

Be Money Smart!
A Financial Literacy Resource Pack for Low-Income
Single-Parent Families.

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Economics and Hospitality

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ABSTRACT

A number of research studies on financial literacy have been conducted at the local level, focusing on the awareness, knowledge, skills, attitudes, and behaviours required to make sound financial decisions and attain economic wellbeing. However, a knowledge gap exists with regards to the level of financial literacy among low-income single-parent households, despite being recognised as the household type that is most vulnerable to poverty. The primary objective of this research was to gain an understanding of the financial challenges encountered by single parents and to create an educational resource pack that equips them with the essential financial knowledge and competencies to surmount financial obstacles and enhance their quality of life. A quantitative approach was employed to conduct a needs assessment, serving as the primary survey for the subsequent stage of the research which entailed the creation of an original product. Fifteen paper-based questionnaires were administered to low-income single parents, with the aid of an intermediary, to gain insight into their financial challenges. The findings of the statistical analysis indicate that a notable percentage of the participants exhibit concerning behaviour and attitudes towards the management of their finances. Most of the respondents indicated a lack of budget planning, and even those who do engage in such planning often struggle to develop an efficient and effective budget plan. Furthermore, single parents have conveyed their concerns regarding their inability to save funds for unforeseen circumstances due to an ineffective budget plan. Following the aforementioned findings, the researcher developed an educational resource pack that was deemed suitable for the single parents who participated in this study. The utilisation of andragogy theory was incorporated by the researcher throughout the creation of the educational resource pack, with a focus on adult learners. The selection of appropriate pedagogies was made to facilitate optimal learning outcomes among this demographic. The educational resource pack, titled 'Be Money Smart', exhibits potential for implementation across diverse organisations that prioritise the needs of single parents by offering support for overcoming financial challenges.

Keywords: Financial literacy, Single-parents, Resource pack, Education, Low-income families, Adult readers.

DEDICATION

This dissertation is dedicated to my dearest mother, Charmaine, who has always offered me unwavering support and encouragement in new endeavours.

Words can hardly describe my gratitude and appreciation for you.

You have been my source of inspiration, support, and guidance. You have taught me to believe in myself and to always persevere.

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LIST OF ACROMYMS

EIGE: European Institute for Gender Equality

EU: European Union

FREC: Faculty of Research Ethics Committee

FSWS: Foundation for Social Welfare Services

HESC: Home Economics Seminar Centre

INFE: International Network on Financial Education

MBA: Malta Bankers' Association

NCEE: National Council on Economic Education

NGO: Non-Governmental Organisation

OECD: Organisation for Economics Co-Operation and Development

PISA: Programme for International Student Assessment

PSHE: Personal Social and Health Education

SES: Socioeconomic Status

UREC: University Research Ethics Committee

US: United States

ACCOMPANYING MATERIAL

Be Money Smart! A Financial Literacy Resource Pack for Low-Income Single-Parent Families

Chapter 1
Introduction

1.0 Introduction

Over the years, the ability to comprehend financial matters has become increasingly important. According to Aprea et al. (2016), it is imperative for individuals to take responsibility for the management of their financial affairs in their daily lives. Financially uneducated households have been found to have difficulties in managing their daily expenditures, economic transactions, and financial resources. Steen and MacKenzie (2013) explained that a lack of financial literacy has the potential to result in unfavourable decisions in one's life, which will create financial stress and may lead to homelessness. An Australian survey conducted by Bray (2001) identifies single parents to be two to three times more likely to experience poverty in comparison to other households. According to Eurostat (2022), single parents are among the household types that are most at risk of poverty. In the European Union, 43.1% of single parents who have one or more dependent children are at risk of poverty. With regards to local statistics, the National Statistics Office (2021) stated that 55% of Maltese single parents who have one or more dependent children are at risk of poverty. This places Malta in fourth place in terms of lone parents being at risk of poverty in the European Union, with Lithuania holding first place at 60.9%. According to research conducted by the Department of Children and Youth Affairs in 2020 that centres on children and families residing in Ireland, parents' educational level, particularly their financial literacy, is one of the most crucial elements in eliminating poverty. In fact, this statistical analysis proves that single parents are less likely to possess advanced educational qualifications, which results in higher unemployment rates.

1.1 Research Rationale

The number of single-parent households has unfortunately increased over time, according to statistics from both international and local sources (EUROSTAT, 2022; NSO, 2020). Correspondingly, there has been an increase in divorce and separation, which are two of the leading factors that result in single-parent households along with the loss of a partner (NSO, 2020).

Being a single parent brings about a number of challenges. Whisenhunt et al. (2019) list three impacts on lone parents: psychological, financial, and social impacts. To begin with, single parents experience a phenomenon known as 'role overload' wherein they are tasked with managing the multiple demands of child-rearing and household maintenance. As a result, this stress will impact them psychologically. Subsequently, as discussed earlier, statistics prove that single-parent households are at a greater risk of poverty. Lone mothers and fathers are faced with unexpected financial expenses leading them to lack financial security (Whisenhunt et al., 2019). This creates a financial impact on the household which has been found to be one of the contributing factors to psychological stress. Lastly, single-parent families may be at a disadvantage when compared to nuclear families. There is a stigma against lone parents which may result in social isolation. Additionally, Nieuwenhuis and Maldonado (2018) identify challenges that single-parent families face. These are based on the inadequate resources, employment, and policies for single-parent families. Based on these findings, the lack of a cohabiting partner imposes constraints on families in terms of time and flexibility, care and bonding, and above all, a secondary income.

Based on a local research study conducted by Caritas (Piscopo et al., 2021), lone parents were listed as one of the groups that are at the highest risk of poverty as they

face multiple financial challenges to ensure an adequate lifestyle for themselves and their dependent children. To overcome these difficulties, a number of recommendations were given. One of these recommendations educating secondary students on responsible, sustainable, and practical resource management, as well as financial management. Furthermore, adulting workshops and courses could also be offered to make individuals more financially capable (Piscopo et al., 2021).

1.2 Overall Aim of the Study

Promoting financial literacy amongst lone parents was the main focus of this study. The final goal was to equip single-parent households with the necessary knowledge and skills to be more confident financially, overcome financial difficulties, and achieve a better living. Prior to this, it was essential to understand the financial difficulties lone parents face to develop the resource pack based on the findings.

Through this project-based dissertation, the following research questions were answered:

- Do single parents have the necessary financial knowledge and skills to manage their finances successfully?
- What is the effectiveness of an educational resource pack developed for single-parent households on financial literacy?

1.3 Personal Interest in this Research

The researcher's interest in conducting this study began whilst attending a lecture given by Caritas' head of research and advocacy. Throughout the lecture, the vulnerable groups at risk of poverty within the local context were discussed. Unfortunately, the reality is that single parents are increasing and most are at risk of poverty.

Being raised by a single mother as a young child, financial challenges were present throughout the years. The truth is that money is needed to live a comfortable life and having an adequate income is not enough. It is important that one has basic financial literacy to manage their income properly. Apart from receiving a low income, being an early school leaver and never having received financial education was another setback. Whilst discussing the difficulties that single parents face throughout this lecture, a comparison was made to the researcher's childhood which evolved in developing a keen interest in how basic financial literacy could be offered to single parents to better their living. As a secondary student, Home Economics was one of the researcher's elective subjects, where basic financial literacy was offered. In a way, this was an added bonus to the researcher's education that other students who opted for different electives did not receive.

Therefore, the researcher would like to develop an educational resource pack with the intent to aid single parents who lack basic financial literacy. By understanding the needs of single parents, the researcher would be able to support them in developing financial skills and achieving a better living.

1.4 Developing the Study

The following chapter provides an overview of local and foreign literature related to the importance of financial literacy, the causes of single-parent families and the financial challenges they face, and the various types of financial literacy programmes currently available. The researcher's objective is to compare the reviewed literature and find what is missing locally to develop a resource pack for single-parent households with the intent to provide them with the necessary knowledge and skills to be more financially secure and improve their standard of living. Chapter 3 describes the research methodology and how the data was collected. The aim of the study and the methodology used is highlighted, with particular emphasis on the initial stage of the investigation, the baseline survey, as well as the subsequent phase of the study. Chapter 4 will present an analysis and discussion of the data obtained from the baseline survey. Chapter 5 will provide an in-depth overview of the development, implementation, and evaluation of the original product. Finally, Chapter 6 will provide a comprehensive overview of the conclusions drawn from the research conducted, as well as recommendations for potential avenues of future investigation.

Chapter 2
Literature Review

2.0 Introduction

This literature review consists of five sections. The first section explains the definition of financial literacy in detail. The second section outlines the importance of financial literacy among different individuals, with an emphasis on young and disadvantaged people. The third section delves into the causes of single-parent families. The financial challenges that single-parent families face are outlined and discussed in the fourth section. The last section features an in-depth discussion of the courses currently available internationally and locally.

2.1 Financial Literacy

Various people have varied conceptions of what financial literacy is, and this is best outlined by the several definitions that are used in literature. For many, it encompasses a wide range of concepts, including a grasp of economics and how monetary factors influence family decisions. Others believe it is focused on fundamental financial management, including budgeting, saving, investing, and insurance (Worthington, 2005).

According to the PISA framework, the concept of 'financial literacy' pertains to the provision of competencies for individuals for the purpose of managing their personal finances, thereby empowering them to operate competently and independently within a given society (OECD, 2014).

According to Mandell (2006, p. 2), financial literacy is interpreted as "what people must know in order to make important financial decisions in their own best interest". Based on his research, high school students who are between 17 and 18 years old do not face important financial decisions such as buying a house, investing, or saving for

retirement. Such financial decisions come at a later stage in one's life. Therefore, Mandell's interpretation of financial literacy may be inadequate for young people.

On the other hand, Remund (2010, p. 279) gives a more detailed definition of financial literacy as he bases his interpretation on five distinct categories: comprehension of financial concepts, effective communication regarding financial concepts, adept management of personal finances, acquisition of skills for making sound financial decisions, and assurance in devising plans for future financial requirements.

Mallia (2015) used the definition of the National Council on Economic Education (NCEE) to define financial education. According to the NCEE (Mallia, 2015), financial education pertains to matters concerning personal finance, including but not limited to income, managing money, expenses, credit, saving, and making investments.

All definitions, in some way, convey the same concept that financial literacy is the skill individuals acquire to manage their earnings and make responsible financial decisions that are best for their households.

2.2 The Importance of Financial Literacy

Financial literacy is a very pertinent and contemporary problem since it is on governments' agendas in both developed and developing countries and has been the subject of research worldwide. According to Novoa-Hoyos et al. (2022), health, income, and overall wellbeing are all significantly influenced by financial knowledge.

Additionally, Marcolin and Abraham (2006) stated that society has evolved and nowadays, credit has become more easily accessible along with credit cards and other means of payment. Apart from this, consumers are being encouraged to invest and purchase through the internet. The issue is that several uneducated individuals opt for these other means of payment without understanding their thoughts, leading them to personal and household debt (Marcolin & Abraham, 2006). Mandell (2006) further states that it is important that individuals have financial skills, especially when making decisions on their own behalf and on behalf of the individuals under their care.

2.2.1 Financial Literacy Starting From a Young Age

Financial literacy is seen as essential for the development of young people's ability to engage in contemporary society, as well as for the stability of the economy. In 2012, the Programme for International Student Assessment (PISA) held a large-scale international study to assess young people's financial literacy. The objective was to engage younger generations and pioneer a positive money attitude in order to lower financial risks, as financial decisions can become more complex as individuals age (OECD, 2014). Moreover, in 2020 the Organisation for Economics Co-operation and Development (OECD) along with the International Network on Financial Education (INFE) conducted an international survey on financial literacy. This study revealed that young people typically lack financial knowledge even though they will soon begin handling debt, paying taxes, and earning income (OECD & INFE, 2020).

Apra et al. (2016) stated that evidence shows that secondary school students have lower financial literacy levels. Young people were found to be unable to comprehend

even the most basic financial products and, more specifically, show no enthusiasm for developing wise financial strategies (OECD, 2013).

Additionally, Trilling and Fadel (2009) highlight financial education as one of the main difficulties young people encounter. The expectations of a self-regulated lifestyle and financial independence are placed on individuals at a young age, from the age of 18. Unfortunately, studies such as the OECD, PISA, and INFE show that this burden is becoming challenging to overcome for many.

According to the PISA study (OECD, 2014), financial literacy was assessed among 15-year-old students in 18 countries. The objective of this investigation was to assess students' competence and their ability to apply acquired knowledge and skills both within and beyond the academic setting. The results show that only 15% of the students have basic minimum knowledge regarding financial literacy. This means that, at best, students can distinguish between needs and wants, make straightforward judgements about daily expenses, understand the meaning of standard financial documents like invoices, and use simple mathematical operations in situations they are likely to have seen first-hand. Furthermore, only one in 10 students are well versed in financial literacy. Such students can explain the economic benefits of various kinds of investment, analyse complicated financial products, and find solutions to non-routine financial issues. These skills also demonstrate an awareness of the broader financial environment. Apart from measuring financial literacy amongst secondary school students, this study also gathered the level of income that they receive. The findings indicate that a significant proportion of the student population, exceeding 80%,

receive monetary rewards in the form of gifts, and over 70% of students possess a bank account.

Based on Mandell's (2006) research, students who received an education on financial literacy exhibited a greater propensity to save a higher proportion of their earnings compared to their counterparts who did not receive such education. The findings suggest that the provision of a financial literacy course may lead to favourable alterations in attitudes or behaviours.

2.2.2 Financial Literacy for Specific Disadvantaged Groups

South et al. (2022) defined disadvantaged groups based on the UK's Department of Health and Social Care concept. In a governmental study called 'Advancing our Health: Privation in the 2020s', people of low socioeconomic status (SES), the unemployed, the homeless, care leavers, the incarcerated, refugees, members of the gypsy community, travellers, people with learning disabilities, and residents of underprivileged neighbourhoods or communities were all considered to be members of disadvantaged groups (Cabinet Office and Department of Health & Social Care, 2019).

Disadvantaged groups have also been defined as individuals who are eligible for governmental services (Gorard, 2022) and who have psychological problems (Marcolin & Abraham, 2006). Novoa-Hoyos et al. (2022) add that poorly educated single women are the most vulnerable group.

According to Aprea et al. (2016), financial illiteracy is particularly significant among several major demographic groups, such as low-income households, racial and ethnic minorities, and those with lower levels of education. In other words, persons who experience more socioeconomic adversity tend to be less financially savvy. Furthermore, individuals exhibiting a poor understanding of financial literacy are more likely to show less incentive to actively participate in retirement plans, more likely to borrow poorly, pay higher fees and obtain more expensive credit, fall behind on their mortgage payments, and are more vulnerable to fraud and abuse (Harrison, 2016).

Based on the OECD reports, Aprea et al. (2016) question the accessibility of financial literacy to different disadvantaged groups. Certain financial education programmes have been found to be indirectly contributing to the socioeconomically disadvantaged by providing financial literacy to the masses. Widely established societal and economic norms might not be appropriate for their circumstances.

For individuals from lower-income households, acquiring financial literacy and competence needs greater discipline and sacrifice. Aprea et al. (2016) state that individuals belonging to disadvantaged groups who encounter unique challenges not experienced by others are at a disadvantage when it comes to accessing information that could enhance their understanding of legal or economic matters. Additionally, these individuals may be perceived as illiterate, which can diminish their motivation and confidence.

2.3 Single Parent Family

The term 'single parent households' is defined (EIGE, 2021) as a parent, mother, or father (Neises & Grüneberg, 2005) raising one or more dependent children, living without a partner in the same household. Yorks (2021) defined single parenthood as a parent or caretaker who is not married or in a relationship with another parent or caretaker of their child or children. These family structures may consist of unmarried single mothers residing independently with their offspring or single parents cohabiting in multigenerational households, comprising of either custodial or non-custodial single fathers or mothers.

Single-parent households serve as a manifestation of the diverse array of family structures present in modern-day society (Golombok 2014; Golombok et al., 2016). A single parent family can be formed due to various events, such as divorce, legal separation, the passing of a partner, sperm donation, or unplanned conception (Stack & Meredith, 2017). Nevertheless, social stereotypes frequently portray single-parent families as young, female, unemployed parents with several children (Garner & Paterson, 2014).

Single parents are a stigmatised group because they exhibit a collection of traits representing a social status frequently undervalued in society (Stack & Meredith, 2017). According to Yorks (2021, p. 2), "children raised in single-parent homes, compared to children raised in two-parent homes, are more likely to have psychiatric disorders, leave high school early, marry and have children early, have children before marriage, and separate/divorce."

2.3.1 Single Parent Families: International and Local Situation

One of the notable transformations in the family unit is the rise of households headed by a single parent. In the United States, 23% of households are composed of children living with a single parent (US Bureau, 2021). Various studies show that the US possesses the highest global prevalence of households headed by single parents. Australia also has reached a high rate of one-parent families at 14.2% (Australian Bureau of Statistics, 2020).

According to Eurostat (2021), approximately 14% of households with children in the European Union consist of single parents. The percentage of single parents varies greatly from country to country. Six countries recorded a rate of single-parent homes that was greater than 20% of all households with children: Sweden (34%), Denmark (29%), Estonia (28%), Latvia and Lithuania (both 25%), and France (21%). Greece, Slovakia, Malta, Poland, Spain, and Slovenia on the other hand recorded 9%. The lowest percentages were reported in Croatia (5%), Romania (7%), and Finland (8%) (Eurostat, 2021).

