



# Evaluation of the Financial Empowerment and Problem Solving Project

Final Report



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Ministry of Children, Community  
and Social Services

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## **Executive Summary**

### **PROJECT BACKGROUND**

The Province of Ontario, through the former Ministry of Community and Social Services (now known as the Ministry of Children, Community and Social Services (MCCSS)) entered into a contract with Prosper Canada (PC) in 2015 to fund the Financial Empowerment and Problem Solving (FEPS) pilot project. The FEPS project provided individualized financial counselling to low income program participants along with educational workshops and free tax clinics. An evaluation of the FEPS pilot found that the project exhibited some promising practices and was well received by clients. Building off of the findings from pilot, in 2017 the former Ministry of Community and Social Services (MCSS) entered into a four-year agreement with PC to fund the program at four delivery sites.

This final evaluation report includes the following lines of evidence:

- Linked administrative data from MCCSS' Social Assistance Management System (SAMS),
- FEPS sites and PC;
- A pre-service and a post-service survey; and
- Interviews with FEPS staff, management and community partner organizations.

The FEPS evaluation was initiated in February 2018 and the final data was collected in June 2020.

### **SUMMARY OF FINDINGS**

#### **Evaluation Participant Profile**

- A total of 41,486 individuals were eligible to participate in the evaluation. However, only 3,673 individuals were enrolled into the evaluation and completed a PRE survey, representing 9% of eligible participants. A total of 405 went on to complete a POST survey.
- FEPS evaluation participants come from a range of cultural and geographic backgrounds including: newcomers (31%); visible minorities (15%); and Indigenous peoples (5%). Over half (54%) of participants often or always experience financial stress.
- The majority (89%) of FEPS evaluation participants who responded to questions about their tax-filing history (n=1,893) reported filing their taxes in the previous year.
- The majority (75%, n=998) of FEPS evaluation participants who reported their income fall below Statistics Canada's Low Income Measure After-Tax (LIM-AT).

#### **Relevance**

- The FEPS program aligns with MCCSS priorities by providing financial empowerment (FE) services to low income Ontarians, linking them with government benefits and facilitating their tax filing. There is limited duplication of the services provided by the FEPS sites.
- Of those who consented to link their personal information with MCCSS' Social Assistance Management System (SAMS) database, 53% (total n=2,286) were confirmed as recipients of social assistance (SA).

#### **Design and Delivery**

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- Overall, the FEPS program is being implemented as designed. The FEPS sites adapt to reflect the demands of their client populations. Their hours and staffing are adjusted to when tax filing is most in demand. They have also translated financial empowerment (FE) information into multiple languages. Though the pre surveys were completed by 9% of eligible evaluation participants, all four sites are perceived by a large majority of evaluation participants as being easily accessible and convenient.
- The services most in demand are one-on-one counselling and the free tax filing service, which is a prerequisite to accessing additional benefits for clients. Most (80%) evaluation participants looking for one-on-one counselling were interested in support to file their taxes.
- Among the 1% of eligible evaluation participants who completed a post survey, 95% (n=383) of them indicated they would recommend the program to others; 89% indicated they could not think of any changes they would like to see to the program.

**Performance Effectiveness**

- When prorated to the end of the project (March 2021), the FEPS program is on track to reach or exceed all its activity targets.
- Although one-on-one services were the main reason for visiting a FEPS site, the effectiveness of the one-on-one FE services is inconclusive. Some measures that were expected to increase have; however, others have decreased. Conversely, some measures that were expected to decrease actually increased. Overall, however, the program was well received among evaluation participants that completed a survey.
- The FEPS sites have provided presentations and training to community partner organizations. This has led to increased awareness of the importance of FE services for their clients, but has not substantially expanded the number of partners offering the services themselves.

**Efficiency**

- A total of 41,486 clients were served by the 4 FEPS sites from the project launch until March 31, 2020. Out of the total number of clients served, 25,919 accessed tax filing services, 5,063 of which were new to the tax filing services. Over that same period, a total of \$2,177,654 in project funding had been spent. Assuming that all the tax-filing income and other benefits that were applied for were accessed, it is estimated that the FEPS project helped clients access an average of \$755 at an average cost of \$52 per client served to deliver the services.
- The FEPS sites offer free tax filing support which consists of: covering multiple years of tax returns; helping clients determine if they qualify for additional federal and provincial benefits; and providing them with referrals to other FE services. The evaluators could not find a comparable fee-for-service organization offering similar types of FE services.
- The FEPS project's administrative costs represent 12.1% of the budget up to March 31, 2020.
- Just over \$160 million in benefits have been applied for on behalf of clients. If the estimated federal and provincial benefits are received by FEPS clients (which could not be validated by the evaluation), the project appears to provide a good return on the province's \$2,177,655 investment to date.

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- In light of the COVID-19 pandemic, PC and the FEPS sites quickly sought approval from Canada Revenue Agency and implemented online and telephone support to clients so they could file their taxes, while complying with public health social distancing guidelines.

**Recommendations****1. Continue community capacity building accompanied by an ongoing communication and education strategy.**

Ongoing collaboration between PC, MCCSS, and other relevant organizations is encouraged to ensure service providers in the community can assess their clients' for FE needs, and to increase awareness of the FEPS services available. Given that approximately 60% of the evaluation participants served by the FEPS sites are single with no dependents, FEPS sites may also consider increasing efforts to reach more individuals with children.

**2. The focus of the FEPS staff should remain on one-on-one support to clients (for tax filing and specific FE concerns).**

One-on-one support helps to build trust with clients. It is through building trust that clients open up about their struggles and begin to feel comfortable disclosing information to receive the help they need. For a large number of clients it begins with tax filing. Although tax filing supports exist at many other community centers (e.g., tax clinics during tax season), the FEPS staff offer year round tax support (including filing for previous years). One-on-one support from FE staff also include education, access to benefits, and access to FE tools to help make better informed financial decisions in future.

**3. Continue to explore ways to mitigate the burden on human resources caused by the use of the OCASI Case Management System (OCMS).**

Optimize the amount of information stored by the database to ensure only information that can inform program design and delivery decisions is collected. In addition, in the event of future expansion of the FEPS program at other sites, ensure staff at those sites be provided with training on the OCMS in advance of beginning operations.

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**Acronyms and Definitions**

BST .....	Benefits Screening Tool
CESG .....	Canada Education Savings Grant
CLB .....	Canada Learning Bond
Clients.....	Individuals receiving services from Financial Empowerment and Problem Solving sites. Clients may or may not be participants in the evaluation.
CRA.....	Canada Revenue Agency
Elderly .....	Participants who are 65 years of age or older.
FE.....	Financial Empowerment
FEPS.....	Financial Empowerment and Problem Solving
General survey .....	A self-administered survey completed by participants before receiving any FEPS services other than the tax clinic.
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.
OCASI.....	Ontario Council of Agencies Serving Immigrants
OCMS .....	Case management system used by all four FEPS sites.
ODSP .....	Ontario Disability Support Program
OTHER .....	Target 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 FEPS site during the evaluation period; who consented to participate in the evaluation; and who completed a PRE survey.
PC .....	Prosper Canada
PI.....	Personal Information (e.g., name and date of birth)
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 Recipients.....	Participants who are known to be on social assistance and who are under the age of 65
SAMS .....	Social Assistance Management System
Target Groups .....	Participants are classified into four target groups: SA; Non-SA Earners; Elderly; and OTHER
Tax Clinic Survey.....	A self-administered survey completed by participants who attended a FEPS tax clinic.

## **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 support participants in working towards their financial goals and desired levels of obtain financial stability.

In 2015 the Province of Ontario entered into its first agreement with Prosper Canada (PC) to fund a Financial Empowerment and Problem Solving (FEPS) pilot-project. The project provided individualized financial problem solving support (counselling) to people with low income along with financial literacy workshops and free tax clinics. It also provided hands-on help to those in financial crisis to obtain banking services, manage debt, and apply for benefits such as the Canada Learning Bond. These supports were to assist participants to move from crisis to longer-term financial planning.

### **1.2 Financial Empowerment and Problem Solving (FEPS) project overview**

Following the pilot project's promising findings, the former MCSS, through the Ontario Works Branch, entered into a four-year agreement with PC to fund the program at four delivery sites. Those sites are:

- West Neighbourhood House (Toronto);
- Jane Finch Community and Family Centre (Toronto);
- The Working Centre (Kitchener); and
- Agincourt Community Services Association (Toronto).

Each of the sites has a long history of providing financial services to individuals with low income. The FEPS funding is intended to help the sites develop, evaluate 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 in poverty and on low income in their communities. They will also engage in increasing awareness of the FEPS model, while building capacity of communities to deliver FE services and supports.

The FEPS project is an opportunity to continue to develop and expand promising delivery models while supporting new innovations in an effort to help low income Ontarians become financially stable and help them move from poverty to opportunity.

It should be noted that not all FEPS sites follow the same delivery model; some focus more on one-on-one counselling, while others might focus on tax clinics. The sites aim to develop and deliver services that best meet the needs of their community and participant-base. 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 FEPS program

### 2.1 Services

In meeting the financial empowerment needs of Ontarians living in poverty, the FEPS project provides the following services:

- Financial education (e.g., workshops);
- Individualized supports (e.g., financial coaching/problem solving);
- Delivering tax clinics;
- Helping participants access and navigate income benefits programs (e.g., Ontario Works (OW), Ontario Disability Support Program (ODSP), and Child Tax Benefit);
- Helping participants access savings and asset building opportunities (Registered Education Savings Plan, and Canada Learning Bond, etc.); and
- Connecting people to other financial and non-financial supports and services.

### 2.2 Key activities

In addition to the services that the FEPS sites provide directly to their clients, they also work to increase public awareness of the financial challenges faced by individuals and families with low incomes. The FEPS project also has an advocacy dimension in order to promote policies that address systemic barriers faced by Ontarians living in poverty.

It does this by demonstrating the need for FE services to community leaders and other community organizations that work with similar populations.

### 2.3 Resources

The inputs to support the FEPS project include the financial resources shown in Figure 1 and technical resources; the FEPS sites all had access to the OCMS, a web-based database that tracks the uptake and delivery of services to individuals and groups.

**Figure 1: Project financials (budgeted versus actual)**

	Years 1-3 Budget	Year 1	Year 2	Year 3	Years 1-3 Actual
Wages and Benefits	\$1,794,498	\$596,815	\$598,656	\$601,092	\$1,796,563
Program Materials - FEPS sites	\$197,502	\$64,306	\$65,122	\$54,096	\$183,523
Administration and Overhead	\$197,568	\$68,880	\$66,779	\$61,909	\$197,568
<b>TOTAL</b>	<b>\$2,189,568</b>	<b>730,001</b>	<b>\$730,557</b>	<b>\$717,097</b>	<b>\$2,177,654</b>

Source: PC Quarterly Financial Reports (Apr 2017 – Mar 2020)

### 3 Methodology and evaluation design

#### 3.1 Evaluation questions

The evaluation of the project took place from February 1, 2018 to September 1<sup>st</sup>, 2020. It collected evidence to answer the following key overarching questions:

1. Is the FEPS program relevant and appropriate for meeting the needs of its intended beneficiaries?
2. Was the program implemented as intended?
3. To what extent is the FEPS program producing expected outputs and outcomes?
4. How were the resources allocated for FEPS program used to produce outputs and progress toward expected outcomes?

