

Pathways to Social and Economic Inclusion:  
An evaluation of the  
Financial Advocacy and Problem-Solving (FAPS) Program

*Final Report*

United Way Toronto

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## Executive summary

The Financial Advocacy and Problem-solving (FAPS) model<sup>1</sup> is a multi-faceted community initiative in Toronto designed to address gaps in the services and systems that support the financial interests of people living in poverty. FAPS services are delivered by four organizations in partnership with United Way Toronto (UWT) including: Toronto Neighbourhood Centres (TNC); St. Christopher House (SCH), which serves the downtown west side of Toronto; Jane Finch Community and Family Centre (JFCFC), which serves Toronto's north west inner-suburbs; and, Agincourt Community Services Association (ACSA), which serves Scarborough's north east inner-suburbs. The initiative received five-year funding of over \$1 million from UWT and TD Bank in as a part of the United Way Toronto Financial Literacy Strategy starting in 2010.

The FAPS model is grounded in a social justice approach to support the financial stability of marginalized people, with several inter-related components including direct service delivery, public education and policy advocacy. This report focuses on the service delivery component of the FAPS model, the front-line financial advocacy and problem-solving services that are delivered by FAPS Community Financial Workers (CFWs) and anchored by the three community agency partners. CFWs offer free, confidential, one-to-one financial advocacy and problem-solving services on a case management basis to people living in poverty in Toronto's highly diverse inner-suburban and inner-city neighbourhoods. These front-line financial advocacy and problem-solving services focus on building financial knowledge and empowering participants to take more control over their finances with the long-term goal of increasing participants' income security, stability, and life prospects.<sup>2</sup> In 2013, CFWs served a combined total of 1625 participants.<sup>3</sup>

## Methodology

In the spring of 2012, UWT contracted the evaluation firm *Resources for Results* to conduct an evaluation of the Community Financial Worker component of FAPS. The evaluation explored seven key questions:

1. Who participates in the financial advocacy and problem-solving initiative?
2. What is the state of participants' finances?
3. What is the scope and nature of the FAPS Intervention?
4. What difference did one-to-one financial problem-solving and advocacy make in participants' lives?
5. What was learned about the outcomes of the FAPS intervention?
6. What has been learned about effective practice in financial advocacy and problem-solving?
7. Why does financial advocacy and problem-solving matter?

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<sup>1</sup> A full overview of FAPS is offered in a companion paper: *The FAPS Model*. (forthcoming 2014)

<sup>2</sup> FAPS goal is paraphrased from FAPS Theory of Change documents (Spring 2012).

<sup>3</sup> 1625 people participated in one-to-one financial advocacy and problem-solving services at all three sites in 2013 according to aggregate reporting from TNC.

The evaluation was implemented between September 2012 and October 2013 and employed a mixed-method approach including: pre-post participant outcome surveys with new FAPS participants (N=78); on-line staff documentation of CFW interventions with each of the survey respondents (N=112); program observation and staff consultation; and, interviews with ten participants from the sample population.

## **Limitations**

The evaluation has a number of limitations. First, the planned target of one hundred completed pre-post surveys could not be reached due to various issues facing many participants, which in turn limited the kinds of statistical analysis that could be performed. Second, while the intention was to collect data randomly from every fourth new FAPS participant, staff periodically needed to exempt people with severe mental health conditions from participating for fear it might trigger a previous trauma, which may skew some results. Finally, the evaluation explored only one year of participants' work with CFWs, which may not capture the full impact of participants' ongoing relationship with FAPS. Furthermore, this evaluation cannot comment on whether the outcomes achieved through FAPS will sustain or change overtime. This is a challenge with many existing financial literacy study designs and more longitudinal research will be beneficial to the field.

## **Evaluation findings: Who participates in FAPS? A snap shot of the study participants**

The FAPS population is very diverse, cutting across many cultures and age groups. Overall 112 individuals completed the pre-surveys. Our sample included more females than males, and just over half of study participants were born outside of Canada, although few had arrived within the past five years. Study participants tend to have low levels of educational attainment and the vast majority of them had extremely low household incomes: 79.4% were on some form of social assistance and 46.4% earned less than \$10,000 annually.<sup>4</sup> Two-thirds of sample participants had no savings and interviewees reported that they often have to go into debt to feed their families and make ends meet. Over three quarters (78.2%) had debts, and 58% noted that during the past year they had been late by a month or more in paying a bill.<sup>5</sup>

Most interviewees talked about the anxiety that money creates in their lives, and how overwhelmed they felt when they first came to FAPS. Almost a third of sample participants (29%) did not budget their money, citing their lack of money as the main reason. While 86.6% reported using a bank or credit union, the interview data suggests that many participants are under-banked, or are not using these accounts. Eighteen percent of participants had not filed their taxes last year, and therefore had not accessed key income entitlements that are disbursed through tax filing.

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<sup>4</sup> Please note that these numbers are drawn from sections 4 and 5 of the paper.

<sup>5</sup> Reference: Data Set 2 (N=112) – Tab 22 – Type of Debts and Data Set 1 (N=112) – Tab 19 – Late Payments.

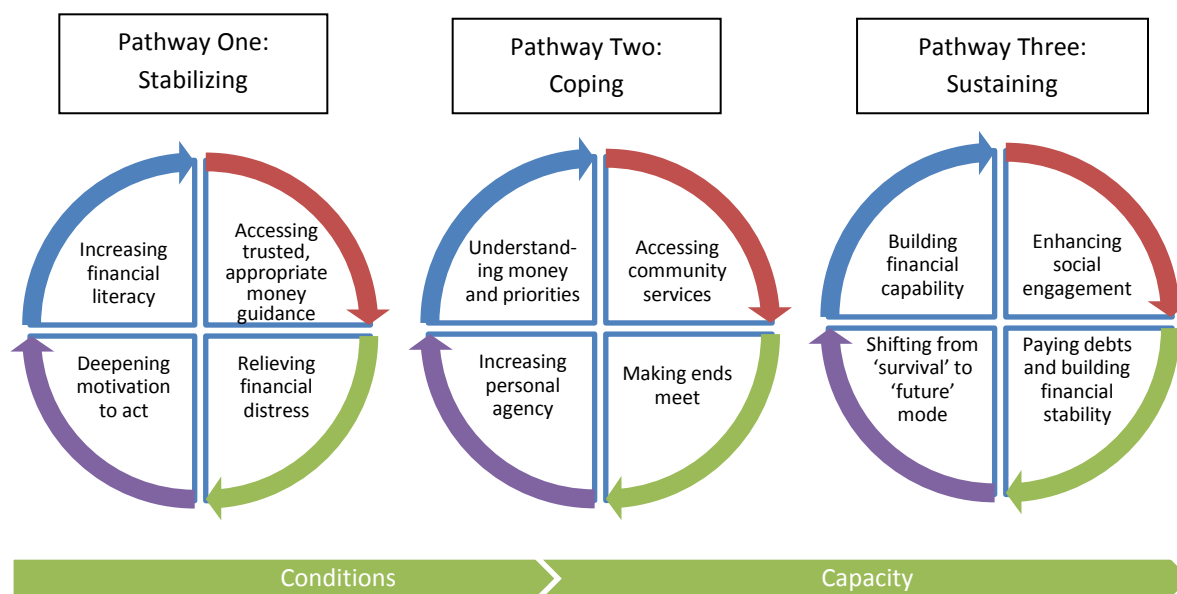
## Evaluation outcomes: What difference did FAPS make in participants' lives?

The evaluation revealed that relatively brief, one-to-one, financial advocacy and problem-solving interventions<sup>6</sup> do achieve beneficial outcomes in the lives of participants and their families. The evidence has contributed to a stronger understanding of the dynamics of how FAPS participant outcomes are cultivated and developed, suggesting that CFWs pursue three complementary pathways (Figure A) to engage participants:

1. Stabilizing: supporting participants to reduce financial distress;
2. Coping: enabling participants to make ends meet on low income;
3. Sustaining: supporting participants to build a financial foundation for social and economic inclusion and long-term financial security.

These pathways offer a framework for capturing the outcomes documented by the evaluation. They are not necessarily sequenced in a linear fashion and each participant may not need to work through all of the pathways. Outcomes within each pathway are summarized here, and all outcomes are provided in Figure B at the end of the Executive Summary.

**Figure A: Promising practices in promoting a foundation of financial security and inclusion**



### **Outcomes for Pathway One (Stabilizing): Reducing financial distress**

FAPS participants gain access to reliable information and referrals about money-related matters. CFWs conduct an immediate triage to identify issues and priorities that will lead to action-oriented problem-solving and relieve financial distress. People who have 'fallen through the cracks' of the social assistance system are rapidly linked to income-boosting entitlements. The data reveals small but important changes in participants' material situation: this new

<sup>6</sup> FAPS interventions consist on average of two meetings of less than two hours, plus some follow-up work by staff.



money immediately decreases participants' financial distress, increases the stability of their living situation, and reduces financial vulnerability.

*"She [the CFW] breaks it down and makes it manageable. When you come, you are overwhelmed. She gave me a structure to process all the information and it is now up to me. It is all about learning. How do you take all the things that they show you and use them? ... But I did it and that's a good thing." (Interviewee)*

These are the key findings about the outcomes of Pathway 1:

- Staff and interviewees observed that many participants came to FAPS with misconceptions about their rights, entitlements and financial interests. They benefitted from quality, up-to-date information and accurate money-related referrals.
- Interview data revealed the importance of action-oriented problem solving practice with clients, and suggested a connection between problem solving practice and the increase of financial knowledge, practical money skills, and clients' readiness and motivation to deal with their financial situations.
- Staff reported that 84% of the sample had accessed unforeseen entitlements with the help of FAPS.<sup>7</sup>
- Interviews revealed that participants began to understand their overall financial situation, identifying priorities and planning practical steps that addressed their financial problems quickly. They felt less intimidated, less 'stuck' and less stressed as a result of their participation.
- Participants adopted new ideas and practices through role modeling the work of CFWs, such as: learning how to look things up on the web, making telephone calls, filling in forms, and writing letters to creditors and government.

