27.3% | 29.4% | 38.9% | 26.3% |
| | \$1,000 - \$1,499 | 38.5% | 45.5% | 52.9% | 38.9% | 21.1% |
| | \$1,500 - \$1,999 | 4.6% | 9.1% | 0.0% | 0.0% | 10.5% |
| | \$2,000+ | 3.1% | 0.0% | 0.0% | 5.6% | 5.3% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.5821557901858456 | | | | |

Comparison Interpretation

Housing costs are relatively stable over time, consistent with pre-survey findings. The control group remains in higher rent categories, while the wallet group shifts slightly upward but remains lower overall.

Estimated Housing Cost-to-Income Ratio

(Using midpoints of categories)

- Control Pre:
 - Rent ≈ \$1,250 | Income ≈ \$1,500–\$2,500
 - Ratio ≈ 50–80%
- Control Post:
 - Similar pattern

- Ratio ≈ 50–80%
- Wallet Pre:
 - Rent ≈ \$500–\$1,000 | Income ≈ \$1,500–\$2,500
 - Ratio ≈ 25–50%
- Wallet Post:
 - Rent ≈ \$750–\$1,250 | Income < \$2,000
 - Ratio ≈ 50–75%

Both groups face high housing cost burdens, with the wallet group showing an increasing cost-to-income ratio over time, indicating growing financial pressure despite lower absolute housing costs.

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

Results

- Majority report housing makes it very difficult to afford necessities (55.4%)
- Baseline:
 - Control: 41.2% very difficult
 - Wallet: 50.0% very difficult
- Control group:
 - Slight improvement:
 - “Very difficult” decreases (41.2% → 36.4%)
 - “Not difficult” increases (11.8% → 27.3%)
- Wallet group:
 - Increased burden:
 - “Very difficult” rises sharply (50.0% → 84.2%)
 - “Sometimes difficult” declines
- Differences approach significance ($p = 0.079$)

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

| | | Group_Time | | | | |
|--|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q11: Does paying for housing make it difficult to afford other necessities | Total Count (Answering) | 65.0 | 11.0 | 17.0 | 19.0 | 18.0 |
| | Missing Count | 1.0 | 0.0 | 0.0 | 0.0 | 1.0 |

| | | | | | | |
|--|----------------------------------|--------------------|-------|-------|-------|-------|
| (food, transportation, medical bills, etc.)? | Yes, very difficult | 55.4 % | 36.4% | 41.2% | 84.2% | 50.0% |
| | Sometimes difficult | 32.3 % | 36.4% | 47.1% | 10.5% | 38.9% |
| | No, not difficult | 12.3 % | 27.3% | 11.8% | 5.3% | 11.1% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.0793095958871816 | | | | |

Comparison Interpretation

Financial strain from housing increases in the wallet group over time, consistent with rising cost-to-income burden despite stable rent levels.

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

Results

- Overall, 30.3% report skipping payments due to financial hardship
- Baseline:
 - Control: 11.8% Yes
 - Wallet: 10.5% Yes
- Control group:
 - Decreases to 0.0% Yes at post
- Wallet group:
 - Increases sharply to 84.2% Yes at post
- Differences are highly statistically significant ($p < 0.001$)

Table 17 Housing Q12: Skipped rent/mortgage payments due to hardship

| | | Group_Time | | | | |
|---|----------------------------------|-----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q12: Have you skipped rent/mortgage payments in the past 12 months due to financial hardship? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Yes | 30.3 % | 0.0% | 11.8% | 84.2% | 10.5% |
| | No | 69.7 % | 100.0% | 88.2% | 15.8% | 89.5% |
| | Overall Stat Test of Percentages | 4.1535303696497506e-8 | | | | |

Comparison Interpretation

Missed housing payments increase dramatically in the wallet group, indicating a significant worsening of financial hardship over time.

The increase in missed rent/mortgage payments directly reinforces the housing cost burden results. As housing costs consume a larger share of income—particularly in the wallet group—households appear less able to meet monthly obligations.

- Wallet group:
 - Higher cost-to-income ratios → greater financial strain
 - Increased reports of housing being “very difficult” to afford
 - Corresponding spike in missed payments (84.2%)
- Control group:
 - More stable cost-to-income ratios
 - Slight improvement in affordability
 - No missed payments at post

The sharp increase in missed housing payments among the wallet group aligns with higher cost-to-income ratios and reported affordability challenges, indicating that rising housing cost burden is translating into tangible financial hardship.

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

Results

- Most requested supports:
 - Transportation assistance (83.3%)
 - Rent/mortgage assistance (69.7%)
 - Utility assistance (63.6%)
- Baseline:
 - Both groups show strong need for transportation and financial assistance
 - Wallet group already reports higher need levels across categories
- Control group:
 - Needs remain relatively stable over time
 - Moderate increases in rent assistance
- Wallet group:
 - Sharp increases in need for:
 - Rent assistance (52.6% → 94.7%)

- Utility assistance (63.2% → 89.5%)
- Affordable housing options (36.8% → 68.4%)

Table 18 Housing Q13: Support needed to improve housing stability.

| | | Group_Time | | | | |
|---|---|------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control _Post | Control _Pre | Wallet _Post | Wallet _Pre |
| | | | | | | |
| Q13 : Additional Support and Services What kind of support would help improve your housing stability? (Check all that apply) - Selected Choice | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | | | | | | |
| | Rent/mortgage assistance | 69.7 % | 72.7% | 58.8% | 94.7% | 52.6% |
| | Legal assistance for tenants | 16.7 % | 9.1% | 5.9% | 26.3% | 21.1% |
| | More affordable housing options | 39.4 % | 27.3% | 17.6% | 68.4% | 36.8% |
| | Utility assistance | 63.6 % | 36.4% | 52.9% | 89.5% | 63.2% |
| | Home repairs & maintenance | 21.2 % | 18.2% | 23.5% | 26.3% | 15.8% |
| | Transportation assistance (bus/train passes, ride-sharing programs) | 83.3 % | 63.6% | 70.6% | 94.7% | 94.7% |
| | Other (please specify) | 18.2 % | 9.1% | 0.0% | 36.8% | 21.1% |

Comparison Interpretation

The wallet group’s rising demand for housing and utility assistance reflects increased financial strain, consistent with higher cost burden and missed payments.

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

(Open-ended question)

Results

- Responses highlight needs in three main areas:
 - Transportation access and reliability
 - Rising housing costs (rent increases)
 - Utility and basic support needs (e.g., bills, repairs)
- Baseline:
 - More varied responses, including transportation needs and concerns about rising rent
- Control group:
 - Fewer reported needs at post (more “No” responses)

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- Remaining needs focus on transportation and utilities
- Wallet group:
 - Continued and more acute needs, including:
 - Transportation barriers (e.g., access to services like food pantry)
 - Medical and housing-related challenges
 - Some reports of legal and health-related issues

Table 19 Housing Q14: Additional information (open-ended)

| | | Group_Time | | | | |
|---|---|------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_ Post | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| 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) | 31.0 | 10.0 | 11.0 | 3.0 | 7.0 |
| | Missing Count | 35.0 | 1.0 | 6.0 | 16.0 | 12.0 |
| | Accessibility accommodations | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| | Depression, Sadness, emotionally not healthy due to unemployment | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| | Every year, rent increases by \$100.00 entirely. It's too much | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| | Fix the AC | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Handicap friendly vehicles | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| | Hard part is to get a ride to Metro crest to use food pantry | 3.2 % | 0.0% | 0.0% | 33.3% | 0.0% |
| | Help with cleaning apt | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| | Help with light bill | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Help with transportation | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Housing, Transportation, Health | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| | N/A | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| | Need help | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| | Need safe rides | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| | No | 9.7 % | 30.0% | 0.0% | 0.0% | 0.0% |
| | Raising rent 100 every year, but your income can be only so much to live in senior living apt | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |

| | | | | | |
|--|---------------------|-------|-------|-------|-------|
| Rent raised to high | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| Stop raising rent to \$10000 a year | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| Stop raising the rent to 10000 dollars a year | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| Support groups | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| Transport | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Transport help when needed by Metrocrest | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Transportation | 6.5 % | 0.0% | 18.2% | 0.0% | 0.0% |
| Transportation cost to increase to medical appointments. Applying for a live in aide, and a larger bedroom size to accommodate my needs. | 3.2 % | 0.0% | 9.1% | 0.0% | 0.0% |
| Transportation recovered from metro crest was helpful for the 3 months and it felt safe | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Transportation to doctor's appointment | 3.2 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Undergoing legal issues with ownership of the current house. | 3.2 % | 0.0% | 0.0% | 33.3% | 0.0% |
| Yes need to move | 3.2 % | 0.0% | 0.0% | 0.0% | 14.3% |
| medical supplies | 3.2 % | 0.0% | 0.0% | 33.3% | 0.0% |
| | | | | | |
| Overall Stat Test of Percentages | 0.17062625553153732 | | | | |

Comparison Interpretation

Open-ended responses reinforce that the wallet group faces compounding housing, financial, and transportation challenges, consistent with earlier findings on rising cost burden and financial strain.

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

Results

- Most symptoms reported at “not at all” or “several days” levels
- Two outcomes show **statistically significant differences**:
 - Feeling **down/depressed** (p = 0.022)
 - **Sleep issues** (p = 0.007)
- Control group:
 - Improvement over time:
 - Higher “not at all” for depression (35.3% → 81.8%)
 - Stable or improved across most measures
- Wallet group:
 - Mixed or worsening patterns:
 - Lower “not at all” for sleep (10.5% → 26.3%) but higher frequency categories remain elevated
 - Higher reports of fatigue and emotional strain
- No meaningful differences for: Interest/pleasure, concentration, self-worth, appetite, or suicidal thoughts (all p > 0.05)

Table 20 PHQ-9: Frequency of depressive symptoms in the past two weeks (Control vs. Wallet)

| | | Group_Time | | | | |
|---|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Total Count (Answering) | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| Missing Count | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Little interest or pleasure in doing things | Not at all | 44.6 % | 54.5% | 35.3% | 55.6% | 36.8% |
| | Several Days | 24.6 % | 18.2% | 17.6% | 27.8% | 31.6% |
| | More than half the days | 23.1 % | 18.2% | 35.3% | 11.1% | 26.3% |
| | Nearly every day | 7.7 % | 9.1% | 11.8% | 5.6% | 5.3% |
| Feeling down, depressed, or hopeless | Not at all | 47.0 % | 81.8% | 35.3% | 52.6% | 31.6% |