The evaluation of the FEPS project was based on multiple lines of evidence, including qualitative and quantitative data from surveys and interviews. The following table presents a progress report on the status of each of the lines of evidence used to date:

Method	Description	Final Status as of June 2020
Document review	Documents were obtained from: <ul style="list-style-type: none"> <li>• FEPS sites (presentations, promotional material, administrative documents); and</li> <li>• PC (quarterly reports, annual report, financial statements).</li> </ul>	On-site materials were obtained in April and May 2018. Year 1 Report was prepared in July 2018. Annual and quarterly reports are ongoing.
Literature review	This includes: A review of articles, studies, and documents pertaining to financial empowerment programs and Government documents that relate to the relevance of the program and its alignment with broader Government of Ontario initiatives.	Available literature was reviewed in November 2018 and updated periodically. <ul style="list-style-type: none"> <li>• Ontario's 2014-19 Poverty Reduction Strategy</li> <li>• Reforming Social Assistance</li> </ul>
MCCSS administrative data	MCCSS data, located in the Social Assistance Management System (SAMS), for those participants who consented to have their FEPS and MCCSS data linked, and who had a record of accessing social assistance at the time of receiving FEPS services.	Sixty-two percent (n=2,286) of all FEPS evaluation participants had consented to sharing their personal information with MCCSS for the purpose of data matching with the ministry's SAMS database. Of those, 1,203 could be confirmed as recipients of SA. This represents 53% of participants who consented.
FEPS administrative data	Participant data housed by the FEPS sites pertaining to service uptake and outcomes.	Data extracted in June 2020.

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Method	Description	Final Status as of June 2020
PRE surveys	A total of 2,000 PRE surveys (including both General <sup>1</sup> and Tax Clinic surveys <sup>2</sup> ) are to be completed on paper or online.	A total of 3,673 PRE surveys were completed and included in this report. This represents 9% of eligible participants. <sup>3</sup>
POST survey	A total of 1,000 POST telephone surveys are to be completed online or by telephone.	A total of 405 post-surveys have been completed to include this data source. This represents 1% of eligible participants. <sup>4 5</sup>
Stakeholder interviews	A total of 15 in-depth phone interviews will be completed.	A total of twelve stakeholder interviews were completed with MCCSS, PC, FEPS managers and community partner organizations.
Staff interviews	A total of 12 in-depth phone interviews will be completed.	A total of 12 staff interviews were completed with front line FEPS staff.

### 3.2 Lines of evidence used and data analysis approaches

#### 3.2.1 Lines of evidence

The evaluation uses multiple lines of evidence wherever possible to determine if the outputs and outcomes specified in the evaluation framework have been achieved. The lines of evidence included in this report include:

- A review of documents (both hard copy and online) provided by PC and the four FEPS sites;
- Full results from the PRE General survey, PRE Tax survey, and POST survey (from May 2018 to April 2020);
- MCCSS' SAMS administrative data for those participants who consented to having their personal information shared for data matching purposes; and
- In-depth interviews with the staff and management of the four FEPS sites.

<sup>1</sup> General surveys are self-administered by participants who are about to receive one-on-one counselling or participate in a workshop.

<sup>2</sup> Tax Clinic surveys are self-administered by participants after using the FEPS tax filing service.

<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.

<sup>4</sup> Post survey interviews were a challenge to complete for a number of reasons including: participants not providing their phone number; and participants being told not to answer calls from people they do not know because a telephone scam was circulating in which callers were pretending to be representatives of the Canada Revenue Agency.

<sup>5</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.

### 3.2.2 Sub-groups of interest

The report focuses on four key sub-groups of FEPS participants. These sub-groups are mutually exclusive and include:

- Social Assistance recipients (SA);
- Non SA Earners;
- Elderly (those 65 years of age and older); and
- “Other” (all other participants who do not fall into the previous three categories).

The detailed definitions of these categories can be found in the Appendix 6.9.

### 3.3 **Data linkage with MCCSS’ Social Assistance Management System (SAMS)**

Participants were asked to provide consent to participate in two key evaluation activities. The first consent sought their participation in survey data collection (e.g., pre and post surveys). The second consent sought to share their personal information (PI) with MCCSS for the purpose of linking the Ministry’s SAMS database to support the evaluation. Participants who consented to linkage were asked to provide the following information:

- Name (First, Middle or initial, and Last);
- Date of birth;
- Telephone number where available; and
- Email address where available.

Individuals’ personal information was then used to seek existing social assistance records within the SAMS database. MCCSS used the following process for matching the information on the consent form with member data in the SAMS database:

- Only one unique individual from the FEPS list matched to only one member on OW or ODSP was considered a match. When the information from the FEPS list was not adequate to match to a unique SAMS member record, the case was not considered a match and was dropped;
- Participants were only matched if they had a SAMS member record on the month corresponding to the date of their signed consent form; and
- Where consent dates were missing, members on SA were matched to the last member record for which the member was eligible and receiving income support in the period of February 2018 to December 2018.

Once participants’ information was matched, the following SAMS data was appended to their FEPS survey results:

- Program description (OW or ODSP);
- Accommodation description;
- Family size;
- Consecutive months on assistance;
- Age of youngest child;
- Member age;

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- Years in Canada;
- Immigration Category description;
- Member earnings count;
- Member earnings amount;
- Family Structure description;
- Member Role description;
- Member sex; and
- Education Level description.

For additional details, please see Section 6.5 in the Appendix.

### **3.4 Limitations**

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

#### Evaluation participation rate

From the beginning of the evaluation in May 2018, until the data extraction for the end report in June 2020, a total of 3,673 unique individuals consented to participate in the evaluation. This represents a participation rate of 9% when compared to the 41,486 clients served according to PC's year three reporting to MCCSS.

#### Survey results

The PRE survey results in this report are based upon those responding to both the General surveys and Tax Clinic surveys. Tax Clinic surveys (n=2,130) made up 58% of all surveys and General surveys (n=1,543) made up the remaining 42%. The final data set on which this report is based includes one survey per participants, either a General survey or a Tax Clinic survey.

#### SA case status

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

#### Inactive participants and incomplete data

Some participants, who signed the consent forms, did not complete the PRE survey. According to the agencies, these were participants who wanted to fill the survey out at home, then never did. If they signed the consent form to allow their evaluation data to be linked to the MCCSS data, their data forms part of the data to assess the proportion of participants who were on SA at the time they entered the FEPS program and signed consent. The PRE survey asked participants if they were willing to provide their contact information to the evaluators so they could complete the POST survey 90 days later. By not filling out the PRE survey, they could not complete the POST survey. Many participants did not include contact information (phone and/or email), and therefore could not be contacted for the POST survey.

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Other surveys had missing answers, as with paper surveys, questions could easily be skipped, or writing could be ineligible or incomplete.

#### Differences in agency administration of consent

The agencies were all provided with details on how the consent should be administered to the agencies' clients. They were given latitude to administer the consent (and subsequent survey) so as not to negatively impact their service delivery and business processes.

In addition, some agencies noted that some clients arrived at the FEPS 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 FEPS services. This means that an indeterminate proportion of PRE surveys were completed after the participant received service.

#### 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 FEPS sites. It is possible that those who consented to participate in the evaluation are not representative of the larger FEPS clientele. For example, those participants who decided to complete a survey may only be representative of FEPS clients who were satisfied with the services they received.

In order to understand whether FEPS evaluation participants were representative of the overall FEPS clientele, the evaluators compared the key demographic variables of gender, age and income. This data was collected through the OCMS software utilized by each of the FEPS sites.

There was slightly higher proportion of females in the participant sample (54%) when compared with the non-consenting sample (51%). The two groups were virtually identical in terms of age groupings. The participant group has a slightly higher proportion of people who had after-tax monthly incomes of less than \$15,000 (46%) compared with non-participants (42%). Generally, the participant group appears to be a close approximation of the overall FEPS clientele. See Figure 15 in the Appendix Section 6.3 for more detail.

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 gender, age and household structure. Other than a larger proportion of single people without children in the PRE survey (62%) compared with the POST survey (53%), the two groups were very similar. See Figure 22 in the Appendix Section 6.7 for more details. This implies that any attrition from PRE survey participation did not disproportionately affect the demographic makeup of the POST sample.

## 4 Findings

### 4.1 Relevance

#### Summary of Relevance Findings:

- The FEPS program aligns with MCCSS priorities by providing FE services to low income Ontarians, linking them with government benefits and facilitating their tax filing. It does so at the local level with clearly defined outcomes.
- There is a clear need for FE services among low income Ontarians, including those who work and are not recipients of SA. The prevalence of low income households among FEPS program participants is significantly higher than among the general population. In addition, more than half of participants (54%) often or always experience financial stress.
- FEPS evaluation participants come from a range of backgrounds including: newcomers (31%); visible minorities (15%); and Indigenous peoples (5%).
- The FEPS locations are providing their clients with the full range of FE services they require. Wait lists for one-on-one counselling services range from 1-28 days.

#### 4.1.1 Alignment with Government and Ministry priorities

The evaluation examines the extent to which FEPS services continue to: a) contribute to MCCSS meeting its priorities; and b) align with broader Ontario government initiatives.

##### Contribution to the MCCSS meeting its priorities

The services provided, and the population served by the FEPS program 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 FEPS program is also aligned with the current government's initiatives as stated in the November 22, 2018: *Ontario's Government for the People Announces Plan to Restore Dignity, Independence and Empowerment to Social Assistance System*, which introduces changes to the way provincial employment services will be provided. The emphasis is on more streamlined supports that are more outcome-focused.

Financial Empowerment programs focus on improving the financial security of Ontarians with low incomes. 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 proposed LIFT tax credit will aim to incentivize people on Ontario Works to find jobs, by allowing low income individuals to keep more of what they earn. Consistent with this approach, the FEPS program, through its tax filing services, may help individuals with low income,

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depending on their household composition, to boost their income, including SA recipients, by as much as 50% by accessing eligible government benefits.<sup>6</sup>

The FEPS program 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 FEPS program 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).

Financial literacy education is also consistent with the Ministry of Education's *Four Year Math Strategy*. While the type and degree of financial literacy education may be substantially different from that offered by the FEPS 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>7</sup>

Of the participants in the FEPS evaluation who consented to having their personal information matched with the MCCSS' SAMS data, 53% were found to be recipients of Social Assistance.

The FEPS program is outcome-focused, as witnessed by its logic model (see Appendix Section 6.2). Moreover, FEPS services are designed to connect people to locally focused social services. The FE services delivered include an emphasis on individual action plans and tax filing.

#### 4.1.2 The need for FE services

The evaluation explored the extent to which there is continued/sustained demonstrable need and demand for FEPS services to support individuals with low income in Ontario across various communities.

The FEPS program is focused on addressing the financial empowerment needs of individuals with low income and families in the catchment areas surrounding the FEPS sites. This is demonstrated by the activities, outputs and expected outcomes stated in the project's logic model. All four agencies and Prosper Canada have long histories of serving individuals and families with low income.

Participants in the FEPS evaluation predominantly seek out one-on-one financial counselling (91%); however, when asked what services they received, the large majority were seeking help with filing their taxes (see Figure 2). PRE survey results overall show that 89% (n=1,677) of respondents filed their taxes last year.