***Outcomes for Pathway Two (Coping): Promoting family well-being on insufficient incomes.***

Many participants learn and practice coping strategies and behaviours that increase their ability to make ends meet. There is evidence that participants are a little better off as a result of changes in their money management and consumer behaviour. They are stretching their existing money to improve family well-being. There is also evidence that the FAPS intervention produces some financial stress reduction for some participants, contributing to broader social determinants of health. Nevertheless, people continue to experience serious financial stress; they simply don't have enough money to live stable, secure lives. This fact underlines the importance of FAPS' policy and advocacy work (not evaluated in this report) to enhance the options and protections available to low-income consumers.

*"In my case, I learned that all is not as desperate as it seemed after coming here [to FAPS] – knowing that there are people who want to help and are available. There is always a way to solve a problem. Now I believe that I am well enough of mind and healthy enough that I can face a problem rather than ignore it." (Interviewee)*

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<sup>7</sup> Reference: Data Set 2 (N=112) – Tab 11 – Immediate Results.

These are the key findings about the outcomes of Pathway 2:

- The pre-post analysis indicates that participants were more likely to keep track of their spending, with 65% of participants in the post-survey saying that they ‘usually’ or ‘always’ ‘*keep track of my spending*’ – compared to 53% at pre-survey.<sup>8</sup>
- Participants increased their confidence in dealing with their finances; there was a 40% increase in participants who reported that they ‘usually’ or ‘always’ ‘*feel confident managing my money*’.<sup>9</sup>
- At the time of the post-survey, participants reported a reduction in stress levels as a result of their participation in the program: 59% had seen their stress levels go down ‘a little’ or ‘a lot’.<sup>10</sup>
- They also adopted new non-financial behaviours that supported financial capability, such as problem-solving and self-advocacy. At the post-survey, there was a 28% increase in number of participants who indicated being ‘usually’ or ‘always’ ‘*good at standing up for myself to get the benefits that I am entitled to*’.<sup>11</sup>
- Participants felt more control in their lives and were better able to make decisions and manage their money. At the post-survey there was a 65% growth of participants who said that they ‘usually’ or ‘always’ ‘*feel in control of my finances*’.<sup>12</sup>
- Women interviewees reported that they were engaging more in managing household money, and that they had begun teaching their children about saving and banking.

### ***Outcomes for Pathway three (Sustaining): Building a foundation for financial security and engagement***

The work of FAPS begins to clear financial barriers to progress in other areas of participants’ lives. Once financial problems are resolved, participants begin to shift into ‘future mode’: they begin to be more capable of independently managing and planning their finances. Many are managing and paying down debt. A smaller group of participants have begun to sort out highly complex, long-standing financial problems involving issues like unpaid back taxes and child support payments. Money is a part of many aspects of life; the interviews confirmed that some

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<sup>8</sup>Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘*I keep track of my spending and income*’: pre-score =2.51 and post-score =2.86 – for a difference of 0.55. This change was found to be approaching statistical significance using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-1.919 and Asymp. Sig. (2 tailed) =.055).

<sup>9</sup>Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘*I feel confident managing my money*’: pre-score =2.25 and post-score=2.75 – for a difference of 0.49. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-3.411 and Asymp. Sig. (2 tailed) =.001).

<sup>10</sup>Reference: Data Set 3 (N=78) – Tab 28 – Stress.

<sup>11</sup>Reference: Data Set 3 (N=78) – Tab 7 –Pre-Post-Likert Scores. ‘*I am good at standing up for myself to get the income and benefits I am entitled to*’: pre-score =2.61 and post-score=2.88 – for a difference of 0.27. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-2.089 and Asymp. Sig. (2 tailed) =.037).

<sup>12</sup>Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘*I feel in control of my finances*’: pre-score =2.32 and post-score=2.79 – for a difference of 0.47. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-3.082 and Asymp. Sig. (2 tailed) =.002).

participants are building a platform of financial security and stability that supports them to pursue new opportunities and enhance their life prospects. They are increasingly engaged in their communities.

*“I felt like a slave before – working. Now, this is my money and I know how to save it. I have more control over it.” (Interviewee)*

*“I feel like it’s going to look up even though things are hard right now. By next year, I plan to finish my degree. I’ll go back to school (University) over the summertime. Then I hope to get a full-time job.” (Interviewee)*

These are the key findings about the outcomes of Pathway 3:

- Participants increased their financial capability, practicing new financial management skills and behaviours and deepening their motivation and confidence.
- Staff observed that *‘a sense of increased hope and reduced fear’* had been a key outcome for 21% of their participants.<sup>13</sup>
- Staff observed that a *‘shift to future mode’* had been a key outcome for 12% of their participants.<sup>14</sup>
- Participants found the task of saving money on low income very difficult, managing to increase their savings only a little. Nevertheless, interviewees made it clear that a small amount of additional money can make an important difference to their well-being.
- Three quarters of the sample participants who had debts had taken steps to manage their debt with the assistance of FAPS.<sup>15</sup> More than a quarter (26%) indicated that their debt levels had *‘gone DOWN a little’*; and, five (6%) that their debt levels had *‘gone DOWN a lot’* by the time of the post-survey. Nevertheless, debt persists as a serious problem.

## Key Evaluation Insights

***The outcomes of the early stage FAPS interventions can be better understood when FAPS is viewed as strategy to promote social and economic inclusion***

While a financial focus is central to the FAPS intervention, the outcomes can be best understood when viewed through a social inclusion<sup>16</sup> lens. The three FAPS pathways create a range of poverty reduction and social inclusion effects over the short- and longer-term. FAPS interventions enhance participants’ financial stability, and participants achieved modest savings increases and debt reduction during the first year of the FAPS intervention. However, FAPS also

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<sup>13</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. Staff ranked *‘expresses a sense of increased hope, and reduced fear’* in the top three observed outcomes for 23 (20.5%) cases.

<sup>14</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes.

<sup>15</sup> Reference: Data Set 3 (N=78) – Tab 23 – Debt Management.

<sup>16</sup> Social inclusion is about enabling people to fully participate in society, meaning they are recognized by and have a stake in the society in which they live. The Charity Commission. (2001). *The Promotion of Social Inclusion*. <http://www.charitycommission.gov.uk/media/95497/socinc.pdf>.

helps participants to cope with life on very low incomes, to alleviate the effects of poverty, and to promote improved well-being.

### ***FAPS offers a set of promising financial practices that promote poverty alleviation***

The three pathways (see Figure A) provide a set of promising practices that collectively form a foundation-building strategy for financial capability and social inclusion. The early stages of the FAPS relationship focus on promoting the ‘conditions for participation,’ in which CFWs employ a directive counselling approach to ensure participants have access to basic needs and income security. As the process continues, CFWs move towards a case-based, coaching approach that promotes participants’ personal ‘capacity to participate,’ enhancing their ability to cope on low incomes and engaging them to identify their own goals and independently work through their own financial priorities.

### ***FAPS promotes participants’ financial capability along three dimensions***

While participants begin to develop basic financial knowledge and skills early on, deeper financial capability develops gradually over time in three core dimensions: (1) improved financial literacy; (2) strengthened money management behaviours; and (3) new attitudes and identity. FAPS can be a transformative experience, re-shaping attitudes and enhancing peoples’ confidence, motivation to act, and sense of hope for the future, which all emerge from growing financial skill and knowledge, and the resolution of psychological challenges related to money including fear and stigma.

### ***FAPS addresses systemic barriers to stability and progress***

An enabling environment that secures the long-term financial interests of people living in poverty is also an important component of the FAPS notion of financial capability. FAPS pursues systemic advocacy to ensure that low-income consumers have access to appropriate financial opportunities and products, and CFWs advocate directly on behalf of participants, facilitating their access to financial and social inclusion.

### ***Not all participants immediately engage in ongoing work with FAPS***

Participants drive the pace and focus of their work with FAPS. Those that face pressing financial decisions related to their stage of life or circumstances (e.g. parents with school aged children, immigrants and seniors) appear to be more likely to grasp the potential of FAPS’ guidance and to engage in a longer-term coaching relationship.

### ***FAPS’ short-term issue-based focus may eclipse opportunities to promote longer-term change***

Not all FAPS participants are ready to engage in a longer-term process to sort out their finances and improve their money management capabilities. Many come to FAPS to resolve a specific issue or to deal with tax matters and once that issue is dealt with, they do not immediately continue. FAPS may be over-emphasizing its work on Pathway 1, stabilizing, because of the sheer demand of clients, missing an opportunity to ‘hook’ the most disadvantaged participants into a more pro-active, long-term work in the other two pathways, coping and sustaining.

### ***Problem-solving practice and role modeling by CFWs promotes changes in participant behaviour and attitudes***

While personal finances are an excellent entry point for engaging participants, it is not so much the focus on money that changes behaviour, but rather the specific combination of the personal, non-judgmental coaching relationship and the practical, adult-learning approach to problem-solving that seem to be most influential. Participants learn by observing and role modeling CFWs, and they receive support for ‘trying out’ new ideas and behaviours.

### **Conclusion: Why does financial advocacy and problem-solving matter?**

The report offers new evidence of the effects of financial advocacy and problem-solving with people on low income, identifying effective practices, and providing new insight into how participants change as a result of their participation. The overall finding of the evaluation is that FAPS is much more than financial counselling, financial education, or tax filing. While a financial focus is central to the FAPS intervention, the outcomes can be best understood when viewed through a social and economic inclusion lens.

FAPS fills gaps in community-based poverty-reduction strategies. CFWs use finances as an entry point for creating the conditions and capacity for low-income individuals to build a foundation for social and economic inclusion. Onward evaluation of FAPS is recommended to validate these findings, exploring the ongoing working relationship with participants and related outcomes.

While the FAPS intervention is unique in Canada, it is actually a part of a relatively new wave of interventions internationally, which are working to integrate a financial element into broader social inclusion objectives.<sup>17</sup> By enhancing the external conditions for financial stability and promoting participants’ capacity for managing their personal affairs, FAPS is building a solid foundation for broader social participation and well-being, which may ultimately result in more successful poverty reduction outcomes. The findings suggest that financial advocacy and problem-solving is an important practice that should be integrated into broader poverty reduction and social inclusion processes.