2.3.2 The Importance of Financial Literacy for Single Parent Families

Financial hardship is thought to be two to three times more likely to effect single parent families than couple-headed households (Steen & MacKenzie, 2013) as they are more at risk of financial illiteracy (Worthington, 2005). In 2001, a research study was conducted in Australia to analyse stress in various households. The findings of this study showed that 15% of households consisted of single parents (460,500). They were identified as the most prominent family type experiencing multiple hardships (Bray, 2001).

Financial hardship has been linked with poor physical and mental health. A study conducted by Stack and Meredith (2017), in which interviews were conducted with 15 single parents aged between 23 and 55 years old who have one or more dependent children, showed how the impact of financial hardship may lead to physical and mental health problems. Strain, stress, ruminating, and the upheaval of circumstances were factors in a significant share of physical and mental health problems. According to these findings, single parents were most anxious about tax credits, paying bills, taking care of the house, and caring for their children, in addition to experiencing restless nights, feeling apprehensive, and being judged by others (Stack & Meredith, 2017).

Blogger Linda Boyer (2021) stated that financial literacy skills might reduce families' risk of poverty and position themselves for future achievement. Calamato (2010) explains that people who lack financial awareness face the risk of making poor financial decisions such as underestimating spending, overestimating income, not keeping an emergency fund, and purchasing goods and services on credit that in the long term might lead to uncontrolled debts.

Recognising the obstacles that single parents face daily and understanding the impact that financial difficulties have on their physical and mental health is crucial to supporting single parents.

2.4 The Financial Challenges Single Parents Face

Being the only financial supporter of the family and not having a spouse might result in a lot of financial difficulties. Planning ahead is essential for managing financial

problems as a single parent. Along with maintaining a sensible spending plan, it is critical to save money for unplanned expenses.

Single parent families accumulate less capital than traditional families, that is two parents with one or more dependent children, which results in limited resources to support the family. In a blog, Cynthia Measom (2019) lists six main challenges that single parents are likely to experience: budgeting, creating an emergency fund, uncontrolled debt, employment, life insurance, and child expenses. Piscopo et al. (2021) stated that certain financial burdens that single parents face are a low income and unemployment, financial illiteracy and low levels of education, and complex living arrangements. However, research shows that these financial challenges vary from lone mothers to lone fathers even though they live within the same boundaries. Lone mothers face different expectations and pressures than lone fathers.

2.4.1 Lone Mothers

Lone mothers are often younger, less educated, poorer, and more likely to face racial prejudice than women in two-parent homes (Bugeja, 2018). Statistics show that single-parent families are mainly composed of single mothers, 79.5% in the United States (US Bureau, 2021), 81.8% in Australia (ABS, 2021), and 85% in the European Union (EIGE, 2021).

Lone mothers' most common financial problems are unpaid child support, unfair wages, the rise in the cost of living, and child-bearing expenses (mommysmemorandum, 2022). Additionally, the CEO of the Council of Single Mothers and their Children, based in Australia, states that "the ever-rising costs of rent, an

insufficient supply of family-friendly jobs, and arbitrary and inequitable government policies all mean it's almost impossible to build any kind of financial security" (Davidson, 2021).

The most direct consequences of single motherhood with regards to poverty are the loss of the male partner's income in the event of a breakup and the rise in the household's financial requirements when raising a child alone. On the other hand, this life event also influences how mothers work while being single parents. Single mums who have recently divorced may have more difficulty re-entering the workforce and finding employment that pays enough to stay out of poverty (Hübgen, 2020). Many mothers who work casually, often the profession most accessible to lone mothers with young children, have lost their jobs due to the pandemic (Maury, 2020). The parent groups that exhibit the lowest levels of employment are those consisting of younger mothers and women who have young children. In Europe, 13% of lone mothers are unemployed and 18% are neither employed nor looking for a job (EIGE, 2021).

Another consequence is lack of child maintenance. This is a financial arrangement between the mother and father to cover the cost of the child's living expenses (GOV.UK, 2022), including food, clothing, healthcare, habitation, and education (Darmanin, 2020). Jayanetti (2022) stated that almost 40% of single mothers in the United Kingdom do not receive child maintenance.

A document published by the European Institute for Gender Equality (2021) states that 71% of lone mothers lack financial security. They find it challenging when faced with unexpected financial expenses and experience difficulties paying utility bills.

2.4.2 Lone Fathers

Even though single women receive the most attention in the media when single-parent families are discussed, the number of single-father households has significantly increased recently, posing a unique set of financial difficulties. Approximately 20% of single-parent households are headed by lone fathers in the United States (US Bureau, 2021), 21.6% in Australia (ABS, 2021), and 15% in the European Union (EIGE, 2021).

International statistics suggest that single fathers have a lower percentage than single mothers with regards to poverty and financial difficulties in single-parent homes (Larkin, 2014; EIGE, 2021; US Bureau, 2021; ABS, 2021). With regards to the employment rate, lone fathers seem to be employed in better-paying jobs than lone mothers. This may be irrelevant to being a single parent but more relevant to the fact that men are still seen as the breadwinner of a household and, unfortunately, gender inequality is still present.

2.5 Financial Literacy Programmes

Economic education includes a subcategory called financial education which is important for decision-making. This relates to decisions when it comes to dealing with personal money, preparing for retirement, and dealing with debt. Financial literacy programmes change people's financial habits and behaviour (OECD, 2015) by offering knowledge and skills but also emphasising attitudes, habits, ambition, self-efficacy, and confidence (Aprea et al., 2016). Mallia (2015) states that financial literacy enhances financial knowledge and modifies financial behaviour.

Financial education programmes generally focus significantly on the growth of money management skills. Davies (2015) developed a framework for financial literacy in

which he differentiates the long-term from the short-term in the curriculum. This assists in coordinating the dissemination of financial concepts with varied settings for financial decisions. Short-term judgements are based on the individual's existing levels of financial income and position. Their choices regarding employment, education, leisure, borrowing, and saving will impact their income over the long run.

An increasing number of countries have started creating specific national financial education strategies. Using coordinated and specialised initiatives at the national level, they seek to improve the availability and effectiveness of financial education for adults and young people (OECD, 2014).

2.5.1 The International Scene

More than 50 nations have developed and executed national strategies for integrating financial education programmes into their educational framework. Nevertheless, it is worth noting that only a limited number of nations have established specialised financial education frameworks and have incorporated financial education into the educational curriculum.

In New Zealand and the Czech Republic financial education has been incorporated into the curriculum to varying degrees, to reach the majority of students, if not all. A cross-curricular approach has been implemented where financial literacy is incorporated into other core subjects, such as social sciences, mathematics and statistics, English, business studies, health, and technology, rather than adding an additional course (OECD, 2014).

Australia has also implemented a cross-curricular approach, introducing financial literacy in mathematics, English, and science curricula (OECD, 2014). According to Greimel-Fuhrmann et al. (2016), this methodology has not been universally adopted by education institutions and in numerous instances, it is not being taught in a manner that enables individuals to effectively employ it to address their financial predicaments.

Belgium has created a set of learning outcomes for secondary schools covering financial education topics such as budgeting, alongside economics topics which are considered mandatory (OECD, 2014).

2.5.1.1 International Initiatives for Single-Parent Households

According to the OECD (2022), governmental policies are designed to achieve two objectives to support single parents. These objectives include facilitating a balance between work and family responsibilities and assuring economic stability. The policies in question encompass a range of social welfare measures, including but not limited to social assistance, family benefits, housing benefits, and in-work benefits (OECD, 2022).

Maldonado (2017) states that child benefits, child maintenance, parental leave, childcare, and working time regulation all reduce the number of single-parent households at risk of poverty across the United States and the European Union. Additionally, Albelda (2012) states that anti-poverty policies developed in the US have been designed with lone mothers in mind. The goal of this initiative was to replace government assistance with earnings. The federal government replaced the previous cash assistance programme, Aid to Families with Dependent Children, with Temporary

Assistance to Needy Families in 1996. The programme imposes stringent work obligations on economically disadvantaged mothers and restricts monetary aid to a maximum of five years throughout their lifetimes. In addition, Albelda (2012) reports that the federal government initiated a programme aimed at providing health insurance for children, increasing funding for specific childcare services, and enhancing the Earned Income Tax Credit, a mechanism designed to assist individuals with low earnings.

Apart from governmental initiatives, a number of non-governmental organisations (NGOs) based in the United States aid in empowering single-parent households. The 'Single Moms Planet' (2022) has several programmes, online classes, community workshops, mentorships, and tax preparation experts to help single mums. The 'Single Parent Project' (2022) offers financial relief, education and scholarship programmes, sponsorships, grants, and donations to single-parent families. Apart from this, they provide a space where families can feel mentally, emotionally, and physically supported.

2.5.1.2 European Union Policy 2020

Nieuwenhuis and Maldonado (2018) refer to the triple bind of single-parent families. They explain that in accordance with the triple bind, the best way to understand single parents' circumstances is to concentrate on their available resources, career opportunities, and social policy background. Resources are personal qualities that can aid an individual in achieving positive outcomes and overall wellbeing. More frequently than other family types, single parents lack two important resources related to their level of education and the absence of a second prospective caregiver in the home.

Single parenthood is more prevalent among those with lower levels of education, which has been cited as a key factor which explains why single parents are more likely to fall into poverty. This is because those with less education find it more difficult to establish themselves in the workforce and earn a living salary (Policy Department for Citizens' Rights and Constitutional Affairs Directorate-General for Internal Policies, 2020). In addition, single-parent households frequently experience the dearth of a secondary carer with a significant proportion of single parents being single mothers, as described in section 2.4.

In 2010, the member states of the European Council launched the Europe 2020 strategy. Five targets were set, focusing on employment, research and development, climate change and energy, education, poverty, and social exclusion (Policy Department for Citizens' Rights and Constitutional Affairs Directorate-General for Internal Policies, 2020). The following policies were designed to improve the situation of single parents in the EU:

- i. Promote gender equality in caregiving and employment.
- ii. Reconsider the gendered connotations associated with single parenthood.
- iii. Mainstream family diversity.
- iv. Decrease the rates of poverty among single parents through alternative measures rather than relying solely on the expansion of employment opportunities.
- v. Enhance the monitoring of the status of single parents within the EU.

The pillars of social rights and policies represented as action plans were implemented in all European Union countries to help in supporting employment and reducing poverty rates amongst a large cluster of the population, with a special focus on single

parents. As the researcher will be conducting the study in a local context, Malta and its local policies and legislations will be analysed further to gain a clearer picture and to create a resource that caters to local needs.

2.5.2 Local Scene

A thorough examination of the existing local national secondary schools' curriculum shows that little formal financial education is provided in the common core topics. Mallia (2015) states that the only two compulsory subjects that include basic money management skills are mathematics and personal, social, and health education (PSHE). On the other hand, certain elective subjects do offer financial education. Such subjects include home economics, business studies, and economics. The subject of home economics encompasses a range of topics related to financial management, including strategies for financing and payment, techniques for budgeting and saving money, and foundational principles of insurance and assurance. This topic delves into the intricacies of personal finance to a greater extent than the PSHE syllabus. The subject of business studies comprehensively addresses the three fundamental aspects of personal, corporate, and public finance. Conversely, the subject of economics extensively delves into the notion of corporate and public finance (Mallia, 2015).

2.5.2.1 Local Initiatives for Single-Parent Households

The Social Security department within the Maltese government has provided financial stability for over 66 years (Social Security, 2022). Several social benefits are available to assist Maltese citizens, especially single-parent families. Some of these services are described in Table 1.

Children's Allowance	This is awarded to married couples, couples in a civil union, cohabiting couples, single parents, separated parents or returned migrants who have the care and custody of their children.
Widower's Pension	This may be awarded to individuals who lost their spouse.
Energy Benefit	Aimed to mitigate the effect of the increase in expenditure on water and electricity bills for low-income families.
In-Work Benefits	To assist couples and single parents who are in a gainful occupation and have children under the age of 23.
Social Accommodation	Social housing dwelling may be awarded to single parents who earn less than €10,000 per annum.
Single Unmarried Parent Allowance	This may be awarded to a single unmarried parent who is not engaged in gainful occupation.
Social Assistance	Awarded to a head of household who is not fit for employment due to sickness, or due to physical or mental illness.
State-Funded Food Distribution	Food is distributed twice a year to families at risk of poverty and social exclusion.
Tapering of Benefits (Single Parents)	Benefits are given for a 3-year period to single parents who become engaged in employment or self-occupation, as long as they work at least 10 hours per week.
Scheme 9	This scheme offers assistance to students at risk of poverty or social exclusion in the form of stationery supplies and school uniforms.
Free Medical-Aid	This may be awarded to individuals that are means tested.
Free Childcare	This is offered to parents or guardians who work or are pursuing their education.

Table 1: Different social services, benefits, and provisions offered by the Maltese government.

ĠEMMA - Know, Plan, Act (n.d.) is a government organisation aimed at promoting financial literacy amongst Maltese citizens. The organisation targets different population groups, including young people, adults, single parents, students, widowers, and pensioners. In an initiative by the European Commission and the Minister of the Family, ĠEMMA published an eBook to provide single parents with tips aimed to reduce the risk of the poverty (ĠEMMA - Know, Plan, Act, n.d.).

The Home Economics Seminar Centre (HESC), which falls under the domain of the Ministry of Education, offers day seminars related to the subject of home economics (Debono, 2018). Their goal is to empower students, families, and other community members to make educated decisions regarding their resources and improve their healthy life choices. The main topics covered are food literacy, consumer literacy, financial literacy, health literacy, and environmental literacy (HESC, 2020).

The HESC collaborates with other organisations such as the Malta Bankers' Association (MBA), the JAYE Malta Foundation, and ĠEMMA to offer financial literacy programmes for state, church, and independent primary and secondary schools, as illustrated in Table 2.

Train-The-Trainer	Every year a webinar training session for educators is held among primary and secondary schoolteachers to strengthen the financial capabilities of schools.
European Money Quiz	This is an online competition held through the game-based learning platform Kahoot! This competition targets 13 to 15-year-old students.
Financial Literacy Challenge	Challenges are organised for primary and secondary schools as part of European Money Week and Global Money Week. This targets pupils from Year 4 up to Year 11 with the aim to promote wise budgeting skills.
Be Wise Pay Smart	This programme targets vulnerable groups and features interactive educational sketches to encourage smart ways of paying.
Responsible Living	This is part of an EU project held over 8 weeks that aims to support the wellbeing of youths.

Table 2: Financial literary programmes offered by the Home Economics Seminar Centre.

A local non-governmental organisation (NGO), Women for Women (n.d.), also aims to enhance the authority of women and girls by providing them with opportunities to acquire education, financial knowledge, access to resources, and advocating for gender parity. A social fund is available to cater for the emergency needs of single parents. Assistance is offered in three ways: covering extraordinary emergency expenses, providing education and training aid, and relocation aid (Women for Women Foundation, n.d.).

2.5.2.2 Local Strategy

In 2015, several multi-stakeholders, amongst them the MFSA, drew up a plan of action regarding pension funds and financial education. This strategy aimed to educate individuals about financial literacy and undertake programmes directed at changing financial behaviour. The target audience was vulnerable persons (Ministry for the Family and Social Solidarity, 2017). As stated in section 2.2.2, disadvantaged groups include unemployed persons, persons in situations of addiction, families in debt, early school leavers, single parent teenagers, separated or divorced individuals, victims of domestic violence, and ex-inmates. This strategy was implemented in 2017 by working across Levels 8, 9, and 10 of secondary education (Ministry for the Family and Social Solidarity, 2017).

2.6 The Scope of the Study

The literature identifies single parents as one of the most vulnerable groups and at high risk of poverty. Several initiatives have been put into action internationally to improve this situation. Teaching financial literacy in secondary school has been given the most importance. In Malta, this determinant is still lacking in some way. As stated by Mizzi (2021), all citizens, consumers, and future wage-earners have the right to access knowledge, in particular financial knowledge. His research showed that all secondary school pupils, particularly those who do not take business classes, need to receive financial education. The Maltese government offers several services to reduce poverty rates, however, more emphasis should be placed on financial education to reach as many citizens as possible who rely on social services benefits and provisions. Emphasis on teaching financial literacy to adults, including single parents, began in 2018 through the GEMMA programme.

In light of this information, the main aims of this study are two-fold. Firstly, to gather data regarding the knowledge, skills, behaviours, and needs of single parents in terms of financial literacy. Secondly, to improve the financial literacy of a small sample of the population by developing an educational resource pack focusing on financial life-skills topics. This study and resource pack will focus on and be offered to single parents at risk of poverty.

2.7 Conclusion

This chapter reviewed the literature on financial literacy levels within single-parent families, which is somewhat low in both foreign and local areas. The researcher aimed to seek out the needs of single parents to improve their education and, as a result, their behaviour. In the following chapter, the researcher will discuss the methodology used to gather data for the purpose of the study.

Chapter 3
Methodology

3.0 Introduction

This chapter will discuss the research methodology utilised to reach the aim of this study. First, a comprehensive discourse on the study's philosophical underpinning is provided. Subsequently, the researcher provides an outline of the stages of the research and a succinct summary of the data collection techniques. Specifically, this chapter describes the quantitative baseline survey implemented during the preliminary stage of the study. The research methodologies and theories adopted in phase two and phase three will only be described briefly, as they are the focus of Chapter 5.

3.1 The Framework of the Research and Research Questions

The dissertation title encapsulates two crucial objectives of this research. The main scope is to foster financial literacy among lone parents and to equip them with the necessary attributes and abilities. In turn, this will increase the financial self-assurance of single parent families, enabling them to overcome hardships and improve their standard of living. Understanding the financial challenges that lone parents experience is critical for this to be done successfully. A framework was thus required to address the following research question:

RQ1: Do single parents have the necessary financial knowledge and skills to manage their finances successfully?