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| | | | | | | |
|---|-------------------------|--------|-------|-------|-------|-------|
| | Several Days | 28.8 % | 9.1% | 29.4% | 26.3% | 42.1% |
| | More than half the days | 16.7 % | 9.1% | 35.3% | 15.8% | 5.3% |
| | Nearly every day | 7.6 % | 0.0% | 0.0% | 5.3% | 21.1% |
| | | | | | | |
| Trouble falling or staying asleep, or sleeping too much | Not at all | 34.8 % | 54.5% | 58.8% | 26.3% | 10.5% |
| | Several Days | 21.2 % | 18.2% | 0.0% | 42.1% | 21.1% |
| | More than half the days | 22.7 % | 0.0% | 17.6% | 21.1% | 42.1% |
| | Nearly every day | 21.2 % | 27.3% | 23.5% | 10.5% | 26.3% |
| | | | | | | |
| Feeling tired or having little energy | Not at all | 15.2 % | 27.3% | 23.5% | 0.0% | 15.8% |
| | Several Days | 39.4 % | 36.4% | 35.3% | 63.2% | 21.1% |
| | More than half the days | 25.8 % | 9.1% | 29.4% | 21.1% | 36.8% |
| | Nearly every day | 19.7 % | 27.3% | 11.8% | 15.8% | 26.3% |
| | | | | | | |
| Poor appetite or overeating | Not at all | 32.3 % | 63.6% | 25.0% | 21.1% | 31.6% |
| | Several Days | 35.4 % | 27.3% | 37.5% | 52.6% | 21.1% |
| | More than half the days | 20.0 % | 0.0% | 18.8% | 15.8% | 36.8% |
| | Nearly every day | 12.3 % | 9.1% | 18.8% | 10.5% | 10.5% |
| | | | | | | |
| Feeling bad about yourself—or that you are a failure or have let yourself or your family down | Not at all | 56.1 % | 90.9% | 58.8% | 47.4% | 42.1% |
| | Several Days | 24.2 % | 9.1% | 23.5% | 31.6% | 26.3% |
| | More than half the days | 12.1 % | 0.0% | 17.6% | 10.5% | 15.8% |
| | Nearly every day | 7.6 % | 0.0% | 0.0% | 10.5% | 15.8% |
| | | | | | | |
| Trouble concentrating on things, such as reading the newspaper or watching television | Not at all | 59.1 % | 81.8% | 52.9% | 57.9% | 52.6% |
| | Several Days | 19.7 % | 9.1% | 23.5% | 15.8% | 26.3% |

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| | | | | | | |
|---|-------------------------|-----------------------|--------|-------|-------|-------|
| | More than half the days | 13.6 % | 0.0% | 17.6% | 21.1% | 10.5% |
| | Nearly every day | 7.6 % | 9.1% | 5.9% | 5.3% | 10.5% |
| | | | | | | |
| Moving or speaking so slowly that other people could have noticed. Or the opposite—being so fidgety or restless that you have been moving around a lot more than usual | Not at all | 68.8 % | 72.7% | 68.8% | 72.2% | 63.2% |
| | Several Days | 12.5 % | 27.3% | 12.5% | 11.1% | 5.3% |
| | More than half the days | 14.1 % | 0.0% | 18.8% | 16.7% | 15.8% |
| | Nearly every day | 4.7 % | 0.0% | 0.0% | 0.0% | 15.8% |
| | | | | | | |
| Thoughts that you would be better off dead, or of hurting yourself | Not at all | 92.3 % | 100.0% | 94.1% | 94.4% | 84.2% |
| | Several Days | 6.2 % | 0.0% | 5.9% | 5.6% | 10.5% |
| | More than half the days | 1.5 % | 0.0% | 0.0% | 0.0% | 5.3% |
| | Nearly every day | 0.0 % | 0.0% | 0.0% | 0.0% | 0.0% |
| | | | | | | |
| Overall Stat Test of Percentages (Little interest or pleasure in doing things) | | 0.8031513131873107 | | | | |
| Overall Stat Test of Percentages (Feeling down, depressed, or hopeless) | | 0.022446725873697223 | | | | |
| Overall Stat Test of Percentages (Trouble falling or staying asleep, or sleeping too much) | | 0.0072633420456335585 | | | | |
| Overall Stat Test of Percentages (Feeling tired or having little energy) | | 0.16442796689242561 | | | | |
| Overall Stat Test of Percentages (Poor appetite or overeating) | | 0.1588017812883206 | | | | |
| Overall Stat Test of Percentages (Feeling bad about yourself—or that you are a failure or have let yourself or your family down) | | 0.28494377050535596 | | | | |
| Overall Stat Test of Percentages (Trouble concentrating on things, such as reading the newspaper or watching television) | | 0.7805554605340824 | | | | |
| Overall Stat Test of Percentages (Moving or speaking so slowly that other people could have noticed. Or the opposite—being so fidgety or restless that you have been moving around a lot more than usual) | | 0.21803911409894997 | | | | |
| Overall Stat Test of Percentages (Thoughts that you would be better off dead, or of hurting yourself) | | 0.687343867414101 | | | | |
| | | Group_Time | | | | |

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| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
|--|----------------------------------|---------------------|--------------|-------------|-------------|------------|
| 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) | 48.0 | 10.0 | 8.0 | 17.0 | 13.0 |
| | Missing Count | 18.0 | 1.0 | 9.0 | 2.0 | 6.0 |
| | | | | | | |
| | Not difficult at all | 39.6 % | 60.0% | 37.5% | 47.1% | 15.4% |
| | Somewhat difficult | 50.0 % | 40.0% | 37.5% | 41.2% | 76.9% |
| | Very difficult | 6.3 % | 0.0% | 25.0% | 5.9% | 0.0% |
| | Extremely difficult | 4.2 % | 0.0% | 0.0% | 5.9% | 7.7% |
| | Overall Stat Test of Percentages | 0.16154929171672808 | | | | |

Comparison Interpretation

At baseline, both groups reported moderate difficulty, with the wallet group more concentrated in “somewhat difficult.” Over time, the control group improves, while the wallet group shows partial but limited improvement.

- Control group:
 - “Not difficult” increases (37.5% → 60.0%)
 - No “very/extremely difficult” at post
- Wallet group:
 - “Not difficult” increases (15.4% → 47.1%)
 - “Somewhat difficult” remains high; some higher difficulty persists
- Significance:
 - p = 0.162 → not statistically significant (directional only)

Functional difficulty improves more in the control group, while the wallet group continues to experience moderate strain tied to financial and housing challenges.

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; $\Delta=0$ 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 21 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 22 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 23 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

- Overall: 50% report being currently ill
- Baseline:
 - Control: 68.8% Yes

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- Wallet: 63.2% Yes
- Control group:
 - Decreases to 36.4% Yes at post
- Wallet group:
 - Decreases to 27.8% Yes at post
- Differences are statistically significant ($p = 0.047$)

Table 24 WHOQOL-BREF Q5: Currently ill

| | | Group_Time | | | | |
|----------------------------|----------------------------------|--------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_P ost | Wallet_P re |
| Q5: Are you currently ill? | Total Count (Answering) | 64.0 | 11.0 | 16.0 | 18.0 | 19.0 |
| | Missing Count | 2.0 | 0.0 | 1.0 | 1.0 | 0.0 |
| | | | | | | |
| | Yes | 50.0 % | 36.4% | 68.8% | 27.8% | 63.2% |
| | No | 50.0 % | 63.6% | 31.3% | 72.2% | 36.8% |
| | Overall Stat Test of Percentages | 0.0472781770802452 | | | | |

Comparison Interpretation

Both groups show significant reductions in reported illness over time, indicating improved health status from baseline.

**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 25 WHOQOL-BREF Q6: Self-reported health concerns (open-ended)

| | | Group_Time | | | | |
|--------------------------------|-------------------------|------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Q6: If something is wrong with | Total Count (Answering) | 39.0 | 10.0 | 12.0 | 4.0 | 13.0 |
| | Missing Count | 27.0 | 1.0 | 5.0 | 15.0 | 6.0 |
| | | | | | | |

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| | | | | | | |
|--------------------------------------|---|-------|-------|------|-------|------|
| your health what do you think it is? | A lot of things | 2.6 % | 0.0% | 0.0% | 25.0% | 0.0% |
| | Active high blood pressure, Borderline diabetes | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Allergies | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Arthritis, Joint pain | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Assorted physical illness, blindness | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Asthma, Anxiety | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Asthma, arthritis, fibromyalgia, anxiety | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Blood Pressure | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Boredom | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Breast Cancer, Damaged nerves from surgery | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | COPD, High Blood Pressure, Gout | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Diabetes | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Diabetes, High blood pressure | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Falling/tripping due to lack of balance, pulmonary fibrosis | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Health diagnosis RA disease, Heart condition, high blood pressure, lymph in neck, lung issues | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | High blood pressure | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | I have been diagnosed with stage 3A kidney disease | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Kidney problems | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| | Left Hip | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Legs, hands, no feeling and it is hard to walk | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| | Mental forgettness | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | My spine pain | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | Nerve damage, knee injections, hip surgery, hearing problems | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Neuropothy and knee pain | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% | |

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| | | | | | |
|--|--------------------|-------|------|-------|------|
| Rheumatoid Arthritis | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| Severe heart disease, COPD, on oxygen tank, bone pain, stress fractures | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| Stage 4 cancer | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| Stress, Asthma, Meniere | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| Type 2 diabetes, Hypertension, Shortness of breath | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| Vision impairment, diabetic, pain | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| Weak body | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| congestive heart failure, COPD, back surgery | 2.6 % | 0.0% | 0.0% | 25.0% | 0.0% |
| lots of pain. Mobility issues | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| multiple issues | 2.6 % | 0.0% | 0.0% | 25.0% | 0.0% |
| overall pain, no strength in body | 2.6 % | 10.0% | 0.0% | 0.0% | 0.0% |
| pharyngitis non-contagious, strained ankle, Tendonitis in left foot, non-weight bearing on left foot | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| physical pain when walking, diabetes, knee pain, high blood pressure, dizziness, loss of balance | 2.6 % | 0.0% | 0.0% | 0.0% | 7.7% |
| pulmonary fibrosis, Hyper tension, Sleep Apnea, Asthma, Bone disease, cognitive decline | 2.6 % | 0.0% | 0.0% | 25.0% | 0.0% |
| sleep apnea, Heart Problem | 2.6 % | 0.0% | 8.3% | 0.0% | 0.0% |
| | | | | | |
| Overall Stat Test of Percentages | 0.4047632052778533 | | | | |

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

Q1: How would you rate your quality of life?

Results

- Majority report good or very good quality of life (59.1%)
- Baseline:
 - Control: 47.0% good/very good
 - Wallet: 47.3% good/very good
- Control group:
 - Improves to 90.9% good/very good at post
 - “Neither” drops to 0%
- Wallet group:
 - Improves to 63.2% good/very good
 - No “very good” responses at post
- Differences approach significance ($p = 0.079$)

Table 26 WHOQOL-BREF Q1 (G1): Quality of life

| | | | Group_Time | | | | |
|--|---------------------------------|---------------------|------------|------------------|-----------------|-----------------|----------------|
| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Q1(G1): How would you rate your quality of life? | Total Count (Answering) | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Very Poor (Point 1) | 3.0% | 0.0% | 5.9% | 5.3% | 0.0% |
| | | Poor (Point 2) | 13.6% | 9.1% | 5.9% | 10.5% | 26.3% |
| | Neither poor nor good (Point 3) | 24.2% | 0.0% | 41.2% | 21.1% | 26.3% | |
| | Good (Point 4) | 45.5% | 63.6% | 23.5% | 63.2% | 36.8% | |

| | | | | | | | |
|--|----------------------------------|---------------------|---------------------|-------|-------|------|-------|
| | | Very good (Point 5) | 13.6 % | 27.3% | 23.5% | 0.0% | 10.5% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.07880050679321195 | | | | |

Comparison Interpretation

Quality of life improves in both groups, but gains are stronger in the control group, consistent with differences in financial stability. Participation in the wallet app group is associated with modest improvements in quality of life; however, these gains are not statistically significant and are smaller than those observed in the control group, suggesting no clear evidence that the intervention drove improved outcomes on this measure.