The top two services participants recalled receiving were consistent across target groups (firstly tax filing, secondly help with benefits/income). SA recipients received slightly more tax filing support (88%, n=499) than the total overall (80%, n=1,104), while Elderly received slightly more benefits/income support (30% (n=37) compared to overall 22% (n=30) and SA 18% (n=101)), see Figure 15.

There was consensus among FEPS staff that one-on-one counselling allowed for a more comprehensive understanding of clients' financial issues. The staff use the one-on-one sessions to encourage clients to file their taxes as a precursor to obtaining government benefits. Based on the sample of those who

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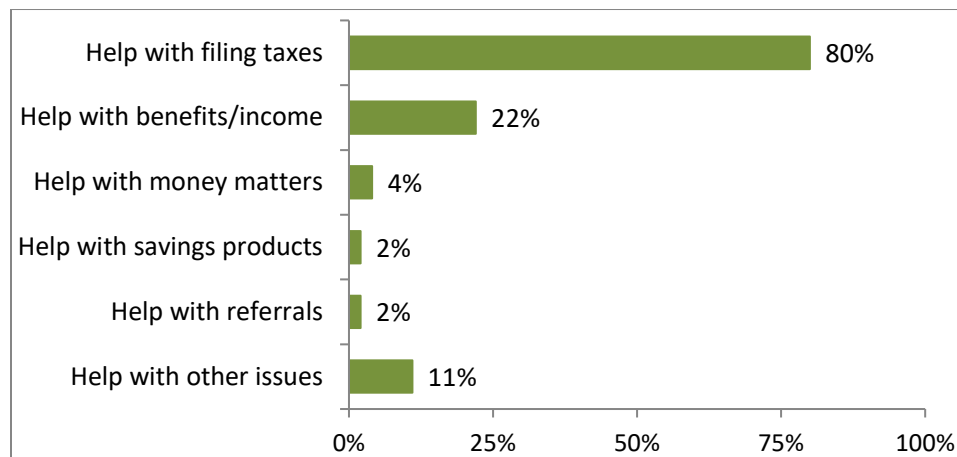
<sup>6</sup> Based on a calculation conducted by the ministry's former Policy Research and Analysis Branch using 2018 figures.

<sup>7</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>



completed the PRE and POST surveys (n=404), Figure 10 demonstrates a 5 percentage point increase in individuals completing their taxes.

**Figure 2: What type of help did you come in for today?**



*Source: PRE General Survey, Q11 (n=1,387) (Multiple answers accepted).*

FEPS services are designed to assist individuals and families with low income. Figure 3 uses Statistics Canada's "Low-Income measure, after-tax" (LIM-AT) to compare the incidence of households with low income in Ontario against the incidence among the FEPS evaluation participants.<sup>8</sup> The table shows that the proportion of LIM-AT households among the FEPS general survey participants is far greater than that in the province. In fact, a large majority of the FEPS evaluation participants live in LIM-AT households. Females account for 86% of the single parents in Figure 3. According to the 2016 Census, females accounted for 80% of single parents in Ontario and 78% in Canada.

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<sup>8</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."

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

Household composition	% LIM-AT	
	Ontario Population	FEPS Participants
2 Parents, 1 child	10%	96%
2 Parents, 2 children	10%	91%
2 Parents, 3 or more children	19%	62%
1 Parent, 1 child	30%	78%
1 Parent, 2 children	38%	87%
1 Parent, 3 or more children	54%	66%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016124; General Survey, Q4, 5, and 6 (n=1,494).

#### Monthly after-tax income of evaluation participants

Approximately half (51%, n=301) of the most vulnerable participants (1 adult with dependants) have monthly after-tax incomes of \$1,600 or less. (See Figure 4 for more detail).

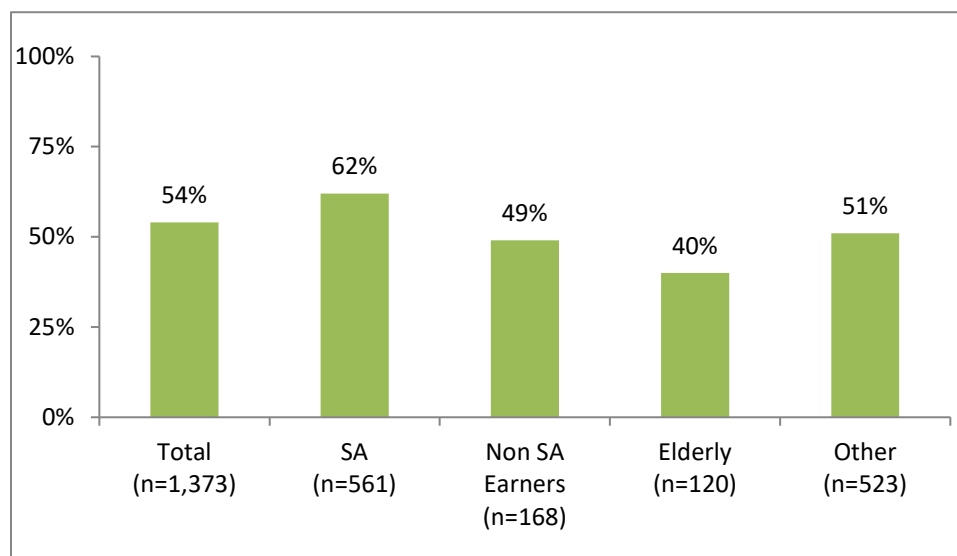
**Figure 4: Monthly after-tax income by household composition**

	Total Participants (n=3,106)	2 adults with dependants (n=417)	2 adults no dependants (n=279)	1 adult with dependants (n=594)	1 adult no dependants (n=1,712)
\$0-\$800	25%	19%	22%	20%	29%
\$801-\$1,600	35%	28%	39%	31%	39%
\$1,601-\$2,500	17%	27%	20%	22%	12%
\$2,501-\$3,000	3%	7%	5%	4%	2%
\$3,000 or more	3%	3%	2%	3%	2%
I don't know	16%	15%	13%	20%	16%

Source: PRE General and Tax Clinic Survey Combined.

The need for FE services among evaluation participants is perhaps best illustrated by the proportion of them with self-reported financial stress. Figure 5 shows that, over the previous month prior to visiting a FEPS site, just over half (54%) of the participants experienced financial stress often or always. The view from front line staff and management was that the experience of financial stress was more widespread. As one manager noted, "They almost all come to us in a state of crisis." That may not be a misperception if participants who only sometimes experience financial stress present themselves to the FEPS sites during their most stressful moment. As might be expected, SA recipients have a higher frequency of financial stress compared to the total client population that participated in the evaluation (62% compared to the total 54%).

**Figure 5: Frequency with which participants experienced financial stress prior to receiving FEPS services**



Source: PRE General Survey, Q15, Always and Often combined.

#### 4.1.3 FEPS project's ability to meet client needs

The evaluation assessed the degree to which the FEPS program responds to the needs of its targeted beneficiaries, including those within different demographic groups and particularly those served by MCCSS (individuals with low income).

Many of the FEPS staff indicated that clients often access the FEPS sites because they are in crisis; they need counselling. Front line staff and management at the FEPS sites were nearly unanimous in expressing that one-on-one counselling is the best method for identifying their clients' range of needs. This would often result in encouraging clients to file their taxes so they could qualify for government benefits.

While the FEPS program is implemented in much the same way across the FEPS sites, the services offered are tailored to different populations. FEPS sites with significant student populations developed workshops specific to their needs; while other sites felt the need to develop workshops for older people transitioning to pension income, other sites developed and delivered workshops in specific languages based on those most spoken in their area (e.g., Vietnamese, Spanish).

#### 4.1.4 Duplication of FE services

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

There are fee-for-service FE service providers such as H&R Block that provide tax filing services during tax season. FEPS managers expressed that their clients cannot afford those types of services and would likely not file their taxes if the FEPS site did not offer the service. Free tax filing services are also available, but are primarily open during tax season. These services do not offer a range of FE services

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such as counselling, financial literacy workshops, or support in obtaining new income benefits. In addition, most do not offer tax filing for previous years.

## 4.2 Design and delivery

### Summary of Design and Delivery Findings:

- Overall, the FEPS program is being implemented as designed. According to the FEPS managers interviewed, the results of training, outreach and community events were limited because community organizations do not have capacity to offer FE services.
- The FEPS sites adapt to reflect the demands of their client populations. During tax season, when demand for tax filing is at its highest, they are open for a greater number of hours including some evenings and weekends. Where numbers warrant, they have also translated their educational material into other languages to meet their clients' needs.
- There was consensus among managers and front line staff that the program's ability to attract volunteers and its emphasis on developing non-judgmental and trusting relationships with clients are seen as core strengths.
- According to staff, management, and evaluation participants alike, there are two impactful elements of the FEPS program. One is the one-on-one counselling, which helps build trust and identify underlying issues. The other is the free tax filing service that is a prerequisite in determining eligibility for potential benefits clients may be entitled to. Although other community organizations may offer free tax services, these are generally only during tax season, and limited to the current or previous tax years.
- Among tax clinic recipients (1,918) who completed a pre-survey, the majority, 71% (n=1,356) reported having used the tax clinic previously, while 29% reported using the tax clinic for the first time (Figure 16 in Appendix).
- The FEPS sites use of OCMS case management software continues to place demands on the staff's time despite recommendations from the pilot evaluation to streamline its processes.

### 4.2.1 Demographic profile of evaluation participants

The profile of evaluation participants included slightly more females than males, numerous newcomers, individuals with dependents and without dependents, singles and couples, and Indigenous individuals, below are further details regarding the demographic profiles.

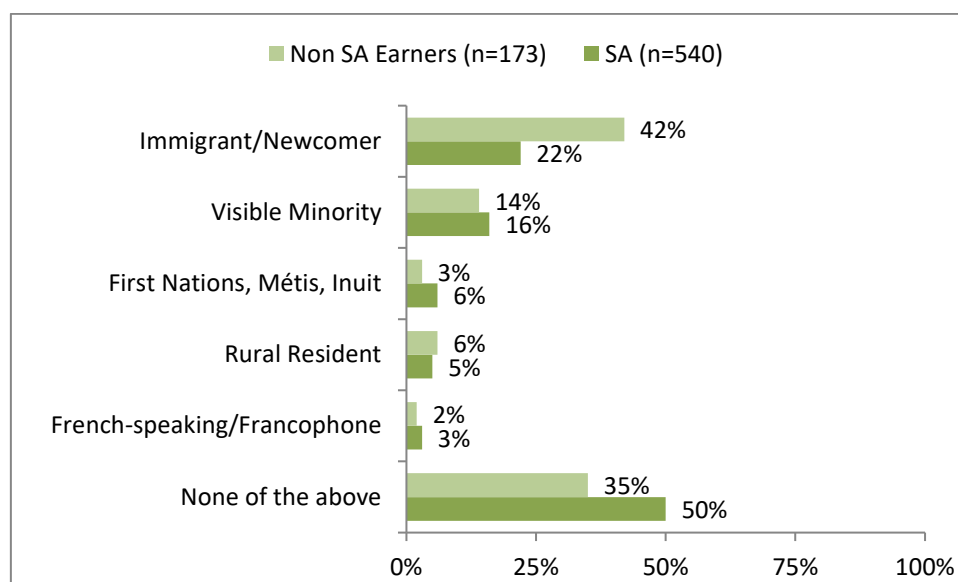
- Over half of evaluation participants are female (57%, n=1,992);
- More than half of participants are single (57%, n=1,977);
- Just over half (53%, n=1,203) of those consenting to linkage with SAMS were confirmed recipients of SA;
- One-third of evaluation participants are newcomers to Canada (34%, n=1,079), 15% (n=481) identify as a member of a visible minority, and 4% (n=115) identify as First Nations, Métis, Inuit;
- Over half (56%, n=755, of 1,357) self-reported as having received support from a FEPS site previously; and

- Most participants in the FEPS evaluation (60%, n=853) have no dependants.