Creswell and Plano Clark (2018) adopted Crotty's (1998) four key components while conducting research (Figure 1). The philosophical worldviews are first presented to guide the researcher in acquiring information. Then, based on these assumptions, a theoretical lens is chosen which will guide the methodology; this is also known as the research design. Finally, the methods, that is the techniques used to gather, analyse, and interpret the data, are added to the methodology.

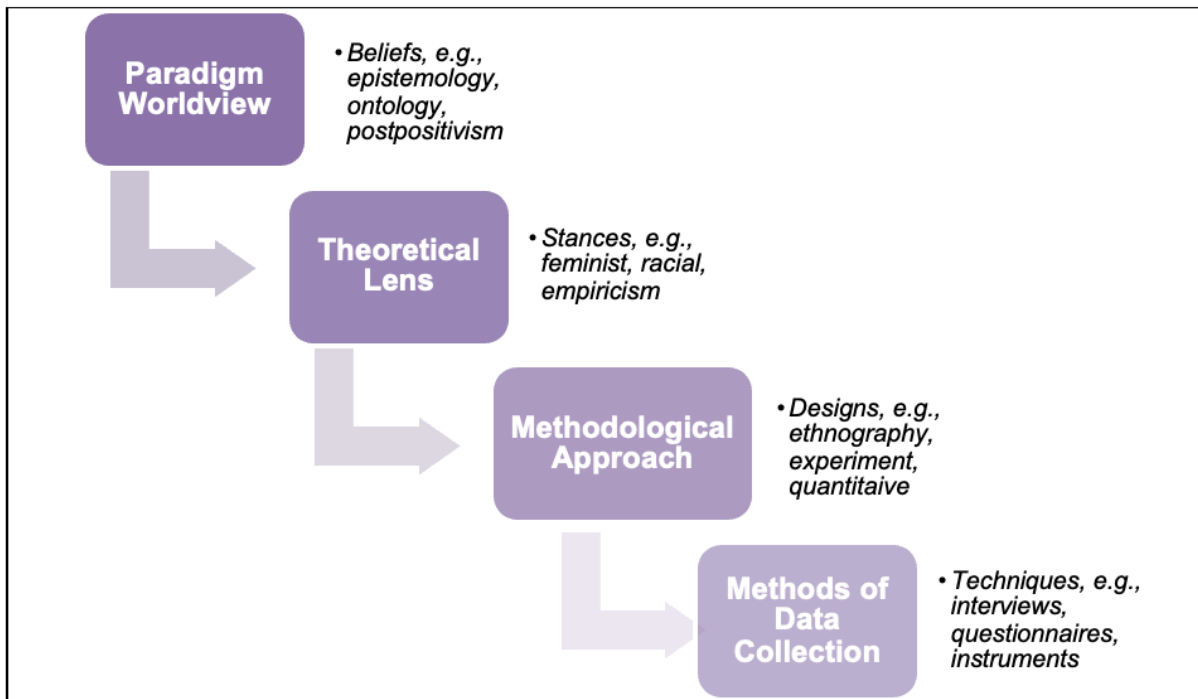


Figure 1: Crotty's (1998) four levels for developing a research study.

3.1.1 Philosophical Worldview

Guba and Lincoln (2005) define paradigms as a “set of basic beliefs,” which can also be referred to as a “worldview” (Creswell & Plano Clark, 2018). The researcher's worldview refers to their philosophical outlook on the world and the underlying purpose of their research (Creswell & Creswell, 2018). Creswell and Plano Clark (2011) say that the research paradigm sets the framework for conducting research and determines the research method used. The literature highlights four major worldviews: postpositivism, constructivism, transformative, and pragmatism (Creswell & Creswell, 2018; Creswell & Plano Clark, 2018).

The researcher found that the postpositivist paradigm is the best fit for this study, since positivism has always been based on quantitative research (Leavy, 2017). Postpositivism maintains that an objective reality exists irrespective of the study process. Researchers can learn about the real world by using methods based on

measurements, control, and systematic observation. In theory, positivism is grounded in probability testing and the accumulation of data to refute or support the research topic (Leavy, 2017). Another significant component of this paradigm is that gathered data cannot be used to create the “ultimate truth of knowledge” (Phillips & Burbules, 2000) and generated data should always be regarded as inaccurate (Creswell & Creswell, 2018). These principal components of the postpositivist paradigm appear to corroborate the initial stage of the investigator’s research, which encompasses conducting a baseline survey to ascertain local information regarding the financial challenges that single parents face and provide guidelines for the second phase of the study.

3.1.2 Theoretical Lens

Referring to Crotty’s (1998) paradigm, the theoretical lens broadly explains what the researcher anticipates they will discover in a study. This theory highlights important variables that are subsequently converted into research questions. The collected data is then compared to these research questions to see if the hypothesis is supported or rejected (Creswell & Plano Clark, 2018).

Following David Hume’s philosophical theory, empiricism claims that all knowledge is acquired through sensory experience. This approach argues that experience, associations, and customs form one’s perspective (Meyers, 2014). The researcher opted for Hume’s theory as empiricism favours quantitative research methods as it can be associated with positivism. Additionally, Nel (2018) states that empiricism accepts the notion of accumulating further knowledge after gaining knowledge through earlier experiences. Accumulating facts and knowledge is a goal within the empiricist theory,

also known as naive empiricism (Nel, 2018). In this study, concepts from the empiricist theory were used to improve the research methods and techniques by identifying the most appropriate questions to reveal the level of financial literacy knowledge possessed by single parents and to facilitate a higher level of financial literacy knowledge based on their experiences.

3.1.3 Methodological Approaches: A Quantitative Approach

The methodology is classified as a qualitative, quantitative, or mixed-methods approach. In this study, the researcher will implement a quantitative approach which attempts to determine the social or personal issues that differ among a large number of people or groups. In the research process, unanswered questions regarding the study were identified and data will be collected in terms of variables and statistics. Quantitative research includes experiments with many variables, steps, and structural equation models that show how one thing leads to another (Creswell & Creswell, 2018).

The researcher will employ a research survey strategy for this investigation. Data will be collected from both a subjective and objective perspective, referring to the trends, attitudes, views, and behaviours of a sample group, as well as the demographic information of the same sample population (Vogt et al., 2014). In addition, the researcher seeks to examine the behavioural change of a small sample group over the course of two months, hence a repeated cross-sectional design will be used to implement a longitudinal design (Ruel et al., 2016).

3.1.4 The Research Methods and Tools

A questionnaire will be conducted by the researcher as part of the primary collection tool. The questionnaire will be designed to measure the concept of this study (Leavy, 2017). The questionnaire will be designed to answer the following research question: RQ1: Do single parents have the necessary financial knowledge and skills to manage their finances successfully?

The researcher opted for forced-choice questions when constructing the questionnaire. The reason for this is that when conducting paper-based surveys the interviewer is not present when the respondent is completing the questionnaire. This means that the questionnaire must be simple enough for the respondent to follow (Mooi et al., 2017). Open-ended questions have been found to be problematic because few people are likely to provide answers to such questions when administering paper-based surveys. In contrast, close-ended questions provide respondents with a limited number of categories from which to select thereby reducing their burden and resulting in higher response rates. In accordance with Mooi et al. (2017) and Ruel et al. (2016), the researcher opted for multiple-choice, dichotomous, and checklist questions when designing the questionnaire.

3.2 The Research Design

The following is a description of the research strategy used in this study, based on Crotty's four principles outlined in the preceding section (3.1). Figure 2 provides a graphical depiction of the whole design. Subsequently, each component is addressed separately.

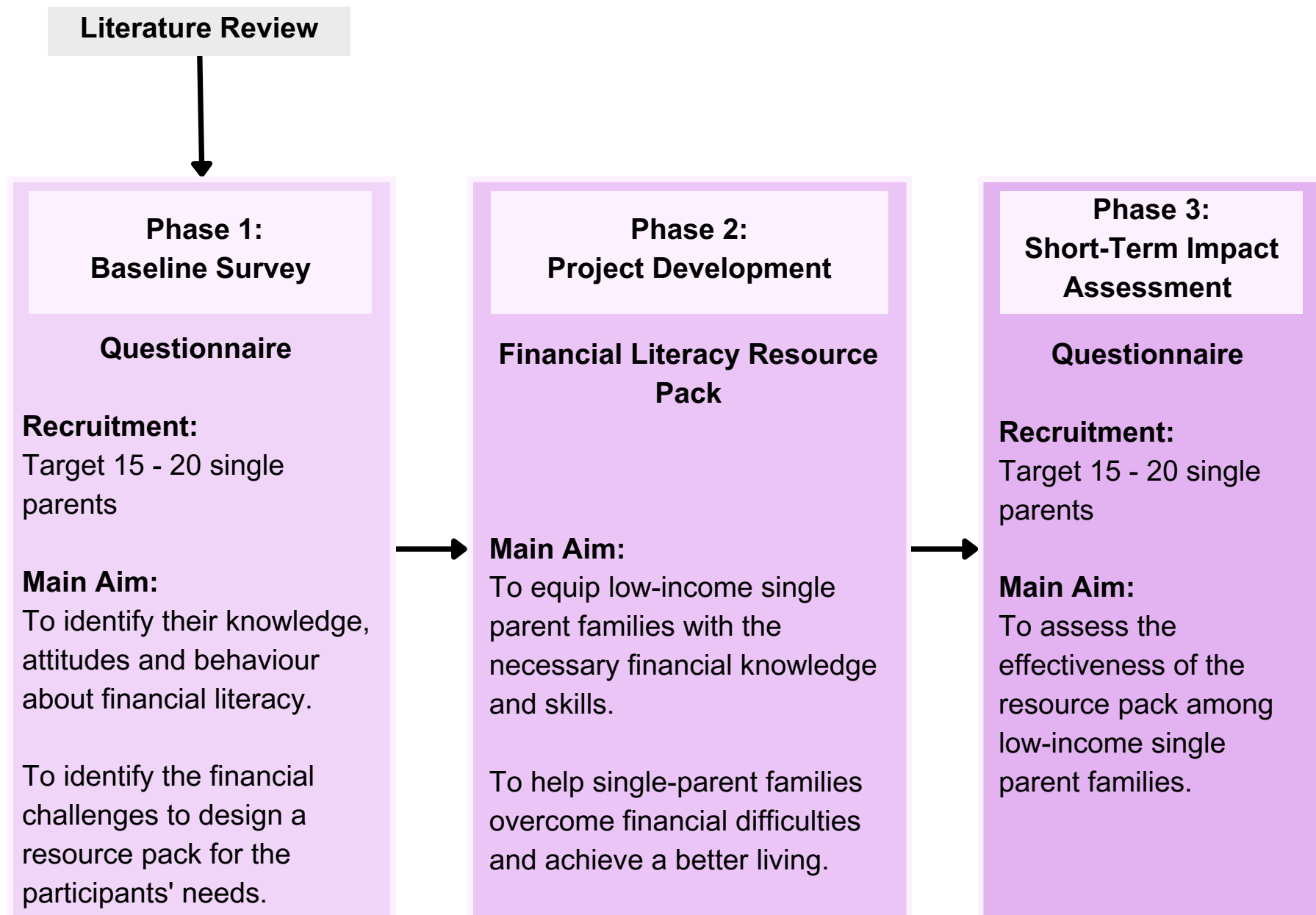


Figure 2: Graphical representation of the design employed in the study.

3.3 Phase One: Baseline Survey

A baseline study refers to a type of research design that involves a cross-sectional descriptive survey aimed at gathering quantitative data on the present condition of a particular scenario (FAO, 2004). The researcher opted to begin this study with a questionnaire as it would serve as a solid baseline for the following phase, the project development (Monitoring and Evaluation Blog, 2013). By gathering data on the level of awareness, knowledge, attitude, and practices (FAO, 2004) regarding financial literacy among single parents, the researcher will be able to measure the project's success or failure (Monitoring and Evaluation Blog, 2013).

3.3.1 Justification and Objectives

The questionnaire addresses the first research question of the researcher's study. According to the findings of the literature review, single parent households are one of the most susceptible groups at risk of poverty, with a lack of financial literacy serving as the primary concern. Therefore, the researcher devised a list of objectives (Table 3) to measure the level of financial literacy among single parent households and their corresponding behaviours.

Main Objective	
To investigate the financial knowledge and abilities acquired by single parents to design an effective learning tool that will enable them to handle their finances successfully.	
Specific Objectives	
→	To identify single parents' financial literacy level, emphasising their regular income and expenses, investments, government benefits, and savings.
→	To analyse the participants' behaviour concerning their daily expenses and gain a deeper understanding of the methods used to budget their income throughout the month.
→	To identify the needs of single parents in terms of everyday financial skills as well as their weaknesses and strengths.
→	To outline individuals' preferences with regards to the type of information that should be included in the resource pack and the preferred medium to develop a realistic by-product based on the majority-minority wishes.

Table 3: Objectives of the survey.

3.3.2 Sampling and Target Audience

In a quantitative study, probability sampling is the favoured methodology (Leavy, 2017). Based on the indications from Chapter 2 (Piscopo et al., 2021; EIGE, 2021) of this study, a sample from the target population, namely single parents who are susceptible to financial illiteracy, were chosen through organisations acting as intermediaries. Organisations were chosen through purposeful sampling and convenience sampling (Leavy, 2017) as the researcher's subject was identified within FSWS, a local governmental organisation.

3.3.3 Recruitment of Participants

Primarily, the researcher targeted 15 to 20 single-parent households comprising of adults aged 18 years and older who have one or more dependent children. Following the recommendations of the FREC and UREC, the researcher approached FSWS to recruit participants in order to restrict the data collection to lone-parent families at risk of poverty.

FSWS was provided with an invitation letter (Appendix A) that outlined the researcher's profile, the study's research questions, and the role the organisation was requested to play, as well as the prerequisites, the role of participants, and the purpose of data collection. In addition, the organisation was presented with an information sheet, consent form, and questionnaire (Appendix B & C) with the intent to distribute them to the target audience. This process of being accepted by the host organisation took about two months to complete. Therefore, the researcher began the data collection process later than expected.

3.3.4 Developing the Questionnaire

In order to address the first research question, the researcher implemented the recommendations of Ruel et al. (2016) to create a relevant, impartial, and error-free questionnaire. Based on the researcher's objectives, the questionnaire was comprised of four pages which were divided into two main parts. Part A was aimed at gathering participants' personal information as well as their behaviours and attitudes towards money management. Part B focused on the requirements of the participants in order to create a successful resource pack. To accommodate a large spectrum of responses, two versions of the questionnaire were created, one in Maltese and one in English. The study employed a deliberate approach in selecting an appropriate font size and

style and paid particular attention to the arrangement of the questions within the designated space. This was done to ensure a clear and unambiguous design, thereby avoiding a cluttered layout. To prevent bias, the questionnaire was paper based, hence participants were not in the presence of an interviewer while completing the survey (Mooi et al., 2017). In addition, the researcher acknowledged that not all participants may have reliable internet access, therefore, an online survey was omitted.

To be understood by many if not all respondents, the researcher followed Ruel et al.'s (2016) instructions and kept the survey brief, direct, and explicit to acquire high-quality data. As indicated in section 3.1.4, forced-choice questions were implemented to assist respondents through the survey and avoid problematic questions that may overwhelm respondents. As a result, this allowed the respondents to express their opinions, attitudes, and experiences (Barakji, 2017). Furthermore, forced-choice questions in a survey provide more consistent and accurate responses (Barakji, 2017).

3.3.5 Pilot Testing

As part of the final planning phase for this tool, the researcher sought to conduct a pilot test of this questionnaire with two individuals to collect verbal feedback and make adjustments before administering the questionnaire to the whole sample. The researcher recruited a mother and a father with a secondary level of education or higher. In addition to completing the survey, participants were encouraged to analyse the questionnaire critically and provide feedback (Bailey, 2008). Table 4 outlines the modifications made as a result of pilot testing. These modifications were made to simplify the questionnaire and elicit more accurate data.

Questions	Amendments
Part A	
9	The question was changed from multiple choice to fill-in-the-blank.
10	This question was left open-ended, however, an option was included to provide participants with clear direction as to what the researcher requires. Options included were: <i>State school / Church school / Independent school / Other (such as home tuition).</i>
11	This question was left as multiple choice, however, the following example was included for more clarity. <i>For example, taking your children to school, shopping, and going to work.</i>
13b	The specific example was changed to fractions to make the answer broader, thus reaching all participants.
14	Two multiple-choice options were added: <i>In-Work Benefits and Scheme 9.</i>
17a	This question was eliminated as it was irrelevant.
Part B	
1	A restriction was added to limit the number of answers selected to five.
3	This question was added to offer the option of a hard or soft copy of the resource pack.
4	A restriction was added to limit the number of answers selected to five. One of the options was eliminated as it was found to be irrelevant. (<i>Workshops</i>)

Table 4: Amendments made to the questionnaire following pilot-testing recommendations.

3.3.6 Administering the Survey

The FSWS acted as a gatekeeper for the implementation of the questionnaire as these were self-administered without the presence of the researcher to safeguard the participants' identity. The questionnaire was sent to two FSWS professionals via email

who subsequently delivered it to potential participants. Recruited participants were given the option of completing the questionnaire at home or within the organisation's services, depending on their preference. Completed questionnaires were then sent back to the researcher by the professional via email. The collection procedure lasted approximately 4 months. As indicated in section 3.1.3, the methodology applied seeks a longitudinal design, hence contact must be kept with the participants throughout the period of this study to review the educational material that will be developed as a result of this research.

