



# Evaluation of the Financial Empowerment Champions Project

Final Report



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Ministry of Children, Community  
and Social Services

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## **Executive Summary**

The Ministry of Children, Community and Social Services (MCCSS) with funding from Ontario Works (OW) contracted with Prosper Canada (PC) in 2016 to launch the Financial Empowerment Champions (FECs) project. The project intends to build capacity (e.g., embed financial empowerment (FE) interventions) within communities and provide individualized FE services to individuals with low income. This final evaluation report includes the following lines of evidence: linked administrative data from MCCSS (Social Assistance Management System (SAMS)), FECs sites and PC; a pre-service and a post-service survey; and interviews with FECs staff, management and community partner organizations. The evaluation was initiated in August 2017 and the final data was collected in June 2020.

## **FINDINGS**

### **Relevance**

The FECs project is consistent with the needs of the target population in that it helps them understand their financial circumstances, counsels them on how to resolve specific problems and ensures they are receiving the benefits they are entitled to. It aligns with the broader initiatives of the Ontario government. The services offered are in demand and are offered at convenient times and locations.

### **Design and Delivery**

Despite minor variations in how the program is delivered, which are reflective of local demographic differences, the FECs project is being delivered as designed. The sites are innovative and adapt their delivery to the needs of their clients.

The FECs sites have increased their outreach and successfully embedded FE services in 156 community organizations including multiple OW and ODSP offices. The program has also been successful in training volunteers at non-profit organizations to help them offer free tax clinics. Relationships with First Nations communities have also been established. It is still unclear whether the gains made will be sustainable at the close of the project. Many community organizations continue to rely on referrals to the FECs sites rather than offer FE services directly to their clients.

The FECs sites meet regularly to discuss how their approaches differ and share best practices in service delivery, such as the use of one-on-one counselling to identify other services (e.g., workshops in budget management) that would benefit clients. This sharing of information is facilitated by PC.

### **Performance Effectiveness**

The FECs project appears poised to meet or exceed almost all of its service delivery targets by March 2021. The only two targets it seems unlikely to reach are: assisting clients to obtain a bank account; only 3% of post survey participants do not have an account (n=753), which may suggest the target was unnecessary. The project will also fall short of its target of helping clients register for Registered Education Savings Plans (RESP) or the Canada Learning Bond (CLB).

While a pre-post methodology based upon self-reported data is a weak method of demonstrating causality, the fact that all measures moved in the desired direction suggests the program is demonstrating promising results.

One of the primary reasons for providing free tax clinics as well as offering clients help in filing their tax returns is to identify whether clients qualify for any federal or provincial benefits or entitlements. According to PC's March 2020 report to MCCSS, of the 60,357 total clients served

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(including clients who had been previously served by an FECs site), 40,335 accessed tax filing services (67%), including 26,938 new tax-filing clients.

Many survey respondents (96%, n=782) would recommend the program to others.

**Efficiency**

There has been \$283,640 in administrative costs incurred from the project's inception to March 31, 2020. That represents 7.6% of the \$3,731,621 budget for that period.

Assuming that all the tax-filing income and other benefits that were applied for were accessed, it is estimated that during the evaluation, the project helped clients access an average of \$2,556 at an average cost of \$62 per client served to deliver the services.<sup>1</sup> The evaluation could not identify comparable fee-for-services organizations offering similar FE services provided by the FECs sites.

**Recommendations****1. Community capacity building should be accompanied by a comprehensive communication and education strategy.**

Greater communication and collaboration between PC and MCCSS is required to ensure OW case workers receive FE training. It is recommended that PC also develop a strategy to assist the FECs sites in reaching more clients with children.

**2. Review the ongoing need for online and telephone delivery of FE services.**

PC, with the support of national partners, has made significant advances in developing materials and tools that may play a valuable role in allowing the delivery of FE services to remote areas of the province, including those with substandard internet access, as well as ensuring social distancing during the pandemic should it continue. Additional research is required to understand the impact of this approach to service delivery and whether the need for it continues after the pandemic.

**3. Ensure consistency in administrative data collection.**

The administrative data collected by the sites lacked consistency. To better understand both the populations being served and the interventions delivered, efforts should be made to standardize administrative data.

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<sup>1</sup> This estimate includes startup costs associated with the project.

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**Acronyms and Definitions**

CAI .....	Climate Action Incentive
CESG .....	Canada Education Savings Grant
CLB .....	Canada Learning Bond
Clients.....	Individuals receiving services from Financial Empowerment Champions sites. Clients may or may not be participants in the evaluation.
CRA.....	Canada Revenue Agency
CTB .....	Child Tax Benefit
Elderly .....	Participants who are 65 years of age or older
FE.....	Financial Empowerment
FEC.....	Financial Empowerment Champions
FEPS.....	Financial Empowerment and Problem Solving
General survey .....	A self-administered survey completed by participants before receiving any FECs services other than the tax clinic
GIS.....	Guaranteed Income Supplement
GST .....	Goods and Services Tax
Key Groups.....	Participants are classified into four key groups for analysis: Social Assistance recipients (SA); Non-SA Earners; Elderly; and OTHER
LEAP .....	Low-income Energy Assistance Program
LGBT2Q+ .....	Lesbian, Gay, Bisexual, Trans, Two-spirit, Queer and other identities
MCCSS .....	Ministry of Children, Community and Social Services
Non SA Earners .....	Participants who are not on social assistance, who are employed and who are under the age of 65.
OAS.....	Old Age Security
ODSP .....	Ontario Disability Support Program
OTHER .....	Key group that includes all participants who are not: people 65 years of age or older; people who receive social assistance; or people who have an income and do not receive social assistance.
OW .....	Ontario Works
Participants .....	Individuals who have accessed the services of a FECs site during the evaluation period; who consented to participate in the evaluation; and who completed a PRE survey.
PC .....	Prosper Canada
POST.....	Telephone survey completed approximately 90 days following the completion of the PRE survey
PRE .....	Self administered baseline survey completed prior to receiving service
RESP .....	Registered Education Savings Plan
SA .....	Social Assistance
SAMS .....	Social Assistance Management System
Tax Clinic Survey.....	A self-administered survey completed by participants who attended a FECs tax clinic
WITB.....	Working Income Tax Benefit

## **1 Introduction**

### **1.1 Background**

As Financial Empowerment (FE) is an emerging field, there is still much to learn about how to tailor and customize FE interventions to effectively support participants in working toward their financial goals and desired level of financial stability.

In 2015 the Province of Ontario entered into its first agreement with Prosper Canada (PC) to fund the Financial Empowerment and Problem Solving (FEPS) pilot project. The project provided individualized financial problem-solving support (counselling) to people with low income. This included support to obtain banking services; apply for benefits, such as Canada Learning Bonds (CLB); manage debt; and move from crisis to longer-term financial stability.

The FEPS delivery model is one example of an innovative approach that the Ministry of Children, Community and Social Services (MCCSS) examined as part of a recent evaluation. The evaluation of the FEPS pilot has shown the FEPS model to be beneficial at helping people that are experiencing acute financial instability or crisis. There are also examples of similar initiatives in other provinces such as: the Edmonton City Centre Church Corporation (E4C) and the Financial Empowerment Collaborative in Alberta; SEED Winnipeg and Community financial Counselling Services in Manitoba; and Union des Consommateurs in Quebec.

Building on the success of FEPS and the Ministry's partnership with PC, MCCSS agreed to fund the FECs project. The FECs project sought to deliver the same FE services as the FEPS but also expand access to these supports by embedding FE interventions into large private-sector, government and/or non-profit service systems to improve the financial outcomes of their clients.

In 2017, MCCSS and PC partnered with R.A. Malatest & Associates Ltd. (Malatest) to conduct a two-year evaluation of the FECs project (August 2017 to July 2020). The objective of the evaluation was to assess the extent to which the FECs project demonstrates success in supporting individuals with low income (those participating in the project) in achieving intended outcomes as a result of receiving financial empowerment services/supports through the project.

The FECs project timeline runs from September 2016 to March 2021 and has a total budget of \$4,899,910.

### **1.2 Financial Empowerment Champions (FECs) Project Overview**

The FECs project is delivered across five sites in Ontario:

- EBO Financial Education Centre (Ottawa);
- Family Service Thames Valley (London);
- Sudbury Community Service Centre;
- Thunder Bay Counselling Centre; and
- WoodGreen Community Services (Toronto).

In addition, three other organizations are affiliated with the main sites above and provide FE services on their behalf as part of the FECs project.

- Salvation Army Centre of Hope, Housing Stability Bank Program (Affiliated with Family Service Thames Valley);
- Credit Counselling Service of Sault Ste Marie and District (Affiliated with Sudbury Community Service Centre); and

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- Lakehead Social Planning Council (affiliated with Thunder Bay Counselling Centre).

Each of the sites has a long history of providing financial services to participants with low income. The FECs funding is intended to help the sites develop and expand their own FE delivery models in response to the unique make-up and needs of their communities. It is expected that many of the sites will draw on existing delivery models, but they will also be supported and encouraged to explore new delivery approaches to address the unique needs of those living with low income in their communities. They also engage in capacity building activities to embed FE services in the broader community.

The FECs project is an opportunity to continue to develop and expand successful delivery models while also supporting new innovations to build financial stability, security and well-being among Ontarians with low income to help them move from poverty to opportunity.

In addition to direct service delivery, the project also engages in capacity building initiatives such as building partnerships and providing training workshops, as well as facilitating the transfer of knowledge between service providers.

It should be noted that not all FECs sites follow the same delivery model. That is to say, some focus more on one-on-one counselling, while others might focus more on tax clinics. Regardless of their focus, the sites do cross promote the FE services. They develop and deliver services that best meet the needs of their community and participant-base. Several sites have partnered with an affiliate to offer services that they could not offer on their own such as credit counselling or tax clinics. Furthermore, not all participants receive all services; the services offered are dependent on participants' need. Similarly, the expected outcomes for each participant may differ slightly depending on need.

## **2 Description of the FECs project**

### **2.1 Services**

In meeting the financial empowerment needs of Ontarians living in poverty, the FECs project provides the following direct services to individuals and families:

- Financial education (e.g., workshops and one-on-one counselling);
- Individualized supports (e.g., financial coaching/problem solving);
- Delivering free tax clinics;
- Helping participants access and navigate income benefits programs (e.g., OW, ODSP and Child Tax Benefit);
- Helping participants access savings and asset building opportunities (e.g., RESP and CLB); and
- Connecting people to other financial and non-financial supports and services.

### **2.2 Key Activities**

In addition to direct service delivery, the project also engages in capacity building initiatives. As part of the project, PC works with the FECs sites to achieve the following capacity building activities:

- Build staff skills in all FECs sites to engage and train other public, private and community sector organizations to provide financial empowerment interventions that address evidence-based community needs;
- Create tools, resources and share best practices for each target intervention for use by practitioners, funders and policy makers to disseminate across Ontario; and



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- Develop and maintain a cross-sectoral community of practice for policy makers, funders, financial institutions and practitioners to foster knowledge exchange and expand the reach and impact of FE interventions.

## 2.3 Resources

According to the financial statements, from September 2016 to March 31, 2020, a total of \$3,731,621 in funding was provided by the MCCSS to the Ontario Financial Empowerment Champions project. The statements show that over that period the funds were expended on the following items:

Wages and benefits.....	\$809,599
Project related costs <sup>2</sup> .....	\$446,443
Administration and overhead .....	\$70,617
Capital.....	\$8,366
Transfers to FECs organizations .....	\$2,396,596
<b>TOTAL:.....</b>	<b>\$3,731,621</b>

PC's reports over the same period report the following expenditures for the project:

Budget items	5 year Budget	Year 1 Q3-Q4 Sep-Mar	Year 2 Q1-Q4 Apr-Mar	Year 3 Q1-4 Apr-Mar	Year 4 Q1-4 Apr-Mar	Total spent as of Mar 2020
Wages and Benefits	\$997,045	\$247,309	\$187,428	\$187,428	\$187,434	\$809,599
Project related costs	\$505,515	\$155,578	\$245,707	\$24,249	\$20,908	\$446,443
Administration/Overhead	\$88,750	\$16,177	\$17,999	\$18,388	\$18,052	\$70,617
Capital	\$8,600	\$8,366				\$8,366
Subtotal PC	\$1,599,910	\$427,430	\$451,135	\$230,065	\$226,394	\$1,335,025
Transfer to FECs sites	\$3,300,000	\$259,944	\$684,317	\$721,181	\$731,154	\$2,396,596
<b>TOTAL</b>	<b>\$4,899,910</b>					<b>\$3,731,621</b>

## 3 Methodology and Evaluation Design

### 3.1 Evaluation Questions

This evaluation is collecting evidence to answer the following overarching questions:

1. To what extent do FECs services, supports and tools demonstrate success in supporting individuals with low income (project participants) in achieving intended outcomes?
2. How well does the FECs project align with MCCSS priorities of improving income and financial empowerment for social assistance recipients and individuals with low income by:
  - A. supporting them to pursue all available resources; and

<sup>2</sup> Program related fees include: Consulting fees; Program development; Enhancing "program in a box" content; Marketing & Communications; Management Information System development and maintenance; Evaluation; Printing; Community portal design; Travel & all site meetings; Translation of toolkit; and Audit fees.

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- B. facilitating tax filing among social assistance recipients to increase access to tax benefits, while also encouraging the use of banking, particularly direct deposits, in receiving these benefits?
3. To what extent was the FECs project implemented as intended?
  4. What elements of service delivery represent “promising practices” in supporting financial empowerment and increased financial self-efficacy among project participants?

The evaluation of the FECs project is based on multiple lines of evidence, including qualitative and quantitative data from surveys and interviews. The following table presents the final status of each of the lines of evidence:

Method	Description	Final Status as of June 2020
Document review	Documents were obtained from: <ul style="list-style-type: none"> <li>• FECs sites (presentations, promotional material, administrative documents); and</li> <li>• PC (annual reports, financial statements).</li> </ul>	On-site materials were obtained in January and February 2018.  The financial statement and progress reporting is current as of January-March 2020.
Literature review	This includes: <ul style="list-style-type: none"> <li>• A review of articles, studies and documents pertaining to financial empowerment programs; and</li> <li>• Government documents that relate to the relevance of the project and its alignment with broader Government of Ontario initiatives.</li> </ul>	Available literature was reviewed in December 2017 and then again in April 2020.
MCCSS Administrative data- Social Assistance Management System (SAMS)	MCCSS data for those participants who agreed to have their FECs and any existing MCCSS data linked.	4,457 individuals consented to sharing their personal information with MCCSS. Of those, 2,108 were matched to a Social Assistance (SA) record. This represents 47% of those who consented.
FECs Administrative data	Participant data housed by the FECs sites pertaining to service uptake and outcomes.	This data was extracted May 25, 2020.

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Method	Description	Final Status as of June 2020
Pre Survey	2,000 pre surveys (including both General and Tax Clinic surveys) were planned for this evaluation.	A total of 3,985 pre surveys are included in this report (collected from January 2018 – October 2019). This represents 26% of all eligible participants (i.e., new clients) or 75% of those who consented to participate in the evaluation. <sup>3</sup>
Post survey	1,000 post telephone surveys were planned for this evaluation.	A total of 812 post surveys are included in this report. This represents 15% of those who consented to participate in the evaluation and 5% of all FECs participants who were eligible to participate in the evaluation. <sup>3</sup>
Case study	A total of 15 case studies with FECs delivery partners to assess the capacity building efforts were planned for this evaluation.	A total of 12 were completed as of June 23, 2020.
Staff interviews	A total of 15 in-depth phone interviews were planned for this evaluation.	A total of 12 interviews were completed as of June 23, 2020.
Prosper Canada	Quarterly progress reports and annual financial reports	This data was received June 23, 2020.

### 3.2 Lines of Evidence Used and Data Analysis Approaches

#### 3.2.1 Lines of Evidence

The evaluation uses the following lines of evidence to determine whether desired outcomes have been achieved:

- A review of documents (both hard copy and online) provided by PC and the five FECs sites;
- Current results from the PRE surveys (both General and Tax Clinic). The PRE general survey was administered prior to participants receiving FECs services and obtained baseline data on their financial behaviour and attitudes. The PRE tax clinic survey was administered just after the tax clinic was completed and had baseline questions about participants' tax filing history and financial knowledge;

<sup>3</sup> Not all clients served were given an opportunity to participate. Some were under too much stress to undergo the consent process. Others were offered the opportunity but in large group settings (tax clinics) that were not ideal for soliciting consent.

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- Current results from the POST surveys. The POST survey was administered approximately 90 days after the PRE survey. It included baseline questions as well as questions about their service experience;
- MCCSS administrative data from those participants who consented to sharing and linking their personal information;
- In-depth interviews with the staff and management of the five FECs sites along with a select number of their affiliate agencies; and
- In-depth interviews with the management of the FECs, select community partners, Prosper Canada and MCCSS as part of a case study exploring FE community capacity building.

### 3.2.2 Analysis of Participants

The sub-groups used in this report are designed to analyze how various key groups of participants seek out and benefit from financial empowerment services. An important component of the analytical approach is the utilization of MCCSS' SA administrative data to understand the aggregate profile of FECs participants who receive SA. Understanding the characteristics of FECs participants, including those on SA and other sub-groups, has the potential to help the ministry and delivery partners better tailor service and supports to meet the local needs of diverse populations by providing targeted supports.

#### **Profile of Social Assistance recipients**

SA recipients captured within this evaluation include those clients of the FECs project who consented to have their data linked to SAMS and who were matched (i.e., were determined to be recipients of SA at the time they consented based on administrative records). At the time of this report, 2,108 FECs clients had consented and were subsequently matched (just under half the total participants (47%)). Some demographic highlights are provided below:

- There were slightly more female SA recipients (57%) than male recipients (43%).
- Many recipients were living on their own (66% single with no dependants).
- The majority (88%) were born in Canada. Nearly half (46%) had been on SA for five years or more. It is worth noting that 8% of all SA recipients were in the OW program for five years or more.
- Over half of SA recipients (53%) were receiving ODSP.
- The highest level of educational attainment by the majority (73%) was grade 7-13.