See Appendix Section 6.4 for further detail regarding the profile of participants.

The four FEPS sites serve diverse clientele. Figure 6 shows the self-reported identities of the FEPS evaluation participants who completed pre-surveys. The proportion of participants who self-reported they identified as “immigrant/newcomer” was nearly twice as high among Non-SA Earners (42%) than among SA recipients (22%).

**Figure 6: Self-reported identity of participants who answered the pre-general survey**



Source: PRE General Survey. Multiple answers accepted.

#### 4.2.2 Changes in program design

Overall, the evaluation found that the program is being implemented at all four FEPS sites as intended.

There was consensus among FEPS management that the program does not need to change, but that it may be beneficial if, prior to launch, the agency had further-developed relationships with community organizations and social services offices.

Three of the FEPS sites recommended that if the program was to be launched in another location, it should receive prior training on the OCMS. In addition, it would be helpful if the site had a resource dedicated to data entry into the OCMS. One of them also recommended that the speed of the OCMS software be improved or another system be explored. Another suggested that if an agency had multiple offices, it should ensure that each had the ability to access the OCMS. Collectively these comments suggest that the recommendation in the FEPS pilot project evaluation, that the continued use of the OCMS software include some streamlining of its processes, has not been adequately addressed.

One FEPS manager recommended that if the program is launched in an area with a high proportion of newcomers, efforts should be made to establish a relationship with local settlement agencies. In addition, contact should be made with post secondary institutions as sources of multilingual volunteers. It was also mentioned by management that when hiring front line staff, it helps if they can also speak a

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language that is common in the community, as well as having experience and knowledge in finance and government policies and programs.

The evaluation assessed what changes have occurred in the program design since the pilot project. A review of both the project documentation and the interviews with staff and management suggests there has been no change in the design of the program. The interim report indicated that efforts to build community FE capacity were not successful. At the time quarterly administrative data reports for 2018 show that no community outreach events were held by any of the four FEPS sites. Since the interim report, the sites have increased their efforts and will likely surpass their targeted number of outreach events and training by the time the project ends.

#### 4.2.3 Access to FE services

PRE survey data shows that the FEPS sites are all perceived to be conveniently located and open at convenient hours; however it is possible that potential clients who do not find them convenient did not use the services, and therefore are not being represented in the data. Overall, among those who accessed the services and completed pre-surveys (n=3,673), 88% indicated that sites were conveniently located, while 94% indicated that the sites' hours of operation were convenient.

According to two of the managers interviewed, some FEPS sites make a sustained effort to provide services in remote areas of their geography. One FEPS site accepts any individual with low income, regardless of their geography. Others expressed that, through partnerships, they have expanded the locations where they can provide their services.

One manager noted that in rare occasions, a senior may not be mobile enough to get to the FEPS site, but accommodation is made by having the family members pick up the paperwork. One of the FEPS has an arrangement to provide FE services onsite at one of the city-owned nursing homes.

In other cases, sites mentioned that challenges accessing the services come from those who are socially isolated, despite having a case worker – the case worker may not know about the free services by FEPS. Newcomers or individuals with language barriers may also not come to learn about the program. Emphasizing collaboration with multicultural organizations would perhaps increase the chances of engaging more individuals who would strongly benefit from the FE support and do not currently know about the services.

#### 4.2.4 Integration with other programs

There is evidence that efforts have been made to expand service delivery in FEPS site communities. That has taken a number of forms, each dependent on the type of community partner. Partners typically include community health centres; employment and social services agencies; women's organizations; immigrant resettlement agencies; universities; and OW and ODSP offices. According to the FEPS sites' management, these partners do not provide the FE services; they provide referrals to the FEPS sites.

One FEPS site offers immigrant resettlement services (outside the FEPS project funding). It found the two services mutually beneficial, with referrals being sent back and forth between the two services, within the same agency and in the same location. This type of integration allows for more efficient, customer-centric service delivery. This is because when a file is opened on a client for resettlement services, the information does not have to be re-entered by the FEPS staff. In the same way, background information collected on the clients' overall issues are shared which allows the FEPS staff to start immediately on developing solutions. Although some partnering organizations may be able to provide

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some level of support (e.g., tax support for the current year), the FEPS staff specifically trained in Financial Empowerment are equipped to provide more elaborate and financially focused services, simply due to the nature of the program. This is what sets FEPS apart from other organizations, and why integrating with other programs is rather limited. Additionally, organizations (e.g., OW offices) will opt for referring individuals to a FEPS site, not only so they can obtain support from those whose expertise is providing financial support, but also, resources and staff are often limited at these organizations, and tackling on the FE services may take away from other programs.

#### 4.2.5 Program flexibility

Each FEPS site serves a unique population, which includes a mix of people of different cultural and linguistic backgrounds. There is evidence that the FEPS sites are meeting the needs of all the communities in their area. FEPS staff who were interviewed across all sites stated there is enough flexibility in the program to meet the needs of their target populations. Survey data indicate that people with children (either couples or single parents) are 34% of the population participating in the evaluation. This compares with 38% of census households in the Ontario population. Four interviewees noted that new parents are often made aware of available supports and benefits through the healthcare system. They believe the lower percentage of parents receiving FE services is due to their being already connected to support networks.

The FEPS sites provide services in multiple languages and have translated materials to assist with service delivery. In addition, they have strategically recruited staff and volunteers who speak other languages (particularly languages most spoken in the area) so that they can serve as interpreters. For example, in one case a volunteer interpreter accompanied a newcomer to the bank so they could request banking services and ask questions in their native language.

According to FEPS site staff and management, their hours of operation are also flexible, with most increasing the number of days/hours that they are open during tax season (March and April). Through the rest of the year, some of the FEPS sites will provide one evening per week so that employed clients can still access their services.

The demand for services changes throughout the year with tax filing season generally the highest demand period. However, the demand for these services is ongoing. Tax filing support is available year round. There is also the demand for problem solving and helping clients to manage their money and budgeting. The one on one counselling in particular enables staff to meet the client where they are, build trust, and begin to provide the right support for them, leading to a bigger impact and ultimately achieve the intended outcome of the FE program. Common feedback from front line staff across the sites was that having an additional staff would go a long way in meeting the increasing demand and being to support more individuals.

#### 4.2.6 Program strengths and challenges

Interviews with program staff and managers identified a number of strengths and challenges. One of the primary strengths of the program is that it attracts competent and caring volunteers and staff. Staff are dedicated and have expertise in FE and financial services to assist individuals.

There was consensus across FEPS management that the greatest impact of the FEPS program stems from two of the program's components. The first is the one-on-one problem-solving sessions with clients. These sessions build trust; clients become more forthcoming about their financial situation and

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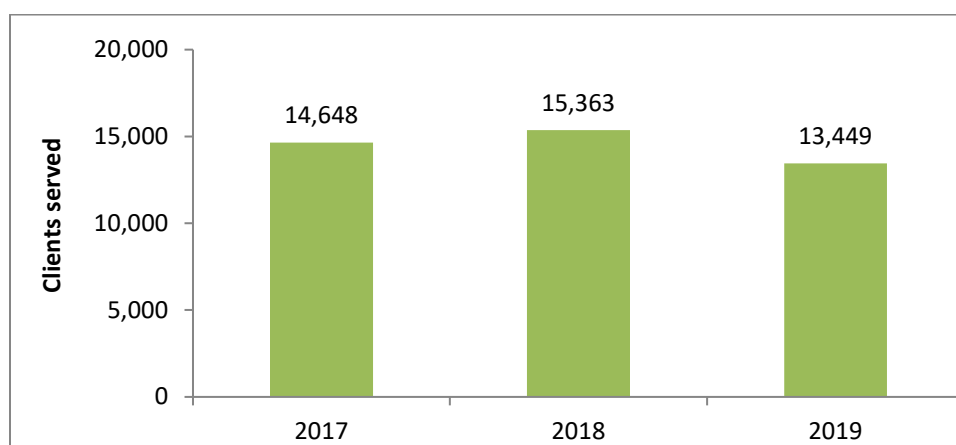
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more receptive to counsel. This enables staff to meet the client where they are at and support each one in a way that works best for them, starting with the most pressing concerns.

Another strength of the program is the tax filing service. In the view of management across FEPS sites, clients' financial situations can be significantly improved by accessing benefits that they are entitled to, but only if they file their taxes.

One challenge expressed by all the FEPS sites is having the human resources necessary to meet the increasing demand for the program. Figure 7 demonstrates the demand for services from 2017 to 2018. The number of clients served in 2019 decreased, however, it should be noted that the data for 2019 includes the first quarter of 2020, which would normally be large numbers of clients accessing the free tax clinics. This period of time coincides with the World Health Organization's recognition of the spread of COVID-19 as a pandemic, as declared in March 2020<sup>9</sup>. The impact of the pandemic rapidly reduced human interaction, and many clients who would have visited a FEPS sites during this time for their taxes, did not, and therefore the numbers were lower. While PC worked with the Canada Revenue Agency to obtain permission to provide remote supports for tax filing, it took several months for the solutions to be implemented at the site level as it involved training staff and volunteers.

**Figure 7: FEPS clients served by year**



*Source: PC Quarterly Summary Report (Year 1-3)*

Other challenges were noted by individual FEPS sites, but were not widespread. They include the program's inability to influence income support systems and a lack of program awareness among the community and potential participants due to insufficient advertising. Additionally, excluding those with self employed income, despite falling into a low-income bracket (i.e., Uber drivers), was also seen as a challenge and limitation.

#### **4.2.7 Reporting requirements and information sharing**

While the sites initially struggled with the data collection requirements of the FEPS project, they did not find the reporting requirements onerous. Most attribute this to PC, which was responsible for collecting

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<sup>9</sup> <https://www.who.int/dg/speeches/detail/who-director-general-s-opening-remarks-at-the-media-briefing-on-covid-19---11-march-2020>



the necessary information from the sites (both service delivery and financial) and consolidating it into quarterly and annual reports for MCCSS.

### 4.3 Performance effectiveness

#### **Summary of Performance Effectiveness Findings:**

- Based on a review of the monitoring data, the FEPS program is on track to reach or exceed all of its activity targets.
- PC has provided a variety of mechanisms through which the FEPS sites can share best practices and knowledge about FE service delivery, data collection and evaluation activities. These include regular monthly meetings attended by all FEPS managers; the use of project management software; and an online community of practice portal maintained by PC. The use of the internet and telephone to offer tax filing supports during the COVID-19 pandemic has allowed the FEPS sites to continue to offer tax support while respecting health guidelines responding to COVID-19.
- Although one-on-one services were the main reason for visiting a FEPS site, the effectiveness of the one-on-one FE services is inconclusive. Some measures that were expected to increase have; however, others have decreased. Conversely, some measures that were expected to decrease actually increased. This stands in marked contrast to the results of the FECs evaluation, in which all key behavioral and attitudinal measures moved in the designed direction (and more substantially). Despite the mixed results of the surveys, the overall impact of the program on clients was viewed positively by staff working directly with clients.
- The FEPS sites have provided presentations and training to community partner organizations. While this has led to increased awareness of the importance of FE services for their clients, it has not resulted substantially in FE services being embedded in these organizations.

