

# Case Study:

## Toronto Employment and Social Services (TESS) builds capacity and confidence of single parents to achieve financial and social well-being

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### Background:

Toronto Employment and Social Services (TESS) supports close to 20,000 Ontario Works families, starting with a holistic needs assessment including financial and social supports. Their Family Support Program ensures single parent families receive support to access both child and spousal support. TESS identified increased child support payments as an opportunity to provide tools to enable each client to achieve greater financial stability, and make investments in their children's education. From 2018 to 2020, TESS worked with Prosper Canada to train a group of Family Social Workers (FSWs) to provide one-on-one 'Money Coaching' to single parent OW recipients.

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### Vision:

Single parents receiving OW in Toronto experience greater financial stability and well-being through tailored one-on-one support and group workshops that build confidence and foster new financial attitudes and behaviours.

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### Approach:

TESS integrated Money Coaching as a key service offered by their Family Support Program. To employ an in-house approach to Financial Empowerment (FE) integration, they have strengthened referral pathways from TESS caseworkers to the Family Support program. Clients were referred to the Family Support program for various FE supports, including:

- Developing a Financial Action Plan, based on individual needs and goals
  - Tax filing and accessing government benefits (e.g. Child Tax benefit, Disability tax credit)
  - Developing a monthly budget or savings plan
  - Developing debt management strategies
  - Opening a bank account for them or their child
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### Impact:

The pilot has been helpful for people with a varying level of knowledge and confidence in their finances. The pilot ran from 2018 to 2021 and has supported 542 people to access financial support programs, navigate income taxes, and manage benefits applications. Outcomes include: 171 parents opened savings accounts (e.g. RESP, TFSA, etc.) and 185 accessed financial resources and tools.

**“There hasn't been one person who has refused to continue after we meet; even when they reach their goals, they want to keep coming in and giving me updates. I have a client who's been coming in for over a year.”**

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### What can we learn from this?

- Integrate FE into an existing service by increasing the financial knowledge of frontline staff supports service navigation and referrals to programs and services for clients.
  - Strong referral pathways within and between organizations will help create a seamless and supportive experience for clients.
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