For more information on SA recipients' demographic profile, see Figure 25 and Figure 26 in the Appendix.

#### **Profile of evaluation participants**

A total of 3,985 evaluation participants completed the PRE survey. There were more females (56%) than males (42%). Most respondents (66%) had no dependants and 56% reported their marital status as single. When asked about their sources of revenue, 49% of participants self-reported that they receive SA. Indigenous participants represented 34% of evaluation participants.

For more information on participants' demographic profile, see Figure 27, Figure 28 and Figure 29 in the Appendix.

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### 3.2.3 Sub-groups of Interest

This report focuses on four key sub-groups of FECs participants. These sub-groups are mutually exclusive and collectively represent all evaluation participants with the exception of 11 participants who did not provide their age or source of income in the pre survey and so could not be assigned to any of the four key sub-groups listed below. For more details on the sub-groups, please see Appendix (Section 6.7).

1. Social Assistance (SA) recipients<sup>4</sup>
2. Non-SA earners<sup>5</sup>
3. Elderly<sup>6</sup>
4. Other (i.e., all other evaluation participants that did not belong to the other three categories)<sup>7</sup>

### **3.3 Limitations**

Readers of this report are cautioned that when reviewing the contents of this report, they should take the following limitations into consideration:

#### Causal Impact

The methodology employed by the evaluation cannot estimate the extent to which there is a causal relationship between the program and outcomes achieved by participants. While certain indicators suggest results are consistent with the program having its intended effect, a rigorous impact evaluation would be required to determine the extent to which specific changes in participants' conditions can be attributed to the program.

#### Evaluation Participation Rate

While the FECs sites report that a total of 60,357 clients were served over the evaluation period (September 2016 to March 2020), it is estimated that only 15,355 unique (new) clients were eligible to participate in the evaluation (January 2018 to October 2019). Of those, 5,330 agreed to participate in the evaluation. This represents a 35% participation rate in the evaluation.<sup>8</sup>

After cleaning the data, a total of 3,985 PRE survey completions were used for the final evaluation, representing a 26% participation rate.

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<sup>4</sup> A total of 607 SA recipients completed a PRE survey. They represent 30% of the total participants who completed a PRE survey at the time of this report. 155 SA recipients completed a POST survey, representing 33% of the total POST survey participants.

<sup>5</sup> A total of 804 Non-SA Earners completed a PRE survey. They represent 20% of the total PRE participants. 149 Non-SA Earners completed a POST survey. They represent 18% of the total POST participants.

<sup>6</sup> A total of 463 Elderly completed a PRE survey. They represent 12% of the total PRE participants. 124 Elderly completed a POST survey. They represent 18% of the total POST participants. A portion of these participants are also on SA as they transition to old age benefits.

<sup>7</sup> A total of 1,206 Other completed a PRE survey. They represent 30% of the total PRE participants. 229 Other completed a POST survey. They represent 28% of the total POST participants.

<sup>8</sup> For logistical reasons not all new clients received the opportunity to participate in the evaluation. Some tax clinic clients did not have the opportunity to participate in the evaluation because the agencies were processing large groups of clients simultaneously. In addition, some one-on-one clients were deemed by agency staff to be under too much stress to undergo the informed consent process.

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Survey Questions were Non-Mandatory

Survey respondents were not required to answer all questions. For this reason, the number of respondents in the tables presented in this report will fluctuate between questions.

SA Status

The determination of whether participants were recipients of SA at the time they accessed FECs services was based on the date identified on their program participation consent form. Their actual SA status is subject to change. For example, a participant's circumstance may change such that they would not qualify to receive SA supports from one month to the next (e.g., increase in income/earnings).

Inactive Participants

Some participants, who signed the consent forms, did not complete a PRE survey. According to the FECs sites, some of these were participants who expressed a desire to complete the survey at home, but never did. If they signed the consent form to allow their evaluation data to be linked to the MCCSS data, their information forms part of the data used to determine the proportion of participants who were on SA.

PRE-POST Comparisons

Some participants completed PRE surveys but either could not be reached or declined to participate in the POST survey. While the data from these individuals can be used to assess the demographics of the participant population as well as their uptake of services, their PRE data could not be used in determining the project outcomes in the evaluation framework.

Additionally, there may not have been sufficient time for the longer-term outcomes to realize the full impact of the FE services received.

Non-Response Bias

Non-response bias is the sampling error that occurs when the respondents to a survey are not representative of the population they were drawn from. The first potential source of non-response bias is among the clients of the FECs sites. It is possible that those who consented to participate in the evaluation are not representative of the larger FECs clientele. For example, those participants who decided to complete a survey may only be representative of FECs clients who were more satisfied with the services they received.

In order to understand whether FECs participants that filled out surveys were representative of the overall FECs clientele, the evaluators compared key demographic data that they received from the FECs sites' administrative data. This was a challenge because there was not a consistent method across sites for gathering demographic data. For example, age categories ranged widely and were not comparable. The categories used to determine if there was non-response bias were: gender; number of dependants; and marital status.

Figure 1 below shows a comparison of FECs clients and participants in both the PRE and POST surveys. The table suggests that a larger proportion of FECs clients have no dependants (80%) than the participants who consented to participate in the evaluation (67%), but otherwise are very similar.

A second potential source of non-response bias is the attrition that occurred when participants who completed the PRE survey did not complete the POST survey. The evaluators compared PRE and POST survey respondents along the same demographic variables.

Figure 1 shows that PRE and POST participants are a close match. This implies that any attrition from PRE survey participation did not disproportionately affect the demographic makeup of the POST sample.

**Figure 1: Demographic comparison of clients and evaluation participants**

Demographics		FECs Clients (n=55,910) %	PRE (n=3,985) %	POST (n=812) %
<b>Gender</b>	Male	45	42	44
	Female	52	56	55
	Other	3	1	1
<b>Dependants</b>	No dependants	80	67	73
	1 dependant	10	15	11
	2 or more dependants	11	17	14
<b>Marital status</b>	Single*	76	79	80
	Married/Common-law	19	20	18
	Prefer not to say	5	2	2

\* includes divorced, separated and widowed.

Source: FECs Clients (Provided by PC); PRE (Survey); and POST (Survey).

### Differences in Agency Administration of Consent

The agencies were all provided with details on how the consent should be administered to FECs participants. They were given latitude to administer the consent (and subsequent survey) so as not to impact their service delivery and business processes. Some agencies, most notably those offering tax clinics, felt that because of the volume of clients attending the clinic, one-on-one administration would not be possible. Because these clients did not have the process explained to them individually and were not provided an opportunity to ask questions in private, the consent and PRE survey were administered to groups of clients, which may have contributed to a higher refusal rate.

In addition, some agencies noted that some clients arrived at the FECs sites clearly experiencing stress. The agencies attempted to reduce their stress prior to administering the consent form and survey. They expressed that had they not done that, not only would the clients have refused to participate, but they would have left without receiving the FECs services. This means that an indeterminate proportion of PRE surveys may have been completed shortly after the participant received service.

### Impact of COVID-19 pandemic

The COVID-19 pandemic began to have an impact on the FECs project in March, which is normally a busy time for tax clinics. Data collection for the project stopped in February and was unaffected by the pandemic except insofar as the FECs sites were not easily available for interviews or for file transfers. PC provided a variety of tools and support to the FECs sites to allow them to continue to provide services

remotely both by phone and online. The impact on the final targets is likely to be negative; however the pandemic had no impact on the pro-rated targets presented in this report.

## 4 Findings

### 4.1 Relevance

#### Summary of Findings:

- Based on the sample of evaluation participants, the FECs project can be considered consistent with the needs of the target populations including individuals on SA, Non-SA Earners, the Elderly and other Ontarians with low income; 52% of participants (n=1,968) have monthly after-tax income of \$1,600 or less.
- The project contributes to MCCSS meeting its priorities while aligning with two broader initiatives of the Ontario government: helping people keep more of what they earn and supporting locally focused social services. It is also consistent with the Province's Four Year Math Strategy, which includes introducing grades 1-8 to a basic understanding of FE concepts.
- The FE services offered are in demand. Demand for one-on-one counselling increased in every quarter but one. However, SA participants were statistically far less interested in one-on-one FE services compared to other key groups, which could suggest there may be a more efficient ways of screening clients during intake.
- A greater number of tax clinic participants have no dependants when compared with general participants.
- Only 60% of Non-SA Earners (n=240) filed tax returns in the previous year compared with 88% of those on SA (n=744) and 94% (n=221) of elderly participants. Tax filing among participants as a whole was 82% (n=1,537).
- Just under half (47%, n=2,108) of the consenting evaluation participants served by the FECs project were deemed to be on SA at the time of receiving FECs services and supports.
- A far greater proportion of evaluation participants live in "Low-Income measure, after tax" households when compared to the general population of Ontario. This suggests the program is reaching its intended population.

#### 4.1.1 Alignment with Government and Ministry Priorities

The evaluation looked at the extent to which FECs services align with broader Ontario government initiatives.

The services provided and the population served by the FECs project aligned with the Government's announcement in *Realizing Our Potential: Ontario's Poverty Reduction Strategy (2014-2019)*. According to the strategy:

*Ontario is focusing its resources on those who need them most, including those receiving social assistance, persons with disabilities, the long-term unemployed, Aboriginal people, newcomers and at-risk youth, to help them access the supports they need to become and stay employed.*

The FECs project is also aligned with the current government's initiatives as stated in the November 22, 2018 news release: *Ontario's Government for the People Announces Plan to Restore Dignity, Independence and Empowerment to Social Assistance System*, which introduces changes to the way



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provincial employment services will be provided. The emphasis is on more streamlined supports that are more outcome-focused. The services, as stated, will explore “more locally responsive outcome driven employment service delivery models.”

Financial Empowerment programs focus on improving the financial security of Ontarians with low income. They support both people who are currently on social assistance as well as people who transition from social assistance to the job market. With the most recent social assistance reform announcement, the government introduced a set of measures that would remove barriers and introduce incentives that encourage people to transition into work. For example, the LIFT tax credit provides an incentive of up to \$850 per year for people on Ontario Works to find jobs, by allowing low income individuals to keep more of what they earn. Consistent with this approach, the FECs project may help individuals with low income, including SA recipients, to boost their income by as much as 50% by providing them with free tax filing services and assisting them to access eligible government benefits.<sup>9</sup>

The FECs project is designed to support low income Ontarians, including those who are on SA and workers with low incomes, in achieving financial stability. Both the services provided and the population served by the FECs project align with the Government of Ontario’s priorities. For example, the project can directly reduce the depth of poverty by helping low income participants access various government benefits by providing them with free tax filing and support services. The increases in benefits and income not only help people who are currently on SA but also people who are low income wage earners (including those who transition from SA to employment). The evaluation participants in this report include individuals on SA (47%); Other<sup>10</sup> individuals with low incomes (28%); individuals with low incomes who are employed (non SA earners) (18%); and elderly individuals (15%). Note that this includes all participants (n=3,985) including those who did not consent to data linkage and those who could not be matched. It is possible that some participants in the Other category are on SA.

FE training is also consistent with the Ministry of Education’s *Four Year Math Strategy*. While the type and degree of FE training may be substantially different from that offered by the FECs pilot project, the new math curriculum for grades 1-8 will “build understanding of the value and use of money through mandatory financial literacy concepts.”<sup>11</sup>

#### 4.1.2 The Need for FE Services

According to key informants from each of the FECs sites, there is a lack of resources to offer FE supports. This includes credit counselling, tax filing support as well as outreach to Indigenous and hard to reach populations.

Prosper Canada noted that, “While grassroots efforts to provide FE programs and services were in place prior to the start of the Ontario Financial Empowerment Project, there were only a few resources or strategies in place to deliver sustainable, comprehensive and scaled approaches, especially for organizations serving rural or remote areas in Ontario.” Delivery was limited to providing tax filing,

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<sup>9</sup> Based on calculation conducted by the ministry’s Policy Research and Analysis Branch using 2018 figures.

<sup>10</sup> “Other” includes all participants who self-identified as under 65 years of age and who did not consent to sharing their personal information for matching purposes with MCCSS’ SA administrative data OR who consented but for whom no match could be made.

<sup>11</sup> Ontario Introduces New Math Curriculum for Elementary Students. News release. June 23, 2020.

<https://news.ontario.ca/opo/en/2020/6/ontario-introduces-new-math-curriculum-for-elementary-students.html>

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access to benefits, savings and debt management services in urban areas of the Province; additional supports were needed to overcome systemic barriers within communities.

The FECs project is focused on addressing the financial empowerment needs of SA recipients and individuals and families with low incomes in the catchment areas surrounding the FECs sites. This is demonstrated by the program's activities and expected outcomes, most of which are focused on providing recipients with the knowledge and tools to make better financial decisions. All five agencies and PC have long histories of serving this population.

A total of 40,335 participants attended the FECs free tax clinics from September 2016 to March 2020 with 2,100 tax filers consenting to participate in the evaluation between January 2018 and October 2019. For evaluation participants who sought services other than the tax filing clinics, Figure 2 shows the services participants seek out vary by key group. With the exception of the SA recipients, who primarily wanted help with their taxes, the majority of the other groups reported that they initially sought one-on-one financial counselling. This suggests there may be an opportunity to modify service design and gain efficiencies.

**Figure 2: Financial empowerment services sought by participants**

	Total (n=2,136)	SA (n=656)	Non-SA Earners (n=530)	Elderly (n=156)	Other (n=783)
Help with / Services	%	%	%	%	%
One-on-one financial counselling	59	39↓	76	63	63
Help with filing taxes	26	47↑	11	23	19
Financial workshop	15	13	15	10	18
Help with other services	10	10	9	15	10
Help getting benefits	7	8	4	12↑	6
Government savings products	4	4	4	2	3

Source: PRE General Survey

↓ indicates a statistically significantly lower proportion. ↑ indicates a statistically significantly higher proportion.

Of the respondents who completed both PRE (35% of eligible evaluation participants) and POST (5% of eligible evaluation participants) surveys, 96% (n=782) would recommend the services and supports offered by the FECs site to others. This suggests that while participants may need a variety of services, the large majority had their needs met.

Figure 3, uses Statistics Canada's "Low-Income measure, after tax" (LIM-AT) to compare the incidence of low income households in Ontario against the incidence among the FECs evaluation participants.<sup>12</sup>

<sup>12</sup> According to Statistics Canada, "The LIM-AT refers to a fixed percentage (50%) of median adjusted after tax income of private households. The household after tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases."

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It shows that the proportion of FECs general survey participants who are in low income households is far greater than those in the province. The large majority of the FECs evaluation participants live in LIM-AT households. A greater proportion of single parents live in LIM-AT households than do households with two parents. Female evaluation participants account for 87% of the single parent families identified in

Figure 3 and 46% of identified individuals living alone with no children. As the figure suggests, FECs services are designed to assist and have been reaching low income individuals and families.

**Figure 3: Prevalence of low income households**

Household Composition		% LIM-AT *	
		Ontario Population %	FECs Participants %
Two parents	2 Parents, 1 child	10.0	76
	2 Parents, 2 children	10.2	75
	2 Parents, 3 or more children	18.8	79
Single parents	1 Parent, 1 child	30.1	87
	1 Parent, 2 children	37.6	89
	1 Parent, 3 or more children	53.8	82
Individual	Single (living alone, no children)	32.0	74

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016124; Combined Survey (n=2,710). Excludes participants for whom income could not be determined.

\* LIM-AT data was from 2016. To make the LIM-AT levels comparable with the FECs survey data, inflation rates of 1.6%, 2.3% and 1.9% were used to reflect the tax years 2017, 2018 and 2019 respectively (source: Table 18-10-0005-01 Consumer Price Index, annual average, not seasonally adjusted). The proportion of participants was calculated based on the year participants received their service.

The household composition of all participants in the FECs evaluation is shown in Figure 4. A greater number of tax clinic participants have no dependants than general participants who access one of the other major services, such as one-on-one financial counselling. This may suggest that the FECs sites could promote this service more among families with children.