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<sup>17</sup> See *Backgrounder: Situating FAPS practice and outcomes in the international context*, which offers a brief review of international practices connecting financial capability and financial well-being to social inclusion.

**Figure B: Pathways of Financial Problem-Solving – An Overview of FAPS Outcomes in Four Asset Areas**

		Asset Areas			
		Knowledge and skills	Connections and supports	Confidence and identity	Money, entitlements and basic needs
<b>Pathways</b>	<b>1. Stabilizing</b>	<b>Increased financial literacy</b>	<b>Improved access to reliable, appropriate money guidance</b>	<b>Increased motivation to act</b>	<b>Relief for financial distress</b>
	<i>Responding to financial distress</i>	<ul style="list-style-type: none"> <li>Increased access to relevant, quality information and referral</li> <li>Problems and next steps identified</li> <li>Action oriented problem-solving gradually builds practical money knowledge and skills</li> </ul>	<ul style="list-style-type: none"> <li>A trusted money guide becomes an ‘anchor’ relationship</li> <li>FAPS is seen as a longer-term ‘go to’ source of help</li> </ul>	<ul style="list-style-type: none"> <li>Increased personal readiness to deal with money and related challenges</li> <li>Immediate reduction of stress</li> </ul>	<ul style="list-style-type: none"> <li>Rapid response to financial distress – e.g. dealing with sponsorship breakdown</li> <li>Income taxes managed and filed</li> <li>Access to income boosting entitlements and basic needs</li> </ul>
	<b>2. Coping</b>	<b>Improved understanding one’s own money situation and priorities</b>	<b>Increased access to community supports and services</b>	<b>Increasing sense of personal agency</b>	<b>Improved ability to make ends meet</b>
	<i>Improving family well-being on a low-income</i>	<ul style="list-style-type: none"> <li>Improved money sense</li> <li>More proactive money management skills and behaviour</li> <li>Increased awareness of money options</li> <li>Onward family and peer learning</li> </ul>	<ul style="list-style-type: none"> <li>Broadened networks connecting to supports and services</li> <li>Positive changes in the family dynamics of money management and decision-making</li> </ul>	<ul style="list-style-type: none"> <li>Increased confidence and self-direction in decision-making</li> <li>Growing self-advocacy and enhanced institutional literacy</li> <li>Deepening feelings of control</li> </ul>	<ul style="list-style-type: none"> <li>Adoption of regular, formal budgeting practice</li> <li>Increased skill in ‘stretching’ money (e.g. cutting costs and changing consumer behaviours)</li> <li>Increased resilience</li> </ul>
<b>3. Sustaining</b>	<b>Enhanced financial capability</b>	<b>Increased community engagement</b>	<b>Shift from ‘survival’ mode to ‘future’ mode</b>	<b>Strengthened financial security</b>	
<i>Clearing debts and obligations to support a shift towards longer-term thinking and social/economic inclusion.</i>	<ul style="list-style-type: none"> <li>Deepening financial management capability</li> <li>Enhanced skills in planning and decision-making</li> </ul>	<ul style="list-style-type: none"> <li>Going back to school, volunteering etc.</li> </ul>	<ul style="list-style-type: none"> <li>Thinking long-term</li> <li>Feeling more hope for the future</li> </ul>	<ul style="list-style-type: none"> <li>Resolution of complex financial issues that create obstacles to financial security</li> <li>Steps taken to manage debt</li> <li>Small increases in savings</li> <li>Early signs of change in banking practices</li> </ul>	

## 1 Introduction

The Financial Advocacy and Problem-Solving (FAPS) model<sup>18</sup> is a multi-faceted community initiative in Toronto designed to address gaps in the services and systems that support the financial interests of people living in poverty. It is grounded in a social justice approach which seeks to create and deliver services, influence policies, and improve systems to support the financial stability of marginalized people. The initiative received five-year funding of over \$1 million from United Way Toronto (UWT) and TD Bank as a part of the United Way Toronto Financial Literacy Strategy starting in 2010.

FAPS serves people living on low income in Toronto's highly diverse inner-suburban and inner-city neighbourhoods. The long-term purpose of FAPS is to increase participants' income security, stability and life prospects.<sup>19</sup> FAPS front-line services,<sup>20</sup> a sub-component of the full FAPS model, offer free, confidential, face-to-face financial advocacy and problem-solving sessions designed to resolve complex financial challenges, build financial knowledge and empower participants to take more control over their finances. In 2012-13 FAPS mobile Community Financial Workers (CFWs) served a combined total of 1625 participants.<sup>21</sup>

St. Christopher House developed the FAPS model ten years ago, and over the past five years has worked with UWT, Toronto Neighbourhood Centres (TNC) and two community-based partners to adapt and introduce the model into other Toronto neighbourhoods. The FAPS anchor organizations include:

- St. Christopher House (SCH), in the downtown west side of Toronto;
- Jane Finch Community and Family Centre (JFCFC), in Toronto's north west inner-suburbs; and,
- Agincourt Community Services Association (ACSA), in Scarborough's north east inner-suburbs.

FAPS anchor organizations hire and train Community Financial Workers (CFWs): front-line staff who provide problem-solving and financial advocacy supports to low-income community members. These services are: free; not-for-profit; independent; private and confidential; and, accountable to the community. CFWs are housed in community-based offices at each anchor organization and work alongside other front-line staff to serve participants. They also provide outreach services on a periodic, itinerant basis in partnership with other community agencies in surrounding neighbourhoods.

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<sup>18</sup> Throughout this paper, "FAPS" and "FAPS model" will refer to the broader community initiative. "FAPS intervention" will refer to the front-line service offerings of Community Financial Workers – the component of FAPS that is the subject of this evaluation. The practice of CFWs will be referred to as "financial advocacy and problem-solving".

<sup>19</sup> FAPS goal is paraphrased from FAPS Theory of Change documents (Spring 2012).

<sup>20</sup> A full overview of FAPS is offered in a companion paper: *The FAPS Model*. (forthcoming 2014)

<sup>21</sup> 1625 people participated in one-to-one financial advocacy and problem-solving services at all three sites in 2013 according to aggregate reporting from TNC.

FAPS front-line services combine a face-to-face counselling approach with case-based client advocacy which identifies and responds to the issues emerging from cases. This work is an art, not a science. All staff bring compassion, commitment and persistence to their efforts, providing an anchor relationship that guides participants through an action-oriented process of assessment, problem-solving, planning and advocacy.

While CFWs have attested to the power of this brief<sup>22</sup> financial advocacy and problem-solving intervention and its ability to make a difference in participants' lives, the FAPS partners were interested in documenting outcomes and assessing the effectiveness of the FAPS intervention. United Way Toronto (UWT) contracted the evaluation firm *Resources for Results* to conduct an outcomes evaluation of the Community Financial Worker component of FAPS in the spring of 2012.

The evaluation explored seven key questions:

1. Who participates in the financial advocacy and problem-solving initiative?
2. What is the state of participants' finances?
3. What is the scope and nature of the FAPS Intervention?
4. What difference did one-to-one financial problem-solving and advocacy make in participants' lives?
5. What was learned about the outcomes of the FAPS intervention?
6. What has been learned about effective practice in financial advocacy and problem-solving?
7. Why does financial advocacy and problem-solving matter?

This report presents the detailed findings of the FAPS evaluation organized according to these seven key questions. It shares new evidence of the effects of financial advocacy and problem-solving with people on low income, identifying effective practices, and offering new insight into how participants change as a result of their participation.

The overall finding of the evaluation is that FAPS is much more than financial counselling, financial education, or a tax filing service. While a financial focus is central to the FAPS intervention, the outcomes can be best understood when viewed through a social inclusion lens. FAPS fills gaps in community-based poverty-reduction strategies. CFWs use finances as an entry point for building the conditions and capacity for low-income individuals to build a foundation for social and economic inclusion.

## 2 Methodology

The evaluator was contracted in the spring of 2012, and design consultations began immediately. Lead Evaluator Janet Murray facilitated a collaborative inception and design process with staff and managers from all FAPS partner organizations, developing an outcomes evaluation strategy and pilot testing the outcomes research process and tools. This process

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<sup>22</sup> Most FAPS interventions are complete within one to two hours of meetings and follow-up.



captured and articulated front-line workers' intuitive understanding of the outcomes of financial advocacy and problem-solving interventions in the lives of participants grounded in learning from their prior work with participants. The resulting statement of program outcomes provided an asset map that identified areas of inquiry, and guided the design of evaluation tools and activities (see Figure 1).

The survey design was based on a pre-post outcomes survey set that was developed by the Canadian Centre for Financial Literacy (CCFL) through a national consultation with financial literacy practitioners in 2011-12.<sup>23</sup> The CCFL surveys were refined to capture FAPS outcomes and document each of the four dimensions that had been identified in the asset map: financial learning and skills; social connections; personal identity; and, money and entitlements. The evaluator worked with FAPS staff to adapt, test and refine the CCFL questions and multiple choice indicators. The pre-existing CCFL Likert scales exploring financial attitudes and behaviours were not modified. One additional set of Likert indicators was added to document changes in non-financial behaviours such as self-advocacy and dealing with government.

## 2.1 A mixed-method approach

The data collection was conducted for a full year of program delivery, between September 2012 and October 2013, using a mixed-method approach. The evaluator triangulated evidence from three statistical data sets<sup>24</sup> and a number of other qualitative research methods, including:

**Participant pre-survey (N=112):** This survey was piloted between September and November of 2012, with data collection rolling out between March and August 2013. The survey was administered by CFWs using a sample of every fourth new financial advocacy and problem-solving participant at all three FAPS anchor organizations. The survey captured baseline information about demographics and personal finances, and used the CCFL Likert scales to document financial attitudes and behaviour.

**Participant post-survey (N=78):** The participant post-survey was administered on a continuous basis, 3 to 6 months after each participant completed the pre-survey. Data collection coordinators were hired at each site to contact all pre-survey participants and invite them to participate in a follow-on survey. Many participants had moved or lost contact with the agency and it proved difficult to find all of the original participants. In the end, 78 of the original sample (N=112) were located and completed the post survey for a \$20 honorarium.

