



National financial empowerment champions (FEC)

Project Evaluation Framework

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NATIONAL FINANCIAL EMPOWERMENT CHAMPIONS (FEC) PROJECT EVALUATION FRAMEWORK

Description of document

This document presents the evaluation framework for the National Financial Empowerment Champions (FEC) project. The framework provides an overview of the evaluation objectives and key tasks that will be undertaken during the course of the project to address the evaluation.

The remainder of this document is organized as follows: Section 1 provides a description of the FEC project; Section 2 details the evaluation objectives; Section 3 describes the methodological approach including data analysis; Section 4 presents the project plan and deliverables.

Description of the national FEC project

The FEC project is a Prosper Canada initiative conducted in partnership with E4C, Family Services of Greater Vancouver, Momentum, SEED Winnipeg and Community Financial Counselling Services, and Union des consommateurs. The goal of the project is to improve the financial well-being of one million Canadians living on low incomes. Funded in part by the Government of Canada's Social Development Partnerships Program, the five FECs will aim to expand proven financial empowerment interventions across the country over 4.5 years.

The interventions of the project include:

1. Financial literacy education
2. One-on-one supports in the form of financial coaching, counselling or problem-solving (this will be referred to simply as "financial coaching" for the remainder of this document)
3. Support to open Registered Education Savings Plans (RESPs) and access the Canada Learning Bond (CLB)
4. Assistance tax filing and accessing income-boosting government benefits
5. Support to access basic banking services and set up direct deposit

The expected results of the FEC project are as follows:

- Train and support each FEC to deliver and expand up to five FE interventions, collectively improving the financial outcomes of 175,000 Canadians living on low incomes in their communities
- Build staff skills in all FECs to train other organizations to provide FE interventions
- Collaborate with five large private, public and/or non-profit "service systems" to embed FE interventions into their services, reaching one million Canadians living on low incomes. A service system could be a government institution, a financial services provider, or a large non-profit that has a large reach into low-income populations

- Generate and share bilingual program tools, resources, and evaluation techniques, disseminating them nationally
- Develop and maintain a cross-sectoral community of practice for policy-makers, funders, financial institutions, and practitioners, fostering knowledge exchange and coordinating action to expand the impact of FE interventions

Evaluation objectives

The FEC project is multi-faceted and includes many components of which an evaluation could focus on. Given this, the evaluation will focus on the design and delivery of financial coaching and other FE interventions, and the impact of the existing funding model. Evaluation objectives were chosen through conversations with FECs and Prosper Canada staff. A decision-making rubric was used to prioritize each evaluation objective, which includes the following factors: costs, funder obligations, project priorities, and time.

Financial coaching

The breadth of FE programming across Canada provides a unique opportunity to investigate how FE is delivered. FE interventions are not standardized and are delivered differently at each organization. FECs are sufficiently diverse and perform different activities that are tailored to their population needs.

Financial coaching is a one-on-one intervention that provides tailored supports to participants wanting to work on setting financial goals and achieving them. Financial goals are chosen by participants and may include goals that are considered long-term or short-term (e.g. obtaining income support, meeting a monthly payment, setting a savings goal, reducing debt). It provides a promising practice to fostering participants' behaviour change over the long term as well as promoting skills development^{1 2}. Many FECs provide financial coaching, but little information has been assembled nationally to provide an overview of the delivery of financial coaching in Canada. For this reason, the focus on financial coaching in the evaluation will explore the following:

Program design and delivery: documenting the process of integrating and/or delivering financial coaching. Main questions include:

- How is financial coaching being delivered? What are the different models of delivery in the FE field?
- What procedures are necessary to implement financial coaching?
- What resources, supports, training and capacity did/do FECs need to successfully deliver financial coaching or integrate financial coaching into existing service delivery models?
- How does financial coaching fit into other FE programs delivered at each FEC?

FE intervention performance: the extent to which financial coaching supports the financial needs of low-income Canadians (program participants). Main questions include:

- What are the financial needs of clients and how are they being met?
- What are the possible outcomes of financial coaching?

¹ Corporation for Enterprise Development (2015). About Financial Capability Services -Website accessed June 15, 2017 https://www.acf.hhs.gov/sites/default/files/ocs/financial_capability_services_0.pdf

² The Asset Funders Network (n.d.) Financial Coaching-An Asset Building Strategy. Retrieved June 22, 2017 from [http://assetfunders.org/images/pages/AFN_FinacialCoaching\(WEB_version\).pdf](http://assetfunders.org/images/pages/AFN_FinacialCoaching(WEB_version).pdf)

Participant experience: the characteristics of the individuals using the FE services and the experience of clients that receive financial coaching. Main questions include:

- Who are the clients that participate in financial coaching?
- What are participants' overall experiences receiving financial coaching?
- What has resulted for them by participating in financial coaching?