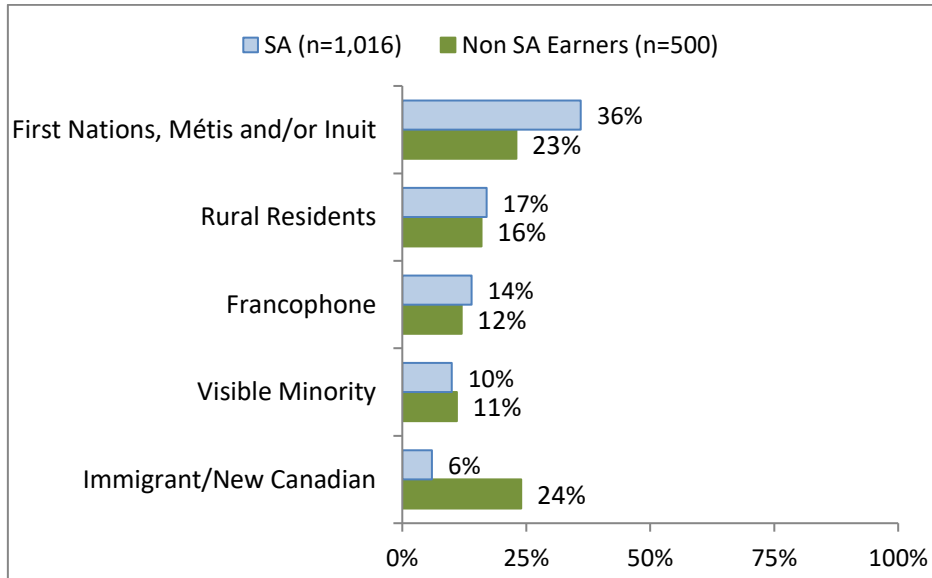
**Figure 4: Number of dependants in participants' household**

Dependants	Total Participants (n=3,904) %	General Survey (n=2,259) %	Tax Clinic Survey (n=1,645) %
None	66	62	73
1 dependant	15	17	13
2 dependants	11	14	7
3 or more	6	6	6

Source: PRE Combined - General and Tax Clinic Survey

The five FECs sites serve diverse clientele. Figure 5 shows the self-reported identity of SA and Non-SA Earner participants in the evaluation. Indigenous Ontarians make up the largest proportion of SA recipients, while new Canadians make up a higher portion of Non-SA Earners.<sup>13</sup>

**Figure 5: Self-reported identity of participants who answered the pre-surveys**

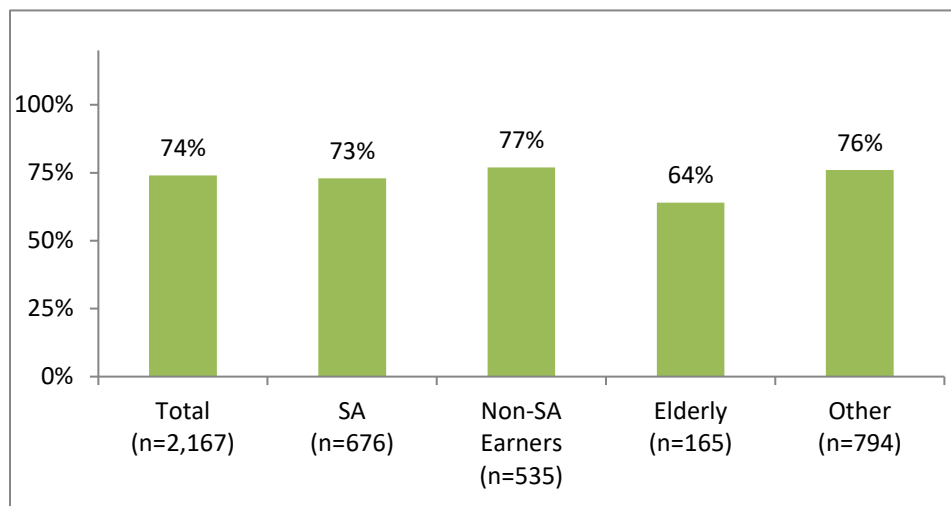


Source: PRE Combined - General and Tax Clinic Survey

The need for FE services is perhaps best illustrated by the proportion of evaluation participants who were experiencing financial stress. Figure 6 shows that, over the previous month prior to accessing FECs support, 74% (n=1,610) of evaluation participants experienced financial stress ‘often’ or ‘always’. Again, this was strongly supported by both the frontline staff (n=8) and management (n=4). One manager noted that FECs clients are often desperate, undergoing a crisis such as receiving a letter from the Canada Revenue Agency (CRA) informing them that their benefits are being cut, which in turn could result in their eviction. Under these circumstances of stress, many are unable to develop a well thought out financial plan.

<sup>13</sup> Note, because of the demographic differences between the FECs sites and disproportionately higher number of tax clinic surveys completed in areas where there is a large indigenous population, these figures are unlikely to be representative of the overall FECs participants.

**Figure 6: Participants who reported financial stress on the pre-survey**



Source: PRE General Survey (n=2,167). Percentages include respondents who reported that in the month prior to accessing FECs service, they Often or Always experienced financial stress.

Just over half of FECs evaluation participants 52% (n=1,968) have self-reported monthly after-tax income of \$1,600 or less. The figure is highest among single adults with no dependants (76%, n=742) and lowest among two parent households (42%, n=41) (See Figure 16 in Appendix).

In Figure 7 below, monthly after-tax income is broken down by the four key groups. The figure shows that the proportion of participants living with an after-tax monthly income of \$800 or less, is significantly higher among those on SA than the elderly or working poor. The predominant monthly income range for all four key groups is \$801-\$1,600.

**Figure 7: Self-Report monthly after-tax income by key group**

	Total (n=3,760) %	SA (n=1,426) %	Non-SA Earners (n=789) %	Elderly (n=432) %	Other (n-1,103) %
\$0-\$800	19	27↑	11	4	21↑
\$801-\$1,600	33	40↑	26	38↑	27
\$1,601-\$2,500	17	10	25	25	17
\$2,501-\$3,000	5	1	11↑	6	6
\$3,000 or more	7	2	15↑	6	8
I don't know	13	15	8	11	14

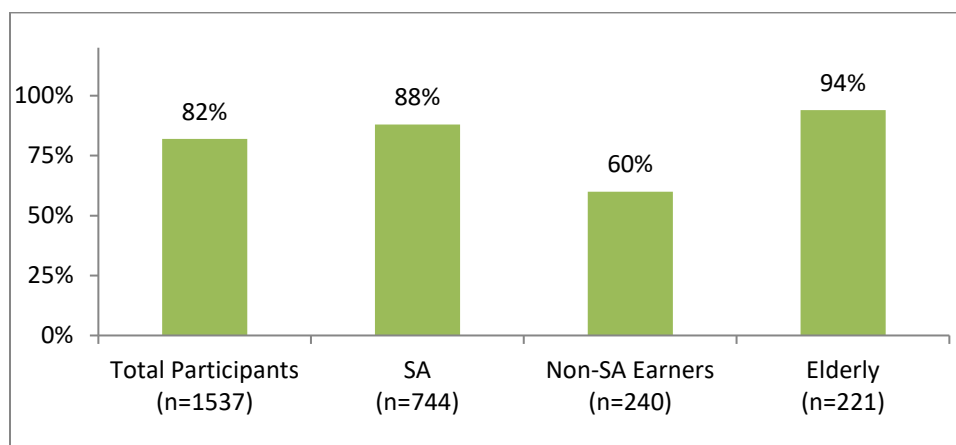
Source: PRE Combined - General and Tax Clinic Survey (↑ = significantly greater)

Only a very small percentage of evaluation participants (3%, n=74) have no bank account at all. Among those who do, a significantly greater proportion have chequing accounts (88%, n=1,934) over savings

accounts (48%, n=1,066). Those with employment appear to have greater need for bank accounts of both types (see Figure 18 in Appendix).

While the majority of participants who completed the Tax Clinic Survey reported that they filed taxes in the previous year (82%, n=1,259), only 60% (n=144) of employed evaluation participants (non-SA earners) filed their previous year's taxes (Figure 8).

**Figure 8: Filed taxes in the previous year**



Source: PRE Tax Clinic Survey

Insofar as the primary population served by the FECs project is Ontarians with low incomes and that poverty impacts people with a range of social, economic and demographic backgrounds, the FECs sites must reach, attract and serve a broad cross-section of their catchment areas. As previously noted in Figure 5, some of the FECs sites serve a more rural/remote population, while others serve larger immigrant populations.

Of the single female participants in the evaluation, 43% (n=367) lived with dependants under the age of 19. Only 17% (n=112) of single males lived with dependants under the age of 19.

There is overlap between clients served by the FECs sites and those served by MCCSS. Of participants who consented to have their evaluation data linked with the SAMS database, 47% (n=309) were receiving SA at that time. As shown in Figure 27 in the Appendix, of the females in the SAMS database, 33% (n=63) were single mothers.

The greatest uptake of service among participants who did not attend a tax clinic was for the one-on-one financial counselling. Uptake across services varied by key group. This suggests both that these populations have different needs and that the services being offered in the FECs project address the needs of the different key groups. For example, a significantly greater proportion of Non-SA Earners appear to need one-on-one financial counselling, while SA participants' need more help with filing taxes. This is also supported by the qualitative data, where both staff and managers indicated that, overall, project participants need a range of services. In many cases, participants come in for help with their taxes and, after speaking with a counsellor, realized they needed help with other aspects of their finances (e.g., budgeting, applying for benefits).

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#### 4.1.3 FECs Project's Ability to meet Client Needs

Only 13% of evaluation participants indicated that they had received help with their finances from sources other than the FECs project in the previous 12 months. The availability of other FE services in the five FECs sites' catchment area varied. In the more urban areas, there are other organizations (e.g., H&R Block) that will provide tax filing services for a fee. Those services do not include financial problem solving or assistance in applying for benefits. Furthermore, many of those organizations are only available during the tax season and generally provide support only with last year's tax return; year-round support for tax filing is not always available outside of the FECs project.

Several of the FECs staff expressed that there are synergies with other non-profit groups. For example, settlement agencies may be able to provide a client with support in filling out an application or in providing interpreter services if it is just a question of not understanding a document.

There are a variety of service gaps that the FECs have addressed in whole or in part. For example, some FECs sites are open one evening a week or one day on the weekend. This is to serve people who cannot make daytime appointments. Furthermore, there are some individuals who are homebound. One FECs site expressed that they reach out to family members or caregivers in the hope that they have Power-of-Attorney so that the paperwork can be dropped off and remaining issues can be dealt with by telephone. In one rural area that has a sizeable agricultural base, farmers face challenges getting away from their land. In those cases, the FECs ensures that as many services as possible are scheduled so they only have to make one visit.

One service gap, mentioned by several of the FECs sites, is the challenge faced by self-employed individuals. Under CRA's Community Volunteer Income Tax Program, which guides the delivery of FECs tax clinics, self-employed individuals are not eligible to receive FECs tax services. According to two FECs sites, the population of people who find themselves self-employed is increasing (e.g., Uber drivers); however, survey data currently suggests that 3% of evaluation participants (n=134) self-reported having income from self-employment.

Participants in the evaluation perceive their FECs site as conveniently located and open at convenient hours; however it is possible that potential clients who do not find them convenient do not use the services and therefore are not to be represented in this data. Overall, 86% of participants (n=3,212) indicated that the sites are conveniently located (see Figure 19 in Appendix), and 88% (n=3,088) indicated the sites' hours of operation are convenient (see Figure 20 in Appendix).

Depending on the FECs site, the time a client must wait for service from the day they call for an appointment ranges from two days to three weeks; however, most of the FECs sites allow some degree of walk-in traffic. Generally, walk-in appointments require an additional appointment be made because walk-ins typically do not have their paperwork in order.

#### 4.1.4 Comparable FE Services Offered Elsewhere

The evaluation assessed the extent to which FECs sites offer services that are comparable to existing FE services within the community.

There are both fee-for-service FE service providers such as H&R Block and community organizations that provide free tax filing services. There was consensus among FECs site managers that the fee-for-service tax filing companies were not an option for most low income individuals. In addition, the other community organizations that offer free tax filing services do not generally offer the suite of FE services that the FECs sites deliver. Front line staff members working at the FEC sites were interviewed as part of

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this evaluation; most were aware of other community locations offering tax services during tax season; however, based on their knowledge and experience, the support received in other locations is often limited to one tax year and only available during tax season. By contrast those who received FEC services had the support to help them with previous years' returns if necessary; were able to get their taxes done any time of the year; and were linked to other benefits (either financial or related<sup>14</sup>). The thorough and diverse support that FEC sites could offer was not readily available from most other locations, especially at no cost.

## 4.2 Service Design and Delivery

### Summary of Findings to Date:

- There are minor variations in how the program is delivered across the FECs sites. These are reflective of local demographic and geographic differences. Overall, the FECs project is being delivered as designed.
- The sites are innovative and flexible. They have had to adapt the project to circumstances of their clients, including remote Indigenous communities.
- The project has held 116 training sessions/workshops with frontline workers both within the FECs sites and within community organizations. This has resulted in 1,422 staff trained on topics such as: relationships with money, income and taxes, budgeting, banking and financial services, saving, credit basics, credit reporting, debt and consumer protection. An additional 582 staff have been trained to provide financial literacy training. The project has also trained 1,581 volunteers to assist low income families in filing their taxes.
- There is significant sharing of information and best practices between the FECs sites. This is largely facilitated by PC which offers FE training, monthly conference calls and webinars.
- While the survey data did not find a specific type or number of FE services to be most effective, the qualitative interviews suggest one of the most effective practices has been the one-on-one counselling, which builds a trusting relationship between counsellor and client.

### 4.2.1 Project Design

When the FECs project was in its design phase, PC accepted applications from a variety of community agencies in an effort to identify the most suitable agencies to offer the FECs project. In their applications, the FECs sites indicated the populations they serve and the services they offer (Pre FECs Project). All five sites regularly serve women, seniors, youth, newcomers and individuals living with disabilities. Most FECs sites serve rural and Indigenous populations. To date, FECs sites have indicated that the demographic identity of their clientele is used by frontline staff to adapt their approach to providing services to individuals and to tailor outreach communications. These demographic differences across the FECs sites also reflect the populations in their catchment area.

All five FECs sites offer financial literacy education and one-on-one financial counselling/problem solving. Four of the sites offer support people in terms of opening RESPs and registering for the CLB and

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<sup>14</sup> Several key informants indicated that participants can have issues related to a lack of funds, such as notices of eviction or discontinuation of phone or hydro service; the FECs staff act as advocates on their behalf to get extensions.



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Canada Education Savings Grant (CESG). Two of the sites offer this support through partner organizations, while the other two offer it directly.

All five FECs sites assist their clients with tax filing and help them access government benefits; however, there are differences in how these are delivered. Four of the FECs sites provide their clients with support to access basic banking services such as opening bank accounts. One has worked with two non-mainstream financial institutions to develop products, such as no-interest micro loans, for clients that most chartered banks might consider high-risk customers.

One of the FECs sites participated in a "super clinic". The federal government organized a mass mailout to postal codes with a high proportion of low-income families. The mailout informed recipients that there will be a clinic where they can get help.

### Delivery

As previously noted, the FECs sites have a long history of providing services to their respective communities. Some are experienced providers of credit counselling services. Others have experience providing new Canadians with settlement support services. The FECs project provides them with a more structured focus on FE services. While they may differ in terms of the populations they serve and in how they hire and train their staff, the manner in which the FE services are provided are fairly similar. Clients make appointments to see a staff member. First contact may be by phone, but some sites allow walk-in appointments. A staff member begins the intake during which time a file is opened and the clients' details and issues are recorded. Based on the clients' issues, they may receive or be referred to the following services:

- One-on-one financial coaching and problem solving;
- Support to access basic banking;
- Support to open a RESP and CLB;
- Assistance with accessing government benefits;
- Financial literacy workshops; and
- Assistance with Tax Filing.

All the FECs sites tailor the financial literacy workshops and counselling sessions to the needs of the individuals. Each has educational materials for youth/students, single parents, newcomers and seniors. If needed, the sites will attempt to schedule interpreters to assist newcomers.

Depending on the clients' circumstances and the capacity of the FECs site, the site may attempt to offer as many services as appropriate. Some services such as tax clinics require documents that the client may or may not have and thereby make multiple visits necessary.

#### 4.2.2 Project Flexibility

From the documents provided by the FECs sites and by PC it is clear that significant efforts have been made to provide FE services both at the FECs sites and throughout their catchment areas. One FECs site provides services at a partner organization's location. In others, the FECs project staff provide the services at libraries, community centres, social service agencies, seniors housing and First Nations reserves. One FECs manager noted that they work collaboratively with their local OW office to make new OW staff aware of upcoming FE presentations. The OW office also has posters that showcase local FECs site services and upcoming training. Those FECs sites that serve rural and often remote, communities have found that they have to increase their outreach. Many clients residing outside urban areas often drive large distances to receive FE services. With populations being more spread out, the

services of FECs located in rural areas are that much more crucial given they cover a very large geographic area and fewer alternatives are available.

Language can be an issue for newcomers to Canada. The FECs sites have had to adapt. Most sites have found that volunteers who work with organizations involved in immigrant resettlement services often speak multiple languages and can be of assistance as interpreters for the FECs staff. In fact, one of the sites has its own settlement services. Other sites have hired staff who speak multiple languages to support a wider range of clients. It should be noted that 41% of the Non-SA Earners (n=101) were newcomers, while the proportion of newcomers and visible minorities receiving SA (n=205) was low (10%).

#### 4.2.3 Project Components Reported as most impactful

All the FECs sites' staff and managers agreed that the services provided were appropriate given clients' demonstrated needs. Many noted the large volume of clients who visited the sites specifically for assistance in filing their taxes; however, they added that the populations they serve rarely have only one financial issue. One manager expressed that because the issues facing their clients are complex and inter-related, a holistic approach is necessary. In some cases, their issues go beyond FE services. For example, newcomers to Canada face settlement challenges compounded by language barriers. Several of the sites offer these types of supports and services outside of the FECs project, but can leverage those services to benefit their FECs clients.

Eighty-four percent of participants who completed the general survey believed it would help them to know what government benefits they were entitled to. According to FECs staff, in many cases, clients are entitled to benefits they are not receiving, which could significantly reduce their stress. The one-on-one financial counselling is viewed by the FECs staff as being instrumental in identifying these types of scenarios and thereby addressing clients' underlying financial distress.

Interviews with managers and staff suggest that it is important that the workshops they offer are tailored to client populations. For example, the financial issues facing a student are very different from those facing someone moving from SA to old age security.

It is also important that the workshops provide support on topics that affect a broad cross-section of clients. This is supported by the general survey results, which shows that two-thirds of evaluation participants, across all key groups, regularly find it challenging to stay within budget. It is worth noting that the POST survey results show that figure has dropped to 50% (n=413).

One manager noted that they often see clients who have entered bankruptcy and expressed that more could have been done to assist them had they come to the FECs site before their financial situation became desperate. They believe this is why outreach is important, to optimize the timeliness of the financial education.

Though only 5% of eligible evaluation participants completed the post-survey, nearly all of the evaluation participants (96%, n=782) who completed a post-survey 90 days after they received the FECs services would recommend the service to others. This is consistent with the views expressed by the FECs sites' staff and managers. All of these evaluation participants strongly expressed that the project was having a positive impact on their clients' stress levels, ability to manage their finances and their confidence.