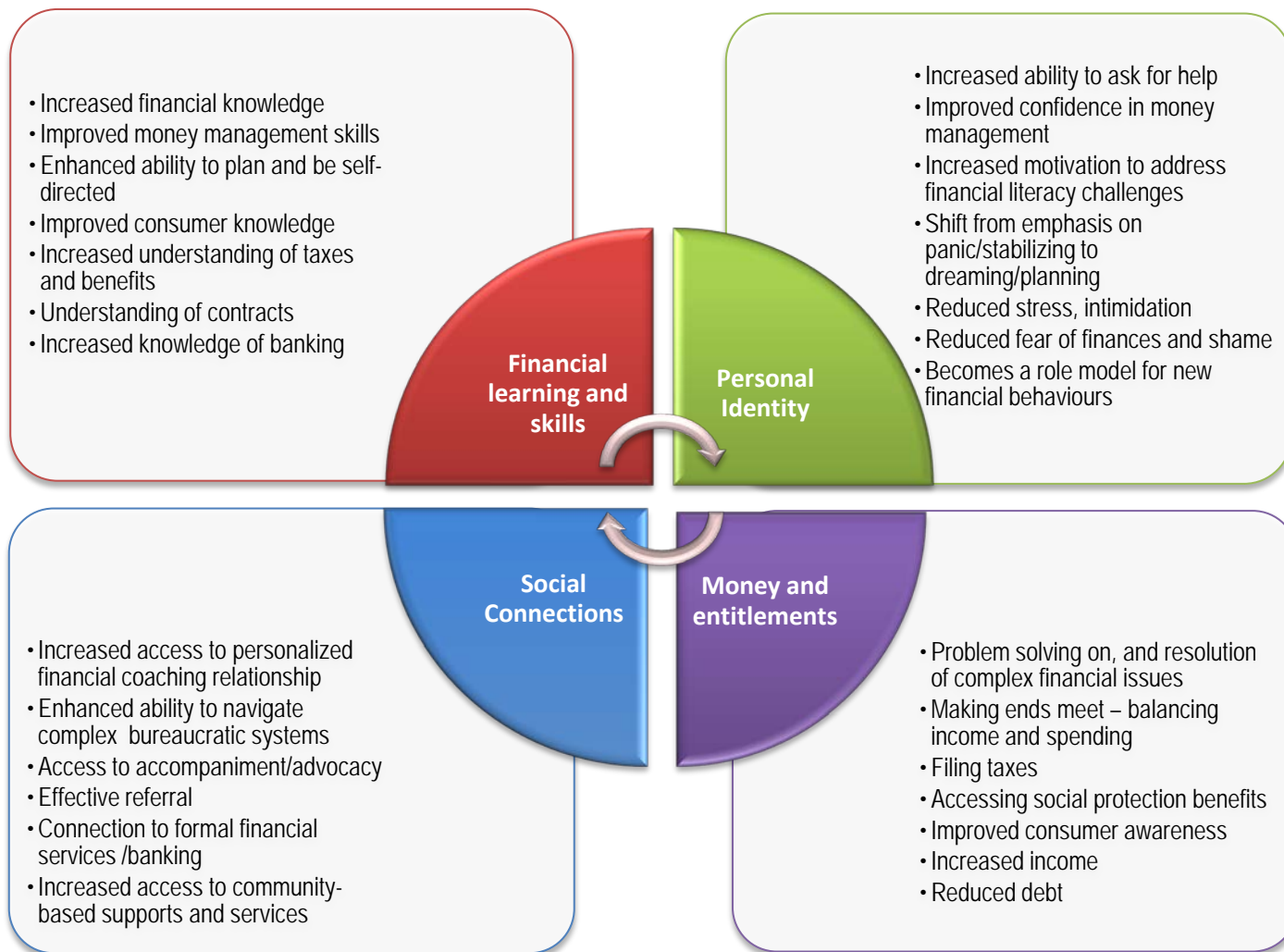
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<sup>23</sup> Resources for Results facilitated a national consultation process to develop a set of common indicators to document the outcomes of financial capability interventions. The Financial Literacy Evaluation Project (FLEP) (2011-2012) was funded by the Investment Industry Regulatory Organization of Canada (IIROC) and led by the Canadian Centre for Financial Literacy (CCFL). FLEP produced a draft set of pre-post evaluation surveys which FAPS staff then adapted for use on this evaluation. (<http://www.theccfl.ca/Evaluation.aspx>) These tools were in turn influenced by the US National Endowment for Financial Education (NEFE). (<http://toolkit.nefe.org/>)

<sup>24</sup> A full overview of the evaluation's areas of inquiry and a summary of the survey indicators is provided in Appendix 1. The three data full sets are available on request in Excel file format. Each survey question has been profiled in tabular format on a separate Excel tab/worksheet.

### Figure 1: Mapping the Expected Financial Capability Outcomes of FAPS Participants

This asset map was developed through a participatory process with FAPS staff in summer 2012.



*Important: Each participant lives in a broader context that contributes to vulnerability and exclusion. FAPS also works at a policy level to address this*

The post-survey repeated all of the Likert scales exactly as they had appeared in the pre-survey, and followed up on all of the questions about sample participants' financial status. The survey also explored participants' satisfaction with the FAPS service. Demographic questions were not repeated.

**Staff documentation of the intervention (N=112):** In addition to the pre-post participant surveys, an on-line journaling tool was developed for staff to document the scope and nature of each CFW intervention, to capture observable participant outcomes, and to identify key policy issues and trends. The cases of each of the pre-survey sample participants were documented by staff.

**Program observation and consultation with CFWs and managers:** The evaluation strategy included staff workshops, on-site observation and meetings, telephone conversations, and informal discussions with front-line staff to learn more about their practice and the observed outcomes of their work. The evaluator also assisted CFWs to complete their on-line journaling creating a deeper understanding of the intervention and its outcomes.

**'Portrait' interviews (N=10):** One hour in-person interviews were conducted with ten pre-post sample participants chosen from a balanced cross-section of participants at all three sites. Interviewees received a \$40 honorarium. These interviews added an important qualitative dimension to the research, explaining and validating the quantitative findings (for the interview format, see Appendix 1).

**Statistical analysis** of the resulting data was performed with the technical support of a professional statistician. The findings in this paper are based on three statistical data sets combined with the qualitative findings:

1. Data Set 1 (N=112): The demographic profile and overview of participants' baseline financial status – based on the full pre-survey data set.
2. Data Set 2 (N=112): Staff documentation of their financial advocacy and problem-solving interventions with the entire pre-survey population.
3. Data Set 3 (N=78): Pre-Post survey data. This data set used only the data of those sample participants who completed both the post-survey and the pre-survey.

It was determined that the overall pre-survey population (Data Set 1, N=112) was sufficiently similar to the pre-post survey population (Data Set 3, N=78) to support the use of both data sets to describe the status of the population and to explore outcomes. A matched pairs test was done, comparing the demographics of the group who completed the post-test (N=78) and those who did not complete the post-test (N=34). It was determined that there was no statistically significant difference between the two groups.<sup>25</sup>

The pre-post survey process with participants produced 78 complete data sets on participant results. The final pre-post sample size was not sufficient to support extensive cross-tabulations and other tests on sub-sets of the population. There were, however, still a number of changes

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<sup>25</sup> See unpublished: *RawReport4 – Demographic comparison* for the Statistician's test and notes.

in participants' money situation and behaviour that were identified to be statistically significant.

Qualitative analysis techniques were used to analyse the interview responses and related data sets, and to generate findings.

## 2.2 Limitations

While the intensive research process generally proceeded according to plan and schedule, it is important to note some key limitations of the evaluation process. Challenges that may have created biases in the research included:

- The data collection continued for a full year capturing some of the seasonal variations in CFW work, but the pace of data collection was inconsistent as a result of staff turnover and the busy tax filing season. One site collected substantially more complete data sets and this population is somewhat over-represented in the data.
- The evaluation period has been too short-term to capture the full extent of the CFW intervention: some participants continue to work with FAPS for years and it has not been within the scope of this outcomes research process to capture any changes that result from this ongoing work.
- The data collection tools presented a high cognitive burden for respondents, and while staff were generally pro-active in supporting participants to complete the forms, it was not always possible to ensure that questions were completed. It became necessary to exclude three participants' survey sets as a result. In the final data set, only one participant chose not to answer some of the financial questions, and a few the Likert scales were only partially completed by three participants who felt that the questions about money 'problems' did not apply to them. Overall however, the survey completion rate was very high.
- In addition, in a few cases, staff made judgment calls about which participants should not be subjected to the intense scrutiny of the survey, fearing it might 'trigger' a previous trauma. As a result, people with addictions, mental health issues and/or disabilities are likely somewhat under-represented in the sample.
- The original evaluation strategy was designed to produce over one hundred full pre-post data sets, which would have supported a more rigorous statistical analysis. For a number of reasons it was not possible to achieve the expected number of post-surveys within the evaluation's scheduled timeline and a decision was made to complete the research with a smaller pre-post data set (N=78). The population size was insufficient to undertake cross-tabulations and regression analysis of specific population segments and the effects of specific treatments and factors on outcomes. As a result, the statistical analysis used in this paper is largely descriptive.
- The evaluator also identified probable differences between the program populations and CFW practices at each of the three sites, which could not be explored thoroughly due to insufficient numbers of data sets from each site. These differences in the nature of populations and interventions may have introduced bias into the data.

- Statistical analysis revealed that the pre-post Likert scales were not useful as composite measures of changes in participants' attitudes and behaviours.<sup>26</sup> In the end, each of the Likert indicators were analysed and considered separately as individual items. (A full table of the pre-post Likert scores is available in Appendix 4).

For more information on limitations, mitigation strategies, sample tools and data analysis methods see Appendix 1.

### 3 Who participates in FAPS? A snap shot of the study participants

FAPS front-line services are delivered in urban and inner-suburban neighbourhoods with a high proportion of people living in poverty. The services are targeted to people who are marginalized and experiencing financial hardship.

