

**Healthier Wealthier Families in East London (HWFinEL):** evaluating and extending health and wellbeing benefits of universal co-located money advice for parents of newborns

## Participant Information Sheet

**We are inviting you to take part in a research trial. You have been given this information sheet because you may be suitable to take part. We aim to recruit 1,153 participants.**

Before you decide whether you would like to help us, it is important to understand more about the research and what it will involve. If you have any questions, please just ask a member of the team.

You can listen to an introduction of the research in the following languages, using the links below:

- Sylheti- <https://mediacentral.ucl.ac.uk/Player/jAaidE6g>
- Bengali- <https://mediacentral.ucl.ac.uk/Player/bF4c2DDD>
- Hindi- <https://mediacentral.ucl.ac.uk/Player/b0B09fDe>

## What is the HWFinEL research?

We are a team of researchers from University College London (UCL) and the University of York, and we're funded by the National Institute for Health Research (NIHR). The aim of this research is to understand if providing easy access to money advice will improve children's and parents' health, wellbeing and financial stability. We'd like to invite you to help us learn: 1) Does giving money advice really help? And 2) How can we make it even better?

## Why is the HWFinEL research important?

Lots of families don't know how to access financial advice or are not getting the help they deserve. Each year, £23 billion pounds of benefits are left unclaimed in the UK, with £110 million unclaimed in Tower Hamlets. We want to make money advice easier to understand so parents can get the support they're entitled to.

## Why have I been chosen?

We're working with the Health Visiting teams and the Children's and Families Centres (CFCs) in the Borough of Tower Hamlets to offer advice on benefits and money. You have been chosen because you are registered with the Health Visiting team. To be eligible you need to be over the age of 16 with a newborn under the age of 3 months and have mentioned money concerns.

## What will happen if I agree to take part?

If you agree to take part, a researcher will discuss this information sheet with you, check that you are suitable and answer any questions you may have. If you agree to take part, we will ask you to sign a consent form. We will keep a copy of a signed consent form and give you one to keep too.

## Selection

The research design requires participants to be put into two groups so that we can compare the impact

after 6 months. You will be randomly allocated to one of the two groups using a computer system - a bit like flipping a coin. We call this randomisation.

## You will not have a choice to which group you are in

One group will be invited to advice appointments at a CFC. The appointments will offer welfare benefit, employment, housing and debt advice. The other group will be sent information about money advice.

## Fill in questionnaires about your finances, health and well-being

After consenting and prior to randomisation, you will receive a link to research questionnaires (five in total) for you to complete. You can take breaks and do not have to complete the questionnaires all at once. You will also be asked to complete another set of questionnaires after 6-months of receiving money advice. These questionnaires will help us learn how providing money advice has impacted on you. If you need help completing the consent form and questionnaires, we will provide this for you.

We will also ask your permission to contact you again about taking part in an interview about the research. If you agree, this interview will be recorded. Only some participants will be contacted to be asked to take part in this.

You will be involved in the research for up to 9 months.

## Do I have to take part?

No, you don't have to take part in this research if you don't wish to. However, taking part will help us better understand if the service had any real benefit for you and your family. You are also free to withdraw from the research at any time without giving any reason. If you withdraw, we will keep the information that we have already collected up to the point you withdraw, and use this in the analysis of the research results.

## If I don't take part, would that affect the service me or my child are receiving?

No, the service you are receiving will not be affected by your decision not to take part in this research.

## What if something goes wrong?

We do not foresee any significant risks involved in this research. However, it is possible that you might experience some unease or discomfort when answering sensitive questions about your life. If you are affected by this please contact your GP or Samaritans: <https://www.samaritans.org>. You can also contact Citizens Advice for support around money worries: <https://www.citizensadvice.org.uk>. If the researcher has concerns about your health or safety at any stage, they will inform a health professional to help you get the best support.

If you have any concerns about any aspect of this research, please speak to the research team who will do their best to answer your questions. If you remain unhappy and wish to raise a complaint you should contact the research lead: Professor Claire Cameron [c.cameron@ucl.ac.uk](mailto:c.cameron@ucl.ac.uk)

## How will you use information about me?

UCL and CFCs will be able to view your email address, telephone number and address details. This information will be encrypted. Your data will be stored on a specially designed research database which will be securely held at UCL. The research database will only be accessible to members of the research team at UCL through multiple verification processes. We will keep your information confidential, safe and secure. Any information shared with the University of York (our research partners) or used for scientific reports will not have your name or personal information on it. Your information will not be shared with anyone else without your prior permission. Data collected for the research might be accessed by other members of UCL staff in such cases of data auditing, regulatory inspection and or database maintaining. Your name will be given a code number to ensure your confidentiality. Data collected as part of this research will be safely archived for 5 years after the end of the research. We will ask your permission to keep your contact information stored for this period so that we may contact you in future for research studies you may be interested in.

We will also ask for your permission to use your data collected as part of this research, to be used in future ethically approved research and shared anonymously with other researchers.

## Where can I find out more about how my information is used?

You can find out more about how we use your information here:

- <https://www.ucl.ac.uk/data-protection/policies/2022/jan/data-protection-policy>
- HRA link for further information: <http://www.hra.nhs.uk/patientdataandresearch>
- by asking one of the research team
- by sending an email to the UCL Data Protection Officer on [data-protection@ucl.ac.uk](mailto:data-protection@ucl.ac.uk)
- by contacting [cctu-enquiries@ucl.ac.uk](mailto:cctu-enquiries@ucl.ac.uk)
- at [www.ucl.ac.uk/cctu/use-of-data](http://www.ucl.ac.uk/cctu/use-of-data)
- at <https://www.sealedenvelope.com/privacy/>

To read UCL's Participants in health and care research privacy notice, please follow this link: <https://www.ucl.ac.uk/legal-services/privacy/ucl-general-privacy-notice-participants-and-researchers-health-and-care-research-studies>

## Who is organising and funding the research?

This research is organised by University College London (UCL), the trial sponsor, and is funded by the National Institute for Health and Care Research (NIHR), Public Health Programme (PHR).

## Who has reviewed the research?

The research has been reviewed and authorised by an independent group called a Research Ethics Committee (**insert REC**) and the Health Research Authority (HRA). It has also been reviewed by a Patient and Public Involvement (PPI) group to ensure information is clear and accurate.

## What will happen to the results of the research?

We will tell Tower Hamlets Council and our funders (NIHR) about the results through a report and a presentation to senior leads in the council. We will use the results of the research to inform international, national and local policy on health and wellbeing. We will also use the results for conference presentations and written publications. You will not be identified in any report/publication. We will ask for your permission to keep your contact information so that we can send you a summary of the results after the trial is finished.

## Will I be paid?

You will not be paid for taking part in the research, however you will be reimbursed for completing the questionnaires at the end of the research with a **£25 voucher**. If you take part in the interview, you will also receive another £25 voucher. This will not have any impact on any benefits you receive.

## What if I would like to ask more questions about the research?

If you have any more questions about the research please contact the research team.

### Name

**HWFstudy@ucl.ac.uk**

### Telephone

<https://www.ucl.ac.uk/ioe/healthier-wealthier-families-east-london>



**Thank you for taking the time to read this information sheet and to consider this research.**