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#### 4.2.4 Reporting Requirements and Information Sharing

At the time of this report, PC documented that 116 FE workshops had been delivered to FECs staff and other frontline workers. On an ongoing basis it holds monthly teleconference calls with all five site managers. The FECs managers value these networking opportunities.

PC provides quarterly updates to MCCSS on the progress being made by the project. The data for those reports comes from the FECs sites. The reports are considered by MCCSS staff to be professional and timely. Interviews with the FECs site managers suggested that they are pleased with the role that PC plays in assisting with the project's reporting requirements.

### 4.3 Performance Effectiveness

#### Summary of Findings from Participants who completed the Pre and Post-Surveys:

- A comparison of participants' pre-service and post-service survey results suggests that the project contributed to a 9 percentage point increase in tax filing. In addition, there were increases in the proportion of participants who have direct deposit (+18 percentage points); who feel they only choose the best financial products (+17%); who study financial products before making decisions (+14 percentage points) and who feel they have the financial knowledge to make the right decision (+13 percentage points).
- A similar comparison of behaviours and attitudes that the project was designed to reduce indicates that among survey respondents, the project contributed to a decrease in the proportion of those who always or often feel stressed about their financial situation (-27 percentage points); and who find it challenging to live within a budget (-17 percentage points).
- The services provided by the FECs project may have also helped 30% (n=160) of participants who completed the pre and post surveys to receive government benefits who were not previously receiving them. There has also been a reported 9% net increase in evaluation participants' monthly after-tax income. Both these figures are based upon participants' ability to recall.
- Overall, 93% (n=754) of POST survey respondents indicated they received only one service from their FECs site. However, there is a significant discrepancy between the number services the FECs sites believe they delivered to participants and the services the participants believe they have received.
- There may be an opportunity to improve the process through which clients are referred to other organizations. Only half of those who were referred said the experience was useful.

#### 4.3.1 Project Progress to Expected Outputs

PC tracks and reports the project's progress in meeting its activity targets. Figure 9 below shows the project five-year activity targets (to March 2021), its prorated targets (to March 2020) and its progress toward the target (both raw and as a percentage of the prorated target).

There are two activities that are at risk of not reaching their March 2021 target. They are:

The number of children enrolled in RESP & CLB: Nearly two-thirds of participants (66%, n=2,568) do not have dependants, which is representative of the FECs sites overall client base. This means the target will be difficult to achieve. At best the FECs sites can inform their clients and encourage them to get RESPs

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and apply for the CLB, but ultimately these activities require the clients to go to a financial institution with the required paperwork (e.g., birth certificate); and

The number of clients who were helped to open a bank account: Most participants (97%, n=2,126) had either a chequing or savings account and so did not need the service. This means the target is not a key service and does not require monitoring.

**Figure 9: Project progress toward targets**

Activity	Project Target (by Mar 2021)	Prorated Target (to Mar 2020)	Performance Jan 2017 to Mar 2020	% from Prorated Target
Number of clients provided financial coaching	7,000	5,600	14,591	261%
Number of applications for government benefits submitted	3,600	2,880	6,798	236%
Number of clients helped to file their taxes	20,000	16,000	40,335	252%
Number of clients helped to set up direct deposit	5,000	4,000	4,697	117%
Number of clients receiving financial literacy education	14,000	11,200	9,974	89%
Number of children enrolled in an RESP/CLB	6,000	4,800	2,947	61%↓
Number of clients helped to open a bank account	400	320	33	10%↓

Source: PC: Summary of data received from sites: Reporting Timeframe: Jan 2017-Mar 2020

↓ indicates an activity that is in danger of falling short of its target.

To assess the impact of the FECs project on participants' financial decision-making, participants were asked several of the same questions before they received the FECs services (PRE) and again approximately 90 days later (POST). Some of the questions were related to the behaviours, attitudes, or product usage that the project was designed to reduce. Other questions were related to the behaviours, attitudes, or product usage that the project was designed to increase. Participants' agreement with the three statements in Figure 10 was expected to decrease if the project was effective at improving participants' financial knowledge. All three decreased in the three months following service delivery, the two largest drops were in the percentage of people who were regularly stressed about their finances (-27 percentage points) and those who find it difficult to stay within budget (-17 percentage points).

**Figure 10: Project's impact on behaviours and attitudes (Intended to DECREASE)**

Statement	PRE %	POST %	+/- Change
In the past month I am (often OR always) stressed about my finances (n=753)	76	49	-27
I (often OR always) find it hard to stay within budget (n=753)	68	51	-17
I would benefit from knowing which government benefits and support programs I am entitled to (n=752)	85	79	-6

Source: PRE General and POST Survey.

The project has contributed to increases in positive behaviours and decisions about financial products that will improve participants' financial stability.

**Figure 11: Project's impact on behaviours, attitudes and product usage (Intended to INCREASE)**

Statements	PRE %	POST %	+/- Change
Do you currently have direct deposit (n=753)	62	80	18
I only choose the best financial products (n=750)	28	45	17
I study financial choices before making the best financial decision (n=751)	43	57	14
I have financial knowledge to make important decisions (n=751)	45	58	13
Did you file a tax return last year (n=751)	86	95	9

Source: PRE General and POST Survey.

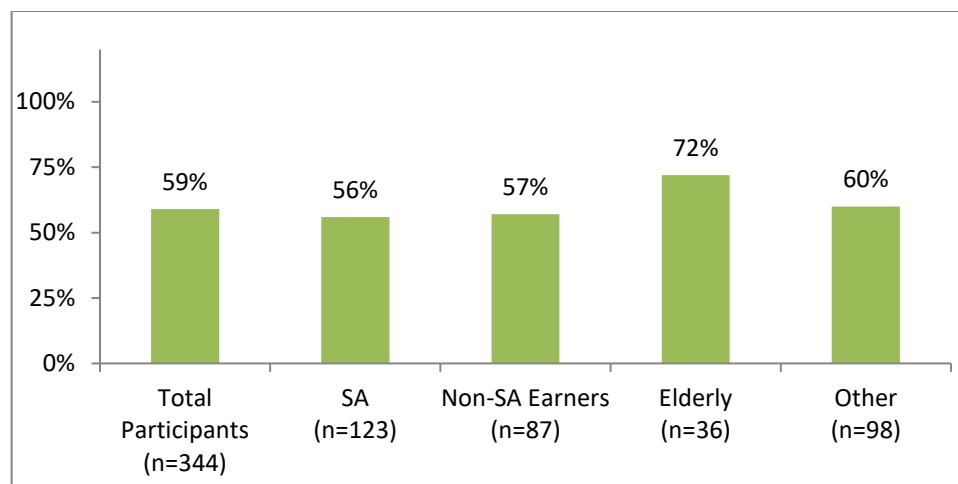
The increase in participants' financial knowledge is supported by the qualitative data from the FECs staff and management. This was also true, but to a lesser extent, for client usage of safe and affordable banking products. Some staff felt confident that clients would use the appropriate products, but could not be sure, unless the client returned to the FECs site and let them know.

### Achievement of Financial Goals

Since receiving FECs services/supports, 42% (n=344) percent of POST survey respondents had established a financial goal. Of those who had established a financial goal, 26% indicated that the FECs sites had helped them set the goals. While no one goal dominated, the top three goals participants hoped to achieve included: "something big, like a car" (13%, n=42); "My education" (12%, n=38); and "A trip" (12%, n=37) (See Figure 21 in Appendix).

Figure 12 shows that a greater percentage of elderly participants were able to achieve their goals than other key groups, but more than half of all participants were able to achieve their goals.

**Figure 12: Percentage of participants who achieved their goals (3 months later)**



Source: POST Survey

### Benefits

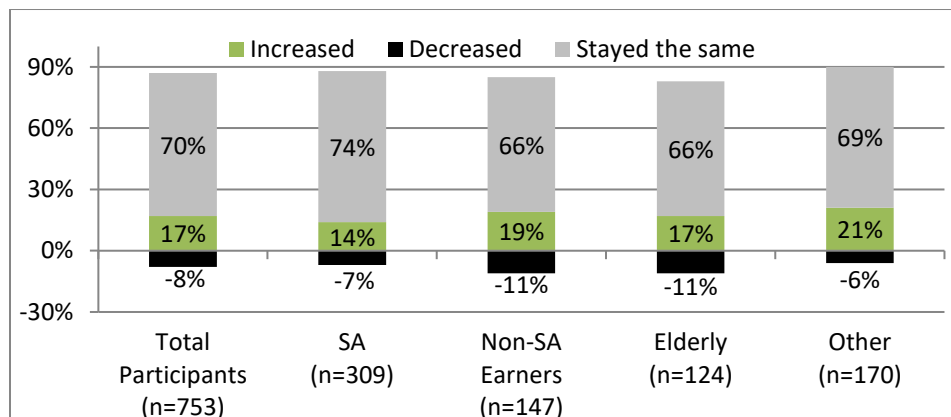
When asked “Which of the following government benefits are you receiving now that you weren’t receiving before getting services?” Most respondents (72%, n=443) answered “none”. This may be due to an inability to recall what benefits they were receiving prior to receiving the FECs services, or after as part of their tax return. It may also be that they are unaware of the efforts made by the FECs to secure their benefits.

FECs project participants were asked in the POST survey if their income had increased, decreased or remained the same since they received the services from the FECs site (90 days earlier). The survey data shows that, regardless of the number of people in the household, an increase in individual monthly income after taxes was reported. This may help to understand the corresponding decrease in the proportion of participants who are financially stressed or who have difficulty staying on budget.

As shown in Figure 13, 17% (n=138) of participants in the POST survey reported an increase in their after-tax monthly income. This compares with 8% who indicated a decrease in their after-tax monthly income. The change in monthly income could be attributed to other factors that occurred over the three-month period, such as the increase in the minimum wage from \$11.60 to \$14.00 on January 1, 2018. FECs frontline staff and managers expressed that their focus on obtaining the benefits participants are entitled to is having the desired results. At the time of the interim evaluation report (September 2018), the number of benefit applications fell short of the project’s pro-rated target. Subsequently, large increases in benefit applications were filed; the evaluation expects the project will more than double the total project target. According to figures provided by PC, from the launch of the program in September

2016 to March 2020, FECs sites assisted clients in applying for up to \$231,092,066 in estimated income tax and other benefits.<sup>15</sup>

**Figure 13: Change in self-reported monthly after-tax income**



Source: POST Survey

Use of Financial Products

There has been a small reduction (less than 10%) in participants’ self-reported use of many financial products. The reductions were largest in the use of cheque cashing services (7%); payday loans (7%) (Pre n=291, Post n=54); credit cards (6%) (Pre n=882, Post n=289) and car loans (6%). See Figure 22 in Appendix for more details.

4.3.2 Dissemination of Effective Practices to the Wider Community

There is evidence that the FECs sites meet regularly with PC to discuss the project. In the documents provided, and interviews with FECs managers, it is clear that there are open channels of communication through which the FECs sites are encouraged to share best practices. In several of the interviews, managers noted that they are now employing strategies they learned from other managers.

All the sites are aware of the range of online resources developed by both PC and other FECs sites. Most noted that they have explored the sites and in several cases have adopted either the practices or tools posted there. There was no mention of whether that information was in turn shared with partner organizations.

4.3.3 Impact of Individualized Financial Supports

Many of FECs participants who did not come in for the tax clinic, came in for one-on-one counselling (59%, n=1,252), although a sizable portion of these individuals (26%, n=550) came for help with their taxes. Two of the FECs sites provide tax filing services during tax season. As previously noted, the FECs staff expressed that most of the participants come in for support in a state of high anxiety. There were only 618 one-on-one counselling sessions in the project’s first quarter, but the number increased and

<sup>15</sup> This amount includes all federal and provincial sources. It is estimated that the federal portion of those benefits is: \$171, 008,129.

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then remained consistently above 1,000 counselling sessions in all subsequent quarters. This is consistent with the FECs sites' learning that counselling is an important first step because participants are not necessarily sure what they need.

Upon arrival at the FECs sites, the participants are asked what services they came for. However, after they have met with the FECs staff, the staff suggest a variety of other services that would benefit them, including filing their taxes so they become eligible for government benefits. This evaluation interviewed participants approximately 90 days after they left the FECs sites, which may have resulted in some difficulty in terms of participants recalling what services they requested and what services they received. In addition, while the tax clinic stands as a unique experience for participants, it may be difficult for them to distinguish between many of the other FECs services; participants may have received multiple services, but their recollection of the experience is that they only received one-on-one counselling.

There is evidence that the FECs project has provided clients with knowledge and support to make better financial decisions. Among participants who completed both a PRE and a POST survey, there was a 16 percentage point increase in the proportion who agreed or strongly agreed that they have the financial knowledge to make important decisions. There was also a 20 percentage point increase in agreement that participants study financial choices before making the best financial decision.

The project has had less impact on participants' confidence in achieving goals they have set for themselves. While interviews with staff and managers suggest that clients have increased confidence, it may be that this outcome requires a longer period of time for the transfer of FE knowledge and the reduction in anxiety, which is more immediate, to result in increased confidence. It is clear that there was a 17 percentage point decline in the proportion of participants who indicated they often or always find it hard to stay within budget. Again, with reduced stress, increased knowledge and the emergence of sound budgeting practice, participants' achievement of their financial goals may be a longer-term outcome.

#### Frontline Staff Trained on FE

All the FECs sites noted they provide training to their front-line staff; however, each site has a different approach and a different emphasis. Some attempt to hire people with a background in social work. As a result, their training is focused on the financial counselling. One site noted that in the same way that they have developed different presentations for different client groups, they have developed training for staff that is specific to certain client groups (e.g., How to help clients transition from SA to old age pension). There was agreement that the emphasis on training is ongoing due to staff turnover.

Several FECs sites have partnered with local financial institutions to expand their library of financial literacy education material.

#### Material and Tool Development

The following products and tools were developed and shared among the FECs sites, with their clients and with other community organizations:

- Handouts (e.g., How to manage on a reduced income? How to find affordable housing?);
- Information booklets such as Managing your Money and Dealing with Debt. (These are written in plain language);
- Presentations tailored to specific populations. For example, presentations for students focus on student loans and budgeting, while presentations for seniors focus on transitioning to retirement;



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- Budget templates and tools such as the Benefits Screening Tool (BST), which according to several of the FECs sites has been invaluable;
- Sample Hydro rebate forms; and
- Paycheque tracker.

Many of these tools are available on the FECs sites' websites. PC's website also maintains a wide variety of tools to assist individuals and organizations involved in delivering and evaluating FE services. This includes a financial coaching toolkit, which several of the FECs sites indicated they have accessed and used. Some FEC sites pointed out the potential benefits of investing in paper materials so they can provide their clients with something tangible, in their own language, as a reference tool.

In response to the COVID-19 pandemic, PC developed a one-stop Financial Relief Navigator portal launched in early June 2020, where Canadians can access user-friendly, plain language information on how to access all COVID-19 relief measures available from federal/provincial/territorial governments, as well as major banks, credit unions, utilities and telephone/internet providers. It also developed new telephone and online services to deliver tax-filing help safely and securely to vulnerable Canadians, in partnership with the Canada Revenue Agency and community tax filing experts.

In addition, PC is in the process of updating and adapting its tax-filing, benefit access and financial coaching toolkits and training and laying the groundwork for large-scale online training so it can equip service providers across Canada to get new, remote services up and running quickly.

It has also expanded the 'Coping with COVID Basecamp' platform to include weekly meetups.

#### 4.3.4 PC's Impact on Project Delivery

Interviews with FECs managers indicate that there is consensus that PC plays a valuable role in the project. The FECs sites had some initial concerns that PC's role was not sufficiently well defined and that it might be diverting financial resources to administrative tasks rather than to front line service delivery; however, those concerns have largely been alleviated.

The FECs sites value how PC has facilitated and encouraged the sharing of information. It holds regular teleconference meetings and assists in documenting best practices. In addition, there was consensus that PC took on an essential role for the evaluation in collecting and amalgamating the FECs data for the evaluation, as well as providing quarterly reports to MCCSS.

PC has provided training for tax clinics and resources for working with First Nations communities. PC has made its money coaches available to the sites to help improve the FE knowledge of their staff. Two of the sites also mentioned that they have made extensive use of the tools and training available from PC's website.

One manager commented that PC's organizational goal of making financial literacy more visible at a national level has assisted their FECs site at the local level in raising awareness and funding.

Several of the FECs managers commended PC for its fast response to COVID-19 and staff from all the sites expressed that the benefits screening tool is a valuable resource that is used regularly.

#### 4.3.5 FEC Integration with the Delivery of SA

There are significant differences in the degree of interaction between the FECs sites and the OW and ODSP offices. As previously noted, one of the FECs sites is housed in the same building as the SA offices.

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This took a great deal of work and preparation, but has led to seamless referrals, in both directions, as well as a better understanding of each others' clients. The FECs manager suggested that it is easier to assist individuals in crisis when they feel that they are getting all of their needs met at one location.

Two FECs managers indicated a strong relationship with their local SA offices, noting they receive a lot of referrals from them. One suggested that they do not have the capacity to serve everyone that OW and ODSP send them. The other has worked with their local OW office to streamline the referral process. The OW offices are asked to remind their clients to bring all relevant documents (e.g., income statements, tax assessments) when they meet with the FECs staff.

Another FECs manager indicated a strong relationship with the Director at the local OW office, but added that referrals from OW have a very high "no show" rate, which has caused scheduling inefficiencies.

Four of the five FECs managers indicated that the referrals from OW and ODSP offices reflect the broad range of clients the FECs sites currently receive; however, one site suggested that it receives a lot of single mothers. The same site also reported a greater number of seniors, who are struggling because they work a few days per week to supplement their pension, but because of the minimum wage increase, their hours were cut back and they are no longer able to live within their budget.