The FAPS population is very diverse, cutting across many cultures and age groups. Overall 112 individuals completed the pre-surveys. Our sample included more females than males, and just over half of study participants were born outside of Canada, although few had arrived within the past five years. Study participants tend to have low levels of educational attainment and the vast majority of them had extremely low household incomes: 79.4% were on some form of social assistance and 46.4% earned less than \$10,000 annually.<sup>27</sup>

Below is a brief profile of the sample population.<sup>28</sup> A summary of key demographic data is presented in Appendix 2.

**Gender** – Overall, there were more females than males in the sample population: 71 (63.4%) females compared to 41 (36.6%) males.

**Age** – The sample cut through a broad range of age groups: 31 (27.7%) were young adults 30 years or younger (most of whom were young women with children),<sup>29</sup> 69 (61.6%) were adults (age 31 to 64), and 12 (10.7%) were seniors (age 65 and over).

**Immigration Status** – Over half (58 (51.8%)) were born outside Canada and of those, 36 (63.3%) were already citizens, while 19 (32.8%) were Permanent Residents. One participant was a Protected Person, one was a refugee claimant, and one was undocumented.

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<sup>26</sup> Of the three multi-indicator Likert scales used in the pre-post surveys, only one of the scales proved to be internally consistent as a composite measure. Using a Cronbach's Alpha test, the Likert scale exploring changes in participants' financial behaviour was found to be a reliable measure. However, the overall change measured by that score was found to be statistically insignificant. A decision was made not to use the Likert questions as composite measures, but rather to use each separate indicator on its own. Five of these indicators were found to be statistically significant in their own right.

<sup>27</sup> Please note that these numbers are drawn from sections 4 and 5 of the paper.

<sup>28</sup> All of the statistics in this section come from Data Set 1 N=112 – Tab 1 – Demographic Summary.

<sup>29</sup> Reference: Data Set 1 (N=112) – Tab 5A – Lone Parents and Tab 7 – Gender cross-tabulation with age – 96.8% of the under 30 sample population were female.

**Length of time in Canada** – Almost two-thirds of immigrants (37 (63.8%)) had been in Canada for over ten years and an additional 11 (19%) had arrived from five to ten years ago. Ten participants (17.2%) were newcomers who had lived in Canada for less than five years.

**Cultural diversity** – Participants were born in 29 countries other than Canada. Four (3.6%) sample participants self-reported that they were of Aboriginal descent. While participants spoke over 20 different mother tongues, 67 (59.8%) indicated English was their first language, and 26 (23.2%) identified Spanish as their first language.

**Educational attainment** – Twenty-seven (24.1%) sample participants had completed high school and 50 (44.6%) had at least some post-secondary education. In contrast, almost a third (33 (29.5%)) had not completed high school.

**Household size** – About half of the population (57 (50.9%)) lived on their own and the rest lived in households of up to eight people. Thirty-nine (34.8%) reported that they had dependents: the mean household size was 2.21 people, and the mean number of dependents per household was 1.65 people.

**People on low income** – Most participants lived on Ontario Works (OW) (67 (59.8%)) and the Ontario Disability Support Program (ODSP) (22 (19.6%)). Only twenty people (17.9%) were employed in a full- or part-time job.

Fifty-two people (46.4%) earned less than \$10,000 of pre-tax personal income each year and a total of 105 (93.8%) participants earned less than \$30,000/year. Similarly, 88.4% of sample participants reported that their gross household income was lower than \$30,000. According to the LIM which is one common measure of poverty,<sup>30</sup> all of the FAPS population can be considered to be living in poverty or financially straightened circumstances.<sup>31</sup>

### 3.1 Demographics by site

Agincourt Community Service Association (ACSA), Jane Finch Community and Family Centre (JFCFC) and St. Christopher House (SCH) all serve different populations. Unfortunately, the sample size from each site was not sufficient to support a comparative analysis of the intervention and outcomes at each FAPS location. Figure 3 (below) offers a summary of demographics by site (see Appendix 3 for more detailed data).

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<sup>30</sup> For more information on this measure of poverty, refer to the Statistics Canada Website: *Low Income Measures* <http://www.statcan.gc.ca/pub/75f0002m/2009002/s3-eng.htm>

<sup>31</sup> A table calculating the *after Tax* LIM by family size reported that the LIM for an individual with no children would be \$12,468; and for a family of two adults and two children \$24,936. Tamarack, *Low Income ('Poverty')* (p. 3). ([http://tamarackcommunity.ca/downloads/vc/Poverty\\_Lines.pdf](http://tamarackcommunity.ca/downloads/vc/Poverty_Lines.pdf)) While this evaluation has collected data on pre-tax income, it can still be argued that a high percentage of the population is below the LIM poverty line.

**Figure 3: Sample population by site<sup>32</sup>**

ACSA (N=29)	JFCFC (N=51)	SCH (N=32)
<b>Mean age at baseline</b>		
44.6 years	42.7 years	45.1 years
<b>Gender</b>		
15 (51.7%) female	42 (82.4%) female	14 (43.8%) female
<b>Born outside of Canada</b>		
11 (37.9%)	35 (68.6%)	12 (37.5%)
<b>Immigration status</b>		
3 (10.3%) participants have been in Canada less than 5 years	5 (9.8%) participants have been in Canada less than 5 years	2 (6.25%) participants have been in Canada less than 5 years
5 (17.2%) have Canadian citizenship	23 (45.1%) have Canadian citizenship	8 (25.0%) have Canadian citizenship
<b>Mother tongue</b>		
26 (89.7%) English	19 (37.3%) English	22 (68.8%) English
0 (0%) Spanish	24 (47.1%) Spanish	2 (6.3%) Spanish
<b>Educational attainment</b>		
9 (31.0%) have not completed high school	13 (25.5%) have not completed high school	11 (34.4%) have not completed high school
4 (13.8%) have a college diploma or university degree	15 (29.4%) have a college diploma or university degree	9 (28.1%) have a college diploma or university degree
<b>Household size and composition</b>		
21 (72.4%) are living alone	10 (19.6%) are living alone	26 (81.3%) are living alone
4 (13.8%) have dependents	29 (56.9%) have dependents	6 (18.8%) have dependents
<b>Source of Income</b>		
22 (75.9%) on OW and ODSP	18 (35.2%) on OW and ODSP	27 (84.4%) on OW and ODSP
1 (3.5%) employed (FT/PT)	16 (31.4%) employed (FT/PT)	3 (9.4%) employed (FT/PT)
<b>Personal pre-tax income</b>		
19 (65.5%) below \$10K/yr	14 (26.5%) below \$10K/yr	19 (59.4%) below \$10K/yr

<sup>32</sup> Reference: Data Set 1 (N=112) – Tab 1 – Demographic Summary.

## 4 What is the state of new participants' finances?

### 4.1 Participants practice a range of approaches to budgeting

At baseline, 79 sample participants (70.5%) practiced some form of budgeting while 32 (28.6%) did not.<sup>33</sup> Less than a quarter of participants (25 (22.3%)) wrote out a formal budget, but an additional 51 (45.5%) budgeted in their head (see Table 1). Almost half (47.3%) reported that they 'usually' or 'always' budget, indicating consistency in budgeting practice.<sup>34</sup>

**Table 1: Participant budgeting practice (N=112)**

Data Set 1: Tab 15 – Budgeting behaviour

Type of budgeting	Frequency	Percent
I write out a budget	25	22.3
I keep a budget in my head	51	45.5
Other	3	2.7
No Response	1	0.9
Not Applicable – does not budget	32	28.6
Total	112	100

### 4.2 Most participants are un-banked or under-banked

A very small number of participants in the sample were un-banked when they came to the program, but it is clear many are under-banked.<sup>35</sup> Interviews revealed that participants gave several reasons for being un-banked or under-banked: eight said that they have too little income to use their account; four said that their bank accounts are frozen or garnisheed; three said that they do not trust or feel comfortable in financial institutions; and, one lacked the ID to open an account.<sup>36</sup>

*“Why don’t I have a bank account? I don’t have ID, and also when you have an account, you don’t use it so often and you end up with hundreds of dollars of service and overdraft charges, and they don’t feel sorry for you. Bank accounts have a four to five dollar service fee, and who watches their transactions anyway?” (Interviewee)*

<sup>33</sup> Reference: Data Set 1 (N=112) – Tab 15 – Budgeting Behaviour.

<sup>34</sup> Reference: Data Set 1 (N=112) – Tab 15 – Budgeting Behaviour.

<sup>35</sup> “Under-banked” refers to people who may have a bank account but do not fully participate in mainstream financial services and continue to use alternative financial services like cheque cashing. The poor fit of mainstream and alternative financial services and products with the needs of low-income households is well documented in the USA: “The financial services mismatch between the needs of [low- and moderate-income] households and the products and services offered to them largely forces these households to choose among the high-fee, ill-structured products offered by both banking and [alternative financial services] institutions.” (Michael Barr quoted in Sherraden, Margaret (2010) (p.8).)

<sup>36</sup> Reference: Data Set 1 (N=112) – Tab 16 – Banking Behaviour.



### 4.3 Many participants already file their taxes

The majority, 92 participants (82.1%), noted that they had filed their taxes the year before.<sup>37</sup> It is worth noting, however, that St. Christopher House (SCH) seems to attract a higher percentage of participants from across the city who did not file their taxes the previous year: 17 (53.1% of SCH sample participants).<sup>38</sup>

### 4.4 Saving on low-income is very difficult

Almost two-thirds of participants in the baseline sample (71 (63.4%)) said that they wanted to save money and had already set a goal for saving.<sup>39</sup> Participants clearly had different notions of the concept of ‘savings.’ From their comments, some appeared to see savings as any money on hand for however short a period, while others saw savings as surplus money that they are able to retain over longer periods. Many participants noted in their survey that they simply did not have enough money to be able to save some by the end of the month.

**Table 2: Estimated Personal Savings at Intake (N=112)**

Data Set 1: Tab 18 – Savings Amount

Savings amounts	Frequency	Percent <sup>40</sup>
No savings	75	67.0
Savings	36	32.1
No Response	1	0.9
Total	112	100.0
Savings amounts	Frequency	Percent <sup>41</sup>
Zero	75	67.0
Under \$500	14	12.5
\$500 to \$4,999	19	17.0
\$5,000 to \$19,999	3	2.7
No Response	1	0.9
Total	112	100

Savings levels were meager: two thirds of sample participants (75 (67.0%)) reported that they had no savings set aside.<sup>42</sup> Thirty-six (32.1%) reported that they had managed to put some money aside: of these, 89 (79.5%) of participants had less than \$500 or nothing saved and an additional 19 (17.0%) had between \$500 and \$5,000 saved (see Table 2). The interviews

<sup>37</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax Filing.