Q2: How satisfied are you with your health?

Results

- Majority fall in neutral or dissatisfied categories (~60%)
- Baseline:
 - Control: 41.2% satisfied
 - Wallet: 10.5% satisfied
- Control group:
 - Mixed change:
 - “Satisfied” increases (11.8% → 27.3%)
 - But very dissatisfied also rises (5.9% → 36.4%)
- Wallet group:
 - Improvement:
 - “Satisfied” increases (10.5% → 31.6%)
 - “Very dissatisfied” decreases (26.3% → 15.8%)
- Differences are not statistically significant ($p = 0.246$)

Table 27WHOQOL-BREF Q2 (G4): Satisfaction with health

| | | Group_Time | | | | |
|---|-------------------------|-----------------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q2(G4): How satisfied are you with your health? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | Very Dissatisfied (Point 1) | 19.7% | 36.4% | 5.9% | 15.8% |

| | | | | | | | |
|--|--|--|---------------------|-------|-------|-------|-------|
| | | Dissatisfied (Point 2) | 27.3% | 9.1% | 29.4% | 26.3% | 36.8% |
| | | Neither Satisfied nor dissatisfied (Point 3) | 33.3% | 27.3% | 52.9% | 26.3% | 26.3% |
| | | Satisfied (Point 4) | 19.7% | 27.3% | 11.8% | 31.6% | 10.5% |
| | | Very Satisfied (Point 5) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | | | | | | |
| | | Overall Stat Test of Percentages | 0.24583342411198525 | | | | |

Comparison Interpretation

At baseline, the wallet group reported lower health satisfaction, consistent with earlier indicators of vulnerability. Over time, both groups show mixed but generally improving patterns. Health satisfaction improves modestly in the wallet group despite worsening financial conditions, suggesting potential supportive effects, but results are not statistically significant and cannot confirm program impact.

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

Results

- Majority report moderate to extreme pain interference (≈68%)
- Baseline:
 - Control: higher very/extreme (52.9%)
 - Wallet: higher extreme (31.6%)
- Control group:
 - Mixed shift:
 - “Not at all” increases (0.0% → 27.3%)
 - But extreme increases (17.6% → 45.5%)
- Wallet group:
 - Improvement:
 - “Extreme” drops (31.6% → 5.3%)
 - Shift toward moderate levels
- Differences are statistically significant (p = 0.0015)

Table 28 WHOQOL-BREF Q3 (F1.4): Physical pain prevents needed activities.

| | | | Group_Time | | | | |
|--|--|--|------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| | | | | | | | |

| | | | | | | | |
|---|-------------------------|-----------------------------|--------|-------|-------|-------|-------|
| Q3 (F1.4): To what extent do you feel that (physical) pain prevents you from doing what you need to do? | Total Count (Answering) | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all(Point 1) | 4.5% | 27.3% | 0.0% | 0.0% | 0.0% |
| | | A little (Point 2) | 27.3 % | 9.1% | 35.3% | 31.6% | 26.3% |
| | | A moderate amount(P oint 3) | 25.8 % | 9.1% | 11.8% | 47.4% | 26.3% |
| | | Very much (Point 4) | 19.7 % | 9.1% | 35.3% | 15.8% | 15.8% |
| | | An extreme amount (Point 5) | 22.7 % | 45.5% | 17.6% | 5.3% | 31.6% |
| | | | | | | | |
| Overall Stat Test of Percentages | | 0.001530417483757151 | | | | | |

Comparison Interpretation

At baseline, both groups reported substantial pain-related limitations. Wallet group shows meaningful improvement in severe pain burden, despite financial strain. Pain interference decreases at the highest severity levels in the wallet group, indicating a significant shift toward more manageable conditions over time.

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

Results

- Majority report moderate–high need (~67%)
- Baseline:
 - Wallet group higher “very much/extreme” (52.7%)
- Control group:
 - Increase in high need at post
- Wallet group:
 - Decrease in high need (52.7% → 21.0%)
 - Shift to moderate levels
- Not statistically significant (p = 0.627)

Table 29 WHOQOL-BREF Q4 (F11.3): Need for medical treatment to function.

| | | | |
|--|--|--|------------|
| | | | Group_Time |
|--|--|--|------------|

| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
|--|-------------------------|--------------------------------------|--------------------|------------------|-----------------|-----------------|----------------|
| Q4 (F11.3): How much do you need any medical treatment to function in your daily life? | Total Count (Answering) | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all(Point 1) | 10.6 % | 9.1% | 11.8% | 10.5% | 10.5% |
| | | A little (Point 2) | 22.7 % | 18.2% | 35.3% | 31.6% | 5.3% |
| | | A moderate amount(Poi nt 3) | 27.3 % | 18.2% | 17.6% | 36.8% | 31.6% |
| | | Very much (Point 4) | 22.7 % | 36.4% | 17.6% | 10.5% | 31.6% |
| | | An extreme amount (Point 5) | 16.7 % | 18.2% | 17.6% | 10.5% | 21.1% |
| | | | | | | | |
| Overall Stat Test of Percentages | | | 0.6268128266127959 | | | | |

Comparison Interpretation

The wallet group shows reduced high medical need, but results are not statistically significant.

Q5: How much do you enjoy life?

Results

- Majority report high enjoyment (very/extreme = 59.0%)
- Baseline:
 - Control: 70.6% very/extreme
 - Wallet: 42.1% very/extreme
- Control group:
 - Shifts to higher extremes (extreme: 29.4% → 54.5%)
- Wallet group:
 - Moderate improvement:
 - Very/extreme increases (42.1% → 63.2%)
 - Reduction in low categories
- Differences approach significance (p = 0.093)

Table 30 WHOQOL-BREF Q5 (F4.1): Enjoyment of life

| | | | Group_Time | | | | |
|-------------------------|--|--|------------|------------------|-----------------|-----------------|----------------|
| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Total Count (Answering) | | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |

| | | | | | | |
|---|----------------------------------|---------------------|-------|-------|-------|-------|
| Q5 (F4.1) : How much do you enjoy life? | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Not at all(Point 1) | 3.0% | 0.0% | 0.0% | 0.0% | 10.5% |
| | A little (Point 2) | 9.1% | 9.1% | 11.8% | 0.0% | 15.8% |
| | A moderate amount(Point 3) | 28.8 % | 27.3% | 17.6% | 36.8% | 31.6% |
| | Very much (Point 4) | 34.8 % | 9.1% | 41.2% | 42.1% | 36.8% |
| | An extreme amount (Point 5) | 24.2 % | 54.5% | 29.4% | 21.1% | 5.3% |
| | Overall Stat Test of Percentages | 0.09289780320457984 | | | | |

Comparison Interpretation

Both groups improve in life enjoyment, with stronger gains in the control group and moderate gains in the wallet group.

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

Results

- Majority report high meaning (very/extreme = 66.1%)
- Baseline:
 - Control: 68.8% very/extreme
 - Wallet: 63.2% very/extreme
- Control group:
 - Increase in extreme meaning (31.3% → 45.5%)
- Wallet group:
 - Shift to “very much” (31.6% → 47.4%)
 - Decrease in extreme (31.6% → 15.8%)
- Not statistically significant (p = 0.605)

Table 31 WHOQOL-BREF Q6 (F24.2): Life is meaningful.

| | | Group_Time | | | | |
|-------------------------------|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q6 (F24.2): To what extent do | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |

| | | | | | | | |
|--------------------------------------|-----------------------------|--------------------|-------|-------|-------|-------|--|
| you feel your life to be meaningful? | | | | | | | |
| | Not at all(Point 1) | 3.1% | 0.0% | 0.0% | 5.3% | 5.3% | |
| | A little (Point 2) | 6.2% | 0.0% | 0.0% | 5.3% | 15.8% | |
| | A moderate amount(Point 3) | 24.6 % | 27.3% | 31.3% | 26.3% | 15.8% | |
| | Very much (Point 4) | 36.9 % | 27.3% | 37.5% | 47.4% | 31.6% | |
| | An extreme amount (Point 5) | 29.2 % | 45.5% | 31.3% | 15.8% | 31.6% | |
| Overall Stat Test of Percentages | | 0.6049743996354278 | | | | | |

Comparison Interpretation

Both groups report high life meaning, with different patterns of change, but no statistically significant differences.

Q7: How well are you able to concentrate?

Results

- Majority report high concentration (very/extreme = 57.5%)
- Baseline:
 - Control: 47.0% very/extreme
 - Wallet: 42.1% very/extreme
- Control group:
 - Sharp shift to extreme concentration (23.5% → 90.9%)
- Wallet group:
 - Shift to “very much” (36.8% → 52.6%)
 - Low “extreme” at post (5.3%)
- Differences are highly statistically significant ($p < 0.001$)

Table 32 WHOQOL-BREF Q7 (F5.3): Ability to concentrate.

| | | Group_Time | | | | |
|---|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q7(F5.3): How well are you able to concentrate? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Not at all(Point 1) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |

| | | | | | | |
|----------------------------------|-----------------------------|------------------------|-------|-------|-------|-------|
| | A little (Point 2) | 13.6 % | 0.0% | 17.6% | 15.8% | 15.8% |
| | A moderate amount (Point 3) | 28.8 % | 0.0% | 35.3% | 26.3% | 42.1% |
| | Very much (Point 4) | 33.3 % | 9.1% | 23.5% | 52.6% | 36.8% |
| | An extreme amount (Point 5) | 24.2 % | 90.9% | 23.5% | 5.3% | 5.3% |
| Overall Stat Test of Percentages | | 0.00002746287585984586 | | | | |

Comparison Interpretation

Both groups improve in concentration, but significantly different patterns show larger gains in the control group, not the wallet group.

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

Results

- Majority report high safety (very/extreme = 68.2%)
- Baseline:
 - Control: 70.6% very/extreme
 - Wallet: 52.6% very/extreme
- Control group:
 - Large shift to extreme safety (23.5% → 72.7%)
- Wallet group:
 - Increase in “very much” (42.1% → 63.2%)
 - Decrease in extreme (10.5% → 5.3%)
- Statistically significant differences (p = 0.013)

Table 33 HOQOL-BREF Q8 (F16.1): Feeling safe in daily life.

| | | Group_Time | | | | |
|--|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q8(F16.1): How safe do you feel in your daily life? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Not at all (Point 1) | 3.0% | 0.0% | 0.0% | 5.3% | 5.3% |

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| | | | | | | |
|----------------------------------|-----------------------------|----------------------|-------|-------|-------|-------|
| | A little (Point 2) | 7.6% | 0.0% | 11.8% | 10.5% | 5.3% |
| | A moderate amount (Point 3) | 21.2% | 9.1% | 17.6% | 15.8% | 36.8% |
| | Very much (Point 4) | 45.5% | 18.2% | 47.1% | 63.2% | 42.1% |
| | An extreme amount (Point 5) | 22.7% | 72.7% | 23.5% | 5.3% | 10.5% |
| Overall Stat Test of Percentages | | 0.012894040619636591 | | | | |

Comparison Interpretation

Perceived safety improves in both groups, but significantly different patterns show larger gains in the control group.