Leveraged funding

The FEC project is funded in part by the Government of Canada's Social Development Partnerships Program and requires FECs to contribute matched funding for the amount they receive. This funding model is meant to increase the capacity of each FEC to deliver FE programs to Canadians living on low income. It is also intended to promote new investment and sustainability in funding for FE services in Canada. The evaluation will seek to address the following:

Impact of the funding model: the extent to which the leveraged funding model succeeds in supporting FECs in building the relationships and networks to raise funds to maintain their FE programs in the long-term. The main questions include:

- How successful are FECs in securing leveraged funding?
- What has resulted from the leveraged funding model?

Prosper Canada's role as an intermediary organization

Through the course of this project, Prosper Canada may seek to hire a third party evaluator to measure the impact of Prosper Canada's role as an intermediary organization in the delivery of FE. Although this current evaluation will not address this objective, some FECs may be asked to partake in the evaluation of Prosper Canada's role as an intermediary organization as a participant in order to gain insight on this objective. The framework described in this document, however, will only focus on the evaluation objectives indicated in the above sections.

Methodological approach

Timeline

For FECs, the project's evaluative activities began October 1, 2016. Data will be collected towards the evaluation objectives for the entirety of the project. The project ends on October 31st, 2020 with a final report due on December 4th, 2020.

Data collection

The evaluation will use four primary data collection methods to inform the evaluation questions which are discussed below.

- Participant surveys (Pre-post surveys and open-ended questions)
- Participant focus groups
- Key Informant Interviews (KIIs) with frontline staff, program managers and upper management
- Documentation and administrative data review (demographic survey, key performance indicators, program documents review)

Each of the data collection methods will be implemented in a flexible manner that reflects the different operations and participants served at each FEC.

Participant surveys

Where applicable, pre-post surveys will be administered to learn more about the client profile and the possible outcomes for financial coaching (and other related 1:1 supports). Open-ended questions will be included in the survey to learn more about client experiences participating in the program. All financial coaching participants are invited to complete the survey. Prosper Canada will work closely with each FEC to create and implement a pre-post survey that reflect possible and/or expected outcomes of their financial coaching program. The pre-survey is administered to clients before or during the first session and the post-survey is administered to clients at program exit (which will be identified through conversations with Prosper Canada as they will vary by site). Each pre-post survey is accompanied with an explanation that participation is voluntary and includes a written statement that completion of the survey implies consent. All data will be anonymized.

Participant focus group

Up to two focus groups will be conducted at each site (8-10 participants) each year. Feedback will be sought to determine what was most valuable to participants; identify program successes and challenges, and identify program areas for further growth and development. Each focus group will last up to 1.5 hours and participants may be provided with an honorarium for their participation (this will be at the discretion of the FEC). Participants will be asked to sign a consent form. The focus groups will be recorded, and transcribed for analysis.

Key informant interviews (KII)

Semi-structured interviews with frontline staff, managers/project leads, and executive staff will be conducted in order to gather information related to financial coaching and the FEC funding model as it relates to their work.

Frontline staff

Each year, interviews will be conducted at each site with three to four frontline staff that deliver financial coaching. The purpose of the interviews are to gather information related to the implementation of financial coaching; expected program outcomes; program successes and challenges; and to gain a deeper understanding of the delivery and design of FE programs. Interviews will last for one hour and interviews will be recorded and transcribed for analysis.

Managers/Project leads

Interviews with managers/project leads will be conducted to gather knowledge about program implementation; successes, challenges/barriers, and effective practices; the process of integrating FE into other service systems; and the FECs' experience with the funding model, with an emphasis on change in funding networks and partnerships. Interviews will be conducted yearly by Prosper Canada staff. Interviews will be conducted by telephone (or possibly in person if in conjunction with a site visit). Interviews will last for one hour and interviews will be recorded and transcribed for analysis.

Upper management

Interviews with upper management, or executive staff at each FEC will be conducted to gather knowledge related to the leveraged funding model. The purpose of the interview will be to explore how the program funding addresses local challenges; and changes to the funding landscape. Interviews will be conducted yearly by telephone (or possibly in person if in conjunction with a site visit). Interviews will last for one hour and interviews will be recorded and transcribed for analysis.

Administrative data review

A review of administrative data will include program documents, quarterly and yearly funder reports, participant demographics as well as information related to the Key Performance Indicators (KPIs) and program outputs. Administrative data will be an important source of information for understanding the delivery, reach and activities related to financial coaching and other FE interventions. This information will be an important reference when addressing financial coaching related questions such as: the demand and accessibility of services; whether services are responding to the needs of participants; and the extent of supports and assistance offered to target populations. Progress towards achieving key performance indicators will also be monitored.