<sup>38</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax Filing.

<sup>39</sup> Reference: Data Set 1 (N=112) – Tab 17 – Savings Goal.

<sup>40</sup> Note: Columns may not add due to rounding.

<sup>41</sup> Note: Columns may not add due to rounding.

<sup>42</sup> Reference: Data Set 1 (N=112) – Tab 18 – Savings Amounts.

indicated that most people try to set aside small amounts of money as a buffer for emergencies.

#### 4.5 High debt burden holds people back

Low incomes mean that people live on the edge financially. They often have to go into debt to feed their families and make ends meet. One indicator of household precariousness is the inability to pay bills on time: 65 sample participants (58.0%) noted that during the past year they had been late by a month or more in paying a bill.<sup>43</sup>

A little over one-quarter of participants (30 (26.8%)) reported at baseline that they were free of debt. Table 3 below shows that 37 (45.1%) of those who were in debt reported owing less than \$5,000 at baseline, but given their low household incomes, high debt-to-income ratios create serious hardship for participants. It is also worth noting that some participants reported very large debts: 4 participants (4.9% of those in debt) owed over \$50,000.

**Table 3: Personal Debt Levels at Intake (N=112)**

Data Set 1: Tab 20 – Debt Level

Debt level	Frequency	Percent	% of those who have debts
None	30	26.8	N/A
Less than \$5,000	37	33.0	45.1
\$5,000 to \$9,999	13	11.6	15.9
\$10,000 to \$19,999	18	16.1	22.0
\$20,000 to \$49,999	5	4.5	6.1
\$50,000 and over	4	3.6	4.9
Missing	5	4.5	6.1
Total	112	100.0	

Of the 82 participants reporting on their debt in the pre-survey, 37 (33.0%) said that they owed money on their credit card; 30 (26.8%) had debt for unpaid cell phone bills and 28 (25.0%) were behind on paying for their utilities (see Table 4). Of the four participants who owed daunting amounts of money (over \$50,000) noted in Table 3, two owed money in back taxes, one had student loans, and one owed child support payments.

Only ten (8.9%) reported that they had checked their credit rating in the past year.<sup>44</sup> Few participants owned any substantial assets: six (5.4%) owned their residence (and only one of them had paid down their mortgage).<sup>45</sup> The survey did not probe further into people’s assets, but interviewees indicated that car ownership is often a priority: only one interviewee noted that she owned a very old car.

<sup>43</sup> Reference: Data Set 1 (N=112) – Tab 19 – Late on bill payment.

<sup>44</sup> Reference: Data Set 1 (N=112) – Tab 22 – Credit Rating.

<sup>45</sup> Reference: Data Set 1 (N=112) – Tab 21 – Home Ownership.

**Table 4: Types of Participant Debt at Intake (N=112)**

Data Set 1: Tab 19 – Type of Debt

Type of debts	Frequency*	Percent
I have no debts	30	26.8
Taxes owed	10	8.9
Loans from family/friends	13	11.6
Student loans	17	15.2
Utilities (phone, hydro, cable)	28	25.0
Cell phone	30	26.8
Credit card (including unpaid balance)	37	33.0
Missing	0	0.0

\*Frequency column will not total 112 as multiple answers were allowed.

#### 4.6 Fear is a barrier to access and progress

Most interviewees talked about the psychology of money: their fear of it, and feeling overwhelmed when they first came to FAPS. Two spoke of their strong aversion to facing their financial problems, noting that they had been avoiding doing anything about their financial situations for years.

#### 4.7 ‘Sorting out and filing personal taxes’ is the main draw for FAPS

Over two-thirds of the sample participants (77 (68.8%)) came to FAPS seeking help *‘sorting out and filing my taxes.’* After that there were similar levels of interest in *‘how to budget’* (39 (34.8%)); *‘gaining access to government entitlements’* (37 (33.0%)); and, *‘sorting out my finances in general’* (33 (29.5%)) (see Table 5). Twenty-five people (22.3%) were interested in getting help to manage their debt. Not surprisingly, participants’ learning interests corresponded closely to the help that they most needed; *‘How to manage my taxes’* and *‘how to budget’* were the most common learning interests.<sup>46</sup>

Longer-term financial issues were much less likely to be mentioned as a priority when clients first came to FAPS: Only 15 (13.4%) participants wanted help *‘setting a financial goal’* and one person came to FAPS with the purpose of seeking help with *‘planning for the future’* (see Table 5). Similarly, very few sought help with banking; only eight people (7.1%) noted that they needed help *‘to gain access to banking services and products.’*

<sup>46</sup> This question offered participants a checklist of what FAPS could teach them. By raising awareness about what FAPS can do for participants, it resulted in an unreliable report of people’s learning interests coming into the program. Many told staff that they didn’t realize that FAPS could provide all of the services listed by the survey. Nevertheless, it reveals that participants have broad and longer-term learning interests beyond their immediate financial issues.

**Table 5: Participants' Priorities for FAPS Help at Intake (N=112)**

Data Set 1: Tab 2 – Priorities for help

Top priorities for help	Frequency*	Percent
Gaining access to banking services and products	8	7.1
Setting a financial goal	15	13.4
How to manage debt	25	22.3
Sorting out my finances in general	33	29.5
Gaining access to government entitlements	37	33.0
How to budget	39	34.8
Sorting out/filing my taxes	77	68.9
Missing	0	0.0

\*Frequency column will not total 112 as multiple answers were allowed.

## 5 What is the scope and nature of the FAPS Intervention?

### 5.1 FAPS practice

The FAPS process often begins with reactive, participant-centred, problem-solving tactics, but over time CFWs shift to support a self-directed approach that enables participants to take more control over their money matters. The following are four practices that are commonly pursued during the early stages of the FAPS intervention:

#### 5.1.1 Build trust and understand the participant's financial picture

Each person comes to FAPS with a unique situation that must be explored and understood before action can be taken. An adult learning approach is used, which puts participants in charge, and aims to start 'where they are at', building on their existing strengths and abilities. FAPS' adult learning approach builds a strong working relationship with the participant, grounded in trust. The first meeting is therefore critical to the success of the FAPS process. CFWs have found that participants learn best in a welcoming, non-judgmental environment. They must also ensure that each participant is clear as to the purpose and limitations of the coaching process.

#### 5.1.2 Deconstruct the problem and find an entry point for action

The FAPS approach begins with a full exploration of the participant's circumstances and the presenting issue with which he or she first comes to the program. This may not necessarily be at the root of the real problem needing to be addressed. FAPS workers adopt a triage process: they move through the complexity of the financial challenges facing a participant, dealing with the immediate crisis and identifying possible options for action, while honoring participants' priorities. FAPS workers use a *Financial Capability Assessment Framework* (Figure 2) to ensure that they explore all aspects of the participants' financial well-being.

**Figure 2: Financial Capability Assessment Framework: An informal, conversational checklist for exploring participants' situation, problems and needs<sup>47</sup>**



### 5.1.3 Shift participants towards longer-term change by facilitating action-oriented goal setting

While the early stage interventions of FAPS may be somewhat directive and responsive in dealing with crisis and coping with financial distress, CFWs seek to shift towards a process of empowerment, adopting a coaching approach that enhances participants' critical thinking and their ability to take informed action on their own behalf.

FAPS staff identified three levels of deepening financial knowledge as they continue to work with participants:

- A financial toolbox: the resources for smart financial activity/management, self-awareness, confidence and skills
- A learning spiral: critical awareness of the economic system supporting the ability to and make sound financial decisions
- A road map: maximizing income and managing personal resources to fulfill goals<sup>48</sup>

<sup>47</sup> Murray, J.M. (unpublished 2013) *The Knowledge: A resource guide for financial advocacy and problem-solving Practitioners*, St. Christopher House (p. 10).

<sup>48</sup> FAPS staff provided this information by e-mail for the Model Paper.

#### 5.1.4 Resolve the immediate problem

Problem-solving is facilitated by a flexible set of FAPS activities including: providing information; identifying options; supporting informed decision-making; contacting officials and creditors; filling in forms; referring to related services (legal, housing, etc.); and, advocating/supporting self-advocacy. At this stage, workers ensure that participants gain access to income boosting entitlements that they may not have been receiving, and resolve complications related to the navigation of complex systems.

*“We are like a second social safety net. We help people who have fallen through the cracks of the existing social safety net to gain access to social supports and income entitlements.” (CFW)*

## 5.2 Findings on scope and nature of FAPS Intervention

The data collected through staff journaling of participant cases provided new detail about the scope of the work of CFWs, and the nature of financial problem-solving and advocacy. This section is primarily based on staff documentation of participant interventions (Data Set 2 (N=112)).

### 5.2.1 Participants found FAPS when they were in financial distress

Over one-quarter of participants reported in the post-survey<sup>49</sup> (21 (27%)) that they had delayed dealing with their financial problem for a year or more.<sup>50</sup> Interviewees reported that they had ignored the issue and/or had become immobilized.

### 5.2.2 Participants did not require extensive supports or accommodations to participate in FAPS

Over three-quarters of participants (85 (75.9%)) did not require any form of supports (e.g. TTC tokens or the need to come outside of regular business hours) to participate in FAPS.<sup>51</sup> Of those who did require supports, most mentioned how CFWs had adapted the hours of FAPS service to allow working people to use the service (12 participants).

### 5.2.3 The majority of FAPS interventions were completed within two meetings and some brief follow-up work

The FAPS front-line services that were documented during the research period were typically brief and focused: most participants (74 (66.07%)) completed their dealings with FAPS within 2 meetings.<sup>52</sup> The average duration of each FAPS encounter was 42.2 minutes, and the length of meetings generally decreased over time.<sup>53</sup> CFWs spent an average total of 74.3 minutes per participant in meetings over the research period.<sup>54</sup> It should be noted that this research has

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<sup>49</sup> Note: this question was not asked in the pre-test, it was added to the post-survey.