#### 4.3.6 Referrals to and from other Local Resources

Interviews with staff and managers indicated that it was common practice to address as many of their clients' issues as possible. According to them this would often result in referrals to tax clinics and other services such as financial literacy workshops. These referrals are predominantly internal referrals to other services offered by the FECs site. POST survey data shows that only 14% (n=116) of respondents indicated they were referred to other community organizations for services. Among those who were referred to other services, 51% (n=61) indicated that the referral service was useful and 29% (n=33) suggested they were still waiting to receive the benefit of the referral. Twelve percent of those referred indicated that it was not useful.

#### 4.3.7 Best Practices

The FECs staff and managers were asked to identify what they considered best practices in the operation of the FECs project. No formal definition of best practice was used. A complete list of recommended practices can be found in Figure 24 in the Appendix. Several of the more strongly held or widely adopted practices are provided below:

- There was consensus that establishing a trusting relationship with participants is essential to understanding how best to help them.
- Community outreach initiatives, such as presentations to organizations that serve specific populations (e.g., seniors or Indigenous peoples), should always be followed up. This helps those communities realize that outreach is not just about creating awareness but shows a commitment to engage. In addition, there is always turnover of staff at other organizations; follow up helps ensure that connections are not lost. Continual contact was deemed important for both urban and rural serving FECs.
- When training is offered to another organization, it is best to first understand the organization's capacity to deliver FE services. There is no point in training people to provide FE services, if they have no intention of offering them.

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- Adopt a client-centric delivery model. Staff may feel that there is another service the participant could use, but if they are not interested, the site should not push it. Client-centric models also seek feedback from the participants about the services they want and the manner in which they would like to receive them. This is perceived as instrumental in empowering clients and giving them dignity.
- Partnerships should be strategic, where partners should offer complementary services, for example immigrant resettlement services or services for single mothers.

It should be noted that in response to the COVID-19 pandemic, PC and the FECs have increased their use of and efficiency with alternative methods of delivering FE services. For example, with the approval of the CRA, the FECs sites can offer tax filing assistance by telephone, where previously that was not permitted. In addition, clients calling with inquiries about benefits can be referred to PC's online portal, the Financial Relief Navigator, which helps them refine their needs and better express them to the FECs sites.

#### 4.3.8 Importance of Different FE Services

To determine whether accessing FEC services impacted participants' self-assessment of their financial literacy, Analysis of Variance (ANOVA) tests were conducted (see Appendix for detailed tables). The self-assessments in both the PRE and POST surveys were based on agreement with the following statements:

- I have financial knowledge to make important decisions;
- I study financial choices before making the best financial decision;
- I only choose the best financial products (credit cards, loans, interest rates); and
- I am confident that I will achieve a financial goal I set for myself today.

Based upon whether they had received one-on-one supports or attended a tax clinic, there were no significant differences in participants' ratings.

The impact of the number of services was also assessed; however, the results were inconclusive.<sup>16</sup>

Paired-samples T-tests were conducted to determine whether differences in PRE and POST surveys results were statistically significant for the following statements and questions:

- I have financial knowledge to make important decisions;
- I study financial choices before making the best financial decision;
- I only choose the best financial products (credit cards, loans, interest rates);
- I am confident that I will achieve a financial goal I set for myself today;
- How often do you find it challenging to stay within budget?
- In the last month, how often did you feel stressed about your financial situation? and
- I would benefit from knowing which government benefits and support programs I am entitled to.

The only statements for which the PRE/POST comparisons were not statistically significant were:

- I am confident that I will achieve a financial goal I set for myself today; and

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<sup>16</sup> The number of services received was derived from participants' answers on the POST survey. All participants received service, but the self-reported number of services they received when asked three months later appears to be unreliable.

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- I would benefit from knowing which government benefits and support programs I am entitled to.

It was not possible to conclude from the quantitative data whether a specific combination or number of FE services is more effective than others.

The staff and managers were asked which component or group of interventions were most effective in helping their clients. Because of the different populations served and their correspondingly different needs, there was little consensus on specific activities. There was however, a high degree of agreement on a general approach. Most staff and managers expressed that the most important aspect in the first contact with a new client is to listen to their problems and make them aware that there are a variety of services that can help. This helps build a trusting relationship, which may lead to the client interested in receiving ongoing help. Many of those interviewed suggested that the relationship is best cultivated in one-on-one counselling. However, interviewees also acknowledged that tax clinic participants often realize benefits they previously did not have. That has an immediate positive impact on their circumstance and in turn builds trust between the FECs site and the client.

#### 4.3.9 Unexpected Outcomes

Both the evaluation participants and the FECs staff and managers were asked if they were aware of any unintended outcomes. The participants expressed a range of positive experiences they had not expected, most notably that the service was free (28%, n=103) and that it improved their financial outlook and knowledge (22%, n=80) (See Figure 23 in the Appendix).

The staff and managers at several of the FECs sites expressed surprise at the effectiveness of their outreach initiatives at encouraging uptake of their services. The impact was not just from those who attended the community presentations, but from friends and family of the attendees.

Among the FECs sites that had not previously offered tax clinics, there was surprise at the demand for the service and also at the ability to use the service to encourage uptake of other services offered. One FECs site expressed that they were surprised by the large increase in awareness their organization experienced as a result of offering both tax clinics and financial counselling; the inter-relatedness of the services became much clearer to them.

#### **4.4 Community Capacity Building**

Early in the FECs project, feedback from the FECs sites suggested their attempts to embed FE services in other community organizations were impeded by the fact that those organizations found themselves already at full capacity and were therefore reluctant to take on the delivery of FE services in addition to their current services, preferring to make referrals to the FECs sites. This was reflected in the interim evaluation report and was discussed with the FECs sites and PC. Given community capacity building was a core component of the FECs project, the evaluation was modified to include a case study to further explore community FE capacity building.

The sites continued to offer training and increased their outreach efforts. At the time of this report, 116 FE workshops had been provided. A total of 582 staff were trained to deliver FE services. In addition, 1,581 volunteers were trained to assist people with low income in filing their taxes. According to the individual FECs sites, 156 community organizations are now offering FE services as a result of the program. That includes 24 government (10 OW/ODSP), four private sector and 128 non-profit

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organizations (including 27 indigenous organizations) all received FE training with their expressed purpose of offering FE services to their clients.

While the bulk of that capacity building has been in offering tax filing support, organizations with specific clientele are providing appropriate FE services. For example, one youth-oriented organization provides financial management training for youth. One FECs site noted that it had increased referrals from community organizations and has trained them to assess their clients' needs and prepare them for their counselling session by ensuring they had the necessary documents.

Interviews were conducted that focused on understanding the lessons learned from the approaches used to build capacity in the FECs communities. Twelve interviews were completed. They included input from one MCCSS official, two PC staff, six FECs staff and management, and three partner organizations. More detail from these interviews can be found in the Appendix (See Section 6.6). A summary is provided below.

#### 4.4.1 Community Needs

According to interviewees, many low income Ontarians cannot afford to pay for tax preparation services and so many do not file their taxes. There is also a lack of understanding of what benefits they may qualify for and how to access those benefits. It is apparent that community organizations recognize the need for FE services from the number that attended the training. More than 150 organizations with diverse clientele attended so they could provide FE services to their respective populations (youth, employment, health, First Nations, etc.).

One of the OW offices partnering with an FECs site commented that they were able to offer FE counselling to their clients one day per week as a result of the program. There is an opportunity for greater integration of FE training and services into OW offices. The existing relationships began organically with the FECs sites contacting the OW offices directly. This likely could have been facilitated more quickly and effectively if PC and MCCSS officials had coordinated communication with the local OW offices and the FECs sites. In particular, the tools that PC has developed, including the benefits assessment tool, could be made easily available to OW case workers.

The communities have also benefited from increased communication within the network of organizations serving vulnerable populations.

#### 4.4.2 Integration with other Projects

The FECs sites differ in their approach to community partnerships. One has extensive partnerships that include organizations that offer FE services. These include financial institutions and financial literacy and credit counselling services. Other FECs sites do not have partners and have built capacity through their outreach initiatives. This tends to take the form of presentations to other community organizations that showcase the importance of FE services and what the FECs sites can do to support the organizations' clients. There are also FECs sites that have partners that will refer clients to the FECs site if they recognize a need in their clientele. Partnerships also exist in which the partners allow FECs staff to provide FE services at the partner's location (e.g., having an FE staff at the partner location once a week).

One of the FECs sites that has successfully identified partners that can provide FE services feels strongly that there is value in continuing to expand the network of partners.

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The FECs sites also have different perceptions of what makes their service delivery unique. For example, one FECs site only hires staff with a background in social work. Two sites consider their focus on one-on-one service to be unique. Prior to hiring, consideration is also given to the staff's financial knowledge (e.g., accounting background). The additional financial experience among FEC staff enables the clients to receive more specific and informed services, which altogether can foster positive results. Time is invested in thoroughly understanding the clients' needs and aspirations, which in turn allows the FECs staff to address their clients' needs in a more holistic way. The office of one FECs site is unique in that it is located onsite within the OW and ODSP offices, which is not only more convenient for clients, but also helps establish collaboration between service providers. It generates greater awareness within the social service office of the FE services available and helps facilitate referrals.

#### 4.4.3 Impact on Community Capacity

For those organizations, including OW offices, that enlisted the support of the FECs staff to come to their location and provide FE services to their clients, the program has meant that their staff were freed up to focus on their clients' non-FE issues. From interviews with three of the partner organizations, the FE training that their staff received enabled them to assess their clients' FE needs and how best to address them or refer them.

As a result of the program, there are a greater number of free tax clinics in the FECs' communities. Not all are available throughout the year, but now some remote populations such as First Nations communities have access to FE services without having to endure excessive travelling times.

There is also an increased number of organizations capable of offering FE services. Not all organizations who attended the workshops or that received training offer a full complement of FE services; credit counselling is a more complex subject area that requires accreditation. However, it is unknown how many FE services are offered by each of the community organizations that have received training from the FECs sites.

PC's contribution in building community capacity has been to provide community organizations with the materials and tools to assist them in serving their clients. It has also developed a community of practice among community organizations and the FECs sites. PC has struggled to find a role for itself in embedding FE services in OW offices, however. Most of the progress in this area was achieved directly by the FECs sites, in some cases through already existing relationships. As previously noted, ensuring widespread awareness and integration of FE services in OW offices may require higher level dialogue with MCCSS. While there may be a need for a more systematic integration, as previously noted the program did provide FE training to 10 OW/ODSP offices.

Additionally, PC responded quickly to the COVID-19 crisis and provided an online portal to facilitate access to pandemic relief measures. It also worked with the Canada Revenue Agency to allow telephone and online tax filing assistance.

#### 4.4.4 Challenges

The resources the partner organizations have varies. As noted in an interview, the OW case worker to client ratios make it a challenge to add FE services to their schedules. In addition, some OW/ODSP clients see referrals to FE services as either punitive or else obligatory. There may be an opportunity to incorporate FE training to OW case workers when MCCSS holds its quarterly training sessions. Again, this would require PC working with MCCSS.

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Some partners have the physical space to offer FE supports or host a tax clinic, but do not have the staff. Given that FECs sites find the distances they have to cover to provide FE services and outreach to remote areas, prioritizing partnerships in the more remote areas may free up the FECs staff to provide additional FE services.

Another issue mentioned by partners and FECs sites is that the program would benefit from more promotion; outreach to non-profit organizations and high schools was specifically mentioned. Currently, word-of-mouth (31%, n=1,181) and referrals from other agencies (31%, n=1,175) appear to be the main methods through which clients become aware of the available FE services.

Turnover was also mentioned as a challenge, both within the FECs sites as well as within the partner organizations. Generally, the relationship with the partners is established with a champion, someone who understands that their clients would benefit from FE services. If that person leaves, it can undermine the partnership. Ongoing contact, if only to revitalize the relationship is important, although still secondary to provide direct client service.

PC noted that the tools and FE training it developed were initially viewed in general terms, but it became apparent that each community and each partner's clients would require tailored materials. This is more time consuming and costly. However, much of the materials requiring customization has been completed.

As previously noted, PC found it a challenge to play a supportive role in developing community FE capacity. Fulfilling this role at the local level may not be as valuable as coordinating with MCCSS to ensure OW offices are prepared when the local FECs site approaches them.

#### 4.4.5 Improvements

Continued and consistent funding was raised by a number of case study interviewees. Their rationale is that building capacity takes time. It first requires contact to provide a presentation; then training to develop expertise; then additional training to expand the number of FE services as well as to maintain the relationship.

A broader promotional strategy may facilitate awareness and interest among community organizations and possible lead to additional relationships.

Another interviewee noted that what is needed is systematic approach to connect low income individuals with FE services. This could be done effectively through OW offices but could also involve other points of contact with low income individuals such as social housing authorities.

Should the need for remote access to FE services and tax filing continue, it may be necessary to develop innovative service delivery methods that ensure equitable access for the digitally excluded.

From an evaluation perspective, the FECs sites would benefit from a consistent method of tracking their case management activities and intake processes.

### **4.5 Project Efficiency**

The evaluators reviewed the financial resources in relation to the production of outputs and progress toward expected outcomes. The program began and incurred costs prior to the launch of the evaluation. In addition, this final evaluation report will be submitted prior to the end of project funding. As a result, the figures below should be treated as approximations.

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As previously noted, it is unclear how many services each evaluation participant received. In addition, the financial reports do not delineate the costs for each of the FE services, but rather for the program as a whole. As a result, the cost-per-client-served is the most accurate method for measuring efficiency.

A total of 60,357 clients (both new and former clients) were served by the 5 FECs sites and their three affiliates from the project launch until March 31, 2020. Over that same period, a total of \$3,731,621 in project funding, including start-up costs, had been spent. It was calculated that the average cost to provide FE services to a client was \$62.<sup>17</sup>

By comparison, according one Ontario chartered professional accountant<sup>18</sup> costs associated with fee-for-service tax preparation come in two stages. The first is a personal consultation: the invoicing policy for accounting and tax services is based on an hourly rate of \$125/hour for personal tax preparation. The second stage is the actual preparation: preparation fees start at \$100 for slips and schedules plus the consultation time spent with the client for a basic Ontario return (one T4 slip). Other fees may also apply. This means that when the FECs sites offer free tax clinics, they do so very efficiently, with three additional benefits:

1. The service covers multiple years of tax returns;
2. It helps clients determine if they qualify for additional federal and provincial benefits; and
3. It gives them referrals to other FE services.

The evaluators could not find a fee-for-service firm offering the types of FE services the FECs sites provide.

In terms of the FECs project's administrative costs, according to PC's financial report, a total of \$70,617 was spent on administration and overhead. Those expenses do not include human resources. Combined with the wages for the Research Manager, Evaluation Officer and Director of Finance, as well as 15% benefits, the total administrative cost of the FECs program from launch to March 31, 2020 is \$283,640 or 7.6% of the budget as shown in Figure 14.<sup>19</sup>

Figure 14 also details the average cost to deliver FECs and the estimated benefits for clients associated with the services. In calculating the estimated average increase in tax filing income and other benefits, the evaluation took into consideration both new tax-filing clients, which the evaluation assumes would not have filed their taxes in the absences of FECs and the total number of clients served to estimate the per capita increase in income tax and other benefits applied for. Assuming that tax-filing income and other benefits clients applied for were realized, during the evaluation period, it is estimated that the FECs project helped clients access an average of \$2,556.<sup>20</sup>

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<sup>17</sup> The average cost per client includes the project's start-up costs.

<sup>18</sup> <https://www.accountingimpots.ca/fees/>

<sup>19</sup> The evaluators considered these administrative positions and not service delivery roles.

<sup>20</sup> The following formula was used to calculate the estimated average increase in benefits per client:

**26,938** (new tax-filing clients) \* **\$5,726** (estimated average increase in tax-filing income and benefits applied for) / **60,357** (total clients served) = **\$2,556**.



**Figure 14: Program costs and benefits**

Program Metrics (up to March 31, 2020)	Amounts
Total number of clients served	60,357
Total number of new and returning tax filing clients served	40,335
Total number of new tax filing clients served	26,938
Direct program expenditures	\$3,447,980
Administration and overhead	\$283,640
Total program costs	\$3,731,621
Average cost to deliver the program per client	\$62
Administration as percentage of program costs	7.6%
Total federal and provincial tax filing income and other benefits applied for <sup>21</sup>	\$231,092,066
Estimated average increase in tax filing income and other benefits	\$2,556

Sources: PC FECs Financial Report (September 2016 – March 2020) and PC FECs Progress Report (March 2020).

#### 4.6 Project Sustainability

The evaluators reviewed the qualitative data to determine the degree to which the following evaluation questions could be answered.

**1. Are there any required changes that would need to be made to the program if it was to be continued into the future and/or replicated elsewhere?**

A promotional strategy, one that markets the program's successes to low income individuals, was suggested by both partners and FECs sites. This, according to one MCCSS official, could include greater integration with OW and ODSP offices as well as with other points of contact between low income Ontarians and their government.

FECs sites value the tools developed by PC and see an ongoing need to have them updated. The Benefits Screening Tool is one that needs to be updated to reflect the changing environment of government benefits. While much of the quantitative data collection for this evaluation pre-dated the COVID-19 pandemic, some of the subsequent qualitative feedback noted not only the increased need for FE services, but a great deal of confusion surrounding the financial benefits introduced by the federal government.

**2. Can the benefits from the project's capacity building activities be maintained after the cessation of the project?**

There were mixed views on whether the capacity building that was achieved could be maintained after the pilot project was completed. As a result of COVID-19 and the corresponding loss of jobs, PC reports demand for FE services has seen rapid growth. The FECs sites have all reported increases in demand which have outpaced their gains in internal capacity building. Several of the FECs sites reported that the

<sup>21</sup> Benefits include the total of the tax refund, CCB, GST, OTB, WITB, CAI, OAS and GIS.

materials developed for the project by PC will continue to be used both by frontline staff at the FECs sites as well as by community organizations.