Q9: How healthy is your physical environment?

Results

- Majority report high ratings (very/extreme = 56.9%)
- Baseline:
 - Control: 43.8% very/extreme
 - Wallet: 47.3% very/extreme
- Control group:
 - Increase in extreme ratings (12.5% → 36.4%)
- Wallet group:
 - Strong shift to “very much” (36.8% → 68.4%)
 - Elimination of extreme (10.5% → 0.0%)
- Statistically significant differences (p = 0.030)

Table 34 WHOQOL-BREF Q9 (F22.1): Healthy physical environment

| | | Group_Time | | | | |
|---|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| 09(F22.1) : How healthy is your physical environment? | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | Not at all | 4.6% | 0.0% | 0.0% | 5.3% | 10.5% |

| | | | | | | |
|--|----------------------------------|---------------------|-------|-------|-------|-------|
| | (Point 1) | | | | | |
| | A little (Point 2) | 9.2% | 0.0% | 18.8% | 15.8% | 0.0% |
| | A moderate amount (Point 3) | 29.2% | 27.3% | 37.5% | 10.5% | 42.1% |
| | Very much (Point 4) | 44.6% | 36.4% | 31.3% | 68.4% | 36.8% |
| | An extreme amount (Point 5) | 12.3% | 36.4% | 12.5% | 0.0% | 10.5% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.03032409327171045 | | | | |

Comparison Interpretation

Perceived environmental health improves in both groups, with statistically different patterns—control shifts to extreme ratings, while the wallet group improves to strong but less extreme levels.

Q10: Do you have enough energy for everyday life?

Results

- Majority report moderate–high energy (moderate/mostly/completely = 71.9%)
- Baseline:
 - Control: 43.8% mostly/completely
 - Wallet: 26.4% mostly/completely
- Control group:
 - Polarization:
 - Increase in “completely” (6.3% → 27.3%)
 - Also increase in “not at all” (0.0% → 18.2%)
- Wallet group:
 - Clear improvement:
 - Increase in “mostly” (21.1% → 52.6%)
 - Reduction in low categories

- Marginally significant (p = 0.055)

Table 35 WHOQOL-BREF Q10 (F2.1): Enough energy for everyday life

| | | | Group_Time | | | | |
|--|----------------------------------|----------------------|----------------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q10 (F2.1): Do you have enough energy for everyday life? | Total Count (Answering) | | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all (Point 1) | 7.7% | 18.2% | 0.0% | 0.0% | 15.8% |
| | | A little (Point 2) | 20.0% | 9.1% | 18.8% | 15.8% | 31.6% |
| | | Moderately (Point 3) | 32.3% | 36.4% | 37.5% | 31.6% | 26.3% |
| | | Mostly (Point 4) | 32.3% | 9.1% | 37.5% | 52.6% | 21.1% |
| | | Completely (Point 5) | 7.7% | 27.3% | 6.3% | 0.0% | 5.3% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.055361309295446026 | | | | |

Comparison Interpretation

Energy improves more consistently in the wallet group, though results are only marginally significant.

Q11: Are you able to accept your bodily appearance?

Results

- Majority report high acceptance (mostly/completely = 61.0%)
- Baseline:
 - Control: 80.0% mostly/completely
 - Wallet: 57.9% mostly/completely
- Control group:
 - Strong shift to “completely” (40.0% → 63.6%)
 - Drop in “mostly”
- Wallet group:
 - Shift to “mostly” (36.8% → 47.4%)
 - Elimination of “completely” (21.1% → 0.0%)
- Statistically significant differences (p = 0.039)
-

Table 36 WHOQOL-BREF Q11 (F7.1): Acceptance of bodily appearance

| | | | Group_Time | | | | |
|--|----------------------------------|----------------------|---------------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q11 (F7.1): Are you able to accept your bodily appearance? | Total Count (Answering) | | 64.0 | 11.0 | 15.0 | 19.0 | 19.0 |
| | Missing Count | | 2.0 | 0.0 | 2.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all (Point 1) | 9.4 % | 9.1% | 6.7% | 10.5% | 10.5% |
| | | A little (Point 2) | 12.5 % | 0.0% | 6.7% | 21.1% | 15.8% |
| | | Moderately (Point 3) | 17.2 % | 27.3% | 6.7% | 21.1% | 15.8% |
| | | Mostly (Point 4) | 34.4 % | 0.0% | 40.0% | 47.4% | 36.8% |
| | | Completely (Point 5) | 26.6 % | 63.6% | 40.0% | 0.0% | 21.1% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.03868884074098772 | | | | |

Comparison Interpretation

Acceptance improves in both groups, but statistically different patterns show stronger gains in the control group and more moderate improvement in the wallet group.

Q12: Have you enough money to meet your needs?

Results

- Majority report low financial sufficiency (not at all/a little = 64.6%)
- Baseline:
 - Control: 68.8% low
 - Wallet: 63.2% low
- Control group:
 - Modest improvement:
 - Decrease in “not at all” (37.5% → 18.2%)
 - Increase in moderate/high categories
- Wallet group:
 - Mixed pattern:
 - Increase in “not at all” (15.8% → 42.1%)
 - Decrease in moderate/high categories

Not statistically significant (p = 0.359)

Table 37 WHOQOL-BREF Q12: Enough money to meet needs.

| | | | Group_Time | | | | |
|---|----------------------------------|-----------------------------|---------------------|------------------|-----------------|-----------------|----------------|
| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Q12: Have you enough money to meet your needs? | Total Count (Answering) | | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all (Point 1) | 29.2 % | 18.2% | 37.5% | 42.1% | 15.8% |
| | | A little (Point 2) | 35.4 % | 18.2% | 31.3% | 36.8% | 47.4% |
| | | Moderat ely (Point 3) | 16.9 % | 27.3% | 12.5% | 10.5% | 21.1% |
| | | Mostly (Point 4) | 13.8 % | 18.2% | 18.8% | 10.5% | 10.5% |
| | | Comple tely (Point 5) | 4.6 % | 18.2% | 0.0% | 0.0% | 5.3% |
| | Overall Stat Test of Percentages | | 0.35850720556128507 | | | | |

Comparison Interpretation

Financial need remains substantial, with slight improvement in the control group and mixed outcomes in the wallet group, but no statistically significant differences.

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

Results

- Majority report moderate–high access (moderate/mostly/completely = 81.6%)
- Baseline:
 - Control: 43.8% mostly/completely
 - Wallet: 36.9% mostly/completely
- Control group:
 - Strong increase in “completely” (18.8% → 45.5%)
 - Elimination of low categories
- Wallet group:
 - Shift from moderate to mostly:
 - “Moderate” decreases (52.6% → 42.1%)
 - “Completely” remains low (5.3%)

- Marginally significant (p = 0.074)

Table 38 WHOQOL-BREF Q13 (F20.1): Availability of information needed in day-to-day life.

| | | | Group_Time | | | | |
|--|----------------------------------|-----------------------------|---------------------|------------------|-----------------|-----------------|----------------|
| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Q13 (F20.1): How available to you is the information that you need in your day-to- day life? | Total Count (Answering) | | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Not at all (Point 1) | 3.1 % | 0.0% | 6.3% | 0.0% | 5.3% |
| | | A little (Point 2) | 15.4 % | 0.0% | 31.3% | 21.1% | 5.3% |
| | | Moderat ely (Point 3) | 38.5 % | 27.3% | 25.0% | 42.1% | 52.6% |
| | | Mostly (Point 4) | 27.7 % | 27.3% | 18.8% | 31.6% | 31.6% |
| | | Comple tely (Point 5) | 15.4 % | 45.5% | 18.8% | 5.3% | 5.3% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.07366586045839203 | | | | |

Comparison Interpretation

Access to information improves in both groups, with stronger gains in the control group and more moderate improvement in the wallet group.

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

Results

- Majority report moderate access (41.5%), with overall low–moderate levels common
- Baseline:
 - Control: 37.6% low (not at all/a little)
 - Wallet: 63.1% low
- Control group:
 - Slight shift upward:
 - Increase in “completely” (0.0% → 18.2%)
 - Stable moderate levels
- Wallet group:
 - Improvement:
 - Increase in “moderately” (26.3% → 52.6%)

- Decrease in low categories (63.1% → 31.6%)
- Not statistically significant (p = 0.362)

Table 39 WHOQOL-BREF Q14 (F21.1): Opportunity for leisure activities

| | | | Group_Time | | | | |
|---|-------------------------|----------------------|--------------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q14 (F21.1) : To what extent do you have the opportunity for leisure activities? | Total Count (Answering) | | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | Click to write | | | | | | |
| | | Not at all (Point 1) | 15.4 % | 9.1% | 6.3% | 15.8% | 26.3% |
| | | A little (Point 2) | 26.2 % | 18.2% | 31.3% | 15.8% | 36.8% |
| | | Moderately (Point 3) | 41.5 % | 45.5% | 43.8% | 52.6% | 26.3% |
| | | Mostly (Point 4) | 12.3 % | 9.1% | 18.8% | 10.5% | 10.5% |
| | | Completely (Point 5) | 4.6 % | 18.2% | 0.0% | 5.3% | 0.0% |
| Overall Stat Test of Percentages | | | 0.3620575049312245 | | | | |

Comparison Interpretation

Leisure access improves more noticeably in the wallet group (from low to moderate), but results are not statistically significant, so effects cannot be definitively linked to the program.

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

Results

- Majority report moderate–good mobility (65.1%)
- Baseline:
 - Control: 35.3% good/very good
 - Wallet: 31.6% good/very good
- Control group:
 - Clear improvement:
 - Increase in good/very good (35.3% → 72.8%)
 - Reduction in moderate/low categories

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- Wallet group:
 - Modest improvement:
 - Increase in good (26.3% → 36.8%)
 - But emergence of very poor (0.0% → 15.8%)
- Not statistically significant (p = 0.179)

Table 40 WHOQOL-BREF Q15 (F9.1): Ability to get around.

| | | Group_Time | | | | |
|--|----------------------------------|---------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_P re |
| 15 (F9.1) : How well are you able to get around? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Poor (Point 1) | 6.1% | 0.0% | 0.0% | 15.8% | 5.3% |
| | Poor (Point 2) | 19.7% | 9.1% | 23.5% | 10.5% | 31.6% |
| | Neither poor nor good (Point 3) | 33.3% | 18.2% | 41.2% | 36.8% | 31.6% |
| | Good (Point 4) | 31.8% | 45.5% | 23.5% | 36.8% | 26.3% |
| | Very good (Point 5) | 9.1% | 27.3% | 11.8% | 0.0% | 5.3% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.17874837668938495 | | | | |

Comparison Interpretation

Mobility improves more strongly in the control group, while the wallet group shows mixed results, with no statistically significant differences between groups.