3.3.7 Analysis of Data

Procedures for data analysis enable the researcher to determine the results based on the research question. A quantitative research data collection instrument must analyse findings in a statistical form, often presented in a series of tables or graphs followed by a discussion (Leavy, 2017). Since the researcher collected 15 viable questionnaires, data analysis was done manually. Microsoft Excel was used to transfer the data from the surveys in a quantitative manner.

Njeri-Otieno (2021) stated that analysis of the survey begins by creating a codebook to transfer the raw data into an Excel sheet. Each question will be assigned a variable which will be presented in the first column. For consistency, the researcher opted to name each variable rather than indicate a number. In the second column, the researcher imputed the level of measurement used and, lastly, the code was included in the third column.

Diverse coding strategies were employed due to the inclusion of various question types in the current survey instrument. For multiple-choice questions, the level of measurement used was nominal (Njeri-Otieno, 2021). In this case, one variable was given for each question and a code was given for each response available (Table 5).

6. Your level of education. <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Post - Secondary <input type="checkbox"/> Tertiary <input type="checkbox"/> Post - Tertiary <input type="checkbox"/> Other (please specify): _____		
Variable	Level of Measurement	Code
Education	Nominal	1 = Primary 2 = Secondary 3 = Post-Secondary 4 = Tertiary 5 = Post-Tertiary 6 = Other

Table 5: Coding multiple-choice questions.

For dichotomous questions, the level of measurement used was ratio (Njeri-Otieno, 2021). In this case, one variable was given for such questions, and code 1 was given if the answer selected was “Yes” and code 2 was given if the answer selected was “No” (Table 6) (Leahy, 2004).

13a. If you live independent (own residence), do you pay monthly rent or mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Variable	Level of Measurement	Code
Rent/Mortgage	Ratio	1 = Yes 2 = No

Table 6: Coding dichotomous questions.

This questionnaire included one checklist question where the interval was implemented as the level of measurement (Njeri-Otieno, 2021). In this case, two variables were named for ‘frequently bought’ representing items marked as 1 and another for ‘least bought’ representing items marked as 10. In this case, a code was not given, however, the median was calculated for each variable and the researcher was then able to present the variance (Table 7) (Bhandari, 2020).

<p>15. Classify the following grocery items according to your shopping needs. (Categories items by number 1 being frequently bought, 10 being least bought)</p> <p> <input type="checkbox"/> Milk <input type="checkbox"/> Bread <input type="checkbox"/> Pasta <input type="checkbox"/> Rice <input type="checkbox"/> Vegetables <input type="checkbox"/> Cereals <input type="checkbox"/> Fruit <input type="checkbox"/> Biscuits <input type="checkbox"/> Nappies <input type="checkbox"/> Sweets <input type="checkbox"/> Soft-Drinks <input type="checkbox"/> Water <input type="checkbox"/> Wine <input type="checkbox"/> Fruit Juices <input type="checkbox"/> Sauces <input type="checkbox"/> Baby Products <input type="checkbox"/> Dairy Products <input type="checkbox"/> Confectionary Products <input type="checkbox"/> Ready-Made Meals <input type="checkbox"/> Other (please specify): _____ </p>		
Variable	Level of Measurement	Median
Frequently Bought	Interval	The researcher calculated the median for every possible answer marked as 1. For example: Bread = 9 Dairy Products = 3
Least Bought	Interval	The researcher calculated the median for every possible answer marked as 10. For example: Wine = 8 Ready-Made Meals = 5

Table 7: Coding checklist questions.

Therefore, after the responses are appropriately coded and categorised according to the Excel codebook, the researcher will transfer the raw data into percentages.

3.3.8 Validity and Reliability

Due to the limited scope of this study, the validity and reliability of measurements can never be proven conclusively (Leavy, 2017). In spite of this, the researcher opted for

content validity in order to provide credibility to the measurement used for data analysis. The measure was presented to an expert in the field to validate the research study. For this type of validity, the expert evaluates the precision of measuring the content as intended (Creswell & Creswell, 2018; Leavy, 2017).

In addition, the researcher has implemented a multi-item instrument to ensure the consistency of results (Creswell & Creswell, 2018). Throughout the survey process, an interitem reliability form was used to measure a single variable through several questions (Leavy, 2017).

3.4 Phase Two: Project Development

The design of the resource pack will be meticulously planned by considering the literature review and the results derived from the phase one baseline survey. Furthermore, the researcher will use an additional theory, andragogy (Loeng, 2018), to produce an educational resource for the target audience with the intent to enhance the level of financial literacy among low-income single parents. A thorough explanation of the project's planning and implementation will be provided in Chapter 5.

3.5 Phase Three: Short-Term Impact Assessment

As stated in Chapter 1, the purpose of this research is to increase financial literacy among single parents. The researcher intends to develop a form of assessment to answer the following research question:

RQ2: What is the effectiveness of an educational resource pack developed for single-parent households on financial literacy?

By conducting a short-term impact evaluation, the project's success or failure is measured thereby providing this study with accountability (Peralta, 2021). The purpose of this project is to alter money management behaviours and practices among single-parent families. Therefore, the researcher believes that offering this educational resource pack to the same target audience that participated in the baseline study and implementing it in their daily lives for two months would aid in determining the project's impact.

3.5.1 Forms and Scope of Assessment

The overall goal of the project is to give single parents tips regarding financial knowledge and to equip them with the skills necessary for them to overcome financial difficulties and achieve a better standard of living. To evaluate the success of the project, various aspects will be analysed using a summative impact evaluation. Due to time constraints, the researcher was unable to conduct a formative assessment as only two months were allocated for evaluating the developed products. Therefore, a summative assessment will be conducted at the end of the project to determine its efficacy (Peralta, 2021). To gather participants' feedback regarding the resource pack, a paper-based questionnaire will be included at the end of the pack along with a self-addressed stamped envelope.

The researcher plans to implement the OECD DAC (2021) framework where the six criteria presented in Figure 3 will be used to conduct this summative assessment.



Figure 3: The six evaluation criteria and their related questions.

3.6 Limitations

Although the researcher attempted to ensure a thorough questionnaire administration procedure, it is essential to acknowledge certain limitations.

The researcher chose a paper-based questionnaire over an online questionnaire for a number of reasons, as stated in section 3.3.4, although it was a significant setback. Initially, the researcher recruited participants through FSWS in order to target a specific group. Consequently, an intermediary was required to collect data resulting in an extension of the data collection period, which posed a challenge. Additionally, recruitment was highly specific to a particular group, limiting the researcher's options for participant recruitment.

In addition, it was evident that either the recruiter or the participants may have misunderstood certain questions. The researcher limited the number of questions and opted for multiple-choice and dichotomous questions, which were largely understood

by the participants, however, the researcher noted that such questioning techniques limited the number of responses.

Since the same participants were required over a period of time, complications arose. Due to ethical issues, the researcher did not have direct contact with the participants during the second and third phases of this study.

Also, numerous participants declined to participate in this study, resulting in an inconclusive evaluation of the project's development.

3.7 Ethical considerations

The Faculty of Research Ethics Committee (FREC) and the University Research Ethics Committee (UREC) granted ethical approval, as documented in Appendix E. As a strategy to effectively engage the intended demographic of the study, the researcher sought authorisation from the Senior Research Executive (Appendix F) to employ FSWS. Since the target audience was a vulnerable group, the researcher made sure that participants were not identifiable at any stage of the study. The acquired data was stored in a secure location that only the researcher and supervisor could access and was destroyed once the study was finalised and approved.

3.8 Conclusion

This chapter provided a comprehensive account of the research framework and the techniques utilised throughout the entire research design. The following chapter will present an analysis of the quantitative data obtained from the questionnaire and the relevant findings will be examined.

Chapter 4

Baseline Survey – Analysis and Discussion

4.0 Introduction

As described in Chapter 3, the preliminary research phase included a baseline survey for the development of the resource pack. In this chapter, the findings from the paper-based questionnaire will be presented and analysed, focusing on the key results to fill the gaps in local knowledge.

4.1 Sample Characteristics

Questionnaires were distributed to five different FSWS social workers. The sample population was made up of low-income single parent families with one or more dependent children. Only 15 copies, 14 in English and 1 in Maltese, were returned by the social workers who agreed to collaborate with the researcher throughout the duration of the project.

4.1.1 Demographic Characteristics

The fundamental demographic parameters of the participants are shown in Table 8. The majority were female (80%) and more than half the total participants were between the ages of 31 and 40 (46%), with a smaller percentage falling between the ages of 41 and 50 (40%). The majority of the participants have a basic educational background with the majority having completed secondary school (67%). Only 13% of the participants had completed a tertiary level of education. In terms of marital status, all individuals were either single (60%) or separated (40%).

Category	Sub-Category	Respondents	
		Numbers	Percentages
Gender	Female	12	80%
	Male	3	20%
Age (Years)	18 – 20	0	0%
	21 – 25	1	7%
	26 – 30	1	7%
	31 – 40	7	46%
	41 – 50	6	40%
Level of Education	Primary	0	0%
	Secondary	10	67%
	Post-secondary	3	20%
	Tertiary	2	13%
	Post-tertiary	0	0%
Relationship Status	Single	9	60%
	Separated	6	40%
	Divorced	0	0%
	Widow	0	0%

Table 8: Demographic characteristics of the sample.

4.1.2 Family Characteristics

In line with the study sample criteria, all participants (100%) have one or more dependent children, as shown in Table 9. Furthermore, participants were asked to identify the number of children in the family as well as the ages of each child. A total of 40% of respondents have one child, while an equal percentage of 27% have two or three children in their household. One member identified seven dependent children residing in the same household. The majority of the children are teenagers aged between 12 and 18 years old (31%), followed by school-aged children aged between 6 and 12 years old (24%). A significant percentage of the schools in which the children are enrolled are state schools (77%).

Category	Sub-Category	Respondents	
		Numbers	Percentages
Number of children per family	1 child	6	40%
	2 children	4	27%
	3 children	4	27%
	7 children	1	6%
Age of each child	Infant (0 – 1 years)	1	3%
	Toddler (1 – 3 years)	3	9%
	Preschool child (3 – 6 years)	5	15%
	School-age child (6 – 12 years)	8	24%
	Adolescents (12 – 18 years)	10	31%
	Young adult (18 – 24 years)	6	18%
Type of school child is enrolled in	State school	21	77%
	Church school	4	15%
	Independent school	0	0%
	Mcast	1	3%
	University	1	3%

Table 9: Number of children per family.

4.1.3 Employment Status, Occupation, and Government Schemes

As stated in Chapter 2, some examples of financial burdens that single parents face are low income and unemployment (Piscopo et al., 2021). Table 10 shows that more than half of the respondents (67%) are employed, however, they have low-paying jobs. This question required an open-ended response in which respondents were asked to elaborate on their occupations. The majority of employed respondents (50%) are sales representatives. Since the participants were recruited through social workers, 67% of the respondents were already benefiting from various government schemes made available through social security (Social Security, 2022).

Category	Sub-Category	Respondents	
		Numbers	Percentages
Employed Status	Employed	10	67%
	Unemployed	5	33%
Occupation	Sales representative	5	50%
	Phone operator	1	10%
	Machine operator	1	10%
	Electrician	1	10%
	Chef	1	10%
	Manager	1	10%
Benefits from Government Schemes	Benefits from one or more government schemes	10	67%
	Does not benefit from any government schemes	5	33%

Table 10: Single parents' employment occupation, status, and benefits.

Table 11 provides a comprehensive overview of government schemes and benefits, the most popular of which are the Children's Allowance (25%) and Social Accommodation (15%).

Government Schemes	Respondents	
	Numbers	Percentages
Children allowance	8	25%
Children allowance supplement	2	6%
Widower's pension	0	0%
Energy benefit	2	6%
In-work benefit	3	9%
Milk grant	0	0%
Social accommodation	5	15%
Social assistance	1	3%
Single unmarried parent	2	6%
Unemployment benefits	1	3%
Free childcare	2	6%
Sickness benefit	2	6%
Scheme 9	2	6%
Pink form	2	6%
Yellow form (Schedule V)	1	3%

Table 11: Government schemes that participants benefit from.

4.1.4 Housing and Monthly Expenses

Table 12 and 13 describe the participants' type of housing, as well as their monthly expenses with regards to rent or mortgage. A significant number of participants (33%) reside in a shelter, meaning they do not have monthly rent or mortgage payments. However, 20% of the participants reside in social accommodation and the majority spend less than a quarter of their monthly income on housing costs (13%). In addition, 27% of the participants live with family or friends (7%), of which 21% pay rent. Only 13% of the participants own their homes and have monthly expenses that are less than a quarter of their income. Looking at monthly rent or mortgage costs in terms of region reveals that the majority of participants live in northern (47%) and south eastern (53%) regions, which are known to be relatively more affordable than western regions (0%).

Category	Sub-Category	Respondents	
		Numbers	Percentages
Type of Residence	Own residence	2	13%
	Reside with relatives	4	27%
	Reside with friends	1	7%
	Residence provided through social housing	3	20%
	Reside in a shelter	5	33%
Locality	Northern Region	7	47%
	Western Region	0	0%
	Southeaster Region	8	53%

Table 12: Participants' type of residence.

Residence	Monthly Rent/Mortgage	Respondents	
		Numbers	Percentages
Own residence	Less than ¼ of income	2	13%
	Approximately ½ of income	0	0%
	Do not pay any rent/mortgage	0	0%
Reside with relatives	Less than ¼ of income	1	7%
	Approximately ½ of income	1	7%
	Do not pay any rent/mortgage	2	13%
Reside with friends	Less than ¼ of income	1	7%
	Approximately ½ of income	0	0%
	Do not pay any rent/mortgage	0	0%
Residence provided through social housing	Less than ¼ of income	2	13%
	Approximately ½ of income	1	7%
	Do not pay any rent/mortgage	0	0%
Reside in a shelter	Do not pay any rent/mortgage	5	33%

Table 13: Participants' monthly expenditure due to rent or mortgage.

In order to understand participants' monthly expenditures, another variable, transportation, was included. As shown in Table 14, the majority of participants use a private vehicle (53%) as their main means of transportation which may result in higher monthly expenses than those of public transportation users (47%).

Type of Transportation	Respondents	
	Numbers	Percentages
Public transport	7	47%
Private car	8	53%
Taxi	0	0%
Motorcycle	0	0%
Bicycle	0	0%

Table 14: Transportation used by participants.

4.2 Behaviours and Attitudes Towards Shopping

Single parents were asked about their purchasing behaviours and attitudes. As Table 15 shows, when asked if they preferred buying new clothing or thrift shopping, the majority of respondents (80%) chose buying new clothes. Linking the behaviours and attitudes of single parents with Maslow's hierarchy of needs clarifies the physiological requirements of single parents and how they distinguish between their needs and their wants. According to a particular study, many single parents feel judged by others (Stack & Meredith, 2017) which may lead them to choose brand-new clothing over used clothing.

Nevertheless, when asked to rank various grocery items according to their purchasing needs, the majority selected milk and bread as the most essential items. Fruit juices and ready-made foods were chosen as the least essential, as shown in Table 16. This indicates that most participants have acquired fundamental financial knowledge regarding groceries as they can differentiate between their needs and wants (OECD, 2014).

Options	Respondents	
	Numbers	Percentages
Brand new clothes	12	80%
Second hand clothes (Thrift shopping)	3	20%

Table 15: Participants' behaviour towards buying new clothes and thrift shopping.

Grocery Items	Most Essential		Least Essential	
	<i>Numbers</i>	<i>Mean</i>	<i>Numbers</i>	<i>Mean</i>
Milk	13	6.5	0	0
Bread	8	4	1	0.5
Pasta	2	1	1	0.5
Rice	0	0	1	0.5
Vegetables	0	0	0	0
Cereals	3	1.5	0	0
Fruits	0	0	2	1
Biscuits	0	0	4	2
Sweets	0	0	3	1.5
Soft-Drinks	0	0	2	1
Water	1	0.5	1	0.5
Wine	0	0	3	1.5
Fruit juices	0	0	5	2.5
Sauces	0	0	0	0
Baby products	1	0.5	0	0
Dairy products	0	0	1	0.5
Confectionary products	1	0.5	1	0.5
Ready-made foods	1	0.5	5	2.5

Table 16: Participants' behaviour towards buying grocery items.

4.3 Behaviours and Attitudes Towards Meal Preparation and Cooking

The percentage of participants who chose ready-made foods is quite small (27%). As stated in Chapter 2, the absence of a second carer (parent or guardian) is a disadvantage for single parent families (Nieuwenhuis & Maldonado, 2018). Even though 73% of participants choose fresh produce, they may not always have sufficient time to prepare and create a variety of freshly cooked meals throughout the day. In fact, 50% of participants only devote one hour to meal preparation and cooking, and quite a few (29%) do not cook at all. In addition, when asked what they do with leftovers, the majority of respondents stated they reheat leftovers (60%) the following day. The choice to reheat rather than create a new dish with any leftover food may be motivated by the need to save time. This indicates that a significant proportion of

respondents recognise the need to reduce food waste in order to avoid squandering money.

Category	Sub-Category	Respondents	
		Numbers	Percentages
Food Preference	Fresh produce	11	73%
	Ready-made food	4	27%
Time Spent in Meal Preparation and Cooking	1 hour	7	50%
	2 – 3 hours	2	14%
	More than 4 hours	1	7%
	Do not cook	4	29%
Making use of Leftover Food	Throw it away	5	33%
	Reheat	9	60%
	Freeze	0	0%
	Turn it into a new dish	1	7%

Table 17: Participants' behaviour towards meal preparation and cooking time.