The outreach provided during the project will be scaled back as those resources are reassigned to service delivery, which will remain the principle priority of the FECs sites. Because of turnover in partner organizations, their ability to deliver FE services and even make referrals will diminish over time, more slowly where the relationships were strongest.

### **3. Do FE services in partner organizations demonstrate sustainability?**

Of the partner organizations interviewed, all commented that the community capacity building efforts had either been somewhat successful, in that they are better able to assess and direct their clients to the appropriate FE services, or very successful in that they are able to directly address some of their clients' FE needs.

The OW official noted that having access to the FECs' expertise has empowered the OW staff to better assist clients. Many of their clients have experienced a reduction in rental and hydro arrears as a result of financial literacy workshops they have attended. In addition, they expressed that they have witnessed an increase in the number of clients moving toward employment and creating less of a dependence on financial assistance. Without the FECs continued support, they were not confident that would continue.

None of the partner organization were able to say whether they would be able to offer FE services without the support of the FECs sites, either in offering FE services directly to their clients or by providing referrals to the FECs sites.

## 5 RECOMMENDATIONS

### 1. Community capacity building should be supported by a comprehensive communication and education strategy.

#### Rationale:

Community capacity building takes time. FECs sites serving rural or large geographies were particularly impacted by the demands of travel, as were their clients once aware of the services. A communication strategy should be implemented that continues to take advantage of all appropriate points of contact with low-income and vulnerable populations in the province. This could involve more provincial government offices such as OW and ODSP, as well as municipal shelters and subsidized housing agencies. Each government contact with vulnerable Ontarians or those with low incomes could be viewed as an opportunity to determine if they qualify for additional benefits or would be helped through additional FE services. Government staff would require basic training and would need FE materials and online resources developed and provided by PC. By supporting both the increase in awareness of the service and the efficiency of the FECs' outreach initiatives, a greater proportion of future funding may be available for the delivery of FE services.

The strategy may also consider further development to reflect the portion of the population not currently served by FECs sites such as families, including single parent families, and develop a strategy to assist the FECs sites in reaching more clients with children (66% of FECs clients are single with no dependants). A core component of this strategy should be increased communication and collaboration between PC and MCCSS. The focus of that collaboration should be on the systemic introduction of OW case workers to FE training and the establishment of processes to ensure case workers' clients are assessed for their FE needs.

### 2. Review the ongoing need for online and telephone delivery of FE services

#### Rationale:

COVID-19 negatively impacted the 2019-20 tax season for the FECs project. One-on-one sessions were a challenge. Large tax clinics were not possible. PC, with the support of national partners, has made significant advances in developing materials and tools that may play a valuable role in allowing the delivery of FE services to remote areas of the province, including those with substandard internet access, as well as ensuring social distancing during the pandemic should it continue. Innovations in the delivery of FE services may increase uptake, particularly in rural and remote areas, where travel distance has been shown to be an impediment. Additional research is required to understand the impact of this approach to service delivery and whether the need for it will continue after the pandemic.

### 3. Ensure consistency in administrative data collection.

#### Rationale:

The administrative data collected by the sites lacked consistency. For example, the demographic categories of clients served (e.g., age, income, household composition and number of dependants) differed from site to site. To better understand both the populations being served and the interventions delivered, efforts should be made to develop service standards, Key Performance Indicators (KPIs) and

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**Financial Empowerment Champions Project**

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consistent data collection measures. The use of common case management software would allow for regional or site level comparisons and help promote knowledge transfer and best practices. PC has experience with not only case management software in the implementation of FE services but in the use of software such as Basecamp, which allows FEC sites to work collaboratively. Many of the targets used in the FECs pilot project could be used as KPIs or would require small adjustments. The distance clients travel to access FECs sites should also be tracked. This would be particularly important in assessing the uptake and impact of FE services for clients who are from rural areas and/or living in remote areas of the province.

## **6 Appendices**

## 6.1 Evaluation Framework

### Terms and Acronyms:

FE .....Financial Empowerment

FEC .....Financial Empowerment Champions

MCCSS.....Ontario Ministry of Children, Community and Social Services

Stakeholder...MCCSS, PC, FECs management, partner organizations (excludes clients and FECs staff)

### Relevance:

Evaluation question	Indicator	Source
Is the Financial Empowerment Champions (FECs) Project consistent with the needs and priorities of the target population?	<ul style="list-style-type: none"> <li>FECs design aligns with needs of clients</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>Client survey</li> <li>Stakeholder interviews</li> <li>Staff interviews</li> </ul>
To what extent does the FECs project contribute to MCCSS meeting its priorities?	<ul style="list-style-type: none"> <li>FECs design aligns with MCCSS priorities</li> </ul>	<ul style="list-style-type: none"> <li>Administrative data</li> <li>Stakeholder interviews</li> </ul>
How does the project align with broader Ontario government initiatives (e.g. Poverty Reduction Strategy, Social Assistance Reform)?	<ul style="list-style-type: none"> <li>FECs design aligns with Ontario government initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>Administrative data</li> <li>Stakeholder interviews</li> </ul>
To what extent is there a demonstrable demand/need for FECs services to support individuals with low income in Ontario, including people living in different communities?	<ul style="list-style-type: none"> <li>Prevalence and demographics of low income families in Ontario</li> <li>Proportion of clients (pre intervention):                             <ul style="list-style-type: none"> <li>- Receiving the benefits they are entitled to</li> <li>- Experiencing financial stress (perceived stress scale)</li> <li>- Who have a bank account</li> <li>- Who filed their tax return in the previous year</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>Administrative data</li> <li>Client survey</li> <li>Case study</li> <li>Stakeholder interviews</li> <li>Staff interviews</li> </ul>
To what extent does the FECs project respond to the needs of its targeted beneficiaries within different demographic groups, particularly those served by MCCSS?	<ul style="list-style-type: none"> <li>FECs project goals</li> <li>Enrollment in FECs project</li> <li>Diversity of FECs clients</li> </ul>	<ul style="list-style-type: none"> <li>Administrative data</li> <li>Client survey</li> <li>Case study</li> <li>Stakeholder interviews</li> <li>Staff interviews</li> </ul>

Evaluation question	Indicator	Source
To what extent do FECs services assist in addressing a unique need or gap among individuals with low income?	<ul style="list-style-type: none"> <li>• Clients unable to access FECs services elsewhere</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Client survey</li> <li>• Case study</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
How responsive are FECs in meeting the needs of individuals with low income with the lowest tax filing rates	<ul style="list-style-type: none"> <li>• Services available in a timely manner</li> <li>• Convenient hours of operation</li> <li>• Wait lists</li> </ul>	<ul style="list-style-type: none"> <li>• Client survey</li> <li>• Case study</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>

**Service Design and Delivery:**

Evaluation question	Indicator	Source
Is the FECs project design and delivery appropriate? Is the project being delivered as planned?	<ul style="list-style-type: none"> <li>• Project required modifications (details on rationale)</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
How are the FECs project models conceptualized among the five organizations (e.g., common delivery approach, service offered)?	<ul style="list-style-type: none"> <li>• Degree of differences between FECs: services offered and population served</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are there any innovative project delivery models among the five FECs organizations?	<ul style="list-style-type: none"> <li>• Comparison of FECs approaches</li> <li>• Rationale for unique initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
How is FECs delivered?	<ul style="list-style-type: none"> <li>• Documented process</li> <li>• Confirmation by stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
How is the FECs project experienced (e.g., service experience) by individuals and families of varied demographics, including people living in different communities including Northern and Francophone Ontario regions, people with disabilities, Indigenous peoples, newcomers to Canada, female-led lone parent households?	<ul style="list-style-type: none"> <li>• Client account of accessing needed services</li> <li>• Staff account of clients' experience</li> <li>• Diversity of experiences</li> </ul>	<ul style="list-style-type: none"> <li>• Client survey</li> <li>• Case study</li> <li>• Staff interviews</li> </ul>

Evaluation question	Indicator	Source
Are the project activities and services provided (e.g., delivering income tax clinics, providing one-on-one financial coaching/ problem solving and financial education) appropriate?	<ul style="list-style-type: none"> <li>• Client and staff expectations that others would benefit from the project</li> <li>• Client and staff perception that clients' needs are being met</li> </ul>	<ul style="list-style-type: none"> <li>• Client survey</li> <li>• Case study</li> <li>• Staff interviews</li> </ul>
How are FECs building capacity in their local areas?	<ul style="list-style-type: none"> <li>• Number and quality of:                             <ul style="list-style-type: none"> <li>- Cross-sector relationships</li> <li>- FE training workshops delivered</li> <li>- Front-line staff trained on FE</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
What approaches do FECs take to embed financial empowerment (FE) services, supports and/or tools among other organizations?	<ul style="list-style-type: none"> <li>• Service providers have access to FE educational resources</li> <li>• Legacy tools developed and shared with FE field as a result of this project</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are FE services well-coordinated and well-positioned in the community so that targeted beneficiaries can easily access services?	<ul style="list-style-type: none"> <li>• Documented outreach to community partners</li> <li>• FE services offered at community hubs, shelters, youth centres and among Indigenous service providers</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
What challenges and/or barriers to delivery have emerged, if any?	<ul style="list-style-type: none"> <li>• Providers' perception of design flaws that may limit access, delivery, or capacity building</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>



**Performance/Effectiveness:**

Evaluation question	Indicator	Source
<p>To what extent is the FECs project producing expected outputs? What progress has been made towards the achievement of its intended outcomes? Is it demonstrating success?</p>	<p>IMMEDIATE (pre-post differences)</p> <ul style="list-style-type: none"> <li>• Clients’ financial knowledge</li> <li>• Clients’ use of money management tools</li> <li>• Clients setting/achieving short-term financial goals</li> <li>• Clients’ accessing appropriate FE services</li> <li>• Clients accessing safe/affordable banking products</li> <li>• Clients have access to stress coping mechanisms</li> <li>• Clients have solved a financial problem or accomplished a financial task</li> <li>• Increased collaboration to promote FE</li> <li>• Wider range of FE services available</li> <li>• Providers have increased capacity to deliver FE services</li> </ul> <p>INTERMEDIATE (pre-post differences)</p> <ul style="list-style-type: none"> <li>• Clients experience improved financial capability</li> <li>• Clients experience reduced stress (perceived stress scale)</li> <li>• Clients overcome barriers to financial exclusion</li> <li>• Participants access additional money via benefits, asset boosting and/ or tax filing supports</li> <li>• FE are incorporated and available across service systems</li> <li>• Increased number of front-line staff trained on FE</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
<p>To what extent does the FECs project provide individualized financial supports and services to assist people with low income to access additional income, gain financial knowledge and help them improve their financial situation and increase their capacity to plan for and handle a range of financial decisions?</p>	<ul style="list-style-type: none"> <li>• Uptake of individual and group FE services</li> <li>• Clients confidence in achieving a financial goal they established (pre-post)</li> <li>• Clients’ self-assessed ability to keep track of money (pre-post)</li> <li>• Proportion of clients who have a household budget (pre-post)</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>
<p>To what degree are project targets being met?</p>	<ul style="list-style-type: none"> <li>• Assessment of project outputs targets (Pro-rated)</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>
<p>To what extent are services helping individuals and families access RESPs, Canada Learning Bonds and Childcare Benefits?</p>	<ul style="list-style-type: none"> <li>• Proportion of clients accessing benefits to which they are entitled (pre-post)</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>

Evaluation question	Indicator	Source
To what extent are low income individuals or individuals on social assistance recipients accessing FECs services to file their taxes and open bank accounts?	<ul style="list-style-type: none"> <li>• Comparison of outcomes by income and by receipt of social assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>
To what extent have individuals and families demonstrated progress towards achieving personal outcomes?	<ul style="list-style-type: none"> <li>• Comparison of outcomes by family make-up</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>
To what extent have FECs contributed to building system capacity and embedding FE services into organizations across sectors?	<ul style="list-style-type: none"> <li>• Number of trained FE service providers</li> <li>• Number of partner organizations offering FE services</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
To what extent have capacity building activities (e.g. training, workshops, curriculum) delivered by PC equipped FECs to deliver FE interventions?	<ul style="list-style-type: none"> <li>• Perceived value of PC's support and materials</li> </ul>	<ul style="list-style-type: none"> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are FECs services and/or FE interventions being incorporated into the system's delivery of social assistance?	<ul style="list-style-type: none"> <li>• Perceived level of referrals from social assistance offices to FE service providers</li> </ul>	<ul style="list-style-type: none"> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are individuals and families that require additional services referred to necessary services/all available resources? (referrals and linkages at local level of service delivery)	<ul style="list-style-type: none"> <li>• Number of clients being referred</li> <li>• Client perceptions of referral process</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> </ul>
What are some identified best practices and lessons learned so far?	<ul style="list-style-type: none"> <li>• Perceived/documentated best practices: outreach, training, service delivery, capacity building, management/administration</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Which project design models (combination/interaction of interventions) are most effective at improving individual-level outcomes?	<ul style="list-style-type: none"> <li>• Service pathways to successful outcomes</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are there any required changes that would need to be made to the project if it was to be continued into the future/ replicated elsewhere?	<ul style="list-style-type: none"> <li>• Perceived modifications if continued or rolled out. If so, why</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Client survey</li> <li>• Case study</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Is the knowledge obtained about the effectiveness of project delivery and innovative strategies being disseminated to partner organizations and the wider community?	<ul style="list-style-type: none"> <li>• Processes used to transfer knowledge: within FECs, between FECs, between stakeholders, within community</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>

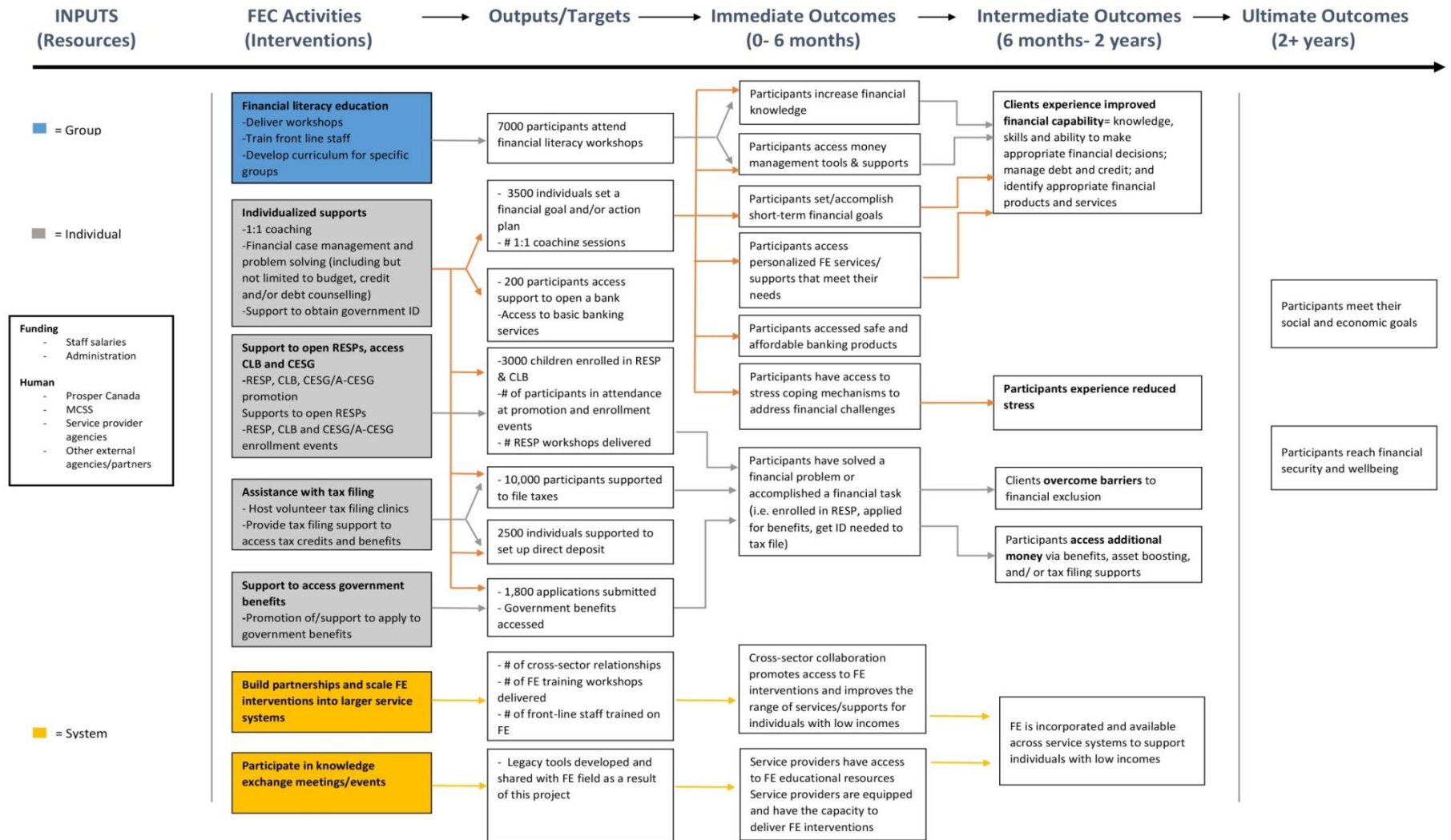
Evaluation question	Indicator	Source
What, if any, positive or negative unintended outcomes have occurred?	<ul style="list-style-type: none"> <li>• Presence of outliers in administrative data</li> <li>• Clients' perception of unexpected or surprising outcomes</li> <li>• Staff perception of unexpected or surprising outcomes</li> </ul>	<ul style="list-style-type: none"> <li>• Administrative data</li> <li>• Client survey</li> <li>• Case study</li> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
To what extent was value for money achieved (e.g. demonstrated cost-effectiveness and efficiency)?	<ul style="list-style-type: none"> <li>• Planned/used budgets and outcomes achieved</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> </ul>
To what extent have the resources required to implement and maintain the project met expectations/led to the achievement of expected outcomes?	<ul style="list-style-type: none"> <li>• Planned/used budgets and outcomes achieved</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> </ul>