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

Results

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- Majority report neutral–low satisfaction (≈69.7% dissatisfied or neutral)
- Baseline:
 - Control: 35.3% satisfied/very satisfied
 - Wallet: 21.1% satisfied
- Control group:
 - Strong improvement:
 - Increase in very satisfied (23.5% → 36.4%)
 - Elimination of neutral (41.2% → 0.0%)
- Wallet group:
 - Shift to neutral (15.8% → 57.9%)
 - Reduction in dissatisfaction, but no gains in very satisfied (0.0%)
- Statistically significant differences (p = 0.004)

Table 41 WHOQOL-BREF Q16 (F3.3): Satisfaction with sleep

| | | Group_Time | | | | |
|---|--|----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q16 (F3.3): How satisfied are you with your sleep? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Dissatisfied (Point 1) | 12.1 % | 9.1% | 5.9% | 5.3% | 26.3% |
| | Dissatisfied (Point 2) | 25.8 % | 36.4% | 17.6% | 15.8% | 36.8% |
| | Neither satisfied nor dissatisfied (Point 3) | 31.8 % | 0.0% | 41.2% | 57.9% | 15.8% |
| | Satisfied (Point 4) | 18.2 % | 18.2% | 11.8% | 21.1% | 21.1% |
| | Very Satisfied (Point 5) | 12.1 % | 36.4% | 23.5% | 0.0% | 0.0% |
| | | | | | | |
| Overall Stat Test of Percentages | | 0.003989930177080351 | | | | |

Comparison Interpretation

Sleep satisfaction improves in both groups, but the patterns differ significantly: the control group shows stronger gains, while the wallet group shifts mainly to neutral rather than high satisfaction.

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

Results

- Majority report neutral–high satisfaction ($\approx 71.2\%$)
- Baseline:
 - Control: 41.2% satisfied/very satisfied
 - Wallet: 15.8% satisfied/very satisfied
- Control group:
 - Strong improvement:
 - Increase in very satisfied (11.8% \rightarrow 36.4%)
 - Reduction in neutral
- Wallet group:
 - Moderate improvement:
 - Increase in satisfied (10.5% \rightarrow 47.4%)
 - Elimination of very dissatisfied (15.8% \rightarrow 0.0%)
 - No increase in very satisfied (0.0%)
- Statistically significant differences ($p = 0.027$)

1.

Table 42 WHOQOL-BREF Q17 (F10.3): Satisfaction with ability to perform daily living activities

| | | Group_Time | | | | |
|--|-----------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q17 (F10.3): How satisfied are you with your ability to perform your daily living activities? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Dissatisfied (Point 1) | 4.5% | 0.0% | 0.0% | 0.0% | 15.8% |
| | Dissatisfied (Point 2) | 24.2% | 18.2% | 23.5% | 26.3% | 26.3% |
| Neither satisfied nor dissatisfied (Point 3) | 31.8% | 18.2% | 35.3% | 26.3% | 42.1% | |
| Satisfied (Point 4) | 28.8% | 27.3% | 29.4% | 47.4% | 10.5% | |

| | | | | | | | |
|--|----------------------------------|--------------------------|---------------------|-------|-------|------|------|
| | | Very Satisfied (Point 5) | 10.6% | 36.4% | 11.8% | 0.0% | 5.3% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.02690177398694202 | | | | |

Comparison Interpretation

Satisfaction with daily activities improves in both groups, with statistically different patterns—control shifts to very high satisfaction, while the wallet group improves primarily to moderate-high levels.

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

Results

- Majority report neutral–low satisfaction (≈70.7%)
- Baseline:
 - Control: 33.3% satisfied
 - Wallet: 17.7% satisfied
 - Wallet group more dissatisfied overall
- Control group:
 - Shift to neutral (33.3% → 70.0%)
 - Some increase in very satisfied (0.0% → 10.0%)
 - Elimination of very dissatisfied
- Wallet group:
 - Reduction in very dissatisfied (29.4% → 5.3%)
 - Increase in neutral and dissatisfied (both 47.4%)
- Statistically significant differences (p = 0.006)

Table 43 WHOQOL-BREF Q18 (F12.4): Satisfaction with capacity for work

| | | | Group_Time | | | | |
|--|-------------------------|-----------------------------|------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q18 (F12.4): How satisfied are you with your capacity for work? | Total Count (Answering) | | 58.0 | 10.0 | 12.0 | 19.0 | 17.0 |
| | Missing Count | | 8.0 | 1.0 | 5.0 | 0.0 | 2.0 |
| | | Very Dissatisfied (Point 1) | 13.8 % | 0.0% | 16.7% | 5.3% | 29.4% |
| | | Dissatisfied (Point 2) | 34.5 % | 10.0% | 16.7% | 47.4% | 47.1% |

| | | | | | | | |
|--|--|--|-----------------------|-------|-------|-------|-------|
| | | Neither satisfied nor dissatisfied (Point 3) | 36.2 % | 70.0% | 33.3% | 47.4% | 5.9% |
| | | Satisfied (Point 4) | 12.1 % | 10.0% | 33.3% | 0.0% | 11.8% |
| | | Very Satisfied (Point 5) | 3.4% | 10.0% | 0.0% | 0.0% | 5.9% |
| | | | | | | | |
| | | Overall Stat Test of Percentages | 0.0063657341367941754 | | | | |

Comparison Interpretation

Satisfaction with work capacity improves more in the control group, while the wallet group reduces extreme dissatisfaction but remains largely in neutral–low satisfaction, with statistically different patterns of change.²

1. Control group shows more positive upward movement
2. Wallet group shows partial improvement but remains constrained

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

Results

- Majority report high satisfaction (satisfied/very satisfied = 57.6%)
- Baseline:
 - Control: 70.6% satisfied/very satisfied
 - Wallet: 47.4% satisfied/very satisfied
- Control group:
 - Increase in very satisfied (23.5% → 45.5%)
- Wallet group:
 - Increase in dissatisfied (10.5% → 26.3%)
 - Drop in very satisfied (21.1% → 0.0%)
- Marginally significant (p = 0.059)

Table 44 WHOQOL-BREF Q19 (F6.3): Satisfaction with yourself

| | | Group_Time | | | | |
|---|-------------------------|-------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q19 (F6.3): How satisfied are you with yourself? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | Very Dissatisfied | 3.0% | 0.0% | 0.0% | 0.0% |

| | | | | | | | |
|--|--|--|---------------------|-------|-------|-------|-------|
| | | d (Point 1) | | | | | |
| | | Dissatisfied (Point 2) | 13.6% | 0.0% | 11.8% | 26.3% | 10.5% |
| | | Neither satisfied nor dissatisfied (Point 3) | 25.8% | 9.1% | 17.6% | 36.8% | 31.6% |
| | | Satisfied (Point 4) | 37.9% | 45.5% | 47.1% | 36.8% | 26.3% |
| | | Very Satisfied (Point 5) | 19.7% | 45.5% | 23.5% | 0.0% | 21.1% |
| | | | | | | | |
| | | Overall Stat Test of Percentages | 0.05894462128290131 | | | | |

Comparison Interpretation

Self-satisfaction improves in the control group but shows mixed or declining patterns in the wallet group, with near-significant differences suggesting meaningful divergence.

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

Results

- Majority report high satisfaction (satisfied/very satisfied = 54.5%)
- Baseline:
 - Control: 64.7% satisfied/very satisfied
 - Wallet: 47.4% satisfied/very satisfied
- Control group:
 - Slight increase in very satisfied (23.5% → 27.3%)
 - Small increase in dissatisfaction
- Wallet group:
 - Increase in satisfied (42.1% → 47.4%)
 - Elimination of very satisfied (5.3% → 0.0%)
- Not statistically significant (p = 0.165)

Table 45 HOQOL-BREF Q20 (F13.3): Satisfaction with personal relationships

| | | | |
|--|--|--|------------|
| | | | Group_Time |
|--|--|--|------------|

| | | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
|--|-------------------------|--|---------------------|------------------|-----------------|-----------------|----------------|
| Q20(F13.3): How satisfied are you with your personal relationships? | Total Count (Answering) | | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | | |
| | | Very Dissatisfie d (Point 1) | 4.5% | 9.1% | 0.0% | 0.0% | 10.5% |
| | | Dissatisfie d (Point 2) | 21.2 % | 18.2% | 5.9% | 26.3% | 31.6% |
| | | Neither satisfied nor dissatisfie d (Point 3) | 19.7 % | 9.1% | 29.4% | 26.3% | 10.5% |
| | | Satisfied (Point 4) | 42.4 % | 36.4% | 41.2% | 47.4% | 42.1% |
| | | Very Satisfied (Point 5) | 12.1 % | 27.3% | 23.5% | 0.0% | 5.3% |
| | | | | | | | |
| Overall Stat Test of Percentages | | | 0.16545988879451798 | | | | |

Comparison Interpretation

Relationship satisfaction remains relatively stable, with modest gains in both groups but no statistically significant differences.

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

Results

- Majority report neutral satisfaction (62.5%)
- Baseline:
 - Control: 12.5% dissatisfied, 50.0% neutral
 - Wallet: 50.0% dissatisfied (very + dissatisfied), 35.7% neutral
- Control group:
 - Shifts to neutral (50.0% → 90.0%)
 - Elimination of dissatisfaction
- Wallet group:
 - Large drop in very dissatisfied (42.9% → 6.3%)
 - Increase in neutral (35.7% → 75.0%)
- Not statistically significant (p = 0.114)

Table 46 WHOQOL-BREF Q21 (F15.3): Satisfaction with sex life

| | | | Group_Time | | | | |
|---|----------------------------------|--|---------------------|--------------|-------------|-------------|------------|
| | | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q21 (F15.3): How satisfied are you with your sex life? | Total Count (Answering) | | 48.0 | 10.0 | 8.0 | 16.0 | 14.0 |
| | Missing Count | | 18.0 | 1.0 | 9.0 | 3.0 | 5.0 |
| | | | | | | | |
| | | Very Dissatisfied (Point 1) | 18.8 % | 10.0% | 12.5% | 6.3% | 42.9% |
| | | Dissatisfied (Point 2) | 10.4 % | 0.0% | 25.0% | 12.5% | 7.1% |
| | | Neither satisfied nor dissatisfied (Point 3) | 62.5 % | 90.0% | 50.0% | 75.0% | 35.7% |
| | | Satisfied (Point 4) | 8.3% | 0.0% | 12.5% | 6.3% | 14.3% |
| | | Very Satisfied (Point 5) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.11440765514793243 | | | | |

Comparison Interpretation

Satisfaction improves in both groups through reduced dissatisfaction, but remains largely neutral, with no statistically significant differences.