4.4 Behaviours and Attitudes Towards Money Management

Table 18 provides a clear picture of how participants manage their money on a monthly basis. The results indicate that more than half of the respondents try to create a monthly budget (57%). However, it is very worrisome that only 22% manage to stick to that budget as many of the respondents exceed it by 10% to 50%. Additionally, a number of single parents stated that they do not even try to create a monthly budget (43%). This goes hand in hand with a number of studies that were held internationally and locally that state that single parent families are at risk of poverty due to financial illiteracy (Steen & MacKenzie, 2013; Piscopo et al., 2021), which has been linked to creating a functioning budget (OECD, 2014). Furthermore, participants were asked if they manage to save some money from their monthly income. Once again, 53% of the participants stated that they are not able to save and only a small percentage (27%) actually save for emergencies.

Category	Sub-Category	Respondents	
		Numbers	Percentages
Monthly Budget Options	Is used	3	22%
	Is used but exceeds by 10%	2	14%
	Is used but exceeds by 25%	2	14%
	Is used but exceeds by 50%	1	7%
	Is not used	6	47%
Savings Options	For a holiday	1	6%
	For emergencies	4	27%
	For children's future	1	7%
	For property down payment	1	7%
	Does not save	8	53%

Table 18: Participants' behaviour towards budget planning and savings.

4.5 Participants' Perceptions Regarding the Resource Pack

Part B of the questionnaire focused on the participants' needs for a successful resource pack. In order to create a resource pack that would aid single parents in attaining a better standard of living, they were asked to select five topics that they would find most useful. Budgeting (19%), savings and money management (18%), groceries (18%), purchasing patterns (16%), and government programmes (16%) were the most popular topics. In addition, 47% of the participants opted for an English and/or Maltese version and the majority (80%) prefer a soft copy of the resource pack. A significant percentage of respondents would prefer content to be presented in a booklet (40%), with videos (24%), and illustrations (12%).

Category	Sub-Category	Respondents	
		Numbers	Percentages
Ideal Topics	Groceries	13	18%
	Government schemes applicable for single parent families	12	16%
	Shopping habits	12	16%
	Savings and money management	13	18%
	Budgeting	14	19%
	Rework of food	6	8%
	Textiles	4	5%
Preferred Language	English	5	33%
	Maltese	3	20%
	Bilingual	7	47%
Ideal Format	Hard copy	3	20%
	Soft copy	12	80%
Preferred Content	Pictorial handouts	3	12%
	Leaflets	1	4%
	Videos	6	24%
	Diagrams	1	4%
	Booklets	10	40%
	Games	1	4%
	PowerPoint Presentation	3	12%

Table 19: Participants' requirements for a successful resource pack.

4.6 Conclusion

The present chapter elucidated the outcomes of the baseline survey, which facilitated the researcher in ascertaining the financial literacy level of the participants. This constituted the initial stage which will serve as a basis for the subsequent phase of the study, entailing the formulation and construction of the instructional materials. Chapter 5 provides a more comprehensive account of the second phase of the research and the key implications that were deemed significant by the researcher in the development of the resource pack.

Chapter 5

Quality and Originality of the Resource Pack

5.0 Introduction

This chapter provides an overview of the development and implementation of an educational resource pack to promote financial literacy among single parents. This resource pack was developed in response to the needs assessment which revealed the financial challenges that single parents face focusing on the first research question:

RQ1: Do single parents have the necessary financial knowledge and skills to manage their finances successfully?

This chapter will commence with an outline of the theories that will be applied to the development of this resource pack. The key implications identified in phase one of this study will be explained and correlated to the theories in the subsequent section. On the basis of these findings, an in-depth overview of the planning and design of the resource pack will be provided. Lastly, a critical assessment of the efficacy of the educational resource pack, 'Be Money Smart', will be presented.

5.1 Justifications for Selecting a Resource Pack

As indicated in Chapter 2, a number of local NGOs offer a variety of financial education courses in the form of seminars, workshops, and websites. In this study, it was revealed that the majority of educational resources do not specifically target single parents. In fact, only one educational resource was found that targets specifically lone parents, which was the eBook "Inti single parent? Tejjeb il-ħiliet tieghek għal dħul aħjar" published by ĠEMMA (ĠEMMA - Know, Plan, Act, n.d.). However, this educational eBook only provides an overview of how lone parents can better manage their income. In addition, these resources are only available in Maltese on the ĠEMMA website which may be barrier for the target audience. Chapter 2 emphasises that households

headed by a single parent typically accumulate less capital, resulting in a restricted resource fund for the family. Single-parent households frequently face a shortage of financial resources, leading to a lack of access to valuable resources such as internet access and computer technology.

Based on these findings, the researcher opted to compile an educational resource pack that addresses a wide range of specific financial literacy topics. In light of this, this resource pack will be specifically designed for low-income single-parent families, bearing in mind that their financial challenges may differ from those of other low-income families. In addition, the researcher took into account the possibility that the target demographic may not be Maltese-speaking or may not have access to technological resources such as a computer. Therefore, creating a resource pack in English and Maltese, offered as both a soft and hard version, was ideal.

5.2 Theoretical Background

This educational resource pack has been designed with 'andragogy' in mind as the researcher's target audience is adult learners. Andragogy is a pedagogical approach that facilitates the education of adults. It has been shown that adult learners benefit from the opportunity to draw on personal experiences (Loeng, 2018). Adults learn most effectively when the subject matter is pertinent to their habits and interests, as they must be able to apply the knowledge that they have acquired to everyday situations (Graham, 2017). Prior to the development of this resource pack, a needs assessment was conducted to determine the life experiences of the target audience. This way the researcher will be able to link the information gathered from the baseline survey with the resource pack.

5.3 Application of the Baseline Survey

As stated in Chapter 3, the results of the baseline survey will be utilised to plan the development of the resource pack. The key findings were categorised and analysed to determine the information that must be present in the resource pack, as shown in Table 20.

Main results from the questionnaire	Information to be included in the resource pack
Children's Allowance and Social Accommodation were the two main government schemes that the respondents benefited from.	<ul style="list-style-type: none"> ● Provide an overview of the various government schemes available to low-income single parents. ● Identify the eligibility criteria for various schemes.
5 out of 15 participants do not benefit from any government schemes.	<ul style="list-style-type: none"> ● Explain the use of such schemes. ● Include contact details that one can make use of for further information.
5 out of 15 participants reside in a shelter.	<ul style="list-style-type: none"> ● Social accommodation should be one of the outlined government schemes.
Only 20% buy second-hand clothes.	<ul style="list-style-type: none"> ● Outline the benefits of purchasing second-hand school uniforms.
50% of the participants do not have enough time for meal preparation and cooking.	<ul style="list-style-type: none"> ● Create various recipes that do not require a lot of preparation or cooking skills. ● Present a meal plan specimen for a week incorporating the rework of food. ● Include storage tips such as freezing leftovers.
29% of the participants do not cook.	
Only 1 out of 15 participants turn leftovers into a new dish.	
6 out of 15 participants do not use a budget plan.	<ul style="list-style-type: none"> ● Explain the use and importance of a budget plan. ● Present a specimen monthly budget plan. ● Outline the steps required to create an ideal budget plan. ● Explain the difference between 'needs' and 'wants'.
Of the 9 participants that do create a monthly budget plan, only 3 of them follow it.	
53% of the participants do not save from their monthly income.	<ul style="list-style-type: none"> ● State the importance of setting aside some money on a monthly basis. ● Mention services that one can utilise to provide a guide when it comes to saving money .

Table 20: Application of questionnaire.

5.4 The Resource Pack: Structure and Development

The purpose of the educational resource pack is to equip single-parent households with the knowledge and skills necessary to gain financial confidence, tackle financial challenges, and improve their standard of living. The second research question will be answered through this:

RQ2: What is the effectiveness of an educational resource pack developed for single-parent households on financial literacy?

5.4.1 Sampling and Target Audience

As indicated in Chapter 3, the researcher approached a local governmental organisation, FSWS, through purposeful and convenience sampling (Leavy, 2017). The target audience for this educational resource pack is single-parent households who are susceptible to financial illiteracy. Participants that were recruited for phase one of the study, the baseline survey, will once again be approached for the second and third phases of this study. Through this strategy, the researcher will ensure that the educational resource pack will be explicitly shared with lone parents that have participated in the needs assessment.

5.4.2 Justification and Objectives

According to the findings of the baseline survey, lone parents who are at risk of poverty are more inclined to be financially illiterate. Therefore, the researcher devised a list of objectives (Table 21) based on the key findings from the questionnaire (Table 20) in order to develop an effective educational resource pack that addresses the second research question.

Aim
To provide financial knowledge and practical tools that will empower single parents to take control of their finances and achieve financial stability.
Specific Objectives
<ul style="list-style-type: none"> → To create a comprehensive educational resource pack that covers basic financial concepts and practical life skills. → To develop a bilingual resource pack that includes easy-to-understand content with interactive tools to help single parents apply what they learn to their own financial situation. → To provide guidance on how to access financial resources and support services such as government schemes.

Table 21: Objectives of the educational resource pack.

5.4.3 Planning the Educational Resource Pack

As part of the initial phase of planning an effective educational resource pack, the researcher gathered the key implications from the questionnaire (Table 20), bearing in mind the andragogy theory, and created a mind map (Figure 4) in order to develop an effective original product. This way, the researcher was able to identify the leading topics which will be the focus of the resource pack.



Figure 4: Educational resource pack mind map.

5.4.4 Designing the Educational Resource Pack

Developing the educational resource pack required thought, as the researcher had to ensure that all relevant content is presented in a sequential and structured manner. The hierarchy model was selected as one of the models which can be used to give clear directions and to guide the researcher to present the content in a logical manner (Allen, 2017). Therefore, as part of the initial planning, a flow chart was created, as shown in Figure 5, which was used throughout the design of this educational resource pack. Furthermore, the researcher utilised a variety of tools when compiling this resource pack with the intent of producing an effective original product for single parents.

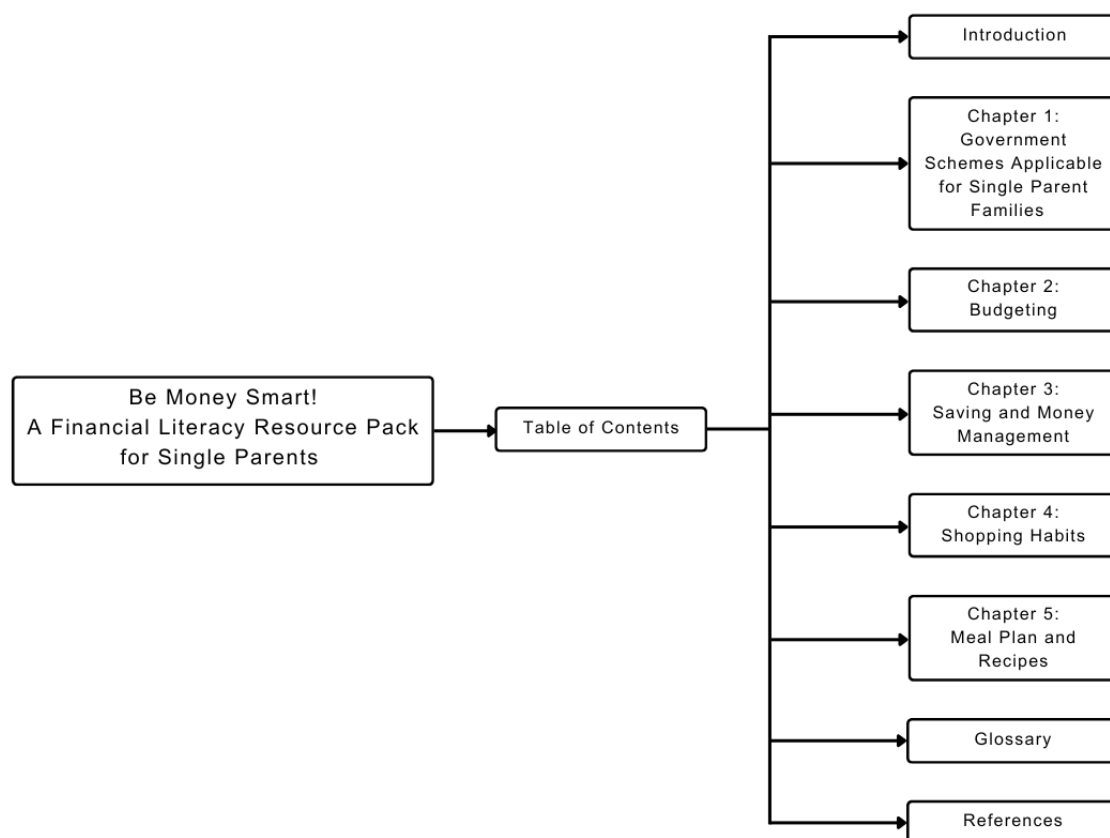


Figure 5: Educational resource pack layout.

To provide readers with a more structured resource, a table of contents was included at the very beginning. The chapter numbers and headings are listed along with their corresponding page numbers. This way, the reader is able to find the necessary information quicker.

5.4.4.1 Format Style

Given that the majority of the target audience, as determined by the questionnaire, was not academically advanced, font style and size were considered. The font style 'Andika' was used throughout the resource pack. This sans-serif typeface improves legibility (Peters, 2022) and is most favourable among dyslexic students (Lanfranco & Vella, 2017). The researcher also took 'Open Dyslexic' and 'Lexia Readable' font styles into consideration as they are also notably favourable among dyslexic students (Malta Union of Teachers & Borg, 2017). However, it was ultimately decided that 'Andika' would be most suitable when considering that the text had to be translated into Maltese. Prior to reaching this conclusion, the researcher carried out a test with all three font styles using Maltese characters such as 'Ġġ', 'Hh', and 'Żż' (Figure 6).

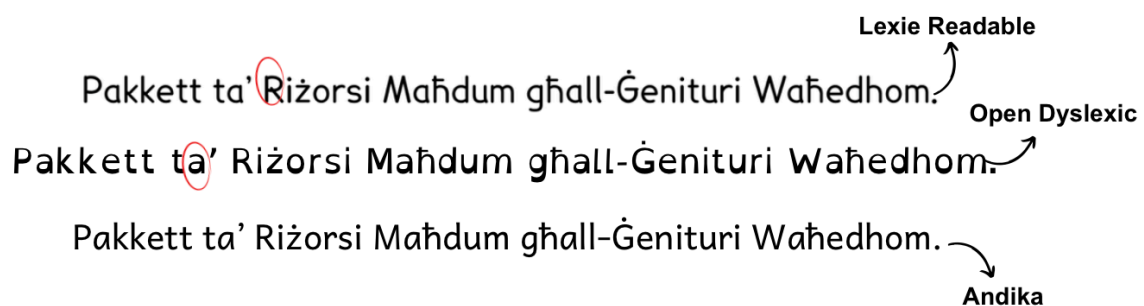


Figure 6: Different font styles test using Maltese characters.

Since underlined and italicised texts have been associated with reading difficulties, these were not used. Instead, headings and subheadings were set in 'Andika Bold' to indicate the beginning of a new chapter. Furthermore, the use of all-capitalised words gives the impression of shouting, which sets a negative tone (Peters, 2022). Therefore, the researcher ensured that only the first letter of each word was capitalised in headings rather than the entire words. In addition, all text was aligned to the left, as it has been found that justified text unnaturally stretched the spaces between words, making it very difficult to read. According to the British Dyslexia Association (2023), individuals with dyslexia show enhanced reading performance when text is formatted with line spacing between paragraphs, left alignment, and line spacing set at 1.5 or double. In addition, the researcher made use of double line spacing to create white space, encouraging the readers to read (Peters, 2022).

5.4.4.2 Colour Wheel

As part of designing an original product, the colour wheel was taken into consideration. To construct a colour palette that would appeal to the researcher's intended audience, colour theory and colour psychology were considered (Juviler, 2022). The goal was to produce an aesthetically pleasing design based on the subject of financial literacy, which provided the researcher with a guide when choosing the colour scheme. There are 12 primary colours that make up the colour wheel, each with its own significance. The researcher opted for an analogous colour scheme (Rubio, 2020), focusing on green and yellow, which represent growth, ambition, and positivism (Rubio, 2020), while still representing the main subject of finance.

5.4.4.3 Imagery, Diagrams, and Templates

Information can be conveyed to learners through various means through the use of visual aids. Individuals who are classified as visual learners are prone to possessing a photographic memory and may utilise attributes such as colour, tone, and brightness to retrieve information. Studies have shown that with visual aids, learning is more likely to be improved and retained among adults (Visual Learning Definition and Meaning | Top Hat, n.d.). Using images in addition to or instead of text is encouraged. To create a beneficial educational resource pack, the researcher incorporated pictures, diagrams, and templates. Having said that, all visual aids were simple yet effective, kept to a minimum, and relevant to the subject matter (Edutopia, 2021). Such tools were also used to build on the target audience's prior knowledge, as visual aids can help them recognise their previous experiences and build upon them.

5.4.4.4 Front Cover

As part of the first steps in designing this educational resource pack, the cover page was designed with the intent of capturing the attention of the target audience. Whilst designing the front cover, imagery and typography were taken into consideration (Payne, 2021). Since the intent of this educational resource pack is to promote financial literacy, the illustrations chosen showcase finances. In addition, the researcher made use of geometric shapes introducing a play of colours.

The typography included the resource pack title, subtitle, and the author's name. As stated in section 5.4.4.1, the font style used was 'Andika Bold', starting with a larger font size for the title and descending in line with the text hierarchy. With the use of Canva, the researcher was able to manipulate the illustrations, geometric shapes, and text in an attempt to create a design-friendly front cover.