**Sustainability:**

Evaluation question	Indicator	Source
Can the benefits from the project's capacity building activities be maintained after the cessation of the project	<ul style="list-style-type: none"> <li>• Duration of outcomes achieved</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Stakeholder interviews</li> </ul>
Are the FE services in partner organizations sustainable without further FECs funding?	<ul style="list-style-type: none"> <li>• Perceived strength and resilience of service delivery network in lieu of funding</li> <li>• Proportion of budget used for outreach and training of partner organization</li> <li>• Perceived longevity of training / staff turnover within partner organizations</li> </ul>	<ul style="list-style-type: none"> <li>• Document review</li> <li>• Administrative data</li> <li>• Stakeholder interviews</li> </ul>

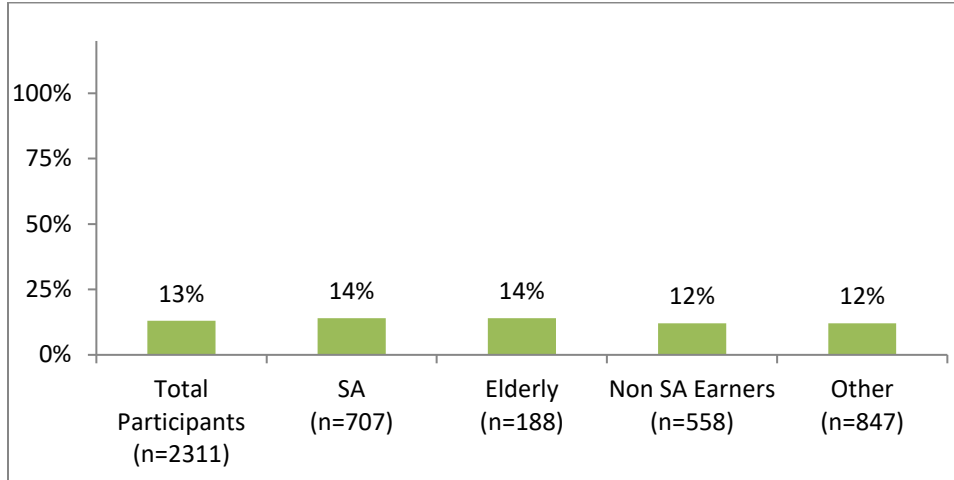
6.2 Logic Model

Ontario FEC Logic Model –evaluation period Jan 2018 - Apr 2020



### 6.3 Appended Tables

**Figure 15: Evaluation participants who reported receiving more than one service from FECs**



Source: PRE General Survey

**Figure 16: Self-reported monthly after tax income by household composition among participants who completed the pre- surveys**

	Total Participants (n=1,357) %	1 adult no dependants (n=892) %	1 adult with dependants (n=320) %	2 adults no dependants (n=84) %	2 adults with dependants (n=65) %
\$0-\$800	20	35	16	19	6
\$801-\$1,600	37	44	39	38	35
\$1,601-\$2,500	15	5	20	20	32
\$2,501-\$3,000	4	0	3	1	5
\$3,000 or more	5	2	2	1	8
I don't know	13	13	20	21	14

Source: PRE Combined - General and Tax Clinic Survey (Excludes participants who preferred not to answer: income, marital status or family size)

**Figure 17: Progress toward targets**

Number of ...	Y1 Q4	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y4 Q1	Y4 Q2	Y4 Q3	Y4 Q4	Total To Y4/Q4	Pro- rated target
Clients receiving financial literacy education	684	672	831	1,114	911	502	782	834	365	498	801	1,246	734	9,974	11,200
Children enrolled in an RESP/CLB	0	23	14	187	152	231	17	699	28	88	26	1,435	47	2,947	4,800
Clients provided financial coaching	369	701	713	774	832	953	815	963	679	817	736	1,068	628	10,048	5,600
Clients helped to file their taxes	2,867	1,856	3,816	505	1,118	3,428	835	482	2,373	5,544	1,880	433	1,801	26,938	16,000
Applications for government benefits submitted	80	619	602	439	704	584	487	496	656	607	540	544	440	6,798	2,880
Clients helped to open a bank account	1	1	1	1	1	3	3	7	0	2	3	3	7	33	320
Clients helped to set up direct deposit	245	975	274	106	369	432	268	169	159	796	249	95	560	4,697	1,250

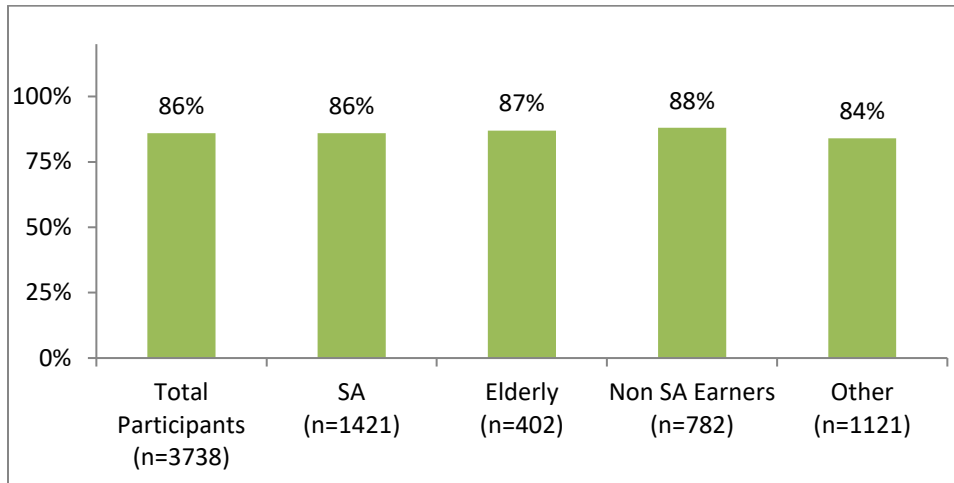
Source: PC: Summary of data received from sites: Reporting Timeframe: Jan 2016-Mar 2020

**Figure 18: Usage of bank accounts**

	Total (n=2200) %	SA (n=680) %	Elderly (n=172) %	Non SA Earners (n=533) %	Other (n=804) %
Savings account	48	39	37	60	51
Checking account	88	84	84	94	88
Direct deposit	60	58	51	67	60
No bank accounts	3	6	2	1	3

Source: PRE General Survey (multiple answers)

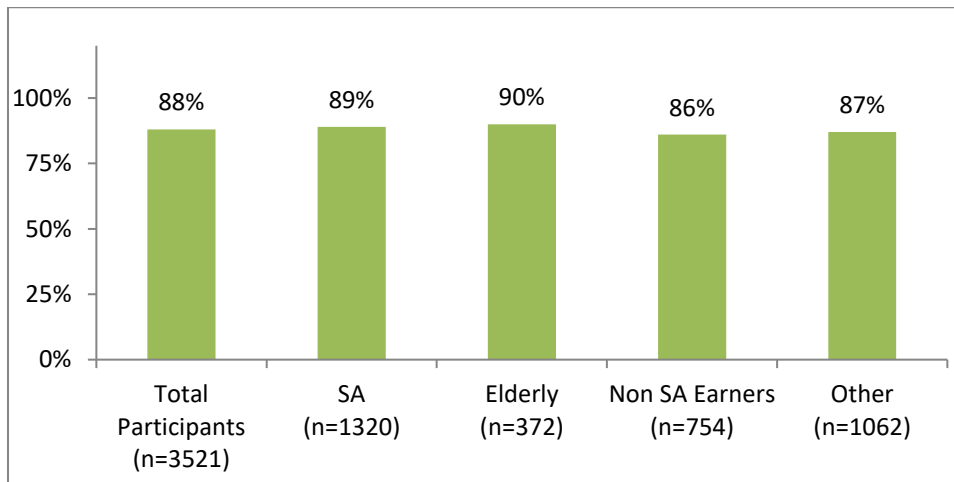
**Figure 19: PRE survey respondents who agreed it was easy to get to the FECs site**



Source: PRE General and Tax Clinic Survey

Similar levels of agreement can be found regarding the FECs sites' hours of operation.

**Figure 20: PRE survey respondents who agreed the FECs site's hours of operation were convenient**



Source: PRE General and Tax Clinic Survey

**Figure 21: What participants were saving for**

What participants were saving for	(n=312)
Something big – like a car	13%
My education	12%
A trip	12%
Home ownership / Down payment	8%
Paying back money I owe	8%
An emergency	8%
My child's education	6%
Retirement	6%
To finance a business	3%
First and last month's rent	2%
Paying back taxes owed	1%
OTHER	33%
Don't know	4%

Source: POST Survey (Multiple answers accepted)

**Figure 22: Change in participants' use of financial products/services**

Product/service	PRE	POST	+/- Change
Prepaid Card	6%	9%	3
Cheque Cashing Services	13%	6%	-7
Debit or Interac Card	91%	89%	-2
Payday Loan	14%	7%	-7
Auto Loan	13%	7%	-6
Paper Cheque	15%	12%	-3
Credit Card	42%	36%	-6

Source: PRE General (n=2082) and POST Survey (n=812)



**Figure 23: Unintended positive outcomes experienced by participants**

Comments	% of comments
Service was good/helpful/free	28%
Helped with finances / improved financial outlook	22%
Improved financial knowledge	22%
Learned how to do taxes / Got my taxes done	16%
Less stress/anxiety / improved peace of mind	11%
Other	7%

Source: POST Survey, (n=371)

**Figure 24: Best practices**

The best practices are shown verbatim as they were related to the evaluators.

Category	Best Practice
<b>Outreach</b>	Need to build trust first. Traditionally, people think that outreach is an attempt to spend the fewest dollars to reach the most people. We have found that is just noise. No one notices. You're better off targeting a group and getting to know them.
	Following up with communities is very important. For example, for any First Nation community, if they're having an event or a community dinner, it's important to attend. Demonstrate that you want to be a part of their community. That builds trust.
	Continual connection. You need to reach out, but then you need to follow up. The more connections you have to the target community, the more channels there are for referrals.
<b>Training</b>	We find it hard to train on the social service skills, so we ask for that as a prerequisite (internal staff). For external staff, we ask them how they work, what their capacity is, what their points of pain are. We provide the FE training to address those specific needs. We can give a lot more information than they can absorb, so it's important not to waste their time by explaining things that won't fit into their service delivery model.
	For a network of partners, you want to spend time with them to understand how best to train their staff. It might be that they don't want to be trained. They may just want to refer people over to you, but you need to understand that too. They may not fully understand what services you offer, so discussing those things is a form of training as well.

Category	Best Practice
	<p>People are very busy in their position and may prefer to refer clients instead of improving their knowledge of financial literacy. We need to be aware that people are overwhelmed in their workplace and develop short, digestible training pieces on specific topics.</p>
<p><b>Service delivery</b></p>	<p>We believe strongly in collaborative design. We collect feedback from clients and staff on an ongoing basis. We've reviewed specific project features. We're conducting focus groups to explore our appointment booking process. We conducted 15 minute interviews with clients to explore remote service delivery options.</p>
	<p>You need to adapt to the group you're meeting with. If it's single moms, talk about child tax benefit, If it's seniors, talk about fraud, If it's students, talk about student loans.</p>
	<p>Need to keep an open mind about what works best. For example, I may not be the biggest fan of telephone counselling, but in a rural area I have to ask myself what the alternative is. We've just recently learned about Live Chat from another FECs site. They were getting 15 appointments a week through Live Chat.</p>
	<p>The demand for tax services is very high. People who come for that service may not be interested in the budget consultation services. We've learned to offer, but not push services.</p>
<p><b>Capacity building</b></p>	<p>Need to be strategic in who you partner with. Who is struggling with a particular issue? They'll be motivated to become a two-way resource for us.</p>
	<p>A lot of the clients will return to agencies based on their presentations. I would say the presentations generate a lot of referrals. The best practice would be to build outreach into your capacity building strategy.</p>
	<p>Each use of an FE service increases clients' skills, but if you want a more substantial change in their quality of life, you must work on changing their behaviour.</p>
<p><b>Management/ Administration</b></p>	<p>We base our management on a collaborative approach with our clients. We learn from our clients and staff. Our management style reflects that. It also reflects our relationships with our partners.</p>
	<p>Need to know about the politics of the local environment. Agencies are impacted by a variety of government decisions regarding social services, grant applications and political priorities. Need to stay connected in order to take advantage of opportunities and avoid threats to funding.</p>

## 6.4 SA Demographic Profiles

### 6.4.1 Profile of SA recipients

SA recipients include all those clients of the FECs project who consented to have their data linked to SAMS and who were matched (i.e., were determined to be recipients of SA at the time they consented). At the end of data collection, 2,108 FEC clients had consented and were matched.

**Figure 25: Demographics of SA recipients matched in SAMS**

CATEGORIES	SA Recipients
<b>GENDER</b>	<b>(n=2,108)</b>
Male	43%
Female	57%
<b>EDUCATION</b>	<b>(n=2,108)</b>
Grade 6 or less	4%
Grade 7-11	40%
Grade 12-13	33%
Post Secondary	24%
<b>AGE</b>	<b>(n=2,102)</b>
18-24 years old	11%
25-34 years old	23%
35-44 years old	20%
45-54 years old	22%
55-64 years old	23%
Over 64 years old	1%
<b>HOUSEHOLD SIZE</b>	<b>(n=2,108)</b>
One person	66%
Two person	17%
3 or more persons	17%
<b>HOUSEHOLD COMPOSITION</b>	<b>(n=2,108)</b>
Couples with children	7%
Couples without children	5%
Singles without children	66%
Singles with children	21%
Single females with children	(19%)
Single males with children	(3%)

Source: SAMS data

**Figure 26: Background of SA recipients matched in SAMS**

<b>CATEGORIES</b>	<b>SA Recipients</b>
<b>IMMIGRATION STATUS</b>	<b>(n=2,106)</b>
Born in Canada	88%
Other (unspecified)	6%
Family Class Immigrant	2%
Refugee Claimant	3%
<b>SA</b>	<b>(n=2,108)</b>
ODSP	53%
Ontario Works	47%
<b>TIME ON SA</b>	<b>(n=2,108)</b>
Less than 1 year	21%
1 year to less than 2 years	14%
2 years to 5 years	22%
More than 5 years	44%
<b>FECs SERVICES USED</b>	<b>(n=2,108)</b>
Tax filing support	70%
One-on-one counselling	25%
Financial literacy workshop	7%

Source: SAMS data

**Figure 27: Family structure of those receiving SA**

<b>Family structure</b>	<b>Females (n=1,201) %</b>	<b>Males (n=907) %</b>
Couples with children	7%	7%
Couples without children	5%	6%
Singles with children	33%	6%
Singles without children	55%	81%

Source: SAMS data

#### 6.4.2 Profile of Participants

The total number of clients who consented to participate was 3,928.

**Figure 28: Demographics of participants**

<b>CATEGORIES</b>	<b>Participants</b>
<b>GENDER</b>	<b>(n=2,135)<sup>22</sup></b>
Male	42%
Female	56%
<b>EDUCATION</b>	<b>(n=1,520)</b>
At most Grade 6	2%
Grade 7-11	42%
Grade 12-13	33%
Postsecondary	22%
<b>AGE</b>	<b>(n=3,927)</b>
18-24	13%
25-34	22%
35-44	18%
45-54	18%
55-64	16%
65 and older	12%
<b>MARITAL STATUS</b>	<b>(n=3,928)</b>
Single	56%
Separated/Divorced	18%
Married	13%
Common-law	7%
Widowed	5%
<b>DEPENDANTS</b>	<b>(n=3,904)</b>
None	66%
1 dependant	15%
2 dependants	11%
3 dependants	4%
4 or more dependants	2%
<b>MONTHLY AFTER-TAX INCOME</b>	<b>(n=3760)</b>
\$0-\$800	19%
\$801-\$1,600	33%
\$1,601-\$2,500	17%
\$2,501-\$3,000	5%
\$3,000 or more	7%
I don't know	13%

Source: PRE Combined Survey. Percentages may not add to 100% due to rounding.

<sup>22</sup> Gender was not initially collected in the PRE survey.

**Figure 29: Background of participants**

<b>CATEGORIES</b>	<b>Participants</b>
<b>ETHNICITY</b>	<b>(n=2,502)</b>
First Nations, Métis, Inuit	34%
Rural Resident	16%
Immigrant/Newcomer	11%
French-speaking/Francophone	12%
Visible Minority	10%
Prefer not to answer	20%
<b>SELF-REPORTED SOURCES OF INCOME</b>	<b>(n=3,877)</b>
Income Support/Social Assistance	27%
ODSP	22%
Trillium	21%
Pension/CPP	16%
Employment (Full-time)	19%
Employment (Part-time)	12%
Canada Child Benefit	12%
No income	5%
Self-employed	3%
Partner/Spouse	5%
Employment insurance	4%
Casual Labour	2%
<b>PREVIOUSLY HELPED WITH FINANCES</b>	<b>(n=2,179)</b>
Yes	11%
No	81%
I'm not sure	7%

Source: PRE Combined General and Tax Clinic Survey. Source of Income data allows for multiple responses. Percentages may not add to 100% due to rounding.

## 6.5 ANOVA Tables

To determine whether accessing FEC services impacted participants' assessment of outcomes related to financial literacy, Analysis of Variance (ANOVA) tests were conducted. Comparisons of whether or not participants accessed one-on-one consulting services or the tax clinics showed no significant differences in participants' ratings of their financial knowledge, whether they study their financial choices, the financial products they choose, or their confidence in achieving financial goals.