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

Results

- Majority report high support (satisfied/very satisfied = 61.9%)
- Baseline:
 - Control: 66.7% satisfied/very satisfied
 - Wallet: 38.9% satisfied/very satisfied, with 22.2% very dissatisfied
- Control group:
 - Increase in very satisfied (6.7% → 45.5%)
 - Elimination of dissatisfaction
- Wallet group:

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- Increase in satisfied (33.3% → 68.4%)
- Elimination of very dissatisfied (22.2% → 0.0%)
- No increase in very satisfied (0.0%)
- Statistically significant differences ($p < 0.001$)

Table 47 WHOQOL-BREF Q22 (F14.4): Satisfaction with support from friends

| | | Group_Time | | | | |
|---|--|-----------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q22 (F14.4): How satisfied are you with the support you get from your friends? | Total Count (Answering) | 63.0 | 11.0 | 15.0 | 19.0 | 18.0 |
| | Missing Count | 3.0 | 0.0 | 2.0 | 0.0 | 1.0 |
| | | | | | | |
| | Very Dissatisfied (Point 1) | 6.3% | 0.0% | 0.0% | 0.0% | 22.2% |
| | Dissatisfied (Point 2) | 6.3% | 0.0% | 6.7% | 15.8% | 0.0% |
| | Neither satisfied nor dissatisfied (Point 3) | 25.4% | 18.2% | 26.7% | 15.8% | 38.9% |
| | Satisfied (Point 4) | 50.8% | 36.4% | 60.0% | 68.4% | 33.3% |
| | Very Satisfied (Point 5) | 11.1% | 45.5% | 6.7% | 0.0% | 5.6% |
| | | | | | | |
| Overall Stat Test of Percentages (Click to write Statement 1) | | 0.0006216416709657104 | | | | |

Comparison Interpretation

Support from friends improves significantly in both groups, with stronger gains to the highest satisfaction level in the control group and moderate gains in the wallet group. Both groups improve, but:

1. Control achieves stronger, high-end gains
2. Wallet shows meaningful but more moderate improvement

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

Results

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- Majority report high satisfaction (satisfied/very satisfied = 56.9%)
- Baseline:
 - Control: 62.5% satisfied/very satisfied
 - Wallet: 31.6% satisfied, 0% very satisfied, higher dissatisfaction
- Control group:
 - Very satisfied increases (25.0% → 54.5%)
- Wallet group:
 - Satisfied increases (31.6% → 63.2%)
 - Dissatisfaction decreases
 - No increase in very satisfied (remains 0.0%)
- Highly statistically significant ($p < 0.001$)

Table 48 WHOQOL-BREF Q23 (F17.3): Satisfaction with conditions of living place

| | | Group_Time | | | | |
|---|--|------------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_ Pre | Wallet_P ost | Wallet_ Pre |
| Q23 (F17.3): How satisfied are you with the conditions of your living place? | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Dissatisfie d (Point 1) | 9.2% | 0.0% | 6.3% | 10.5% | 15.8% |
| | Dissatisfie d (Point 2) | 15.4 % | 18.2% | 0.0% | 5.3% | 36.8% |
| | Neither satisfied nor dissatisfie d (Point 3) | 18.5 % | 0.0% | 31.3% | 21.1% | 15.8% |
| | Satisfied (Point 4) | 41.5 % | 27.3% | 37.5% | 63.2% | 31.6% |
| | Very Satisfied (Point 5) | 15.4 % | 54.5% | 25.0% | 0.0% | 0.0% |
| | | | | | | |
| Overall Stat Test of Percentages | | 0.00031047419921785004 | | | | |

Comparison Interpretation

Both groups improve in housing satisfaction, but statistically significant differences show the control group reaches higher satisfaction levels, while the wallet group improves more moderately. Specifically:

1. Control experiences stronger, higher-level gains
2. Wallet group shows meaningful but more moderate improvement

Findings suggest improvement is not uniquely driven by wallet app participation, but that group trajectories differ in intensity of outcomes.

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

Results

- Majority report moderate–high satisfaction (satisfied/very satisfied = 46.9%)
- Baseline:
 - Control: 70.6% satisfied/very satisfied
 - Wallet: 47.3% satisfied/very satisfied
- Control group:
 - Slight decline but remains high:
 - Very satisfied increases (23.5% → 27.3%)
- Wallet group:
 - Increase in dissatisfied (5.3% → 36.8%)
 - Decrease in satisfied/very satisfied (47.3% → 15.8%)
- Marginally significant (p = 0.062)

Table 49 WHOQOL-BREF Q24 (F19.3): Satisfaction with access to health services

| | | Group_Time | | | | |
|--|-----------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q24 (F19.3): How satisfied are you with your access to health services? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Dissatisfied (Point 1) | 6.1% | 0.0% | 0.0% | 10.5% | 10.5% |
| | Dissatisfied (Point 2) | 15.2% | 9.1% | 5.9% | 36.8% | 5.3% |
| Neither satisfied nor dissatisfied (Point 3) | 31.8% | 27.3% | 23.5% | 36.8% | 36.8% | |
| Satisfied (Point 4) | 33.3% | 36.4% | 47.1% | 15.8% | 36.8% | |

| | | | | | | | |
|--|----------------------------------|--------------------------|----------------------|-------|-------|------|-------|
| | | Very Satisfied (Point 5) | 13.6 % | 27.3% | 23.5% | 0.0% | 10.5% |
| | | | | | | | |
| | Overall Stat Test of Percentages | | 0.061524347900773484 | | | | |

Comparison Interpretation

Access to health services remains stable in the control group but declines in the wallet group, with near-significant differences suggesting meaningful divergence. Suggests potential access barriers or unmet needs in the wallet group, not improvements tied to the program

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

Results

- Majority report low–neutral satisfaction (≈65.1% dissatisfied or neutral)
- Baseline:
 - Control: 29.4% satisfied/very satisfied
 - Wallet: 10.5% satisfied/very satisfied, with high dissatisfaction (47.4%)
- Control group:
 - Satisfied/very satisfied increases (29.4% → 54.6%)
 - Reduction in dissatisfaction
- Wallet group:
 - Dissatisfied increases sharply (15.8% → 73.7%)
 - Elimination of satisfied/very satisfied (→ 0.0%)
- Highly statistically significant ($p < 0.001$)

Table 50 WHOQOL-BREF Q25 (F23.3): Satisfaction with transport

| | | Group_Time | | | | |
|--|-----------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q25 (F23.3): How satisfied are you with your transport? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Very Dissatisfied (Point 1) | 18.2 % | 9.1% | 23.5% | 5.3% | 31.6% |
| | Dissatisfied (Point 2) | 31.8 % | 18.2% | 11.8% | 73.7% | 15.8% |

| | | | | | | |
|--|--|------------------------|-------|-------|-------|-------|
| | Neither satisfied nor dissatisfied (Point 3) | 33.3 % | 18.2% | 47.1% | 21.1% | 42.1% |
| | Satisfied (Point 4) | 12.1 % | 36.4% | 11.8% | 0.0% | 10.5% |
| | Very Satisfied (Point 5) | 4.5% | 18.2% | 5.9% | 0.0% | 0.0% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.00030446312499534024 | | | | |

Comparison Interpretation

Transportation satisfaction improves significantly in the control group but declines sharply in the wallet group, with statistically significant differences indicating a true divergence in outcomes. No evidence of improvement from participation. Results suggest transportation challenges persisted or intensified in the wallet group.

The decline in transportation satisfaction among the wallet group, despite receiving financial incentives, suggests that the intervention may have increased engagement with transportation systems without resolving underlying structural barriers. Participants may have experienced greater exposure to service limitations, including availability and reliability constraints, leading to lower satisfaction. Additionally, increased financial strain and reduced access to informal transportation options likely compounded these challenges. These findings indicate that while financial incentives may activate demand, they are insufficient on their own to improve user satisfaction in the absence of system-level capacity and reliability improvements.

Financial incentives may improve *access* to transportation, but do not necessarily improve *perceived quality or satisfaction*, particularly when underlying system and economic constraints persist.

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

Results

- Majority report low frequency (never/seldom = 65.1%)
- Baseline:
 - Control: 64.7% never/seldom
 - Wallet: 36.8% never/seldom, with higher frequent negative feelings (63.2%)
- Control group:
 - Increase in never (17.6% → 36.4%)

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- Elimination of very often/always
- Wallet group:
 - Increase in seldom (36.8% → 73.7%)
 - Reduction in very often (26.3% → 5.3%)
- Statistically significant (p = 0.025)

Table 51 WHOQOL-BREF Q26 (F8.1): Frequency of negative feelings (blue mood, despair, anxiety, depression)

| | | Group_Time | | | | |
|--|----------------------------------|---------------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| Q26 (F8.1) : How often do you have negative feelings such as blue mood, despair, anxiety, depression? | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | Never (Point 1) | 12.1 % | 36.4% | 17.6% | 5.3% | 0.0% |
| | Seldom (Point 2) | 53.0 % | 54.5% | 47.1% | 73.7% | 36.8% |
| | Quite Often (Point 3) | 19.7 % | 9.1% | 17.6% | 15.8% | 31.6% |
| | Very Often (Point 4) | 10.6 % | 0.0% | 5.9% | 5.3% | 26.3% |
| | Always (Point 5) | 4.5% | 0.0% | 11.8% | 0.0% | 5.3% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.02487356361576039 | | | | |

Comparison Interpretation

Negative feelings decrease in both groups, with statistically significant differences showing stronger improvement in the control group and meaningful but more moderate improvement in the wallet group.

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

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

Results

- Most report moderate contact (1–3 relatives = 67.7%)
- Baseline:
 - Control: higher mid–high contact (levels 3–5 = 62.5%)
 - Wallet: more low–moderate contact (levels 0–2 = 79.0%)
- Control group:
 - Increase in highest levels (4–5)
- Wallet group:
 - Increase in mid-level contact (levels 1 and 3)
 - Decrease in higher contact levels (4–5)
 - Some persistence of no contact
- Marginally significant (p = 0.08)

1.

Table 52 Social support: Number of relatives contacted at least monthly.

| | | Group_Time | | | | |
|---|-------------------------|---------------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_Po st | Wallet_P re |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | |
| | 0 | 6.2% | 0.0% | 0.0% | 5.3% | 15.8% |
| | 1 | 26.2% | 18.2% | 12.5% | 36.8% | 31.6% |
| | 2 | 21.5% | 18.2% | 25.0% | 10.5% | 31.6% |
| | 3 | 20.0% | 18.2% | 12.5% | 36.8% | 10.5% |
| | 4 | 18.5% | 27.3% | 37.5% | 10.5% | 5.3% |
| | 5 | 7.7% | 18.2% | 12.5% | 0.0% | 5.3% |
| | | | | | | |
| Overall Stat Test of Percentages | | 0.08778251118277296 | | | | |

Comparison Interpretation

Contact with relatives remains stable or improves at higher levels in the control group, while the wallet group shows moderate but more limited gains, with near-significant differences suggesting emerging divergence. The control group shows stronger connections across a wider network, while the wallet group maintains smaller, more limited networks—possibly reflecting constraints from financial strain and transportation barriers. Given earlier findings on financial strain and transportation barriers in the wallet group, this pattern

may suggest that structural constraints (cost, mobility, stress) limit the ability to sustain wider social connections, even if close ties remain active

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

Results

- Majority report small support networks (1–2 relatives = 60.6%)
- Baseline:
 - Control: more mid-level support (2–5 = 58.9%)
 - Wallet: more low support (0–1 = 68.4%)
- Control group:
 - Increase in 3 relatives (5.9% → 27.3%)
 - Slight reduction in higher categories
- Wallet group:
 - Persistent low support (0–1 = 57.9%)
 - Small increase in mid-level (3 relatives)
- Not statistically significant ($p = 0.374$)

Table 53 Social support: Number of relatives available to talk about private matters.

| | | Group_Time | | | | |
|--|----------------------------------|------------|--------------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | | | | | | |
| | 0 | 18.2 % | 9.1% | 5.9% | 26.3% | 26.3% |
| | 1 | 36.4 % | 36.4% | 35.3% | 31.6% | 42.1% |
| | 2 | 24.2 % | 18.2% | 35.3% | 21.1% | 21.1% |
| | 3 | 12.1 % | 27.3% | 5.9% | 21.1% | 0.0% |
| | 4 | 3.0% | 0.0% | 5.9% | 0.0% | 5.3% |
| | 5 | 4.5% | 9.1% | 11.8% | 0.0% | 0.0% |
| | 6 | 1.5% | 0.0% | 0.0% | 0.0% | 5.3% |
| | | | | | | |
| | Overall Stat Test of Percentages | | 0.3742982682068157 | | | |

Comparison Interpretation

Emotional support networks remain smaller and more stable in the wallet group, while the control group shows modest expansion, though differences are not statistically significant.