5.4.5 Selecting the Content

As outlined in Figure 5, this resource pack will be divided into five chapters: government schemes applicable for single parent families, budgeting, savings and money management, shopping habits, and meal plans and recipes. Each chapter will include a brief introduction followed by an in-depth explanation based on the sub-criteria, as illustrated in Table 22.

Chapters	Chosen Content	Reason
<p>Chapter 1: Government Schemes Applicable for Single Parent Families</p>	<ul style="list-style-type: none"> ● Aims of the government schemes. ● Contact information of the one-stop shop 'servizz.gov'. ● A brief description of the various schemes that may be applicable to single parents, including: <ul style="list-style-type: none"> ○ Eligibility criteria ○ Documentation required ● A copy of annex documents that might be required when applying for particular schemes. 	<ul style="list-style-type: none"> ● The questionnaire revealed that most of the participants only receive children's allowance and social accommodation. ● To provide participants with a list of social services for which they may be eligible and application instructions.
<p>Chapter 2: Budgeting</p>	<ul style="list-style-type: none"> ● The use and benefit of creating a budget planner. ● The five essential steps for creating a functional budget plan. ● Definitions of needs and wants. ● A specimen and a template of a monthly budget plan. ● A link to an electronic version of a monthly budget plan, either through an excel spreadsheet or mobile application. ● Access to a video demonstrating how to use the 'GEMMA budget planner app'. 	<ul style="list-style-type: none"> ● The survey showed that the majority of participants do not use a budget plan or are unable to adhere to one. ● The majority of the respondents struggle to save at least 30% of their monthly income. ● To show participants various ways of how a budget plan can be created. ● To provide guidelines to create an effective budget plan.

<p>Chapter 3: Savings and Money Management</p>	<ul style="list-style-type: none"> ● Outline the benefit of saving money. ● An overview of the various bank accounts available to the target audience: <ul style="list-style-type: none"> ○ Current account ○ Savings account ○ Fixed term deposit account ● Definition of debit card, credit card, and overdraft. ● An outline of various saving plans that participants may make use of: <ul style="list-style-type: none"> ○ Flexi saving plans ○ Children’s saving plans ○ Private pension plans ● Steps which can be implemented to avoid scams. 	<ul style="list-style-type: none"> ● Questionnaire results showed that most of the participants do not save. ● Showing various ways how banks can help the target audience to save for their future. ● To explain that participants should not just save for now, but also for when they retire. ● To offer a definition of certain terminologies which they may be unfamiliar with. ● Based on the findings from Chapter 2, financial illiteracy may lead to one becoming a victim of scams and frauds.
<p>Chapter 4: Shopping Habits</p>	<ul style="list-style-type: none"> ● Provide information about the importance of being a wise shopper. ● A diagram illustrating how to become a savvy shopper. ● Definition of planned versus impulse shoppers. ● Wise shopper tips for: <ul style="list-style-type: none"> ○ Back-to-school ○ Grocery shopping 	<ul style="list-style-type: none"> ● To help participants save money by reducing their shopping expenses. ● To make participants more conscious about their shopping practices.

<p>Chapter 5: Meal Plans and Recipes</p>	<ul style="list-style-type: none"> ● Outline the importance of implementing a meal plan. ● Local seasonal produce wheel. ● Specimen and template of a weekly meal plan. ● Recipes based on the weekly meal plan sample, keeping in mind the following points: <ul style="list-style-type: none"> ○ Seasonal food produce ○ Rework of leftover foods ○ Low-cost ingredients ○ Minimum cooking skills ○ Minimum preparation and cooking time 	<ul style="list-style-type: none"> ● The survey revealed that participants do not have time to cook. ● Since this resource pack is targeting locals, a seasonal produce wheel was included to demonstrate that participants can save money by purchasing seasonal items. ● The researcher wanted to include a weekly meal plan with the addition of recipes to instruct participants on how to prepare several meals for lunch and dinner that are inexpensive and do not require extensive preparation and cooking time. ● The specimen weekly plan was designed to incorporate the rework of food into the participants' planning, with the intent to help them save money and time.
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Table 22: Chosen content for the educational resource pack.

The researcher ensured that all information was obtained from credible and reliable sources. This guarantees that the information included is accurate and current, making this resource pack credible, valid, and applicable to the target audience. To ensure this, reference was made to official government documents or organisations. In addition, all content had to be relevant, therefore, only information from local banks and organisations was used. Since this was an original product, the researcher ensured that all information utilised was repurposed according to the resource pack requirements. Any government documents included in this resource pack were cited and a footnote was created to indicate that they were obtained from the indicated source.

Additionally, the researcher ensured that the information included in the resource pack was readable by the intended audience. Keeping sentences short and simple helps the target audience understand the message that the researcher would like to convey (Peters, 2022). Therefore, common vocabulary was used whenever possible in place of jargon and technical terms. Furthermore, a glossary was included to explain any technical language used in the educational resource pack. According to statistics on readability, the average number of words per sentence should be less than 20 (Peters, 2022). Consequently, the sentences were brief and concise, making it easier to convey information to the target audience. In addition, the majority of respondents, as revealed by the baseline survey, preferred having this resource pack available in both English and Maltese. Hence, the researcher created the resource pack in English which was then translated into Maltese.

5.5 Pilot Testing

As part of the final phase of the development of this educational resource pack, the researcher opted to administer a pilot test of this resource with two individuals. The main aim was to collect verbal feedback and make any necessary adjustments prior to administering the resource pack to the whole sample. The researcher recruited a lone mother with a secondary level of education and an individual with a tertiary level of education who is an expert in the field of financial literacy. Participants were required to conduct a critical analysis of the educational resource pack and provide feedback. Revisions were implemented in response to the feedback provided by the participants, with the aim of creating an instructional resource pack that is better suited for the specific target demographic. The modifications that were proposed and implemented were related to the use of language in order to enhance the readability level. Certain ineffective images were also identified and replaced.

5.6 Short-Term Impact Assessment

As stated in Chapter 3, a short-term impact evaluation was carried out to measure the project's success or failure, thus addressing the second research question:

RQ2: What is the effectiveness of an educational resource pack developed for single-parent households on financial literacy?

Participants' feedback was gathered through a paper-based questionnaire (Appendix D) which was attached to the back of the educational resource pack. This was distributed to the recruited participants, as stated in section 5.4.1.

5.6.1 Evaluation of Educational Resource Pack

For the third phase of the study, only six feedback questionnaires were returned by the participants who had previously participated in phase one of the study. Overall, the feedback received was positive. However, recommendations for improvement were put forward. As shown in Table 23, budgeting was the most useful topic, followed by savings and money management, and meal plans and recipes. The least beneficial topic was government schemes applicable for single-parent families.

Question	Sub-Category	Respondents
The educational resource pack was useful.	Strongly agree	4
	Agree	1
	Neutral	1
Which of the following chapters did you find to be most beneficial to you?	Government schemes applicable for single parent families	0
	Budgeting	4
	Savings and money management	3
	Shopping habits	2
	Meal plans and recipes	3
Which of the following chapters did you find to be least beneficial to you?	Government schemes applicable for single parent families	6
	Budgeting	1
	Savings and money management	1
	Shopping habits	3
	Meal plans and recipes	2

Table 23: Results gathered with regards to the usefulness of the resource pack.

Furthermore, as shown in Table 24, participants claimed that the content was presented in an organised manner and that the information provided was comprehensive. Having said that, one participant suggested that more thrift-shopping-

focused spending tips could have been included. In addition, the majority of the participants reported that this resource pack helped them better manage their finances by using the budget plan template or shopping list template in their daily lives. Nonetheless, one participant did not find this resource pack to be useful, as the implementation of the weekly meal plans was unsuccessful since it did not follow the participant's daily routine. It was further elaborated that the weekly meal plans should consist of breakfast, lunch, a snack, and dinner. In addition, other participants commented that this educational resource pack would be more beneficial if it included more video links, local recipes, and further information regarding life insurance. Ultimately, all participants indicated that they would share this educational resource pack with their families and friends.

Question	Sub-Category	Respondents
Is the content of this resource pack presented in an organised manner?	Yes	6
	No	0
Did the information presented in this resource pack provide enough detail?	Yes	5
	No	1
Did this resource pack help you manage your money better?	Yes	5
	No	1
Would you make any changes to this resource pack?	Yes	4
	No	2

Table 24: Participants' comments regarding modifications to the resource pack.

5.6.2 Limitations of Evaluation

Despite the personal and financial investments made to create an effective educational resource pack, it is necessary to acknowledge certain limitations. The researcher recruited the same participants from the study's first phase, ensuring the same target audience.

In order to conduct an accurate evaluation, all participants should have been recruited to provide feedback on the educational resource pack. However, a significant number of them declined to participate. Additionally, the final phase of this study was time-constrained because the initial recruitment in the first phase of the study took longer than expected. As a result, the researcher had to limit the evaluation period to two weeks instead of the original two-month timeframe. Due to such complications, the feedback gathered was lacking, resulting in an inconclusive evaluation of the project's development.

5.7 Conclusion

This chapter provided a detailed explanation of the resource pack's quality and originality, with an emphasis on the project's development. Subsequently, in Chapter 6, the study's conclusions and recommendations for future endeavours are presented.

Chapter 6

Conclusion and Recommendations

6.0 Introduction

In this final chapter, the key findings from this research will be discussed along with suggestions. Then, recommendations for future studies on how to effectively promote 'Be Money Smart' among low-income single-parent households will be presented.

6.1 Main Conclusions of the Study

The principal aim of this study was to enhance the financial literacy of single parents by equipping them with fundamental knowledge and competencies that would empower them to enhance their financial confidence and elevate their quality of life.

The researcher aimed to address the following research questions:

RQ1: Do single parents have the necessary financial knowledge and skills to manage their finances successfully?

RQ2: What is the effectiveness of an educational resource pack developed for single-parent households on financial literacy?

Based on the utilisation of primary and secondary data collection methods, specifically the baseline survey and literature review, the researcher was able to determine that single parents are among the groups most susceptible to poverty due to their lack of financial literacy. Through the literature review, the researcher found that financial literacy should be taught at a young age in secondary school, resulting in the development of several international programmes to improve this situation. As opposed to other countries, Malta's government has implemented a strategy focused on reducing poverty rates through the provision of diverse schemes and services rather than emphasising the importance of education. Drawing upon the insights gleaned from the existing literature, the researcher endeavoured to collect empirical data pertaining to the cognitive, affective, and behavioural proficiencies and

requirements of unpartnered carers. This study collected data on the participants' attitudes and behaviours towards money management through the administration of a baseline survey and questionnaire. Based on the results presented in Chapter 4, it can be inferred that a significant proportion of the participants either do not formulate a budget plan or fail to devise an effective budget plan, as evidenced by the fact that they exceed it by a range of 10% to 50%. Furthermore, a significant proportion of the participants exhibit an inability to save funds for unforeseen circumstances. In light of these discoveries, the researcher formulated and created an educational resource pack that was deemed appropriate for the lone parents recruited for this study.

6.2 Strengths and Limitations of the Study

The application of Crotty's four fundamental components was identified as the most optimal approach to establishing an adequate framework, thereby addressing the research questions of this study. Through a postpositivist paradigm and empiricism philosophical theory, a quantitative approach was developed leading this research study to conduct a questionnaire deemed necessary for an effective needs assessment. The study recruited participants via intermediary organisations that were selected using purposeful and convenience sampling techniques. This ensured that ethical requirements as established by FREC and UREC were considered since the target audience was considered a vulnerable group.

During the course of this study, the researcher encountered certain limitations. The implementation of a paper-based questionnaire proved to be a major hindrance, resulting in a prolonged data collection period which impeded the overall progress of the research study. Furthermore, due to the longitudinal nature of this research, which

involved three phases, recruiting the same participants over an extended period presented a challenge as a considerable number of individuals declined to participate in phases two and three of the study.

6.3 Recommendations

On the basis of this study's general findings, the researcher is able to make a number of recommendations for three major aspects of society: policymakers, non-governmental organisations, and any future education interventions conducted by professionals.

The findings suggest that the provision of financial education ought to be incorporated into the curriculum of secondary schools. Several countries have adopted a cross-disciplinary strategy to foster financial literacy among students. Financial literacy programmes aim to modify individuals' financial habits and behaviours by equipping them with knowledge and skills as well as emphasising attitudes, habits, ambition, self-efficacy, and confidence. Policymakers should introduce advocacy for providing financial education in addition to financial support aimed at reducing the poverty risk rate for lone parents. The educational resource pack titled 'Be Money Smart' aims to promote financial literacy among individuals, particularly single parents, by providing guidance on effective financial management. This educational resource pack has the potential to be utilised by various organisations that prioritise providing assistance to support single-parent households in overcoming numerous challenges.

6.4 Suggestions for Future Research

The researcher has compiled a list of potential avenues for future research within the same field of study. The researcher proposes the following suggestions:

- To conduct a long-term assessment of the educational resource pack 'Be Money Smart' in order to determine its effectiveness in promoting positive changes in financial management behaviour.
- To assess the correlation between financial literacy acquired through secondary education and the attitudes and behaviours towards money management in adults.
- To examine the extent of financial literacy education provided in secondary schools and evaluate potential strategies to improve the programme's impact.
- To investigate the level of awareness and perceived effectiveness of financial literacy programmes among low-income single-parent households.

6.5 Conclusion

The researcher hopes that this research will inspire further investigations aimed at fostering financial literacy among single parents thereby reducing the rate of poverty among this demographic. Hopefully, these results have demonstrated the importance of introducing financial knowledge at a young age through a cross-disciplinary approach.

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Appendices

Appendix A: Invitation Letter to the Foundation for Social Welfare Services

Invitation letter for Organisations

Dear Sir/Madam,

My name is Demi Mangion, and I am a student at the University of Malta, reading for a Master's in Teaching and Learning (MTL) in Home Economics and Hospitality. I am currently conducting a research study for my project-based dissertation titled 'Be Money Smart!: A Financial Literacy Resource Pack for Low-Income Single-Parent Families.' Ms Carmen Muscat is supervising this dissertation. This letter is an invitation to assist in recruiting participants for the study.

In this dissertation, I plan to develop a resource pack for low-income single parents to equip them with the necessary knowledge and skills to be more confident financially. This will assist them to overcome financial difficulties and achieving a better living. I plan to collect primary data by seeking your institution's services to distribute the prepared questionnaire to the concerned service users. All respondents shall be low-income single parents of 18 years and over, of a mix being either males, females or other gender clients who reside in Malta.

To gather such information, I plan to allocate questionnaires, elaborating on the following research questions.

1. Do single parents have the necessary financial knowledge and skills to manage their finances successfully?
2. What is the effectiveness of a resource pack on financial literacy developed for single-parent households?

There will be an initial questionnaire of about 15 minutes to be carried out at your service user's convenience. The questionnaires will be done privately either at their home or within your organisational services based on the respondent's wishes. The researcher will not be meeting or communicating with any of the respondents to ensure optimum confidentiality. The organisation will be the only intermediary communicating with these participants. Respondents will not be asked any personal questions that can identify them such as names, surnames, email addresses and contact numbers. I am to carry out the questionnaires in the summer period being July to October of 2022. The questionnaire will help in the development of the resource pack. The same respondents will then be given a draft resource pack to be tried and tested for 2 months, helping me further in the developmental phase.

The participants have the right to withdraw or skip any questions at any point. In case of a withdrawal from the study, any data collected up till then will be erased. I intend to keep each resource in a secure place only accessible by me as a researcher and my supervisor. Once the

research report has been finalised and approved the data will be destroyed. All data collected will strictly be used for this dissertation only.

The organisation and respondent contribution will help me gain more information on the appropriate material to present in the resource pack to make it practical and effective enough to overcome financial difficulties and achieve a better living. The participants will be given a copy of the resource pack after the research study is completed as a reward for their kind contribution.

Given the above, it would be highly appreciated if you could share the attached Invitation/Information Letter with other professionals having these clients under their care engaged with your entity/organisation. As already indicated, their participation is on a voluntary basis.

Thank you for your time and consideration. Your assistance in recruiting participants for my study would be very welcome. Should you wish to contact me, or have any questions or concerns, please contact me by email at demi.mangion.18@um.edu.mt. You can also opt to contact my supervisor over the phone: at 25982186 or email: carmen.muscat@ilearn.edu.mt
Sincerely,

Demi Mangion
demi.mangion.18@um.edu.mt

Ms Carmen Muscat
carmen.muscat@ilearn.edu.mt
25982186

Appendix B: Questionnaire English Version

Be Money Smart!:

A Financial Literacy Resource Pack for Low-Income Single-Parent Families

13th May 2022

Information letter

Dear Sir/Madam,

My name is Demi Mangion, and I am a student at the University of Malta, presently reading for a Masters in Teaching and Learning in Home Economics and Hospitality. I am presently conducting a research study for my project-based dissertation titled Be Money Smart!: A Financial Literacy Resource Pack for Low-Income Single-Parent Families. The research is being supervised by Ms Carmen Muscat. This is an invitation letter to participate in this study. Below you will find information about the study and about what your involvement would entail, should you decide to take part.

The aim of my study is to become familiar with the financial knowledge and skills single parents must have to manage their finances successfully. Your participation in this study would help contribute to a better understanding of low-income single-parent families' financial needs. Any data collected from this research will be used solely for the purposes of this study.

Should you choose to participate, you will be asked to participate in this questionnaire which will be a guide for the designing of the resource pack. You will be helping me, by outlining the need for such a resource pack, the language to be used for the resources developed, and the medium (digital or hard version) most suitable.

Data collected will be treated confidentially and anonymised and only myself and my supervisor will have access to the data collected.