<sup>50</sup> Reference: Data Set 3 (N=78) – Tab 3 – Time before seeking help.

<sup>51</sup> Reference: Data Set 2 (N=112) – Tab 4 – Supports to participation.

<sup>52</sup> Reference: Data Set 2 (N=112) – Tab 3 – Interventions.

<sup>53</sup> Reference: Data Set 2 (N=112) – Tab 3 – Encounters and Follow-ups. The time spent per meeting ranged from 150 minutes (2.5 hours) in a few cases, to a 10-15 minute ‘check ins’ in the later stages of longer-term working relationships.

<sup>54</sup> Reference: Data Set 2 (N=112) – Tab 3 – Encounters and Follow-ups. Number at the top of the worksheet and the detailed calculation is below.

only captured the first stages of the FAPS intervention. Discussions with FAPS staff revealed that annual tax filing provides an opportunity to re-engage with participants and to pursue further financial issues and/or a longer-term coaching relationship for some: CFWs reported that most clients only engaged in short-term work with FAPs, while a little over one third of all cases involved an ongoing working relationship (see box below).

**A typology of working relationships with FAPS participants: (Data Set 2 (N=112) – Tab 8 – Typology)**

- 60.6% of all cases were simple, short-term interventions (often relating to tax filing)
- 2% involved short-term crisis intervention
- 2% were focused on the long-term process of shepherding a participant through the process of gathering paperwork, etc. in order to resolve a straight forward issue. (2 mental health participants)
- 34.4% of all cases involved ongoing working relationships

In addition to face-to-face meeting time, over two-thirds of participants (77 (68.8%)) received some follow-up support by CFWs.<sup>55</sup> Follow-up work on behalf of participants after meetings may include research into appropriate solutions, telephone calls and advocacy with officials on behalf of participants, calls with participants, and follow-up on paperwork. A cumulative 94.6% of follow-up work was completed within two follow-up sessions.<sup>56</sup>

#### 5.2.4 FAPS offers a complex and multi-faceted service, dealing with many issues at the same time

CFWs move quickly into the complexity of people’s financial situation, sorting through the issues and identifying priorities. CFWs noted that they deal with a wide variety of challenges and multiple issues at the same time, offering participants referrals, information, suggestions and guidance on a wide range of money matters. An average of 2.8 different issues were dealt with over the duration of CFWs’ work with each participant (a range of one to seven issues dealt with in each case).<sup>57</sup> In addition to the financial issues (related to taxes, entitlements, and debt), there are also a number of consumer and government issues explored and resolved in FAPS sessions.<sup>58</sup>

## 6 What difference did FAPS make in participants’ lives?

The evaluation data validated the FAPS team’s asset map (see Figure 1) and presented a picture of moderate overall improvements in participants’ financial capability and stability. The portrait interviews added important qualitative detail and texture, enhancing an understanding of the dynamics of participant change and identifying a preliminary sequencing of results.

<sup>55</sup> Reference: Data Set 2 (N=112) – Tab 3 – Encounters and Follow-ups. 35 participants (31.3%) received no follow-up from CFWs.

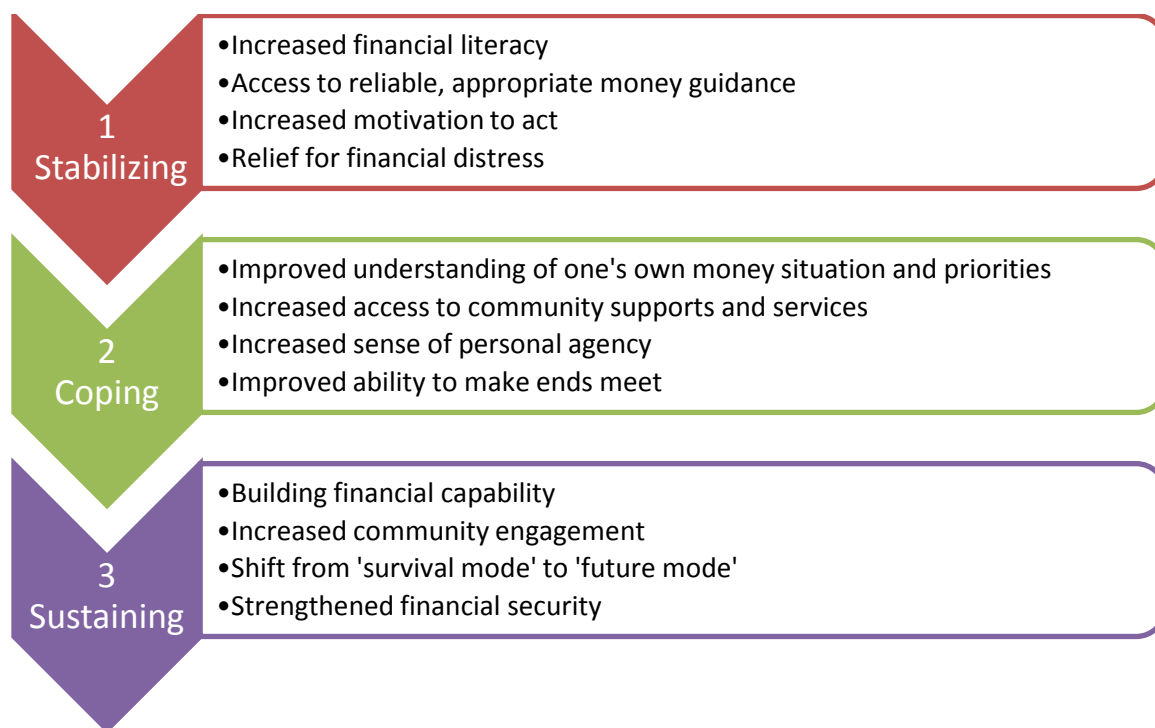
<sup>56</sup> Reference: Data Set 2 (N=112) – Tab 3 – Interventions.

<sup>57</sup> Reference: Data Set 2 (N=112) – Tab 6 – Number of issues dealt with.

<sup>58</sup> Data Set 2 (N=112) – Tab 6 – Financial Issues, Tab 14 – Consumer Issues and Tab 15 – Government Issues.

The combined evidence has contributed to a stronger understanding of the dynamics of how FAPS participant outcomes are cultivated and developed. The evidence suggests that CFWs pursue three complementary pathways to engage participants, each with different intended outcomes and practice: (1) stabilizing people by supporting them to access income entitlements; (2) enabling them to cope more effectively on low income; and (3) supporting them to “dig out from under”<sup>59</sup> debt and save in order to build social inclusion and enhance financial security (see Figure 4).

**Figure 4: Pathways of CFW practice and outcomes during the early stages of financial advocacy and problem-solving**



These pathways offer a way to sequence and understand the outcomes of the FAPS intervention. The pathways are not necessarily staged in a linear fashion and each participant may not need to work through all of the pathways.

The following narrative exploration of the outcomes of CFWs’ interventions is structured to describe the dimensions of each of the pathways using the four asset-based sub-categories identified by practitioners in the asset map (Figure 1): financial learning and skills; social connections; money and entitlements; and, personal identity.

### 6.1 Pathway one: Stabilizing

Immediate FAPS outcomes appear to be remedial, as a result of CFWs’ responsive, client-centred process which addresses participant problems and related confusion and stress. The

<sup>59</sup> At least two CFWs and three participants referred to “digging out from under” their debts and other financial burdens.



staff documentation confirmed that the average FAPS process in the first year is brief but intense,<sup>60</sup> addressing many different activities that respond to financially distressing conditions within a compressed time frame. The problem-solving practices of CFWs produce immediate results including: increased financial literacy; reliable, appropriate money guidance; motivation to act; and, relief for financial distress.

Analysis has revealed that in the early stages of financial advocacy and problem-solving work there is a direct, concrete relationship between the FAPS outcomes and the CFW activities (e.g. increased financial knowledge is the direct result of the provision of financial information). CFWs suggested that each of these outcomes spiral deeper as participants have the opportunity to practice their new skills and knowledge in the context of problem-solving.<sup>61</sup>

These are the key findings about the outcomes of Pathway 1:

- Many participants came to FAPS with misconceptions about their rights, entitlements and financial interests. They benefitted from quality, up-to-date information and accurate money-related referrals.
- Action-oriented problem-solving, enhanced through anchor relationships with CFWs, developed participants' financial knowledge and practical money skills, which in turn increased their readiness and motivation to deal with their financial situations.
- Participants began to understand their overall financial situation, identifying priorities and planning practical steps that addressed their financial problems quickly. They felt less intimidated, less 'stuck' and less stressed as a result of their participation.
- Participants adopted new ideas and practices through role modeling the work of CFWs, such as: learning how to look things up on the web, making telephone calls, filling in forms, and writing letters to creditors and government.
- FAPS' efforts to promote tax filing and access to entitlements had an income-boosting effect that made a small but important difference in people's income security and family well-being.

### 6.1.1 Increased financial literacy

#### *6.1.1.1 Increased access to relevant, quality information and referral*

Access to quality, up-to-date information and referral about money matters is an immediate benefit to FAPS participants. People on low incomes often come to FAPS with misconceptions about their rights, entitlements and financial interests. More recent newcomers require more information, referral and support to explain the way things work in Canada.

Staff noted that participants often distrust government, and rely on word of mouth as a source of information. Online information is frequently shaped in the interests of middle income consumers, and does not provide adequate or accurate information for low-income Canadians such as the FAPS participants. CFWs regularly have to correct misinformation about money

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<sup>60</sup> See Section 5: *The scope and nature of the FAPS intervention.*

<sup>61</sup> The idea of spiralling and deepening participant practice and behaviour change was discussed in the July 2012 participatory sessions to develop a FAPS asset map and explore the nature of outcomes.

matters, government policies and programs, consumer issues, etc., to dispel misconceptions that can create unnecessary delays and setbacks for people on low incomes.