#### 4.3.1 Project progress to expected outputs

In terms of its performance in delivering FE services to clients, the FEPS program's service delivery for the first three years is detailed in Figure 8. It shows that the project is on track to meet or exceed each of its targets by the time the project ends in March 2021. As first noted in the interim report, there are seasonal fluctuations in demand, with the highest number of clients served during tax filing season (January – March).

**Figure 8: FEPS clients served by program activity**

	Project Target	2017	2018	2019	Total	Prorated <sup>10</sup>
Clients Served	40,000	14,648	15,363	13,449	41,486	51,858
Workshops	140	63	64	55	182	228
Workshop Participants	2,520	856	830	754	2,440	3,050
Outreach & Community Events	24	12	9	11	32	40
Outreach & Community Event Participants	1,320	715	825	911	2,451	3,064
Income Tax Clinic Participants	28,800	8,893	9,084	7,942	25,919	32,399
Problem Solving Participants	12,360	4,184	4,624	3,842	10,676	13,345
New Problem Solving Participants	7,600	3,445	3,409	2,587	9,442	12,589

Source: FEPS March 2020 administrative data report.

### PC's impact on project delivery

Interviews with FEPS managers indicate that PC assisted them in a variety of ways over the course of the project and during the evaluation period, including the creation of a community of practice. One manager described PC's role as a facilitator, which encouraged the FEPS sites to learn from each other. PC's role in the community of practice is to hold regular teleconference meetings and assists in documenting best practices.

PC provides 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.

The use of the OCMS client management software was beneficial for the project as was the use of Basecamp in keeping the FEPS sites connected. In addition, several managers noted PC's administrative support, without which FEPS sites would have experienced challenges in collecting and aggregating the data to support the evaluation.

### Referrals to and from other local resources

The OCMS system collected data on referrals to the FEPS sites (data was available primarily for two of the four sites). Of the 8,862 referrals to the FEPS sites, 42% were clients arriving based on word of mouth referrals. Another 14% were from community organizations that had been made aware by the project's outreach initiatives. OW/ODSP offices accounted for 414 referrals or 5% of the total referrals to FEPS services.

Referrals from FEPS sites to other services is an optional OCMS field. Table 1 shows the FEPS sites recorded 464 referrals. A total of 110 (24%) were to OW/ODSP offices. Other referrals included housing, settlement, employment and legal referrals. A total of 17 referrals were appointments made for clients with financial institutions.

<sup>10</sup> The prorating of the total of the first three years to four years does not factor in the impact of COVID-19, which may have a prolonged impact in year four.

**Table 1: Referrals of FEPS clients to external supports**

Supports	# of total referrals
OW / ODSP office	110
Community Agency	85
Housing supports	58
Legal aid	55
Health	29
Settlement services	26
Debt	23
Financial institutions	17
Foodbank	3
Education	3
ID / Documentation	3
Senior supports	2
Other	50
<b>TOTAL</b>	<b>464</b>

Source: OCMS Data

### Material and Tool Development

The following products and tools were developed and shared among the FEPS 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;
- Budget templates and tools such as the Benefits Screening Tool (BST), which according to several of the FEPS sites has been invaluable;
- Sample Hydro rebate forms; and
- Paycheque tracker.

Many of these tools are available on the FEPS 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 FEPS sites indicated they have accessed and used.

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.

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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.

### Sharing of knowledge

There is evidence that the FEPS sites have been sharing best practices in PC-organized networking sessions. PC provides a number of methods through which information and strategies regarding service delivery can be shared between FEPS sites. These include periodic face-to-face meetings and teleconference sessions attended by all FEPS managers and appropriate staff. From a review of the minutes for these meetings it is clear that the FEPS sites bring up issues and concerns and receive advice from the other FEPS sites. In addition, PC provides access to its Basecamp project management software for sharing ideas and best practices.<sup>11</sup> As previously noted, PC used Basecamp to help communicate Canada Revenue Agency's changes in how tax filing would be allowed during the COVID-19 pandemic. The sharing of information has allowed sites to take advantage of the experiences other sites have acquired and optimize their service delivery.

In addition, given it developed the FEPS program over a decade ago, West Neighbourhood House provided support to the other FEPS sites in the first year. The project budgeted \$17,829 to cover the cost of this support. The FEPS sites did find the information shared valuable.

### 4.3.2 Project progress to expected outcomes

To assess the impact of the FEPS project on participants' financial decision-making, participants were asked several of the same questions before they received FEPS services (pre) and again approximately 90 days later (post). As previously stated, 9% of eligible evaluation participants completed a PRE survey, while 1% completed the post survey. 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 9 was expected to decrease if the project was effective at improving participants' financial knowledge. Only the percentage of participants who were regularly stressed about their finances declined (-11%). A greater proportion of participants find it hard to stay within a budget after having received FE services.

**Figure 9: 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=404)	61%	50%	<b>-11</b>
I (often OR always) find it hard to stay within budget (n=404)	38%	48%	<b>10</b>
I would benefit from knowing which government benefits and support programs I am entitled to (n=404)	51%	76%	<b>25</b>

Source: PRE General and POST Survey.

<sup>11</sup> Basecamp is commercial software (<https://basecamp.com/>) used for assigning project tasks, monitoring progress, and centralizing group discussions.

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The project's perceived impact on behaviours, attitudes and product usage was minimal and inconsistent. There has been a 5 percentage point increase in tax filing and a 9 percentage point increase in evaluation participants who have direct deposit. However, fewer participants study their financial choices before making decisions than did prior to receiving FE services and virtually no change in participants' self-reported financial knowledge.

**Figure 10: Project's impact on behaviours, attitudes and product usage (Intended to INCREASE)**

Statements	PRE	POST	+/- Change
Do you currently have direct deposit (n=405)	59%	68%	<b>9</b>
Did you file a tax return last year (n=404)	86%	91%	<b>5</b>
I have financial knowledge to make important decisions (n=404)	55%	53%	<b>-2</b>
I study financial choices before making the best financial decision (n=403)	59%	51%	<b>-8</b>

Source: PRE General and POST Survey.

There was also low uptake of federal saving programs aimed at people with children. Only 5% of evaluation participants with dependants indicated they received help in establishing either a CLB or a RESP. According to a recent Statistics Canada report, lower-income families face a number of challenges that explain their low up-take of the CLB and RESPs. They must first be aware of the products and that they may not have to make contributions themselves; they need to have social insurance numbers for their eligible children; and they must go to a financial institution and apply.<sup>12</sup> Interviews with FEPS staff suggest it can be particularly difficult to get clients to go to the bank even if an appointment was made by the FEPS staff.

#### Project impact on FE capacity of community organizations

Two of the activities identified in the FEPS project logic model were:

- Build capacity /train community organizations on FEPS components; and
- Transfer knowledge to leverage capacity building.

In terms of building capacity in other community organizations, Table 2 shows the FEPS sites' outreach and training efforts.

<sup>12</sup> Analytical Studies Branch Research Paper Series Catalogue no. 11F0019M — No. 449ISSN 1205-9153ISBN 978-0-660-35333-3 by Aneta Bonikowska and Marc Frenette: Why are Lower-income Parents Less Likely to Open an RESP Account? The Roles of Literacy, Education and Wealth Release date: July 6, 2020.  
[https://www150.statcan.gc.ca/n1/en/pub/11f0019m/11f0019m2020012-eng.pdf?st=dhPo7kE\\_](https://www150.statcan.gc.ca/n1/en/pub/11f0019m/11f0019m2020012-eng.pdf?st=dhPo7kE_)

**Table 2: Community capacity building efforts**

Number of activities:	2017/18	2018/19	2019/20	Total
Workshops for community /service delivery/ government partners	7	10	14	<b>31</b>
Workshops delivered to community/service delivery/government partners	163	94	142	<b>399</b>
Workshops to train volunteers	20	19	13	<b>52</b>
Workshops delivered to train volunteers	110	230	83	<b>423</b>

Source: PC quarterly reports

The evaluators requested a list of community organizations to which the FEPS sites have provided FE training and outreach with the intention of embedding FE services at those locations. Two of the FEPS sites provided lists. Collectively they have embedded services in 32 community organizations. The target populations served by those organizations include homeless individuals, people with mental health issues, newcomers, seniors, youth and individuals with low income of colour. Some of the services embedded include offering free tax clinics, financial literacy and budgeting supports. Two of the FEPS sites also provide training to OW and ODSP sites.

Community partners were asked, as a result of the training, what FE services they are now offering to their clients directly. One partner involved in community healthcare indicated that they now have a better understanding of how the tax system can be used to benefit their clients. While they cannot offer tax clinics themselves, they do offer budget counselling and can do assessments using the tools provided to them by the project. Others expressed that they were at capacity but had a better sense of when to refer clients to the FEPS sites. One noted that there is another free tax clinic in their area but that is all it does; it does not offer FE supports, so when they have a choice, they make the referral to the FEPS site.

#### Impact on participants' finances

As shown in Figure 11, there have been increases in the proportion of participants who self-reported they are receiving revenue from government benefits, most notably the Ontario Child Benefit, as well as from minor increases in employment.

**Figure 11: Change in sources of revenue based on pre and post-survey results**

Sources of revenue	PRE	POST	Net change
Ontario Child Benefit	3%	15%	<b>12</b>
Other tax credits and benefits (e.g., Trillium)	20%	27%	<b>7</b>
Employment (part-time)	10%	16%	<b>6</b>
Seniors' benefits	9%	11%	<b>2</b>
Partner/Spouse	3%	5%	<b>2</b>
Self-employed	2%	4%	<b>2</b>
Casual Labour	2%	4%	<b>2</b>
Employment (full-time)	10%	11%	<b>1</b>
Social Assistance	48%	48%	<b>0</b>
Canada Child Benefit	10%	10%	<b>0</b>
Employment insurance	3%	2%	<b>-1</b>
CPP	16%	14%	<b>-2</b>
No income	9%	2%	<b>-7</b>

Source: PRE General and POST Survey.