Participation in this study is entirely voluntary; in other words, you are free to accept or refuse to participate, without needing to give a reason. You are also free to withdraw from the study at any time, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw, any data collected from your interview will be erased as long as this is technically possible (for example, before it is anonymised or published), unless erasure of data would render impossible or seriously impair achievement of the research objectives, in which case it shall be retained in an anonymised form.

If you choose to participate, please note that there are no direct benefits to you. Your participation does not entail any known or anticipated risks.

Please note also that, as a participant, you have the right under the General Data Protection Regulation (GDPR) and national legislation to access, rectify and, where applicable, ask for the data concerning you to be erased. All data collected will be stored in an anonymised form on completion of the study within 2 years of completing the study.

A copy of this information sheet is being provided for you to keep and for future reference.

Thank you for your time and consideration. Should you have any questions or concerns, please do not hesitate to contact me by e-mail demi.mangion.18@um.edu.mt; you can also contact my supervisor over the phone: at 25982186 or email: carmen.muscat@ilearn.edu.mt

Sincerely,

Demi Mangion
demi.mangion.18@um.edu.mt

Ms Carmen Muscat
carmen.muscat@ilearn.edu.mt
25982186

Participants' Consent Form

Be Money Smart!:

A Financial Literacy Resource Pack for Low-Income Single-Parent Families

I, the undersigned, give my consent to take part in the study conducted by Demi Mangion. This consent form specifies the terms of my participation in this research study.

1. I have been given written and/or verbal information about the purpose of the study; I have had the opportunity to ask questions and any questions that I had were answered fully and to my satisfaction.
2. I also understand that I am free to accept to participate, or to refuse or stop participation at any time without giving any reason and without any penalty. Should I choose to participate, I may choose to decline to answer any questions asked. In the event that I choose to withdraw from the study, any data collected from me will be erased as long as this is technically possible (for example, before it is anonymised or published), unless erasure of data would render impossible or seriously impair achievement of the research objectives, in which case it shall be retained in an anonymised form.
3. I understand that I have been invited to participate in the questionnaire in which the researcher will gather feedback from the participants to *analyse* the effectiveness of the developed resource pack. I am aware that the implementation of the resource pack and the questionnaire will take approximately 2 months. I understand that the questionnaire is to be conducted in a place and at a time that is convenient for me.
4. I understand that my participation *does not entail any known or anticipated risks*.
5. I understand that *there are no direct benefits to me from participating in this study/there are the following direct benefits to me*: receiving a resource pack that can be utilised throughout their daily lives. I also understand that this research may benefit others by: sharing their knowledge with others.
6. I understand that, under the General Data Protection Regulation (GDPR) and national legislation, I have the right to access, rectify, and where applicable, ask for the data concerning me to be erased.
7. I understand that all data collected will be *stored in an anonymised form on completion of the study within 2 years of completion of the study*.
8. I have been provided with a copy of the information letter and understand that I will also be given a copy of this consent form.

I have read and understood the above statements and agree to participate in this study.

Name of participant: _____

Signature: _____

Date: _____

Demi Mangion
demi.mangion.18@um.edu.mt

Carmen Muscat
carmenmuscat@gmail.com

Questionnaire

Part A

Please tick (✓) or fill in the appropriate answer.

1. Gender.

Male Female Other

2. Age.

18 - 20 yrs 21 - 25 yrs 26 - 30 yrs 31 - 40 yrs 41 - 50 yrs

3. Occupation: _____

4. Number of children: _____

5. Age for each child.

Child 1: _____ Child 3: _____

Child 2: _____ Child 4: _____

Any other (please specify): _____

6. Your level of education.

Primary Secondary Post - Secondary

Tertiary Post - Tertiary

Other (please specify): _____

7. Your status.

Single Separated Divorced Widow

Other (please specify): _____

8. The age when you had your first child: _____

9. The locality where you live: _____

10. The school each child attends.

Choose from: State school / Church school / Independent school / Other (such as home tuition)

Child 1: _____ Child 3: _____

Child 2: _____ Child 4: _____

Any other (please specify): _____

11. Methods of transport you use regularly.

(Example, to take your children to school, shopping, and to go to work.)

Public Transport Private Car Taxi Motorcycle Bicycle

12. Your residence.

Own residence With relatives With friends In a shelter Social Housing

13a. If you live independent (own residence), do you pay monthly rent or mortgage?

Yes No

13b. If yes, how much of your income is paid in rent/mortgage?

Less than ¼ of your income ½ of your income More than ½ of your income

Other (please specify): _____

14. Tick (✓) the different government schemes that you benefit from.

<input type="checkbox"/> Children Allowance	<input type="checkbox"/> Children's Allowance Supplement <i>€17.50 per child every 13 weeks</i>	<input type="checkbox"/> Widower's Pension
<input type="checkbox"/> Energy Benefit <i>Deduction from water and electricity bill</i>	<input type="checkbox"/> In-Work Benefit <i>Quarterly payments for working single-parents</i>	<input type="checkbox"/> Milk Grant
<input type="checkbox"/> Social Accommodation	<input type="checkbox"/> Single Unmarried Parent Allowance	<input type="checkbox"/> Social Assistance <i>Unemployed single-parents who are separated</i>
<input type="checkbox"/> State-Funded Food Distribution	<input type="checkbox"/> Tapering of Benefits <i>Yearly payments for single-parents who work a minimum of 10hrs per week</i>	<input type="checkbox"/> Scheme 9 <i>Vouchers for school uniforms and stationery. Free packed lunches</i>
<input type="checkbox"/> Sickness Benefit	<input type="checkbox"/> Free Medical-Aid (Pink Form)	<input type="checkbox"/> Free childcare

Other (please specify): _____

15. Classify the following grocery items according to your shopping needs.

(Categories items by number 1 being frequently bought, 10 being least bought)

- | | | | | |
|--|---|---|---|-------------------------------------|
| <input type="checkbox"/> Milk | <input type="checkbox"/> Bread | <input type="checkbox"/> Pasta | <input type="checkbox"/> Rice | <input type="checkbox"/> Vegetables |
| <input type="checkbox"/> Cereals | <input type="checkbox"/> Fruit | <input type="checkbox"/> Biscuits | <input type="checkbox"/> Nappies | <input type="checkbox"/> Sweets |
| <input type="checkbox"/> Soft-Drinks | <input type="checkbox"/> Water | <input type="checkbox"/> Wine | <input type="checkbox"/> Fruit Juices | <input type="checkbox"/> Sauces |
| <input type="checkbox"/> Baby Products | <input type="checkbox"/> Dairy Products | <input type="checkbox"/> Confectionary Products | <input type="checkbox"/> Ready-Made Meals | |
| <input type="checkbox"/> Other (please specify): _____ | | | | |

16. Time spent in the meal preparation and cooking per day.

- 1hr 2hrs - 3hrs 4hrs +

17. When shopping for groceries, do you opt for fresh produces or ready-made food items?

- Fresh produce Ready-made food

18. Use of leftover food.

- Throw it away Reheat Freeze Turn it into a new dish

19a. When shopping for food items, do you set a budget?

- Yes No

19b. If yes, do you stick to that budget or do you exceed it?

- Yes No

19c. If no, by how much? _____

20a. Do you manage to save some of your monthly income?

- Yes No

20b. If yes, for what purposes are you saving?

- Pension Holiday Medical Emergences
- Other (please specify): _____

21. When buying clothes, would you opt for thrift shopping (second-hand clothes) or new clothes?

- Thrift shopping New clothes

Part B

From this research, a resource pack will be developed. This will include information on various topics to help single-parent families to be more educated on financial matters.

1. Information in the resource pack to be developed may include the following topics.

Tick (✓) 5 most beneficial topics for you.

- Groceries**
(Recipes, Making a shopping list, Budgeting tips, Choosing the correct items and brands, Seasonal food products)
- Government Schemes Applicable for Single-Parent Families**
(Children's allowance, In-work benefits, Social assistance, Free childcare, School scheme 9, Social accommodation)
- Shopping Habits**
(Shopping tips, Picking the proper food outlet)
- Savings and Money Management**
(Different bank accounts, Private pension schemes)
- Budgeting**
(How to make a monthly budget)
- Rework of Food**
(How to turn leftover food into new dishes)
- Textiles**
(Shopping tips, Mending clothes, Rejuvenating clothes or household soft furnishing)

2. In which language do you prefer the resource pack.

- English Maltese Bilingual

3. What format would you prefer the resource pack to be available as.

- Physical Hard Copy Soft Copy

4. Tick (✓) (not more than 5) which of the following content you prefer to be developed in the resource pack.

- Pictorial Handout Leaflets Videos Diagrams
- Booklets Games PowerPoint Presentation
- Other (please specify): _____

Appendix C: Questionnaire Maltese Version

Pakkett ta' Riżorsi tal-Litteriżmu Finanzjarju għal Familji b'Ġenitur Wieħed bi Dħul Baxx

13 ta' Mejju 2022

Ittra ta' Tagħrif

Għażiż/a Sinjur/a,

Jiena Demi Mangion, studenta fl-Università ta' Malta, u bħalissa qed insegwi l-Maġisteru fit-Tagħlim fil Home Economics u Hospitality. Ir-riċerka għad-dissertazzjoni tiegħi jismha: Pakkett ta' riżorsi tal-litteriżmu finanzjarju għal familji b'ġenitur wieħed bi dħul baxx. It-tutor tiegħi hi s-Sa Carmen Muscat. B'din l-ittra nixtieq nistiednek tipparteċipa fir-riċerka. Hawn taħt issib aktar informazzjoni fuq l-istudju li qed nagħmel u fuq xi jkun l-involvement tiegħek jekk tiddeciedi li tiegħu sehem.

L-għan tal-istudju hu li familja b'ġenitur wieħed jsir aktar familjari fuq l-għarfien finanzjarju. Dan se jgħin fit-tagħlim ta' kif persuna għandu jqassam id-dħul finanzjarju għal hajja aħjar. Sehme jgħin biex ikun hawn iżjed għarfien dwar il-bżonnijiet finanzjari ta' familji b'ġenitur wieħed. L-informazzjoni kollha li tingabar fir-riċerka tintuża biss għall-fini ta' dan l-istudju.

Jekk taqbel li tipparteċipa, tintalab timla dan il-kwestjonarju li se tgħin fid-disinjar tal-pakkett ta' riżorsi fuq il-litteriżmu finanzjarju. Il-partecipazzjoni tiegħek hija ferm utli biex nifhem iktar il-bżonnijiet ta' familji b'ġenitur wieħed bi dħul baxx. L-informazzjoni miġbura minn din ir-riċerka ħa tintuża biss għal dan l-istudju.

Il-partecipazzjoni tiegħek f'dan l-istudju tkun għalkollox volontarja; fi kliem ieħor, inti liberu/a li taċċetta jew tirrifjuta li tiegħu sehem, mingħajr ma tagħti raġuni. Inti wkoll liberu/a li twaqqaf il-partecipazzjoni tiegħek fl-istudju meta tixtieq, mingħajr ma jkollok tagħti spjegazzjoni u mingħajr ebda riperkussjoni. Jekk tagħzel li tirtira mir-riċerka, l-informazzjoni li tkun laqget ittiegħdet fl-intervista miegħek tithassar dement li dan ikun teknikament possibbli (ngħidu aħna, qabel ma tiġi anonimizzata jew ippubblikata), u sakemm l-għanijiet tar-riċerka jkunu jistgħu jintlaħqu u ma jintlaqtux serjament. F'dak il-każ, l-informazzjoni tiegħek tintuża u tinzamm anonima.

Jekk tagħzel li tipparteċipa, jekk jogħġbok innota li m'hemm l-ebda benefiċċju dirett għalik. Il-partecipazzjoni tiegħek ma fiha l-ebda riskju magħruf jew mistenni.

Bħala partecipant/a, għandek id-dritt, skont ir-Regolament Ġenerali dwar il-Protezzjoni tad-Data (GDPR) u l-leġiżlazzjoni nazzjonali, li taċċessa, tikkoreġi u fejn hu applikabbli, titlob li l-informazzjoni li tikkonċernak tithassar. L-informazzjoni kollha li tingabar fl-istudju. L-informazzjoni miġbura se tkun mingħajr indikazzjoni tal-persuna u se tinzamm għal perjodu ta' sentejn sakemm jitlesta dan l-istudju.

Qed ngħaddilek kopja ta' din l-ittra biex iżzommha bħala referenza.

Grazzi tal-ħin u l-kunsiderazzjoni tiegħek. Jekk ikollok xi mistoqsija, tiddejjaqx tikkuntattjani fuq demi.mangion.18@um.edu.mt tista' tikkuntattja wkoll lit-tutor tiegħi elettronikament fuq: carmen.muscat@ilearn.edu.mt

Tislijiet,

Demi Mangion

demi.mangion.18@um.edu.mt

Ms Carmen Muscat

carmen.muscat@ilearn.edu.mt
25982186

Formola tal-Kunsens għall-Parteċipanti

Pakkett ta' Rizorsi tal-Litteriżmu Finanzjarju għal Familji b'Ġenitur Wiehed bi Dħul Baxx

Jiena, hawn taht iffirmata, nagħti l-kunsens tiegħi li nieħu sehem fl-istudju ta' Demi Mangion. Din il-formola tal-kunsens tispjega t-termini tas-sehem tiegħi f'din ir-riċerka.

1. Inghatajt l-informazzjoni bil-miktub u/jew bil-fomm dwar l-iskop tar-riċerka; kelli l-opportunità nagħmel il-mistoqsijiet, u kull mistoqsija ngħatajt tweġiba għaliha b'mod sħiħ u sodisfaċenti.
2. Nifhem ukoll li jiena liberu/a li naċċetta li nieħu sehem, jew li nirrifjuta, jew li nwaqqaf il-parteċipazzjoni tiegħi meta nixtieq mingħajr ma nagħti spjegazzjoni jew mingħajr ma niġi penalizzat/a. Jekk nagħzel li nipparteċipa, jaf niddeċiedi li ma nwegibx kull mistoqsija li ssirli. F'każ li nagħzel li ma nkomplix nieħu sehem fl-istudju, l-informazzjoni li tkun laħqet ingabret mingħandi titħassar diment li jkun teknikament possibbli (ngħidu aħna, qabel ma tiġi anonimizzata jew ippubblikata), u sakemm l-għanijiet tar-riċerka jkunu jistgħu jintlaħqu u ma jintlaqtux serjament. F'dak il-każ, l-informazzjoni tiegħi tintuża u tinzamm anonima.
3. Nifhem li ġejt mistieden/mistiedna nipparteċipa f'dan il-kwestjonarju li se jgħin fid-disinjar tal-pakkett ta' rizorsi fuq il-litteriżmu finanzjarju. Jiena konxju/a li l-kwestjonarju se jdum bejn wiehed u ieħor 15 il-minuta. Nifhem li l-kwestjonarju se jsir f'post / mod u f'ħin li huma komdi għalija.
4. Nifhem li l-parteċipazzjoni tiegħi ma fiha l-ebda riskju magħruf jew mistenni
5. Nifhem li bil-parteċipazzjoni tiegħi f'dan l-istudju, hemm dawn il-benefiċċji diretti għalija li nirċievi pakkett ta' rizorsi li ser ikun utli biex wiehed jkabbar l-għarfien finanzjarju. Nifhem ukoll li din ir-riċerka ħa tkun ta' benefiċċju għall parteċipanti oħra għax wiehed jkun jista jaqsam l-informazzjoni li ser jirċievi.
6. Nifhem li, skont ir-Regolament Ġenerali dwar il-Protezzjoni tad-Data (GDPR) u l-leġislazzjoni nazzjonali, għandi dritt naċċessa, nikkoreġi u, fejn hu applikabbli, nitlob li l-informazzjoni li tikkonċernani titħassar.
7. Nifhem li l-informazzjoni kollha miġbura se tinzamm b'mod anonimu u li wara li jispiċċa l-istudju u jiġu ppublikati r-riżultati kull informazzjoni miġbura tinqered.
8. Inghatajt kopja tal-ittra ta' tagħrif biex inzommha u nifhem li se ningħata wkoll kopja ta' din il-formola tal-kunsens.

Qrajt u fhimt l-istqarrijiet t'hawn fuq, u naqbel li nipparteċipa f'dan l-istudju.

Isem il-parteċipant/a: _____

Firma: _____

Data: _____

Demi Mangion
demi.mangion.18@um.edu.mt

Ms Carmen Muscat
carmen.muscat@ilearn.edu.mt
25982186

Kwestjonarju

Tagħsim A

Jekk jogħġbok immarka (✓) fil-kaxxa jew imla bir-risposta t-tajba.

1. Sess.

 Ragel Mara Sess ieħor

2. Eta'.

 18 - 20 sena 21 - 25 sena 26 - 30 sena 31 - 40 sena 41 - 50 sena

3. Xogħol: _____

4. Numru ta' tfal: _____

5. Eta' ta' kull wild.

Tifel/a 1: _____

Tifel/a 3: _____

Tifel/a 2: _____

Tifel/a 4: _____

Jekk hemm iktar tfal, jekk jogħġbok specifikaj: _____

6. Il-livell ta' edukazzjoni.

 Primarja Sekondarja Post - Sekondarja Terzjarju Post - Terzjarju Oħrajn (jekk jogħġbok specifikaj): _____

7. Stat.

 Ġuvni / Xebba Separat/a Divorzjat/a Armel / Armla Oħrajn (jekk jogħġbok specifikaj): _____

8. L-eta' meta kellek l-ewwel wild: _____

9. Il-lokalita' ta' fejn toqgħod: _____

10. L-iskola fejn jattendi kull wild.

Agħzel minn: Skola tal-Gvern / Skola tal-Knisja / Skola Indipendenti / Oħra (eżempju bħal tagħlim mid-dar)

Tifel/a 1: _____ Tifel/a 4: _____

Tifel/a 2: _____ Tifel/a 3: _____

Jekk hemm iktar tfal jekk jogħġbok specifikaj: _____

11. Metodi ta' transport li normalment tuża'.

(Per eżempju, biex twassal lit-tfal l-iskola, tmur tixtri, jew biex tmur ix-xogħol.)