### Descriptives

		N	Mean	Std. Deviation
I have financial knowledge to make important decisions	Tax clinic	682	3.66	1.177
	One-on-one	128	3.77	1.081
	Total	810	3.67	1.163
I study financial choices before making the best financial decision	Tax clinic	682	3.60	1.252
	One-on-one	128	3.54	1.156
	Total	810	3.59	1.237
I only choose the best financial products ( credit cards, loans, interest rates)	Tax clinic	679	3.28	1.310
	One-on-one	128	3.13	1.232
	Total	807	3.26	1.298
I am confident that I will achieve a financial goal I set for myself today	Tax clinic	680	3.66	1.235
	One-on-one	128	3.79	1.148
	Total	808	3.68	1.222

### ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
I have financial knowledge to make important decisions	Between Groups	1.501	1	1.501	1.110	.292
	Within Groups	1092.455	808	1.352		
	Total	1093.956	809			
I study financial choices before making the best financial decision	Between Groups	.359	1	.359	.234	.628
	Within Groups	1237.918	808	1.532		
	Total	1238.277	809			
I only choose the best financial products ( credit cards, loans, interest rates)	Between Groups	2.422	1	2.422	1.437	.231
	Within Groups	1356.451	805	1.685		
	Total	1358.872	806			
I am confident that I will achieve a financial goal I set for myself today	Between Groups	1.746	1	1.746	1.169	.280
	Within Groups	1203.511	806	1.493		
	Total	1205.256	807			

The impact of the number of services was also assessed; however, no significant differences were found.<sup>23</sup>

Descriptives

		N	Mean	Std. Deviation
I have financial knowledge to make important decisions	0 Services	323	3.72	1.115
	1 Service	431	3.65	1.195
	2 or more Services	56	3.55	1.190
	Total	810	3.67	1.163
I study financial choices before making the best financial decision	0 Services	323	3.65	1.238
	1 Service	431	3.53	1.236
	2 or more Services	56	3.70	1.235
	Total	810	3.59	1.237
I only choose the best financial products ( credit cards, loans, interest rates)	0 Services	322	3.34	1.290
	1 Service	429	3.19	1.308
	2 or more Services	56	3.30	1.264
	Total	807	3.26	1.298
I am confident that I will achieve a financial goal I set for myself today	0 Services	322	3.69	1.204
	1 Service	430	3.66	1.245
	2 or more Services	56	3.80	1.166
	Total	808	3.68	1.222

ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
I have financial knowledge to make important decisions	Between Groups	1.844	2	.922	.681	.506
	Within Groups	1092.112	807	1.353		
	Total	1093.956	809			
I study financial choices before making the best financial decision	Between Groups	3.285	2	1.643	1.073	.342
	Within Groups	1234.991	807	1.530		
	Total	1238.277	809			
I only choose the best financial products ( credit cards, loans, interest rates)	Between Groups	4.284	2	2.142	1.271	.281
	Within Groups	1354.588	804	1.685		
	Total	1358.872	806			
I am confident that I will achieve a financial goal I set for myself today	Between Groups	1.045	2	.522	.349	.705
	Within Groups	1204.211	805	1.496		
	Total	1205.256	807			

<sup>23</sup> The number of services received was derived from participants' answers on the POST survey. All participants received service, but their assessment of the number of services received three months later appears to be unreliable.



Paired-samples T-tests were conducted to determine whether participants who completed both the PRE and POST surveys showed improvement in these financial literacy measures. In this case, most questions showed improvements from PRE to POST. Specifically, participants assessment of their financial knowledge, their financial considerations and choices all improved compared to their assessment on the PRE survey. Additionally, participants also felt less stressed about their financial situation and found it less challenging to keep to a budget, compared to their self-assessment in the PRE survey.

Paired Samples Test

		Paired Differences				
		Mean	Std. Deviation	t	df	sig (2-tailed)
Pair 1	I have financial knowledge to make important decisions - I have financial knowledge to make important decisions	-.437	1.356	-5.539	294	.000
Pair 2	I study financial choices before making the best financial decision - I study financial choices before making the best financial decision	-.188	1.404	-2.225	276	.027
Pair 3	I only choose the best financial products ( credit cards, loans, interest rates) - I only choose the best financial products ( credit cards, loans, interest rates)	-.173	1.454	-1.980	277	.049
Pair 4	I am confident that I will achieve a financial goal I set for myself today - I am confident that I will achieve a financial goal I set for myself today	-.039	1.330	-.490	284	.625
Pair 5	How often do you find it challenging to stay within budget? - How often do you find it challenging (or difficult) to stay within budget?	.258	1.358	3.280	298	.001
Pair 6	In the last month, how often did you feel stressed about your financial situation? - In the last month, how often did you feel stressed about your financial situation?	.615	1.305	8.168	300	.000
Pair 7	I would benefit from knowing which government benefits and support programs I am entitled to. - I would benefit from knowing which government benefits and support programs I am entitled to.	-.020	1.115	-.312	296	.755

## **6.6 Case Study**

### **6.6.1 Community Needs**

The need for FE services and free tax clinics has its impact in a variety of ways. According to interviewees, many low income Ontarians cannot afford to pay for tax clinics and so many do not file their taxes. There is also a lack of understanding of what benefits they may qualify for and how to access those benefits. The impact on community organizations is also apparent by the list of those that attended the training.

#### **Perspective of the partner organizations**

The community needs of the partner organizations who participated in the case study were very different. One felt the primary need was in delivering free tax clinics; another saw financial literacy training as being the priority, while the third (an OW employee) saw multiple needs including the FE training of OW's case workers and employment specialists. Each of the partners received regular visits by FECs staff, in the case of the tax clinic, it was only during tax season; however, in 2019 the FECs staff added a benefits screening element to the tax clinic. The OW office received onsite FE counselling for their clients one day each week. In all three cases, the partners were very satisfied with the training and support they received. All three can be said to have embedded FE services, although the number of services and the degree to which they are available during regular hours varies. With the exception of the OW partner, PC provided training materials and supplies to support the FECs' outreach. Given that some OW offices were active partners in the project, it may be asked why not all OW offices. Greater engagement between MCCSS's OW offices and PC appears not to have been formalized as part of the project design. As a result, the FECs sites had to reach out on their own.

#### **Perspectives of the FECs sites**

The six FECs management and staff interviews identified a wide variety of organizational and community needs for FE services that were largely unaddressed prior to the launch of the FECs Project. To begin with, most of the FECs indicated that their organizations lacked the human resources to get their services to the people who need it. Two of the interviewees expressed the need for FECs sites to have standards of practice for financial counselling. Another noted that the project helped address the need for establishing a network of organizations serving vulnerable populations and help them understand how FE services affect all their clients. Two other interviewees, whose FECs sites specialized in counselling, but not in offering tax clinics, saw the availability of free tax clinics as an essential need in addressing many of the underlying problems faced by low income people. One FECs manager expressed that their staff needed professional development to better promote the Child Learning Bond.

One FECs staff member noted that there are a dwindling number of in-person service centres to assist low income people learn about, determine if they qualify, and then access government financial supports. Several of the interviewees commented that prior to the project local FE efforts were disjointed and lacked a strategy. Two FECs managers expressed that there was a lack of financial education in their communities, with one commenting that most low income clients do not know the benefits of a line of credit over a credit card.

#### **Perspectives of PC**

PC's understanding of community needs is informed by feedback from community partners in previous Prosper Canada pilot projects. That feedback indicated that additional FE delivery capacity and

enhanced community coordination were needed to support vulnerable individuals and families to overcome barriers encountered within their communities, including but not limited to:

- Strengthening partnerships and referrals between organizations delivering FE services and other community organizations and social service providers within communities;
- Delivering basic FE knowledge and training to other organizations within communities;
- Developing content and resources for FE Champions supporting individuals on low income; and
- Training and deploying human resources to deliver FE interventions within and across communities who need it the most, such as tax clinic volunteers.

#### 6.6.2 Impact on Community Capacity

##### **Perspective of the partner organizations**

The OW official felt that because of the outreach and training, the OW staff could focus on client issues that did not overlap with the services provided by the FECs staff. The training also increased the capacity of case workers to identify FE needs among their clients and either provide the information themselves or refer the client to FECs when they were on site at OW.

The impact on the other two organizations was two-fold. It increased awareness among clients of the need for tax filing and the possibility that they would qualify for additional benefits. It was also beneficial for the partner organizations' staff to be able to offer something of value to their clients without it undermining their existing services and programs.

Two of the partner organizations are actively looking at ways to expand the services locally. For example, one partner site was promoting the benefits of their partnership with the FECs site to a staff member at March of Dimes who leads a similar group within the local Youth Job Connection program.

##### **Perspectives of the FECs sites**

All six of the FECs management and staff interviewed expressed that the project has been successful in addressing the needs of clients. One remarked that assessing the impact of their work is a challenge because of the complex problems of low income and vulnerable people.

Another manager commented that their FECs site has become the go-to agency for FE workshops and interventions. They have expanded the geography served by their tax filing clinics. Their tax clinics are "Super Clinics" which include assisting clients with applications for the Ontario Electricity Support Plan (OESP), Child Tax Benefit (CTB), Goods and Services Tax (GST), Low-income Energy Assistance Plan (LEAP), Guaranteed Income Supplement (GIS) and Old Age Security (OAS). They partnered with ESDC to hold annual RESP signup clinics, which allowed them to assist over 300 people per year enrolling their children for the CLB and opening and RESP. They have also boosted their social media presence and updated their website.

One FECs site reached out to the education sector, indigenous populations, child and youth sector and the health sector (addictions and mental health). They were able to expand their reach through previously established connections with anti-poverty groups, shelters, women shelters, family service organizations, child protection, employment, Service Canada, Legal Aid, OW and ODSP contacts. Their FECs sits on an ID action group, which focuses on the importance of having identification. Without ID clients cannot access any benefits or banking, both critical in allowing people to become financially empowered.

## **Perspectives of PC**

According to PC, the FECs' response about the supports that they have received through this project has been consistently positive. Some areas of support provided by PC are:

- **Backbone support:** These include playing a coordinating and linking role; bringing systemic barriers and issues to the attention to key policy makers; working with different sectors to address the most urgent financial needs of vulnerable Canadians; and supporting Ontario FECs sites to help low income individuals and community organizations to access key benefits and services.
- **Community of Practice:** staff from the different Ontario FECs have benefited from participating in the different community of practice opportunities that PC has convened, facilitated and supported them to attend.
- **Toolkit and curriculum development:** although some of the FECs have developed their own materials and resources, they were also eager to access the materials PC development so they could be shared with their clients and other community organizations.
- **Development of a COVID-19 Response Plan:** PC worked with community, government and business partners across Canada to identify and address the most urgent financial needs of vulnerable Canadians and supporting Ontario FEC and FEPS partners to help connect Canadians to benefits and COVID-19 relief measures and receive the money management help they need to weather this crisis safely.

### **6.6.3 Challenges**

#### **Perspective of the partner organizations**

One of the partner organizations noted that they did not have the capacity to offer more than the tax clinic; however, they recognized a need for a financial literacy program. They have the physical space, but not the staff to offer this type of FE services.

The OW official expressed that they believe clients perceive a referral to the FECs site as punitive and an obligation and not financially empowering. They added that the OW staff need to be able to explain to clients the benefits of consulting with a financial professional.

Another MCCSS official detailed two challenges in introducing FE services directly into OW offices. The first is the case worker to client ratio, which makes taking on additional FE related responsibilities difficult. The second is a lack of knowledge and a need for FE training. They commented that the province holds quarterly training sessions with its OW and ODSP case workers on a variety of topics and that perhaps more could be done to include FE services; for example, have PC provide best practices in assessing client FE needs.

#### **Perspectives of the FECs sites**

Two of the FECs sites expressed that promotion of the CLB is extremely challenging. One noted that it demanded considerable resources to increase the success of our Education Savings Week events each year. The most challenging aspect to promoting the CLB is initiating and managing a relationship with bank branch managers. Ensuring their participation at FECs events and facilitating live account sign-ups with clients is very difficult to coordinate. Banks are not consistent champions of the program.

Another FECs manager identified turnover as a challenge, both within the FECs and the partner organizations. When the turnover is internal to the FECs, it means rehiring and retraining; however, when there is turnover at a partner organization, it can mean the loss of a partner.

Another FECs manager serving a large geography noted that travel distances can be an impediment to service uptake. The FECs staff have travelled to remote areas to do workshops, but attendance was low because many of the clients have to travel long distances to get there as well. Virtual workshops were considered but many remote communities lack the technology (hardware, software and bandwidth). The same is true if the FECs staff are assisting an individual enroll in an RESP at a bank.

### **Perspectives of PC**

Interviews with PC management identified three challenges:

- Identifying the value-add and relevant types of training and supports the FECs sites needed. Initially, PC anticipated developing a structured training and curriculum that all sites would receive and pass on to other community organizations. It became apparent that the needs of the FECs varied depending on the communities they serve, their networks and partnerships and the interventions they had to prioritize based on their clients' and partners' needs.
- While PC and the FECs sites have had the opportunity to meet once or twice per year, more face to face meetings would have been useful to foster more collaboration. Management and frontline staff resources are very limited and have become very efficient at knowledge sharing.
- Another challenge for PC was identifying how to play a supportive role in helping the FECs sites build capacity in their communities which is a resource intensive activity and a secondary priority for the FECs sites.

#### **6.6.4 Improvements**

##### **Perspective of the partner organizations**

One partnering site expressed that many of their clients do not have transit passes or may have mobility issues and would benefit from an FECs site closer to their location. Another partner, who focused on supporting young adults, recommended a broader and sustained promotional effort. According to one MCCSS official one important improvement would be to systematically connect low income individuals to FE services via the OW and ODSP offices. They also thought the staff at homeless shelters and social housing could be trained to assess clients and make referrals.

##### **Perspectives of the FECs sites**

Year-round tax prep services and benefit screening services are the gateway to build trust with clients. Tax preparation and benefits screening are an easy "sell" to clients, as it is a relatively low-touch option that usually provides extra cash-in-hand for clients. It enables a more transformative financial empowerment intervention (debt management, budgeting, etc.). Another FECs manager noted that most community service agencies they are aware of are happy to host an onsite tax and benefits clinic for their clients.

Two FECs staff expressed that rather than improvements to the program, it needs to be a long-term sustained effort. The need for continued effort was also mentioned by a FECs manager for a site serving a rural area with multiple small communities. They indicated that word-of-mouth spread of the benefits of FE supports is essential not only for the clients but for the community agencies with which the FECs have build relationships. Another expressed that there are organizations in their community that they intend to establish relationships with, but to-date have not had the opportunity.

Two FECs managers commented on the importance of tools such as the benefits screening tool in keeping FE coaches up-to-date on all the available benefits.

Several of the FECs managers and staff wanted to see wider promotion of FE supports and benefits. This view was strongly held by FECs managers serving larger geographies where distances make outreach a challenge.

### **Perspectives of PC**

According to PC management, what is needed is sustained funding for all Ontario FEC and FEPS partners beyond the end of the current funding agreement to ensure that the necessary people, partnerships, technical infrastructure and expertise is available within their communities, both during the COVID-19 crisis and beyond.

With the move away from in-person to remote service delivery, PC recommends further investments to allow rapid FE service innovation, leveraging PC's network of strategic cross-sectoral partnerships, in order to roll out these newly adapted service models that integrate social distancing and make greater use of telephone and video-conference support. The service innovation must also include programs that will ensure equitable access to service for the digitally excluded.

PC expressed that scalable online training and technical assistance would allow PC and its Ontario FECs partners to equip and mobilize partners in all sectors to deliver:

- Community organizations such as CVITP sites, credit counselling agencies, FEC organizations and community health centres;
- Public service providers such as municipal and provincial social assistance, disability support, as well as housing and shelter services; and
- Private sector partners such as large employers, financial service providers, accredited financial planners, advisors and CPAs.

## 6.7 Sub-groups of Interest

### Social Assistance (SA) recipients<sup>24</sup>

All participants who:

- a. consented to sharing their personal information (full name, date of birth, telephone number, email) for data matching purposes;
- b. matched to a record in MCCSS' Social Assistance Management System (SAMS) as someone who was accessing either OW or ODSP; and
- c. self-reported age was less than 65 years old in the pre-survey or as identified through their SA record.

### Non-SA earners<sup>25</sup>

All evaluation participants who:

- a. were not in group 1 (or SA recipients);
- b. consented to sharing their PI (full name, date of birth, telephone number, email) for data matching purposes;
- c. did not match to a SA record as someone who accessed OW or ODSP;
- d. self-reported age was less than 65 years old in the PRE survey; and
- e. self-identified as earning an income in the PRE survey.

### Elderly<sup>26</sup>

All evaluation participants who:

- a. were not in group 1 and 2 above;
- b. may have been matched to a record in SAMS; and
- c. self-reported age was 65 years and older in the pre-survey or through their record in SAMS.

### Other (i.e., all other evaluation participants that did not belong to the other three categories)<sup>27</sup>

All evaluation participants who:

- a. were not in groups 1, 2 or 3 above;
- b. SA status could either not be determined because they did not provide consent to share their PI for matching purposes with SAMS or where there was no match;
- c. did not self-identify as earning an income from employment; and
- d. self-reported age less than 65 years old in the PRE survey.

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<sup>24</sup> A total of 607 SA recipients completed a PRE survey. They represent 30% of the total participants who completed a PRE survey at the time of this report. 155 SA recipients completed a POST survey, representing 33% of the total POST survey participants.

<sup>25</sup> A total of 804 Non-SA Earners completed a PRE survey. They represent 20% of the total PRE participants. 149 Non-SA Earners completed a POST survey. They represent 18% of the total POST participants.

<sup>26</sup> A total of 463 Elderly completed a PRE survey. They represent 12% of the total PRE participants. 124 Elderly completed a POST survey. They represent 18% of the total POST participants. A portion of these participants are also on SA as they transition to old age benefits.

<sup>27</sup> A total of 1,206 Other completed a PRE survey. They represent 30% of the total PRE participants. 229 Other completed a POST survey. They represent 28% of the total POST participants.