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

Results

- Majority report small support networks (0–2 relatives = 83.3%)
- Baseline:
 - Control: more mid-level support (2–4 = 52.9%)
 - Wallet: more low support (0–1 = 73.7%), including 42.1% with none
- Control group:
 - Increase in 2 relatives (17.6% → 45.5%)
 - Decrease in higher categories (3–4)
- Wallet group:
 - Decrease in no support (42.1% → 31.6%)
 - Increase in 2–3 relatives
 - Still concentrated in low–moderate support
- Marginally significant ($p = 0.074$)

Table 54 Social support: Number of relatives you can call on for help.

| | | Group_Time | | | | |
|--|-------------------------|----------------------------------|---------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_Po st | Wallet_P re |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0 | 25.8 % | 18.2% | 5.9% | 31.6% | 42.1% |
| | 1 | 33.3 % | 27.3% | 41.2% | 31.6% | 31.6% |
| | 2 | 24.2 % | 45.5% | 17.6% | 26.3% | 15.8% |
| | 3 | 9.1% | 0.0% | 23.5% | 10.5% | 0.0% |
| | 4 | 6.1% | 0.0% | 11.8% | 0.0% | 10.5% |
| | 5 | 1.5% | 9.1% | 0.0% | 0.0% | 0.0% |
| | | | | | | |
| | | Overall Stat Test of Percentages | 0.07391890804149871 | | | |

Comparison Interpretation

Access to help from relatives improves slightly in the wallet group by reducing isolation, but remains limited overall, while the control group maintains stronger moderate support networks, with near-significant differences suggesting emerging divergence. The wallet app may help reduce isolation by supporting basic connections, but it does not appear to expand broader support networks, suggesting that structural barriers continue to limit social capacity beyond immediate ties.

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

Results

- Most report moderate contact (1–3 friends = 62.2%)
- Baseline:
 - Control: more mid–high contact (3–5 = 58.7%)
 - Wallet: more low–moderate contact (0–2 = 47.4%), with some isolation (15.8%)
- Control group:
 - Increase in mid–high (especially 4 friends)
 - Slight increase in low contact (1 friend)
- Wallet group:
 - Increase in 2 friends (10.5% → 47.4%)
 - Elimination of no contact (15.8% → 0.0%)
 - Decrease in higher categories (4–5)
- Marginally significant ($p = 0.082$)

Table 55 Social support: Number of friends contacted at least monthly.

| | | Group_Time | | | | |
|---|-------------------------|------------|------------------|-----------------|-----------------|----------------|
| | | Total | Control_P ost | Control_P re | Wallet_Po st | Wallet_P re |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0 | 6.1% | 9.1% | 0.0% | 0.0% | 15.8% |
| | 1 | 25.8% | 36.4% | 29.4% | 21.1% | 21.1% |
| | 2 | 19.7% | 0.0% | 11.8% | 47.4% | 10.5% |
| | 3 | 16.7% | 9.1% | 17.6% | 10.5% | 26.3% |
| | 4 | 19.7% | 36.4% | 23.5% | 15.8% | 10.5% |
| | 5 | 12.1% | 9.1% | 17.6% | 5.3% | 15.8% |
| | | | | | | |
| | | | | | | |

| | | |
|--|----------------------------------|--------------------|
| | Overall Stat Test of Percentages | 0.0821609617233568 |
|--|----------------------------------|--------------------|

Comparison Interpretation

Friend contact improves in the wallet group by reducing isolation and increasing consistent interaction, but networks remain smaller compared to the control group, with near-significant differences suggesting emerging divergence.

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

Results

- Majority report small support networks (1–2 friends = 57.6%)
- Baseline:
 - Control: more mid-level support (2–4 = 35.3%)
 - Wallet: higher low support (0–1 = 57.9%), including 31.6% with none
- Control group:
 - Remains concentrated at 1 friend (45.5%)
 - Small presence of higher categories
- Wallet group:
 - Decrease in no support (31.6% → 5.3%)
 - Increase in 2 friends (21.1% → 36.8%)
 - light reduction in higher categories
- Not statistically significant ($p = 0.341$)

Table 56 Social support: Number of friends available to talk about private matters.

| | | Group_Time | | | | |
|--|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0 | 19.7 % | 18.2% | 23.5% | 5.3% | 31.6% |
| | 1 | 37.9 % | 45.5% | 41.2% | 42.1% | 26.3% |
| | 2 | 19.7 % | 9.1% | 5.9% | 36.8% | 21.1% |
| | 3 | 15.2 % | 18.2% | 17.6% | 10.5% | 15.8% |
| | 4 | 6.1% | 0.0% | 11.8% | 5.3% | 5.3% |

| | | | | | | |
|--|----------------------------------|---------------------|------|------|------|------|
| | 5 | 1.5% | 9.1% | 0.0% | 0.0% | 0.0% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.34055607095702883 | | | | |

Comparison Interpretation

Close friendship support improves in the wallet group by reducing isolation and increasing small networks, but remains limited overall, with no statistically significant differences between groups.

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

Results

- Majority report very small support networks (0–1 friends = 66.1%)
- Baseline:
 - Control: 68.8% at 0–1 friends
 - Wallet: 63.1% at 0–1 friends
- Control group:
 - Continued concentration at 1 friend (45.5%)
 - Small increases in higher categories
- Wallet group:
 - Decrease in no support (26.3% → 15.8%)
 - Increase in 1–2 friends (52.6% and 21.1%)
 - No presence in higher categories (4–5)
- Not statistically significant ($p = 0.872$)

Table 57 Social support: Number of friends you can call on for help.

| | | Group_Time | | | | |
|--|-------------------------|------------|--------------|-------------|-------------|------------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre |
| 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 thru eight, 5 = nine or more | Total Count (Answering) | 65.0 | 11.0 | 16.0 | 19.0 | 19.0 |
| | Missing Count | 1.0 | 0.0 | 1.0 | 0.0 | 0.0 |
| | | | | | | |
| | 0 | 21.5 % | 18.2% | 25.0% | 15.8% | 26.3% |
| | 1 | 44.6 % | 45.5% | 43.8% | 52.6% | 36.8% |
| | 2 | 13.8 % | 9.1% | 6.3% | 21.1% | 15.8% |
| | 3 | 13.8 % | 9.1% | 18.8% | 10.5% | 15.8% |

| | | | | | | |
|--|----------------------------------|-------------------|------|------|------|------|
| | 4 | 3.1% | 9.1% | 6.3% | 0.0% | 0.0% |
| | 5 | 3.1% | 9.1% | 0.0% | 0.0% | 5.3% |
| | | | | | | |
| | Overall Stat Test of Percentages | 0.872382023726509 | | | | |

Comparison Interpretation

Access to help from friends remains limited in both groups, with only minor improvements in the wallet group and no statistically meaningful differences.

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.

Results

Significant (p < 0.05)

- Feeling “in tune” with others (p = 0.037)
- Feeling no one to turn to (p = 0.001)
- Feeling no longer close to anyone (p = 0.047)
- Feeling shy (p = 0.013)
- Feeling people are “around you but not with you” (p = 0.020)
- Feeling there are people you can turn to (p = 0.049)

Near Significant (Emerging Patterns)

- Lack of companionship (p = 0.067)

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- Feeling left out (p = 0.066)
- Feeling isolated (p = 0.085)

Table 58 UCLA Loneliness Scale: Item response distributions (Never–Often) by group

| | | Group_Time | | | | | |
|--|--|---------------------|--------------|-------------|-------------|------------|-------|
| | | Total | Control_Post | Control_Pre | Wallet_Post | Wallet_Pre | |
| : | Total Count (Answering) | 66.0 | 11.0 | 17.0 | 19.0 | 19.0 | |
| | Missing Count | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| Instructions: Indicate how often each of the statements below is descriptive of you. | How often do you feel that you are "in tune" with the people around you? | Never (Point 1) | 6.1% | 9.1% | 5.9% | 0.0% | 10.5% |
| | | Rarely (Point 2) | 10.6% | 0.0% | 5.9% | 26.3% | 5.3% |
| | | Sometimes (Point 3) | 42.4% | 9.1% | 47.1% | 47.4% | 52.6% |
| | | Often (Point 4) | 40.9% | 81.8% | 41.2% | 26.3% | 31.6% |
| | | | | | | | |
| Scoring: The items with an asterisk are reverse scored. Keep scoring on a continuous basis. | How often do you feel that you lack companionship? | Never (Point 1) | 15.2% | 36.4% | 11.8% | 5.3% | 15.8% |
| | | Rarely (Point 2) | 24.2% | 27.3% | 17.6% | 42.1% | 10.5% |
| | | Sometimes (Point 3) | 27.3% | 9.1% | 47.1% | 26.3% | 21.1% |
| | | Often (Point 4) | 33.3% | 27.3% | 23.5% | 26.3% | 52.6% |
| | | | | | | | |
| | How often do you feel that there is no one you can turn to? | Never (Point 1) | 21.2% | 54.5% | 23.5% | 5.3% | 15.8% |
| | | Rarely (Point 2) | 27.3% | 9.1% | 47.1% | 47.4% | 0.0% |
| | | Sometimes (Point 3) | 28.8% | 18.2% | 17.6% | 21.1% | 52.6% |
| | | Often (Point 4) | 22.7% | 18.2% | 11.8% | 26.3% | 31.6% |
| | | | | | | | |
| | How often do you feel alone? | Never (Point 1) | 27.3% | 54.5% | 35.3% | 10.5% | 21.1% |
| | | Rarely (Point 2) | 34.8% | 36.4% | 35.3% | 47.4% | 21.1% |