Transport Pubbliku Karozza Privata Taxi Mutur Rota

12. Ir-residenza fejn toqgħod.

Dar privata Mal-familja Mal-ħbieb Post tal-kenn Akkomodazzjoni soċjali

13a. Jekk tgħix indipendenti (fid-dar privata tiegħek) tħallas kera fix-xahar jew self mill-bank?

Iva Le

13b. Jekk iva, kemm qed tħallas għall-kera mid-dħul tiegħek?

Inqas minn ¼ tad-dħul tiegħek ½ tad-dħul tiegħek Iktar minn ½ tad-dħul tiegħek

Oħrajn (jekk jogħġbok specifikaj): _____

14. Immarka (✓) fil-kaxxa t-tajba skemi offruti mill-gvern li tibenifika minnhom.

<input type="checkbox"/> Allowance tat-Tfal	<input type="checkbox"/> Suppliment ta' Allowance tat-Tfal <i>€17.50 għal kull tifel/a kull 13 il-gimgha</i>	<input type="checkbox"/> Pensjoni tar-Romol
<input type="checkbox"/> Benefiċċju tad-Dawl <i>Tnaqqis mill-kont tad-dawl u l-ilma</i>	<input type="checkbox"/> Benefiċċju ta' Waqt l-Impjieg <i>L-allowance għal ġenitur waħdu mhux miżżewweġ tithallas kull 4 gimghat</i>	<input type="checkbox"/> Tnaqqis Gradwali tal-Benefiċċji <i>Għal ġenituri li jaħdmu inqas minn 10 siegħat fil-gimgha</i>
<input type="checkbox"/> Akkomodazzjoni Soċjali	<input type="checkbox"/> Allowance għal Ġenitur Waħdu mhux Miżżewweġ	<input type="checkbox"/> Għotja għall-Ħalib
<input type="checkbox"/> Skema ta' Distribuzzjoni tal-ikel	<input type="checkbox"/> Assistenza Soċjali <i>Ma jistx jidhol f'impjieg minħabba li għandu tfal taħt il-kura u l-kustodja tiegħu u separat legalment</i>	<input type="checkbox"/> Skema 9 <i>Biljetti għal uniformi, stationery (il-lista tal-iskola) u ikel għall-iskola b'xejn</i>
<input type="checkbox"/> Benefiċċju għal Mard	<input type="checkbox"/> Għajnuna Medika b'Xejn (Karta r-Roża)	<input type="checkbox"/> Childcare Mingħajr Ħlas

Oħrajn (jekk jogħġbok specifikaj): _____

15. Iklassifika dan l-ikel skont il-bżonnijiet tax-xiri.

(1 l-aktar li tixtri, 10 l-inqas)

- | | | | | |
|--|---|--|--|--------------------------------------|
| <input type="checkbox"/> Ħalib | <input type="checkbox"/> Ħobż | <input type="checkbox"/> Għaġin | <input type="checkbox"/> Ross | <input type="checkbox"/> Ħaxix |
| <input type="checkbox"/> Ċerejali | <input type="checkbox"/> Frott | <input type="checkbox"/> Gallettini | <input type="checkbox"/> Ħrieqi | <input type="checkbox"/> Ħelu |
| <input type="checkbox"/> Liminati | <input type="checkbox"/> Ilma | <input type="checkbox"/> Inbid | <input type="checkbox"/> Frott Magħsur | <input type="checkbox"/> Zlazi Lesti |
| <input type="checkbox"/> Prodotti tat-Trabi | <input type="checkbox"/> Prodotti tal-Ħalib | <input type="checkbox"/> Prodotti tal-Ħelu | <input type="checkbox"/> Ikliet Lesti | |
| <input type="checkbox"/> Oħrajn (jekk jogħġbok specifika): _____ | | | | |

16. Kemm tieġu ħin biex tipprepara u ssajjar l-ikel f'gurnata.

- Siegħa Sagħtejn - Tlett Siegħat Erbgħa Siegħat +

17. Meta tagħmel ix-xirja, tagħzel prodott frisk jew prodott lest.

- Prodott Frisk Prodott Lest

18. Użu mill-fdal tal-ikel.

- Narmiġ Issaħħan Niffriża Tagħmel riċetta ġdida

19a. Meta tagħmel ix-xirja, tikkalkula kemm ser tonfoq?

- Iva Le

19b. Jekk iva, iżżomm mal-ammont jew tonfoq iktar?

- Iva Le

19c. Jekk le, bejn wieħed u ieħor, kemm tonfoq iktar? _____

20a. Jirnexxilek iġġemma' ftit mid-dħul tax-xahar?

- Iva Le

20b. Jekk iva, għal xhiex qiegħed tfaddal?

- Pensjoni Vaganza Sptar u Mediċina Emergenza
- Oħrajn (jekk jogħġbok specifika): _____

21. Meta tixtri l-ħwejjeġ, tagħzel li tixtri ħwejjeġ minn bazaar (second-hand shop) jew ħwejjeġ ġodda?

- Bazaar Ħwejjeġ Ġodda

Taqsim B

Minn din ir-riċerka, pakkett ta' riżorsi se jġi żviluppat. Dan se jinkludi informazzjoni fuq diversi suġġetti biex jgħinu familji b'genitur wieħed, biex jizdied l-għarfien rigward il-finanzi.

1. F'dan il-pakkett ta' riżorsi se jkun jinkludi dawn is-suġġetti.
Immarka (✓) mhux iktar minn ħames suġġetti ta' benefiċċju għalik.

- Ikel**
(Riċetti, Lista tax-xiri, Għarfien ta' flus, L-għażla ta' prodotti u ditti, Ikel staġjonali)
- Skemi Offruti mil-Gvern**
(Allowance tat-tfal, Benefiċċju ta' waqt l-impieg, Assistenza soċjali, Childcare mingħajr ħlas, Skema 9, Akkomodazzjoni Soċjali)
- Xiri**
(Punti importanti għal meta tmur tixtri, L-għażla tal-ħanut)
- Tfaddil u Tqassim ta' Flus**
(Tipi differenti ta' kontijiet bankarji, Skema ta' pensjoni privata)
- Flus**
(Kif tippjana d-dħul tax-xahar)
- Użu tal-Fdal tal-Ikel**
(Kif tista' tagħmel riċetta ġdida mill-fdalijiet tal-ikel)
- Ħwejjeg**
(Punti importanti għal qabel tixtri, Tiswija ta' ħwejjeg, Tirranġa xi ħaġa qadima f'xi ħaġa ġdida u moderna)

2. B'liema lingwa tippreferi dan il-pakkett ta' riżorsi.

- Inġlizz Malti Biż-żewġ Lingwi

3. Kif tippreferi dan il-pakkett ta' riżorsi.

- Manwali Elettroniku

4. Immarka (✓) (mhux aktar minn 5) kif tipprefi l-iżvilupp ta' dan il-pakkett ta' riżorsi.

- Ritratti Fuljett Vidjow Tpengija
- Ktieb Logħob PowerPoint Presentation
- Oħrajn (jekk jogħġbok specifika): _____

5a. Did the information presented in this resource pack provide enough detail?

Yes

No

5b. If no, how can it be improved?

6a. Did this resource pack help you manage your money better?

Yes

No

6b. If yes, how?

7a. Would you make any changes to this resource pack?

(Example, colour, font style or size, images, information, and video links/QR codes)

Yes

No

7b. If yes, what modifications would you suggest?

7c. If no, would you share it with your family and friends?

Yes

No

5a. L-informazzjoni pprezentata f'dan il-pakkett tar-riżorsi kellha dettalji biżżejjed?

Iva

Le

5b. Jekk le, kif setgħet tkun aħjar?

6a. Dan il-pakkett tar-riżorsi għenek timmanigġja flusek aħjar?

Iva

Le

6b. Jekk iva, kif?

7a. Kieku jkollok l-opportunità li tirrangja dan il-pakkett ta' riżorsi, tirrangja xi ħaġa?

(pereżempju l-kulur, l-istil tal-font jew size, l-istampi, l-informazzjoni u l-ħoloq/QR codes)

Iva

Le

7b. Jekk iva, x'tirrangja?

7c. Jekk le, tikkunsidra li tgħaddi dan il-pakkett tar-riżorsi lil shabek jew xi membri tal-familja?

Iva

Le

Appendix E: Research Ethics Proposal



Research Ethics and Data Protection Form

University of Malta staff, students, or anyone else planning to carry out research under the auspices of the University, must complete this form. The UM may also consider requests for ethics and data protection review by External Applicants.

Ahead of completing this online form, please read carefully the University of Malta [Research Code of Practice](#) and the University of Malta [Research Ethics Review Procedures](#). Any breach of the Research Code of Practice or untruthful replies in this form will be considered a serious disciplinary matter. It is advisable to download a full digital version of the form to familiarise yourself with its contents (<https://www.um.edu.mt/research/ethics/resources/umdocuments/>). You are also advised to refer to the FAQs (<https://www.um.edu.mt/research/ethics/faqs>).

Part 1: Applicant and Project Details

Applicant Details

Name: Demi

Surname: Mangion

Email: demi.mangion.18@um.edu.mt

Applicant Status: Student

Please indicate if you form part of a Faculty, Institute, School or Centre: * Faculty of Education

Department: * Dept. for Health, P.E. and Consumer Studies

Principal Supervisor's Name: * Carmen Muscat

Principal Supervisor's Email: * cmusc01@um.edu.mt

Co-Supervisor's Name:

Course and Study Unit Code: * EDU 5001 - Research Component B: The Dissertation, in the Master of Teaching and Learning

Student Number: * 354097M

Project Details

Title of Research Project: * Be Money Smart!: A Financial Literacy Resource Pack for Low-Income Single-Parent Families

Project description, including research question/statement and method, in brief: *

This project will guide low-income single parents to overcome financial difficulties and achieve a better living.

RQ1: Do single parents have the necessary financial knowledge and skills to manage their finances successfully?

RQ2: What is the effectiveness of a resources pack on financial literacy developed for single-parent households?

This dissertation will be a project-based dissertation that includes a literature review, questionnaires, and resource pack development.

Will project involve collection of primary data from human participants? Yes / Unsure

Explain primary data collection from human participants:

a. Salient participant characteristics (min-max participants, age, sex, other): *

Participants - 15 to 20

Age - 18+

Sex - N/A

b. How will they be recruited: *

Participants will be recruited through third parties: FSWS, NGOs and/or Local Councils.

The participants will be recruited through the intermediaries such FSWS, NGOs and/or Local Councils. An invitation letter will be sent along with the questionnaire to the intermediate which explains the nature of the study, why it is being conducted, what will be expected from them and why their contribution to the study may be useful.

If a participant eventually decides to opt-out from the study, any data collected will be erased.

c. What they will be required to do and for how long: *

Participants will be asked to fill in a questionnaire which will last 15 minutes.

Participants will then be given the resource pack and asked to implement it in their daily lives for 2 months.

After, participants will be asked to fill in a questionnaire together with their feedback that will last 10 minutes.

d. If inducements/rewards/compensation are offered: *

Participants will be given the resource pack to use as a reward.

e. How participants/society may benefit: *

Participants will benefit by having this resource pack that will guide them to overcome financial difficulties.

f. If participants are identifiable at any stage of the research: *

Participants will be identifiable by the intermediary, therefore through the invitation letter they will be requested to keep all personal data of participants confidential.

The participants will not be identifiable by the researcher but by the entities themselves.

The participants' identities will be kept anonymous at all times; no personal information will be asked for in the questionnaire.

g. The manner in which you will manage and store the data: *

All data collected will be stored in a secure place only accessible by me as a researcher. Once the research has been finalised and approved the data will be destroyed.

Phrases may be used for quotations. Numbers may replace respondents' identities.

Part 2: Self Assessment and Relevant Details

Human Participants

1. Risk of harm to participants: No / N.A.

2. Physical intervention: No / N.A.

3. Vulnerable participants: Yes / Unsure

Participants will be low-income single parents.

To protect participants any data collected will be anonymous and confidential. Also, participants will be free to participate in this study, and participants will not be put under any pressure.

Participants can withdraw from the questionnaire at any time if they feel threatened in any way, without them justifying a reason.

4. Identifiable participants: No / N.A.

5. Special Categories of Personal Data (SCPD): No / N.A.

6. Human tissue/samples: No / N.A.

7. Withheld info assent/consent: No / N.A.

8. 'opt-out' recruitment: No / N.A.

9. Deception in data generation: No / N.A.

10. Incidental findings: No / N.A.

Unpublished secondary data

11. Human: No / N.A.

12. Animal: No / N.A.

13. No written permission: No / N.A.

Animals

14. Live animals, lasting harm: No / N.A.

15. Live animals, harm: No / N.A.

16. Source of dead animals, illegal: No / N.A.

General Considerations

17. Cooperating institution: Yes / Unsure

I will be contacting Government organisations and/or NGOs such as FSWS by submitting a form online and a foundation called Women for Women where a invitation letter would be sent to the founder.

18. Risk to researcher/s: No / N.A.

19. Risk to environment: No / N.A.

20. Commercial sensitivity: No / N.A.

Other Potential Risks

21. Other potential risks: No / N.A.

22. Official statement: Do you require an official statement from the F/REC that this submission has abided by the UM's REDP procedures?

Yes / Unsure

Part 3: Submission

Which F/REC are you submitting to? * Faculty of Education

- Attachments:
- Information and/or recruitment letter*
 - Consent forms (adult participants)*
 - Consent forms for legally responsible parents/guardians, in case of minors and/or adults unable to give consent*
 - Assent forms in case of minors and/or adults unable to give consent*
 - Data collection tools (interview questions, questionnaire etc.)
 - Data Management Plan
 - Data controller permission in case of use of unpublished secondary data
 - Licence/permission to use research tools (e.g. constructs/tests)
 - Any permits required for import or export of materials or data
 - Letter granting institutional approval for access to participants
 - Institutional approval for access to data
 - Letter granting institutional approval from person directly responsible for participants
 - Other

Please feel free to add a cover note or any remarks to F/REC

Declarations: *

- I hereby confirm having read the University of Malta Research Code of Practice and the University of Malta Research Ethics Review Procedures.
- I hereby confirm that the answers to the questions above reflect the contents of the research proposal and that the information provided above is truthful.
- I hereby give consent to the University Research Ethics Committee to process my personal data for the purpose of evaluating my request, audit and other matters related to this application. I understand that I have a right of access to my personal data and to obtain the rectification, erasure or restriction of processing in accordance with data protection law and in particular the General Data Protection Regulation (EU 2016/679, repealing Directive 95/46/EC) and national legislation that implements and further specifies the relevant provisions of said Regulation.

Applicant Signature: * Demi Mangion

Date of Submission: * 09/08/2022

If applicable: Date collection start date 28/07/2022

Administration

REDP Application ID EDUC-2022-00127

Current Status Approved

If a submitted application needs to be amended, it can be withdrawn, edited, and resubmitted, and it will retain the same reference number. There is no need to submit a new application.

Appendix F: Research Permits



Foundation for Social Welfare Services
212, Cannon Road,
Santa Venera SVR 9034

5th August 2022

Soleil Court, Block C, Flat 2
Triq tal-Hamrija
Marsaskala

To whom it may concern

Demi Mangion's request to conduct research within the services of the Foundation for Social Welfare Services has been reviewed. The research aims to explore: Be Money Smart!: A Financial Literacy Resource Pack for Low-Income Single-Parent Families.

After reviewing this request, the Research Office has given approval for the researcher to conduct questionnaires.

Although the Research Office has approved the research, the service providers and participants still retain the right to refuse any research request.

It is very important for the applicant to keep in mind that the views expressed by research participants during interviews might not necessarily reflect the FSWS' official position on the topic in question, and this needs to be made very clear in the published study.

Regards,

Ronald Balzan

Ronald Balzan

Senior Research Executive

INCORPORATING:

Agenzija APPOGG
Agenzija SEDQA
Agency for Community and Therapeutic Services
Child Protection Directorate
Alternative Care Directorate
Gozo Branch

Section to be completed by FSWS Research Review Panel ONLY

We have examined the above proposal and advise

Approval

Conditional Acceptance

Refusal

For the following reason/s if any:

Approval is being given for the applicant to distribute a questionnaire with a maximum of fifteen (15) low-income single parents aged 18 and over, to then distribute a draft of a resource pack with participants, and to follow-up feedback after two months.

Ronald Balzan

Signature

Date: 5th August 2022

Note: If conditionally accepted, the recommended changes must be confirmed with the Research Office before the research can proceed.

Section to be completed by the Research Office for Conditionally Accepted Research ONLY.

The recommended changes stipulated by the Conditional Acceptance have not been implemented and these changes have not been confirmed by the Research Office. As a result of these changes the research is now **Refused**. .

The recommended changes stipulated by the Conditional Acceptance have been implemented and these changes have been confirmed by the Research Office. As a result of these changes the research is now **Approved**. .

Signature

Date

If Accepted/Conditionally Accepted to whom the study will be directed:

The Unit/s:

Community Services (Agency for Community and Therapeutic Services)
Intake and Family Support Services (Appoġġ)

The person/s referred

Ronald Balzan – Senior Research Executive

Contact details

ronald.balzan@gov.mt

Foundation for Social Welfare Services

212, Cannon Road, Santa Venera SVR 9034

Tel: 22588000; Fax: 22588939