### Achievement of financial goals

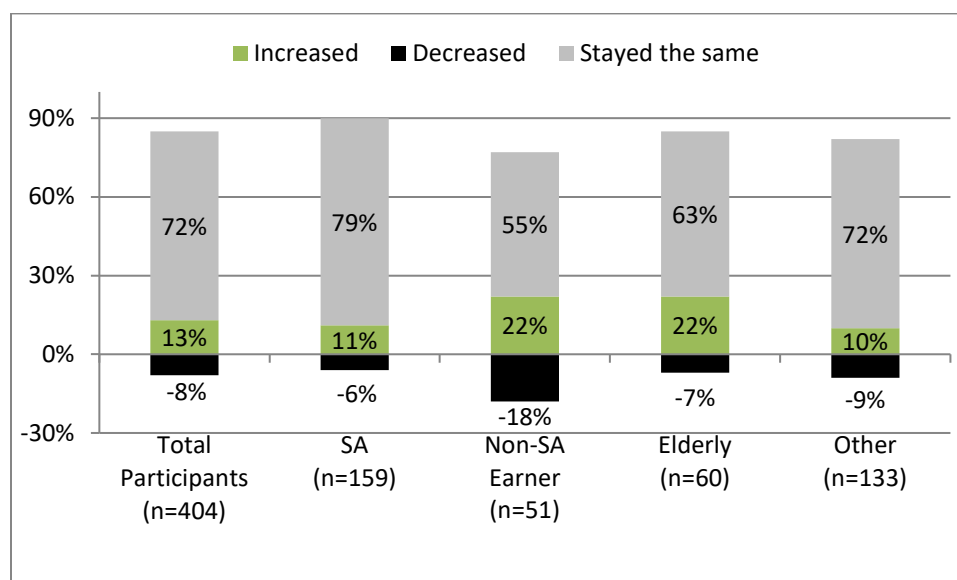
The FEPS program had a perceived positive effect on the proportion of participants who set financial goals for themselves (70%, n=276) compared to PRE levels (51%); however, only 5% indicated the FEPS helped them in establishing the goal. Of those who set a goal, 48% (n=57) were able to achieve it.

While no one goal dominated, the top three goals participants hoped to achieve included: "my child's education" (17%, n=23), "An emergency" (14%, n=19) and "my education" (11%, n=14).

### Benefits

When asked "Which of the following government benefits are you receiving now that you weren't receiving before getting services?" Most survey respondents (60%, n=247) answered "none". This may be due to an inability to recall what benefits they were receiving prior to receiving the FEPS services. It may also be that they are unaware of the efforts made by the FEPS to secure their benefits. Among those who did receive new benefits, 76% (n=119) indicated it was due to the support they received from FEPS.

FEPS evaluation participants were asked in the POST survey if their income had increased, decreased or remained the same since they received the services from the FEPS site (90 days earlier). The survey data in Figure 12 shows that, for every key group, the proportion of those who experienced an increase was larger than those who experienced a decrease; however, the net benefit was more pronounced for elderly participants (net +15%). Overall, there was a net increase in monthly after-tax revenue of +5%.

**Figure 12: Change in self-reported monthly after-tax income**

Source: POST Survey

#### 4.3.3 Importance of different FE Services

To determine whether accessing FEPS services impacted participants' self-assessment of their financial literacy, Analysis of Variance (ANOVA) tests were conducted (see Section 6.8 for detailed tables).

The PRE-POST comparison shows no evidence that the individualized supports participants received have changed their behaviour or attitudes. As a result, the same was true when the evaluators reviewed specific combinations or number of FE services.

The staff and managers at the FEPS sites were asked which component or group of interventions were most effective in helping their clients. Most felt that while the tax clinics helped establish entitlements to additional benefits, that the one-on-one counselling was particularly effective. According to several interviewees, it establishes a trusting relationship that allows the client to "open up" about their financial problems, which is in turn a precursor to offering them problem solving supports.

Although 1% of eligible evaluation participants completed a post survey, 95% (n=383) of them indicated they would recommend the program to others. Furthermore, 89% indicated they could not think of any changes they would like to see to the program.

#### 4.3.4 Unintended outcomes

Staff and management noted several unexpected outcomes materialized following the project implementation. Several staff noted the value of word of mouth communication between clients. This has helped underscore the importance of building trusting relationships.

Two FEPS managers noted that the multilingual volunteers they use not only help the FEPS site provide better service to their clients, the volunteers get Canadian experience that they can then use to get a job.

According to PC, the COVID-19 pandemic also had an unexpected outcome. It required an immediate review of what services and supports the FEPS sites could safely offer to their clients, in person or



remotely, as well as those offered by PC to the sites. It increased the usage of and familiarity with online service delivery and expanded the peer-to-peer network of FE service providers beyond the project.

#### 4.4 Project efficiency

##### **Summary of Project Efficiency:**

- A total of 41,486 clients were served by the four FEPS sites from the project launch until March 31, 2020. Over that same period, a total of \$2,177,655 in project funding had been spent. The average cost to provide FE services to a client was \$52. The estimated average increase in tax income and other benefits applied for per client was \$755.

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 measurements below should be treated as approximations.

It is unclear how many services each evaluation participant received because the figure was based on their recall three months later. In addition, the financial reports do not delineate the costs for each of the FE services, but rather for the entire program. As a result, the cost-per-client-served is the most accurate method for measuring efficiency.

By comparison, according one Ontario chartered professional accountant<sup>13</sup> costs associated with 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 FEPS sites offer free tax clinics, they do so very efficiently, with three additional benefits:

- The service covers multiple years of tax returns;
- It helps clients determine if they qualify for additional federal and provincial benefits; and
- 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 FEPS sites provide.

In terms of the project's administrative costs, according to PC's financial report, a total of \$197,568 was spent on administration and overhead. Those expenses do not include human resources. Combined with the wages for the Information System Manager and Communication Manager, as well as 15% benefits, the total administrative cost of the FEPS program from launch to March 31, 2020 is \$264,523 or 12% of the budget as shown in Table 3.<sup>14</sup>

Table 3 also details the average cost to deliver FEPS and the estimated benefits for clients associated with the services. In total, it is estimated FEPS sites assisted clients in applying for benefits and

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<sup>13</sup> <https://www.accountingimpots.ca/fees/>

<sup>14</sup> The evaluators considered these administrative positions and not service delivery roles.

## and Problem Solving Project

entitlements worth approximately \$160 million.<sup>15</sup> 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 FEPS 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 FEPS helped clients access an average of \$755 at cost of \$52 per client served.<sup>16</sup>

**Table 3: Program costs and benefits**

Program Metrics (up to March 31, 2020)	Amounts
Total number of clients served	41,486
Total number of new and returning tax filing clients served	25,919
Total number of new tax filing clients served	5,063
Direct program expenditures	\$1,913,131
Administration and overhead	\$264,523
Total program costs	\$2,177,655
Average cost to deliver the program per client	\$52
Administration as percentage of program costs	12%
Total federal and provincial tax filing income and other benefits applied for <sup>17</sup>	\$160,329,872
Estimated average increase in tax filing income and other benefits per client	\$755

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

#### 4.5 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 and/or replicated elsewhere?**

Several FEPS site staff suggested that the program needs to be able to reach people other than by word of mouth and recommended the program have an overall promotional strategy.

Two managers noted that while they see value in the OCMS program, it remains time consuming and recommended that should the program be rolled out, sufficient training be provided before launch.

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

<sup>15</sup> Almost three-quarters (74%) of the total is federal benefits.

<sup>16</sup> The following formula was used to calculate the estimated average increase in benefits per client:  
**5,063** (new tax-filing clients) \* **\$6,189** (estimated average increase in tax-filing income and benefits applied for) / **41,486** (total clients served) = **\$755**.

<sup>17</sup> Benefits include the total of the tax refund, CCB, GST, OTB, WITB, CAI, OAS and GIS.

Of the partner organizations interviewed, all commented on the value of the one-on-one counselling. They also noted that the staff within their organizations were aware of the FEPS sites and the services they offer. One partner organization indicated that they have seen families in extremely difficult financial situations stay together and housed as a direct result of the FE supports received from their FEPS site.

Only one partner interviewed provided FE services directly to their clients, specifically budgeting and money management support. No information was available on how well FE services have been embedded in OW offices.

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

With only a small number of partner organizations offering FE services directly to their clients, the program's impact will be dependent on the continuation of services provided by the FEPS sites. Although some partnering organizations may be able to provide some level of support (e.g., tax support for the current year), the staff specifically trained in Financial Empowerment are equipped to provide more elaborate services, simply due to the nature of the program being primarily finance focused. This is what sets FEPS apart from other organizations, and why organizations (e.g., OW office) will opt for referring individuals to a FEPS site. Partner organizations also have set programs, and resources are generally limited to those programs; adding an additional service such as FE, requires staffing and time, as well as training and some organizations are at capacity with their regular programs.

## 5 Recommendations

1. **Continue community capacity building accompanied by an ongoing communication and education strategy.** Ongoing collaboration between PC, MCCSS, and other relevant organizations is encouraged to ensure service providers can assess their clients' FE needs, and to increase awareness of the FEPS services available. Given that approximately 60% of the evaluation participants served by the FEPS sites are single with no dependents, FEPS sites may also consider increasing efforts to reach more individuals with children. Doing so may also increase uptake of the Canada Learning Bond (CLB), and Registered Education Savings Plan (RESP), which may benefit youth in the long term. As mentioned earlier in the report, word of mouth is one of the key ways in which clients come to learn about the FEPS services, which signals that there may be opportunities to strengthen how clients come to learn about these services and supports (e.g., referrals from other community organizations). As such, the program can continue building connections with more organizations to help increase awareness and enable more individuals with low income, including those with dependants, to receive FE services.
2. **The focus of the FEPS staff should remain on one-on-one support to clients (for tax filing and specific FE concerns).** There is consensus among the management and staff at the FEPS sites that developing a trusting relationship through one-on-one counselling is key to understanding the clients' problems. It is through building trust that clients open up about their struggles and begin to feel comfortable disclosing information to receive the help they need. It is worth recognizing that having staff particularly trained and educated to provide FE services is essential to providing comprehensive services. According to the research, the one-on-one support is specifically effective in getting clients to file their taxes (including tax return for current and previous years) and assisting them with their benefits applications. FE problem solving remains important, but the priority begins with addressing the immediate need of increasing clients' monthly income, which for a large number of clients begins with tax filing. It is through filing their taxes that clients access benefits and potentially increase their after-tax net monthly revenue. Few exceptions exist (e.g., clients facing evictions or termination of services). Although tax filing supports exist at many other community centers (e.g., tax clinics during tax season), one-on-one support from FE staff provide clients with more personalized services that begin with, but go beyond, year round tax filing, including education, access to benefits, and access to FE tools to help make better informed financial decisions in future. Among the evaluation participants who completed a post survey, 89% indicated they could not think of any changes they would like to see to the program.
3. **Continue to explore ways to mitigate the burden on human resources caused by the use of the OCMS system.** Streamline the data collected to ensure only information that can drive decisions be collected. Staff and management expressed that it was time consuming to enter data in OCMS and took away from face-time with clients. If the program is to be continued and/or expanded, consideration should also be given to reducing the amount of time staff are required to spend on inputting data into the OCMS system, as well as training new staff, in advance of start up, on how to best to utilize the software.