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| | | | | | | | |
|---|--|---------------------|-------|-------|-------|-------|-------|
| | | Sometimes (Point 3) | 13.6% | 0.0% | 17.6% | 15.8% | 15.8% |
| | | Often (Point 4) | 24.2% | 9.1% | 11.8% | 26.3% | 42.1% |
| | | | | | | | |
| How often do you feel part of a group of friends? | | Never (Point 1) | 18.5% | 18.2% | 12.5% | 15.8% | 26.3% |
| | | Rarely (Point 2) | 21.5% | 0.0% | 18.8% | 31.6% | 26.3% |
| | | Sometimes (Point 3) | 24.6% | 27.3% | 12.5% | 26.3% | 31.6% |
| | | Often (Point 4) | 35.4% | 54.5% | 56.3% | 26.3% | 15.8% |
| | | | | | | | |
| How often do you feel that you have a lot in common with the people around you? | | Never (Point 1) | 10.8% | 9.1% | 6.3% | 5.3% | 21.1% |
| | | Rarely (Point 2) | 27.7% | 9.1% | 18.8% | 42.1% | 31.6% |
| | | Sometimes (Point 3) | 32.3% | 18.2% | 37.5% | 36.8% | 31.6% |
| | | Often (Point 4) | 29.2% | 63.6% | 37.5% | 15.8% | 15.8% |
| | | | | | | | |
| How often do you feel that you are no longer close to anyone? | | Never (Point 1) | 23.1% | 54.5% | 31.3% | 5.3% | 15.8% |
| | | Rarely (Point 2) | 33.8% | 27.3% | 43.8% | 42.1% | 21.1% |
| | | Sometimes (Point 3) | 29.2% | 9.1% | 25.0% | 36.8% | 36.8% |
| | | Often (Point 4) | 13.8% | 9.1% | 0.0% | 15.8% | 26.3% |
| | | | | | | | |
| How often do you feel that your interests and ideas are not shared by those around you? | | Never (Point 1) | 16.9% | 27.3% | 31.3% | 5.3% | 10.5% |
| | | Rarely (Point 2) | 26.2% | 36.4% | 37.5% | 26.3% | 10.5% |
| | | Sometimes (Point 3) | 32.3% | 18.2% | 18.8% | 47.4% | 36.8% |
| | | Often (Point 4) | 24.6% | 18.2% | 12.5% | 21.1% | 42.1% |
| | | | | | | | |
| *How often do you feel outgoing and friendly? | | Never (Point 1) | 3.1% | 0.0% | 6.3% | 0.0% | 5.3% |

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| | | | | | | |
|---|---------------------|--------|-------|-------|-------|-------|
| | Rarely (Point 2) | 10.8 % | 0.0% | 6.3% | 21.1% | 10.5% |
| | Sometimes (Point 3) | 33.8 % | 27.3% | 31.3% | 42.1% | 31.6% |
| | Often (Point 4) | 52.3 % | 72.7% | 56.3% | 36.8% | 52.6% |
| | | | | | | |
| *How often do you feel close to people? | Never (Point 1) | 7.7% | 9.1% | 6.3% | 5.3% | 10.5% |
| | Rarely (Point 2) | 18.5 % | 9.1% | 6.3% | 26.3% | 26.3% |
| | Sometimes (Point 3) | 44.6 % | 27.3% | 50.0% | 52.6% | 42.1% |
| | Often (Point 4) | 29.2 % | 54.5% | 37.5% | 15.8% | 21.1% |
| | | | | | | |
| How often do you feel left out? | Never (Point 1) | 21.9 % | 45.5% | 25.0% | 5.3% | 22.2% |
| | Rarely (Point 2) | 29.7 % | 27.3% | 25.0% | 47.4% | 16.7% |
| | Sometimes (Point 3) | 25.0 % | 9.1% | 43.8% | 21.1% | 22.2% |
| | Often (Point 4) | 23.4 % | 18.2% | 6.3% | 26.3% | 38.9% |
| | | | | | | |
| How often do you feel that your relationships with others are not meaningful? | Never (Point 1) | 23.1 % | 45.5% | 25.0% | 10.5% | 21.1% |
| | Rarely (Point 2) | 33.8 % | 18.2% | 37.5% | 36.8% | 36.8% |
| | Sometimes (Point 3) | 32.3 % | 27.3% | 31.3% | 36.8% | 31.6% |
| | Often (Point 4) | 10.8 % | 9.1% | 6.3% | 15.8% | 10.5% |
| | | | | | | |
| How often do you feel that no one really knows you well? | Never (Point 1) | 13.8 % | 18.2% | 25.0% | 5.3% | 10.5% |
| | Rarely (Point 2) | 32.3 % | 36.4% | 31.3% | 36.8% | 26.3% |
| | Sometimes (Point 3) | 26.2 % | 27.3% | 31.3% | 21.1% | 26.3% |
| | Often (Point 4) | 27.7 % | 18.2% | 12.5% | 36.8% | 36.8% |
| | | | | | | |

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| | | | | | | |
|---|---------------------|--------|-------|-------|-------|-------|
| How often do you feel isolated from others? | Never (Point 1) | 24.6 % | 54.5% | 31.3% | 15.8% | 10.5% |
| | Rarely (Point 2) | 21.5 % | 27.3% | 25.0% | 26.3% | 10.5% |
| | Sometimes (Point 3) | 27.7 % | 9.1% | 31.3% | 31.6% | 31.6% |
| | Often (Point 4) | 26.2 % | 9.1% | 12.5% | 26.3% | 47.4% |
| | | | | | | |
| *How often do you feel you can find companionship when you want it? | Never (Point 1) | 16.9 % | 9.1% | 25.0% | 10.5% | 21.1% |
| | Rarely (Point 2) | 21.5 % | 9.1% | 31.3% | 31.6% | 10.5% |
| | Sometimes (Point 3) | 32.3 % | 27.3% | 25.0% | 36.8% | 36.8% |
| | Often (Point 4) | 29.2 % | 54.5% | 18.8% | 21.1% | 31.6% |
| | | | | | | |
| *How often do you feel that there are people who really understand you? | Never (Point 1) | 9.2% | 9.1% | 12.5% | 5.3% | 10.5% |
| | Rarely (Point 2) | 30.8 % | 9.1% | 31.3% | 36.8% | 36.8% |
| | Sometimes (Point 3) | 40.0 % | 54.5% | 37.5% | 47.4% | 26.3% |
| | Often (Point 4) | 20.0 % | 27.3% | 18.8% | 10.5% | 26.3% |
| | | | | | | |
| How often do you feel shy? | Never (Point 1) | 31.7 % | 54.5% | 33.3% | 5.6% | 42.1% |
| | Rarely (Point 2) | 25.4 % | 36.4% | 26.7% | 27.8% | 15.8% |
| | Sometimes (Point 3) | 30.2 % | 9.1% | 13.3% | 61.1% | 26.3% |
| | Often (Point 4) | 12.7 % | 0.0% | 26.7% | 5.6% | 15.8% |
| | | | | | | |
| How often do you feel that people are around you but not with you? | Never (Point 1) | 20.3 % | 50.0% | 31.3% | 5.3% | 10.5% |
| | Rarely (Point 2) | 31.3 % | 30.0% | 31.3% | 52.6% | 10.5% |
| | Sometimes (Point 3) | 29.7 % | 10.0% | 25.0% | 26.3% | 47.4% |

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| | | | | | | | |
|---|----------------------------|--------------------|-----------------------|-------|-------|-------|-------|
| | | Often (Point 4) | 18.8 % | 10.0% | 12.5% | 15.8% | 31.6% |
| | | | | | | | |
| *How often do you feel that there are people you can talk to? | Never (Point 1) | 9.4% | 0.0% | 6.7% | 5.3% | 21.1% | |
| | Rarely (Point 2) | 20.3 % | 0.0% | 20.0% | 26.3% | 26.3% | |
| | Sometim es (Point 3) | 37.5 % | 36.4% | 26.7% | 47.4% | 36.8% | |
| | Often (Point 4) | 32.8 % | 63.6% | 46.7% | 21.1% | 15.8% | |
| | | | | | | | |
| *How often do you feel that there are people you can turn to? | Never (Point 1) | 13.8 % | 9.1% | 0.0% | 5.3% | 36.8% | |
| | Rarely (Point 2) | 21.5 % | 9.1% | 31.3% | 26.3% | 15.8% | |
| | Sometim es (Point 3) | 35.4 % | 27.3% | 43.8% | 36.8% | 31.6% | |
| | Often (Point 4) | 29.2 % | 54.5% | 25.0% | 31.6% | 15.8% | |
| | | | | | | | |
| Overall Stat Test of Percentages (How often do you feel that you are "in tune" with the people around you?) | | | 0.03710050454216927 | | | | |
| Overall Stat Test of Percentages (How often do you feel that you lack companionship?) | | | 0.06660937398052608 | | | | |
| Overall Stat Test of Percentages (How often do you feel that there is no one you can turn to?) | | | 0.0013024609899269723 | | | | |
| Overall Stat Test of Percentages (How often do you feel alone?) | | | 0.1215250561271683 | | | | |
| Overall Stat Test of Percentages (How often do you feel part of a group of friends?) | | | 0.2411199238469532 | | | | |
| Overall Stat Test of Percentages (How often do you feel that you have a lot in common with the people around you?) | | | 0.1149573852539873 | | | | |
| Overall Stat Test of Percentages (How often do you feel that you are no longer close to anyone?) | | | 0.04721504107287672 | | | | |
| Overall Stat Test of Percentages (How often do you feel that your interests and ideas are not shared by those around you?) | | | 0.11318073239667226 | | | | |

| | |
|---|----------------------|
| Overall Stat Test of Percentages (*How often do you feel outgoing and friendly?) | 0.5878728705380855 |
| Overall Stat Test of Percentages (*How often do you feel close to people?) | 0.4334371684502073 |
| Overall Stat Test of Percentages (How often do you feel left out?) | 0.06649625339413036 |
| Overall Stat Test of Percentages (How often do you feel that your relationships with others are not meaningful?) | 0.7696872498552748 |
| Overall Stat Test of Percentages (How often do you feel that no one really knows you well?) | 0.7057013897557421 |
| Overall Stat Test of Percentages (How often do you feel isolated from others?) | 0.08454227926519294 |
| Overall Stat Test of Percentages (*How often do you feel you can find companionship when you want it?) | 0.41961962154887134 |
| Overall Stat Test of Percentages (*How often do you feel that there are people who really understand you?) | 0.7429199182014491 |
| Overall Stat Test of Percentages (How often do you feel shy?) | 0.012599301880727817 |
| Overall Stat Test of Percentages (How often do you feel that people are around you but not with you?) | 0.019944801059704267 |
| Overall Stat Test of Percentages (*How often do you feel that there are people you can talk to?) | 0.10027475141734005 |
| Overall Stat Test of Percentages (*How often do you feel that there are people you can turn to?) | 0.04907565096728935 |

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

Comparison Interpretation

The findings indicate that participation in the wallet app program did not lead to consistent improvements in social connectedness. While the program aimed to increase access—particularly through transportation incentives—the results suggest that improved access alone was not sufficient to enhance participants’ sense of social integration or belonging.

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- No consistent improvement in social connectedness among wallet participants
- Some indicators show increased perceptions of isolation or disconnection
- Access gains did not translate into relational or social gains

These patterns align with earlier findings from the study showing increased financial strain, housing instability, and declining transportation satisfaction within the wallet group. Together, these factors likely constrained participants' ability to convert increased access into meaningful social engagement.

- Financial hardship may limit participation in social activities
- Housing instability can disrupt social routines and networks
- Transportation challenges may persist despite financial incentives

The results also suggest an “activation without integration” dynamic. While the wallet app may have increased opportunities to travel or engage, it did not necessarily improve the quality or depth of social interactions. Participants may have been more active but not more connected.

- Increased mobility does not guarantee meaningful interaction
- Engagement opportunities may not lead to stronger relationships
- Structural barriers continue to limit social integration

Finally, several significant findings reflect not only structural barriers but also perceptions of social disconnection (e.g., feeling that others are “around but not with you” or having no one to turn to). This highlights that social isolation is both a material and psychological experience.

- Social isolation includes both access and perception components
- Emotional disconnection persists even with increased access
- Interventions may need to address both structural and relational dimensions

The wallet app program may improve access, but these findings suggest that improving social connectedness requires broader, integrated supports that address financial stability, transportation reliability, and opportunities for meaningful social engagement.