Activity timeline

The following provides a summary of evaluation activities, data collection tool, and the corresponding timeline and frequency:

Data collection tool	Administrator	FEC responsibilities	Timeline	Frequency
Participant surveys	FECs	Hand-out pre-post surveys to each coaching client, and send data to Prosper Canada (monthly submission)	April 2018 – March 2020	To every financial coaching client
Participant focus groups	Prosper Canada and/or FECs	FECs to recruit 16-20 participants yearly for two sets of focus groups of 8-10 participants for each	April 2018 – March 2020	Two groups once a year
Key informant interviews- frontline staff	Prosper Canada	Frontline staff to participate in interviews (FEC project lead/manager to recruit frontline staff)	April 2018 – March 2020	Once a year
Key informant interviews- project leads/managers	Prosper Canada	Project leads/managers to participate in interviews	April 2018 – March 2020	Once a year
Key informant interviews- upper management	Prosper Canada	Upper management to participate in interviews (FEC project lead/manager to recruit upper management)	April 2018 – March 2020	Once a year
Administrative data	Prosper Canada	FECs to provide program related information to Prosper Canada	April 2018 – March 2020	Intermittently

The following provides a summary of the evaluation questions that each tool will address:

Evaluation question	Participant survey	Key informant interviews	Participant focus group	Administrative data
How is financial coaching being delivered?		X		X
What is the process that FECs undertook to implement financial coaching?		X		X
What resources, supports, training and capacity did/do FECs need to successfully deliver financial coaching or integrate financial coaching into existing service delivery models?		X		
How does financial coaching fit into other FE program delivered at each FEC? What are the different models of delivery in the FE field?		X		
Are financial coaching programs delivered as planned?		X		X
What are the financial needs of clients and how are they being met?	X	X	X	X
What are the possible outcomes of financial coaching?	X	X	X	X
Who are the clients that participate in financial coaching?		X		X
What are participants'		X	X	

Evaluation question	Participant survey	Key informant interviews	Participant focus group	Administrative data
overall experiences receiving financial coaching?				
What has resulted for participants by participating in financial coaching?	X		X	
How successful are FECs in securing leveraged funding?		X		X
What has resulted from the leveraged funding model?		X		X

Data analysis

The data will be analyzed by Prosper Canada using the following methods for each line of evidence: 1) monitoring key performance indicators; 2) content analysis of qualitative data; and 3) statistical data analysis.

Monitoring Key Performance Indicators

The key performance indicators will be monitored for progress towards reaching the target numbers for the project.

Content analysis of qualitative data

The data collected from all interviews will be analyzed using thematic coding methods. Content analysis will provide a rich and in-depth account of the experiences of participants in financial coaching and staff delivering financial coaching. The data will be analyzed to extrapolate themes that will help present an account of the experiences.

Statistical data analysis

Demographic data will be analyzed for the purpose of compiling a client profile for coaching. Demographic information will determine who is accessing the services, and will be utilized to better understand the financial needs for different demographic groups. This information could allow for better and more targeted programming to those groups in the future. It may also identify where further outreach initiatives are required to engage under-served populations.

Pre-post surveys will be used to understand the possible outcomes for a financial coaching program. Since little data is available on the outcomes of financial coaching in Canada, this information will allow us to describe the possible outcomes of financial coaching rather than used to measure program success. Where applicable, appropriate statistical tests will be used to analyze the differences between results in the pre and post surveys.

Reporting plan

The final report (delivered in December 2020) will integrate all lines of evidence. The report will include an introduction, a profile of the FEC program, methodology, findings per evaluation objective, conclusion, insights, and recommendations.

Data collection responsibilities

Prosper Canada

Prosper Canada is responsible for:

- The development of data collection tools in collaboration with FECs. Data collection tools will be created and administered in a flexible manner at each FEC acknowledging that each organization has a unique program design and FECs have differing needs pertaining to the evaluation.
- Prosper Canada will be responsible for the collection of qualitative data which includes interviews with key informants (frontline staff, project leads, and upper management) and, in some instances, participant focus groups. Prosper Canada will work closely with each FEC to schedule key informant interviews and in some instances, plan and conduct the participant focus group.
- Prosper Canada is responsible for data analysis regarding both qualitative data and quantitative data. For more information regarding how data will be analyzed please see above section entitled *data analysis*.

FECs

FECs will be responsible for the following:

Reporting:

- Report quarterly on **key performance indicators, demographic data**, (Prosper Canada may initially check data monthly to ensure quality and consistency).
- Prepare an **annual report on insights and lessons learned**, especially as it pertains to the program delivery model and possible participant outcomes (five pages max).
- Prepare a **final report on insights and lessons learned**, especially as it pertains to program delivery model, possible participant outcomes, participant experience and sustainability (20 pages max).

Data collection:

- **Monitor key performance indicators**
- Share/collect **demographic data** for financial coaching participants
- Administer **pre-post surveys** to coaching participants
- Recruit participants for focus groups (8-10 participants for each focus group)
- Work with Prosper Canada to conduct the focus group
- Financial coaches to participate in annual **1.5 hour focus group for frontline** to discuss delivery and implementation of financial coaching (8-10 participants)
- Program managers/leads to participate in annual **1 hour interviews** to discuss delivery and implementation of financial coaching and funding
- Executive staff/upper management to participate in annual **1 hour interviews** to discuss the leveraged funding model and the results of leveraged funds.

Knowledge translation

The knowledge products and outputs of the project have not been finalized and will be planned for once analysis of the data has begun. Knowledge products for the project will be dependent on the nature of the data collected. Possible knowledge products from this project may include, but are not limited to: key insights reports or briefs; infographics; blog posts; or webinars. FECs will be consulted to determine the topics and type of knowledge products to be created. FECs will also be given the opportunity to provide feedback when specific information on their program is presented.