## **6 Appendices**

## 6.1 Evaluation framework

### Terms and Acronyms:

FE .....Financial Empowerment

FEPS .....Financial Empowerment and Problem Solving

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

Stakeholder...MCCSS, Prosper Canada, FEPS management, partner organizations (excludes clients and FEPS staff)

### Relevance:

Evaluation question	Indicator	Source
Is the Financial Empowerment and Problem Solving (FEPS) Program consistent with the needs and priorities of the target population?	<ul style="list-style-type: none"> <li>FEPS 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 FEPS Project contribute to MCCSS meeting its priorities?	<ul style="list-style-type: none"> <li>FEPS 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, SA Reform)?	<ul style="list-style-type: none"> <li>FEPS 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 FEPS 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 FEPS 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>FEPS program goals</li> <li>Enrolment in FEPS program</li> <li>Diversity of FEPS 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 FEPS 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 FEPS 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 FEPS 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 FEPS program design and delivery appropriate? Is the program being delivered as planned?	<ul style="list-style-type: none"> <li>• Program 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 FEPS program models conceptualized among the four organizations (e.g. common delivery approach, service offered)?	<ul style="list-style-type: none"> <li>• Degree of differences between FEPS: 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 program delivery models among the four FEPS organizations?	<ul style="list-style-type: none"> <li>• Comparison of FEPS 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 FEPS 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 FEPS program experienced (e.g. service experience) by individuals and families of varied demographics, including people living in different communities, 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 program 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 program</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 FEPS 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 FEPS 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
To what extent is the FEPS program producing expected outputs? What progress has been made towards the achievement of its intended outcomes? Is it demonstrating success?	<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>
To what extent does the FEPS 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?	<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>
To what degree are program targets being met?	<ul style="list-style-type: none"> <li>• Assessment of program 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>
To what extent are services helping individuals and families access RESPs, Canada Learning Bonds, and Childcare Benefits?	<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>

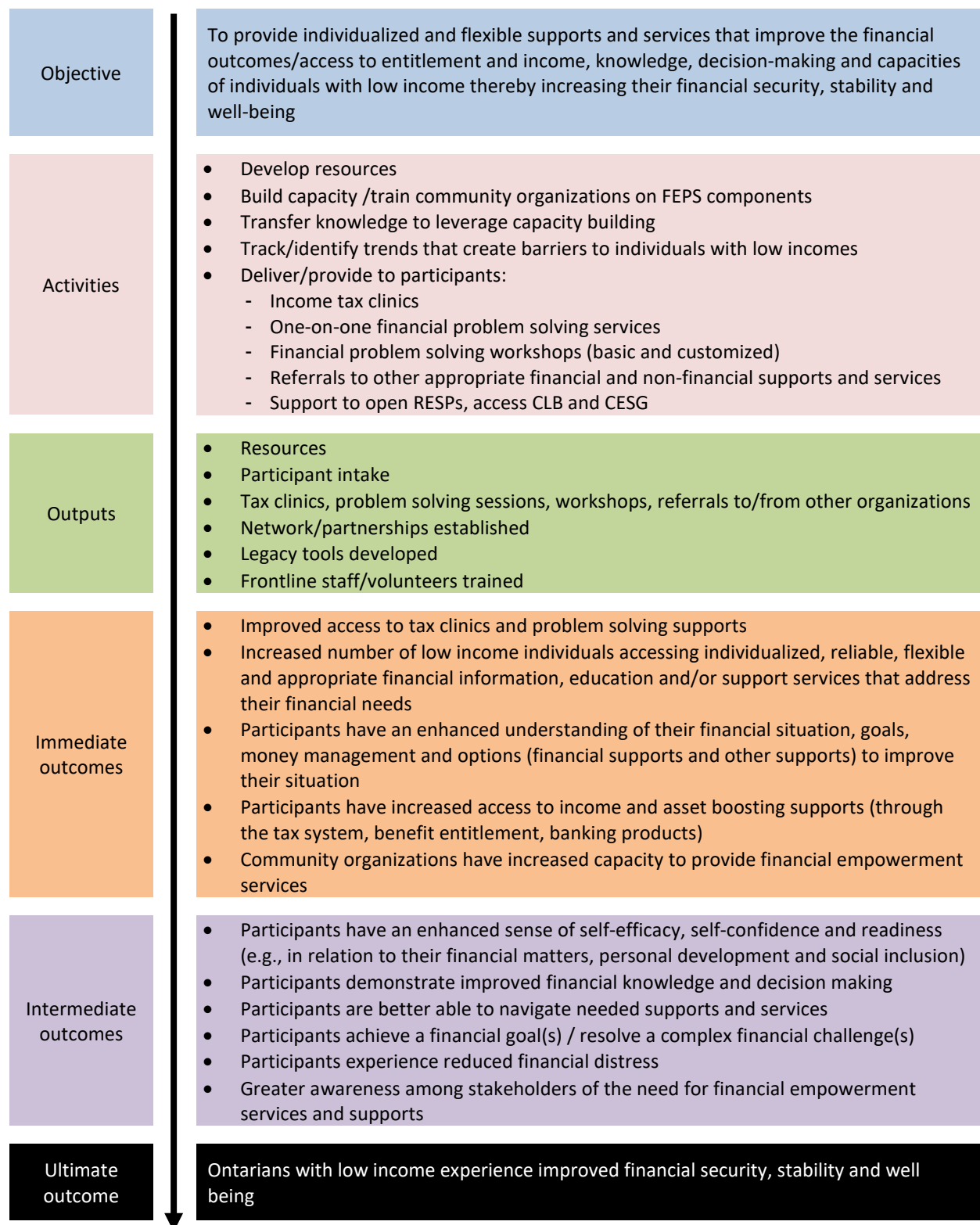
Evaluation question	Indicator	Source
To what extent are low income individuals or individuals on SA recipients accessing FEPS services to file their taxes and open bank accounts?	<ul style="list-style-type: none"> <li>• Comparison of outcomes by income and by receipt of SA</li> </ul>	<ul style="list-style-type: 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 FEPS 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 Prosper Canada equipped FEPS to deliver FE interventions?	<ul style="list-style-type: none"> <li>• Perceived value of Prosper Canada's support and materials</li> </ul>	<ul style="list-style-type: none"> <li>• Stakeholder interviews</li> <li>• Staff interviews</li> </ul>
Are FEPS services and/or FE interventions being incorporated into the system's delivery of SA?	<ul style="list-style-type: none"> <li>• Perceived level of referrals from SA 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/documented 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 program 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 program 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 program 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 FEPS, between FEPS, 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 program 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 FEPS 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>

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**6.2 FEPS program logic model**

### 6.3 Supplementary tables and charts

**Figure 13: Number of dependants in evaluation participants' household**

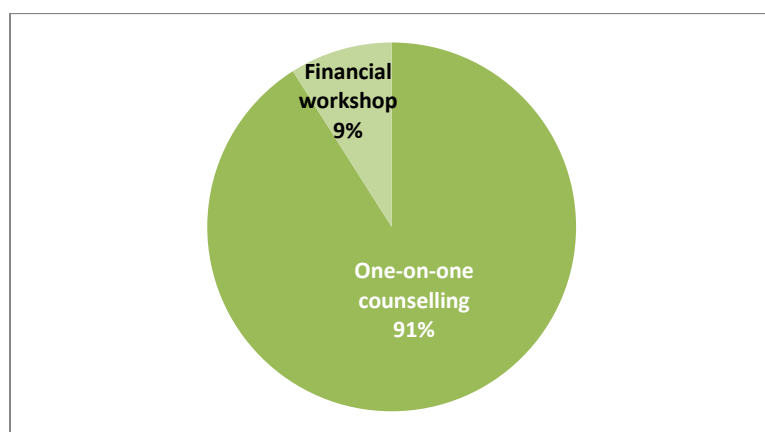
CATEGORIES	Participants %
None	60%
1 dependant	16%
2 dependants	12%
3 or more	12%

Source: PRE General, Q5 (n=1,412)

#### 6.3.1 Type of FEPS service sought out and received

One-on-one counselling was the primary reason evaluation participants visited the FEPS sites.

**Figure 14: Which service did you come in for today?**



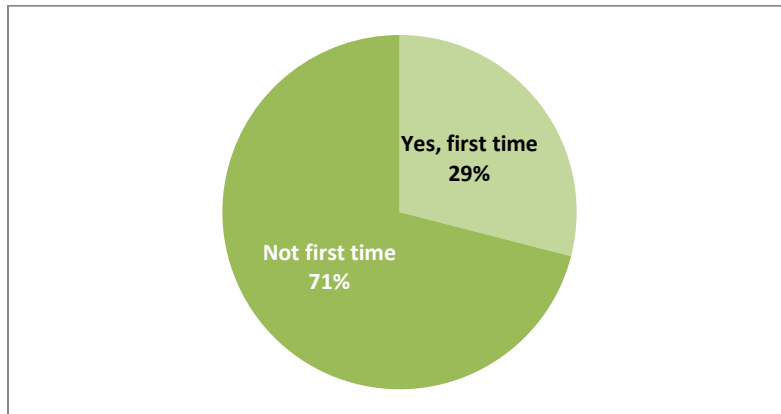
Source: PRE General Survey, Q10 (n=1,180).

The main services the participants received were help with their taxes and benefit applications.

**Figure 15: Types of FEPS services received**

CATEGORIES	Total (n=1,386)	SA Recipients (n=565)	NON-SA Recipients (n=168)	Elderly (n=124)	Other (n=528)
Help with filing taxes	80%	88%	74%	74%	73%
Help with benefits/income	22%	18%	23%	30%	25%
Help with money matters	4%	3%	4%	3%	5%
Help with savings products	2%	3%	1%	2%	2%
Help with referrals	2%	2%	1%	1%	2%
Help with other issues	11%	8%	14%	18%	13%

Source: PRE General Survey, Q11 (n=1,386)

**Figure 16: Is this your first time at this tax clinic?**

Source: PRE Tax Survey, Q10 (n=1,918)

#### 6.4 Profile of SAMS matched SA recipients

SA recipients include all those clients of the FEPS 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). By the end of this evaluation, 1,203 FEPS clients had consented and were matched.

**Figure 17: Demographics of SA recipients in the FEPS project**

<b>CATEGORIES</b>	<b>SA Recipients</b>
<b>GENDER</b>	<b>(n=1,203)</b>
Male	43%
Female	57%
<b>EDUCATION</b>	<b>(n=1,203)</b>
Grade 6 or less	7%
Grade 7-11	35%
Grade 12-13	34%
Post Secondary	24%
<b>AGE</b>	<b>(n=1,203)</b>
18-24 years old	9%
25-34 years old	19%
35-44 years old	20%
45-54 years old	23%
55-64 years old	26%
Over 64 years old	3%
<b>HOUSEHOLD SIZE</b>	<b>(n=1,203)</b>
One person	61%
Two person	17%
3 or more persons	22%
<b>HOUSEHOLD COMPOSITION</b>	<b>(n=1,203)</b>
Couples with children	9%
Couples without children	4%
Singles without children	61%
Singles with children	26%
– Single females with children	23%
– Single males with children	3%

Source: SAMS data

**Figure 18: Background of SA recipients in the FEPS project**

<b>CATEGORIES</b>	<b>SA Recipients</b>
<b>IMMIGRATION STATUS</b>	<b>(n=1,203)</b>
Born in Canada	50%
Canadian Citizen	25%
Permanent Resident	17%
Refugee Claimant	7%
Convention Refugee	2%
<b>SA</b>	<b>(n=1,203)</b>
ODSP	51%
Ontario Works	49%
<b>TIME ON SA</b>	<b>(n=1,203)</b>
Less than 1 year	15%
1 year to less than 2 years	14%
2 years to less than 5 years	25%
5 years or more	47%
<b>FEPS SERVICES SOUGHT BY PARTICIPANT</b>	<b>(n=1,203)</b>
Tax filing support	64%
One-on-one counselling	22%
Financial literacy workshop	1%

Source: SAMS data



#### 6.4.1 Comparison of FEPS SA participants versus others

Over the course of the full data collection, a total of 3,673 FEPS clients had consented to participate in the evaluation and had completed a PRE survey. Of those 1,038 were determined to be on SA. This is the demographic profile of the SA and Other participants.

**Figure 19: Demographics of participants**

CATEGORIES	SA	OTHER
<b>GENDER</b>	<b>(n=1,036)</b>	<b>(n=1,546)</b>
Male	44%	42%
Female	56%	58%
<b>AGE</b>	<b>(n=1,038)</b>	<b>(n=1,702)</b>
18-24	9%	13%
25-34	19%	19%
35-44	22%	18%
45-54	23%	17%
55-64	27%	21%
65 and older	0%	-
<b>HOUSEHOLD COMPOSITION</b>	<b>(n=1,033)</b>	<b>(n=1,534)</b>
Single	67%	58%
Separated/Divorced	17%	13%
Married	11%	22%
Common-law	3%	5%
Widowed	1%	2%
<b>DEPENDANTS</b>	<b>(n=1,006)</b>	<b>(n=1,505)</b>
None	62%	61%
1 dependant	17%	15%
2 dependants	10%	14%
3 dependants	6%	6%
4 or more dependants	5%	5%
<b>MONTHLY AFTER-TAX INCOME</b>	<b>(n=968)</b>	<b>(n=1,317)</b>
\$0-\$800	28%	32%
\$801-\$1,600	40%	29%
\$1,601-\$2,500	12%	15%
\$2,501-\$3,000	2%	3%
\$3,000 or more	2%	3%
I don't know	15%	17%

Source: PRE General Survey and Tax Clinic survey combined. Percentages may not add to 100% due to rounding.

**Figure 20: Background of participants**

CATEGORIES	SA	OTHER
ETHNICITY	(n=932)	(n=1,369)
Visible Minority	15%	14%
Immigrant/Newcomer	22%	42%
First Nations, Métis, Inuit	6%	4%
Rural Resident	5%	4%
French-speaking/Francophone	2%	1%
None of the above	51%	39%
SELF-REPORTED SOURCES OF INCOME	(n=1,009)	(n=1,423)
Social Assistance	86%	52%
Other tax credits and benefits	22%	13%
Canada Child Benefit	11%	9%
CPP	5%	6%
Employment (full-time)	2%	9%
Employment (part-time)	8%	9%
Partner/Spouse	0%	4%
No income	4%	16%
Self-employed	2%	1%
Seniors' benefits	0%	2%
Casual Labour	1%	1%
Employment insurance	2%	4%
Ontario Child Benefit	3%	4%
PREVIOUSLY HELPED BY FEPS	(n=555)	(n=514)
Yes	57%	53%
No	40%	44%
I'm not sure	3%	3%

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

## 6.5 Informed consent process

Participant consent was requested for two evaluation activities. The first was consent was for participating in the evaluation, which included sharing FEPS administrative data as well as survey data with Malatest and PC. This included FEPS administrative data. The second consent was required to allow participants' personal information to be shared with MCCSS for the purpose of searching for matches with the Ministry's SAMS database, which among other things would identify the portion of evaluation participants who are on social assistance at the time of entering the program.

All participants were instructed that they could withdraw their consent at any time by contacting their local FEPS site. The FEPS sites would then inform Malatest. Malatest is responsible for informing MCCSS and PC of any changes to participants' consent.

## 6.6 OCMS data fields

Client Profile Data field	Required by OCMS	Required for FEPS
Gender	✓	
Date of Birth		✓
Marital status		
Arrival Date		✓
Country of Origin		
Immigration Status		✓
Aboriginal Status		✓
Preferred Official Language		
Date of First Agency Visit in Program	✓	
New/Returning Status of Client	✓	
Number of Prior Visits to FEPS		
Language		
Family Income (ranges)		✓
Income (\$)		✓
How many does it support		✓
Income support (sources)		✓
Children's information		
What is your cultural background		✓
What is your source of referral		✓
Registration Date	✓	
Registration Site	✓	
Gender	✓	
Immigration Status	✓	
Registration Date	✓	
Registration Site	✓	
Session Type	✓	

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Client Profile Data field	Required by OCMS	Required for FEPS
Service Date	✓	
Site	✓	
Delivery Method	✓	
Type of Institution	✓	
Interpreter present (Yes/No)	✓	
Service time (min 10 min)	✓	
Delivery language	✓	
Staff involved	✓	
Agency program	✓	
Service funded by	✓	
Referred by	✓	
Service taking place in	✓	
Is this a follow up session on behalf of client? (Yes/No)	✓	
Client Stage	✓	
Service(s): info/action		✓
Financial outcomes		✓
Income tax secured		✓
Other benefits secured		✓
Direct Deposit (Yes/No)		
New (Yes/No)		

## 6.7 Non-response bias

**Figure 21: Comparison of FEPS non-participants and FEPS participants**

CATEGORIES	Non-participants	Participants
<b>GENDER</b>	<b>n=6,974</b>	<b>n=1,553</b>
Female	51%	54%
Male	49%	46%
Other	0%	0%
	<b>Non-participants</b>	<b>Participants</b>
<b>AGE</b>	<b>n=6,759</b>	<b>n=1,519</b>
< 20	3%	3%
21 - 30	17%	19%
31 - 40	22%	21%
41 - 50	19%	18%
51 - 60	18%	20%
> 60	21%	18%
	<b>Non-participants</b>	<b>Participants</b>
<b>INCOME</b>	<b>n=6,979</b>	<b>n=1,553</b>
\$0 - \$14,999	42%	46%
\$15,000 - \$19,999	11%	11%
\$20,000 - \$24,999	5%	7%
\$25,000 - \$29,999	3%	4%
\$30,000 - \$34,999	2%	3%
\$35,000 - \$39,999	1%	2%
\$40,000 - \$59,999	2%	1%
\$60,000 or more	0%	0%
Do not know	1%	0%
No answer	32%	26%

**Figure 22: Comparison of PRE and POST respondents**

<b>CATEGORIES</b>	<b>PRE</b>	<b>POST</b>
<b>GENDER</b>	<b>(n=3,495)</b>	<b>(n=170)</b>
Male	44%	44%
Female	56%	56%
	<b>PRE</b>	<b>POST</b>
<b>AGE</b>	<b>(n=1,081)</b>	<b>(n=170)</b>
18-21 years old	4%	4%
22-24 years old	5%	3%
25-34 years old	19%	22%
35-44 years old	21%	22%
45-54 years old	22%	19%
55-64 years old	26%	26%
Over 64 years old	3%	3%
	<b>PRE</b>	<b>POST</b>
<b>HOUSEHOLD STRUCTURE</b>	<b>(n=1,081)</b>	<b>(n=170)</b>
Couples with children	9%	12%
Couples without children	4%	5%
Singles with children	25%	29%
Singles without children	62%	53%

## 6.8 ANOVA tables

To determine whether accessing FEPS services impacted participants' assessment of outcomes related to financial literacy, Analysis of Variance (ANOVA) tests were conducted. Comparisons showed no significant differences in participants' ratings.

### Descriptives

		N	Mean	Std. Deviation
I would benefit from knowing which government benefits and support programs I am entitled to.	1 Service	398	4.19	1.081
	2 or more Services	20	4.25	.786
	<b>Total</b>	418	4.19	1.068
I have financial knowledge to make important decisions	1 Service	399	3.55	1.226
	2 or more Services	20	3.50	1.395
	<b>Total</b>	419	3.55	1.233
I study financial choices before making the best financial decision	1 Service	398	3.44	1.330
	2 or more Services	20	3.40	1.569
	<b>Total</b>	418	3.44	1.340
I only choose the best financial products (credit cards, loans, interest rates)	1 Service	399	3.37	1.347
	2 or more Services	20	3.50	1.357
	<b>Total</b>	419	3.37	1.347
I am confident that I will achieve a financial goal I set for myself today	1 Service	398	3.66	1.196
	2 or more Services	20	3.65	1.461
	<b>Total</b>	418	3.66	1.208

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**ANOVA**

		Sum of Squares	Df	Mean Square	F	Sig.
I would benefit from knowing which government benefits and support programs I am entitled to.	Between Groups	.078	1	.078	.068	.794
	Within Groups	475.991	416	1.144		
	<b>Total</b>	476.069	417			
I have financial knowledge to make important decisions	Between Groups	.055	1	.055	.036	.849
	Within Groups	635.591	417	1.524		
	<b>Total</b>	635.647	418			
I study financial choices before making the best financial decision	Between Groups	.034	1	.034	.019	.891
	Within Groups	748.971	416	1.800		
	<b>Total</b>	749.005	417			
I only choose the best financial products (credit cards, loans, interest rates)	Between Groups	.342	1	.342	.188	.664
	Within Groups	757.576	417	1.817		
	<b>Total</b>	757.919	418			
I am confident that I will achieve a financial goal I set for myself today	Between Groups	.001	1	.001	.001	.976
	Within Groups	608.078	416	1.462		
	<b>Total</b>	608.079	417			

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, none of the questions showed improvements from PRE to POST.



**Paired Samples Test**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	I know which government benefits and support programs I need	3.38	159	1.023	.081
	I would benefit from knowing which government benefits and support programs I am entitled to.	4.23	159	1.074	.085
Pair 2	I have the financial knowledge to make important decisions	3.54	186	.993	.073
	I have financial knowledge to make important decisions	3.67	186	1.155	.085
Pair 3	I always research my choices before making a decision about money	3.61	199	.983	.070
	I study financial choices before making the best financial decision	3.55	199	1.286	.091
Pair 4	I am confident that I will achieve my financial goals	3.64	190	1.117	.081
	I am confident that I will achieve a financial goal I set for myself today	3.68	190	1.228	.089

## 6.9 Definition of sub-groups

The analysis focused on the following groups as defined below:

1. Social Assistance (SA) Recipients<sup>18</sup>
    - a. Consented to sharing their PI (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
  2. Non SA Earners<sup>19</sup>

All evaluation participants who:

    - a. Were not in group 1
    - 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 ODSP or OW
    - d. Self-reported age was less than 65 years old in the PRE survey
    - e. Self-identified as earning an income in the PRE survey
  3. Elderly<sup>20</sup>:

All evaluation participants who:

    - a. Were not in group 1 and 2
    - b. may have been matched to a record in SAMS
    - c. Self-reported age was 65 years and older in the pre-survey or through their record in SAMS
- Other<sup>21</sup>:
- All evaluation participants who:
- a. Were not in group 1, 2, and 3
  - 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
  - d. Self-reported age less than 65 years old in the PRE survey

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<sup>18</sup> Among SA recipients, 12% self-reported that they have some form employment earnings (e.g., self-employed, part-time or full-time employment). A total of 155 of the 405 completed POST surveys are in this category or 39%.

<sup>19</sup> A total of 51 of the 405 POST surveys are in this category or 13%.

<sup>20</sup> Among Elderly, 14% self-reported they were receiving SA. This is likely due to the transition period over which they begin to access their old age benefits. A total of 60 of the 405 completed POST surveys are in this category or 15%.

<sup>21</sup> A total of 134 of the 405 completed POST surveys are in this category or 33%.