*“Neighbours misinform you! ... I learned not to rely on your neighbours for information.”  
(Interviewee)*

*“Most financial advice is geared to middle class people and is not adequate. In some cases it is detrimental to low income people.” (CFW)*

CFWs provide clear information and referrals that are customized to the needs and circumstances of each participant, providing information more relevant to consumers on low incomes. Some interviewees spoke of early *Aha* experiences where they realized that they had some power to act on their situation. Sessions with CFWs cut through participants’ confusion, supporting them to understand their pressing issues and take action.

*“It is all very confusing. She [the CFW] is like an entry point for information.” (Interviewee)*

*“Often newcomers just need to learn more about how the Canadian system works. Obviously their progress may be faster than someone with more complex health and housing issues.”  
(CFW)*

The pre-post data revealed that participants had not significantly changed the likelihood that they would proactively take steps to learn about money issues that might affect them.<sup>62</sup> Nevertheless, the interviews provided evidence that most participants had begun to rely primarily on their CFW for financial information. In addition, they are gaining some exposure to the Internet as a source of information and communication through their meetings and dealings with CFWs.

*“I got an email address so that it would be easier to correspond with [my CFW].” (Interviewee)*

#### *6.1.1.2 Problems and next steps identified*

People who come to FAPS are often “stuck”:<sup>63</sup> they know that they have a specific problem, but don’t know how to move forward. CFWs routinely perform a customized assessment of each participant’s personal and financial situation based on a triage process of listening to their story and developing a picture of their life circumstances, immediate needs, and pressing problems. Fairly rapidly CFWs are able to determine participants’ priorities and options, offering guidance on recommended next steps.

*“I came with a specific problem. I was feeling overwhelmed. I had no idea of what to do.”  
(Interviewee)*

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<sup>62</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post Likert Scores.

Note: In the pre-post-sample, participants did not change the likelihood that they would research money matters. There was a slight decrease from an average score of 2.26 (pre-) to 2.24 (post) re: ‘I learn about money topics that might affect me’ (where 2 is ‘sometimes’ and 3 is ‘usually’). See Appendix 4.

<sup>63</sup> During the asset mapping process staff agreed that the word “stuck” was useful to explain the state of participants when they first come to FAPS; participants have issues that they don’t know how to resolve.

CFWs deconstruct each participant's overall financial situation, identify a starting point for action, and set out practical steps that will make the situation manageable and result in immediate progress to resolve the problem. Often the problems identified by participants are only one piece of a more complicated puzzle. CFWs are able to present a picture of the overall problem.

*She [the CFW] said: 'Tell me, what can I help you with?' I told her about my issues. She explained step by step and told me how to deal with CRA. She explained how it all works and helped me solve the problem." (Interviewee)*

People's financial challenges, options and prospects are governed by their circumstances. Staff reported that life stage was an important factor in their financial advocacy and problem-solving work. The circumstances most likely to influence the coaching process were disability (15 (13.4%)) cases; lone parenting (13 (11.6%)); seniors' issues (12 (10.7%)); homelessness/under-housing (12 (10.7%)); and, youth issues (11 (9.8%)).<sup>64</sup>

#### *6.1.1.3 Action oriented problem-solving gradually builds money knowledge and practical money skills*

A focus on practical problem-solving builds knowledge and models new participant behaviours. Staff observed '*increased financial knowledge*' as the most common participant outcome of the FAPS intervention.<sup>65</sup> In addition to the access to personalized, relevant guidance about how they can take action to resolve pressing money matters, participants receive support for testing and practicing more pro-active behaviours.

Interviewees expressed excitement about being able to focus on the immediate problems facing them, initially with support from CFWs and then more independently over time. They spoke about adopting new ideas and practices through role modeling; these practices included learning how to look things up on the web, make telephone calls, fill in forms, write letters to creditors and government, etc.

*"She [The CFW] breaks it down and makes it manageable. When you come, you are overwhelmed. She gave me a structure to process all the information and it is now up to me. It is all about learning. How do you take all the things that they show you and use them? ... But I did it and that's a good thing." (Interviewee)*

Interviewees expressed relief at how gradual and accessible they found the process of learning and taking on more responsibility for working on their own finances: they value doing the work at their own pace,<sup>66</sup> and were proud that they had developed more competence and skill.

*"She [the CFW] would give me homework to do. I had to write a letter to CRA. She gave me instructions on how to solve problems." (Interviewee)*

<sup>64</sup> Reference: Data Set 2 (N=112) – Tab 9 – Staff reporting of issues that affected their work with participants.

<sup>65</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. '*Increased financial knowledge*' was listed as one of the top 3 observable outcomes in 71 (63.4%) cases.

<sup>66</sup> Reference: Data Set 3 (N=78) – Tab 31 – 73 (93.6%) said that '*the pace of coaching was right*' '*usually*' or '*always*'.

## 6.1.2 Reliable, appropriate money guidance

### 6.1.2.1 A trusted money guide becomes an ‘anchor’ relationship

*“You are not going to get transformational change with one ‘sit down’ with someone. You are beginning to create a relationship. ... We build a relationship that keeps them coming back.” (CFW)*

Anchor relationships with CFWs leverage motivation and support action for change. Interviewees universally commented on the humanity and approachability of CFWs. FAPS participants gain access to individualized financial guidance through a non-judgmental, supportive relationship of trust.<sup>67</sup> This relationship immediately reduces participants’ social isolation, while providing them with strong technical expertise, effective referrals and client advocacy. Such caring and persistence are an entry point for a longer-term working relationship.

*“I like the one-on-one service – it’s personal, instead of with twenty people. They focus on your problems.” (Interviewee)*

*“They [the CFWs] like to check on you to see that everything is OK.” (Interviewee)*

Participants rated their working relationships with CFWs as outstanding,<sup>68</sup> noting that CFWs were consistently knowledgeable, professional, attentive listeners and strong communicators.

*“I was surprised. She [the CFW] actually cares about you! She doesn’t look down [on you].” (Interviewee)*

*“She actually takes the time to sit and listen to you.” (Interviewee)*

*“She was non-judgmental – one of the most genuine, caring persons. She has a genuine **want** to help people. This wouldn’t just be a job for her. She took the extra steps. ... She didn’t want me to fall through the cracks or get lost in the shuffle.” (Interviewee)*

Participants found the informal case-based approach both effective and motivating: 67 participants (85.9%) ‘agreed’ (25.6%) or ‘strongly agreed’ (60.3%) that ‘My FAPS worker motivated me to make changes in my life’.<sup>69</sup> Most interviewees appreciated the continuity of the relationship, noting that personal follow-up by CFWs had been helpful in keeping them on

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<sup>67</sup> Reference: Data Set 3 (N=78) – Tab 31 – Participant Satisfaction. In addition, post-survey participants 72 (92.3%, N=78) said that the CFW ‘listens without judgment’ ‘usually’ or ‘always’; 77 (98.7%, N=78) said that the CFW ‘was approachable and attentive to your needs’ ‘usually’ or ‘always’.

<sup>68</sup> Reference: Data Set 3 (N=78) – Tab 31 – Participant Satisfaction. Participants gave a high overall satisfaction rating for their work with FAPS: the average score was 9.28 out of 10. 97.4% said that they would recommend FAPS to a friend or family member. They gave very high scores for all aspects of their relationship with FAPS CFWs. Post-survey participants said their CFW was ‘always’: professional (92.3%); approachable and attentive to your needs (91%); a good communicator (85.9%); well organized (87.2); knows a lot about money (82.1%).

<sup>69</sup> Reference: Data Set 3 (N=78) – Tab 31 – Participant Satisfaction.

track with problem-solving. Ninety-six percent, or all but three interviewees, indicated that they had *'benefitted from working with my FAPS worker'*.<sup>70</sup>

#### 6.1.2.2 FAPS is seen as a long-term 'go to' source of help

All of the interviewees spoke of the approachability of FAPS and most see FAPS as an ongoing resource to provide information, referral and guidance on any money matters that might arise over time.

*"I can't even count how many times I've been here. I just drop in if there is a new development."* (Interviewee)

Their positive early experience with the service appears to have increased their ability to ask for help going forward.<sup>71</sup> Interviewees all noted that they felt trust and connection to FAPS, and over half mentioned their strong connection to the host community organization. Seventy-one (91.0%) post-survey participants reported that they would return to FAPS in the next year.<sup>72</sup>

*"I figured out ... that there are a lot of people to help you and you don't have to be on your own."* (Interviewee)

*"I felt safe – [the CFW] goes to the extreme in helping people."* (Interviewee)

### 6.1.3 Increased motivation to act

#### 6.1.3.1 Increased personal readiness to deal with money and related challenges

Over half of the interviewees spoke of becoming more strongly motivated to deal with their money situations as a result of their work with FAPS. They felt less intimidated and less stuck as a result of the support and encouragement that they have received from FAPS. Most identified their comfortable, non-judgmental relationship with the CFW as key to overcoming financial stigma and helping them deal with the emotional/psychological side of money.

*"Sometimes you get emotional, but you get through it, especially when you have someone to talk to. They [FAPS staff] are like family."* (Interviewee)

### Case #1: Staff persistence overcomes reluctance to act

Over a decade ago, Johnny<sup>73</sup> was paid \$1M for an innovation he had suggested to the manufacturing corporation he had worked for. This windfall payment changed his life forever; he immediately quit his job and within two years had spent all his money on a "wild ride" of travel, gambling and parties.

<sup>70</sup> Reference: Data Set 3 (N=78) – Tab 31 – Participant Satisfaction.

<sup>71</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post Likert Scores: *'I feel comfortable getting help with my money'* pre= 2.45 and post= 2.75 (where 2 is 'sometimes' and 3 is 'usually') and a difference of 0.3. This change was found to be approaching statistical significance using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-1.677 and Asymp. Sig. (2 tailed) =.094).

<sup>72</sup> Reference: Data Set 3 (N=78) – Tab 31 – Participant Satisfaction.

<sup>73</sup> Names have been changed to protect interviewees' identities.

Johnny never paid taxes on that money. For the past four or five years he has been under-housed and living a transient life. He recently discovered he has a serious illness. He isn't sure how much he owes, but estimates that his CRA debt is more than \$250,000 in back taxes.

It took the CFW a long time to get Johnny on board to deal with this issue. He had mentioned his situation to her one day and she continued to talk to him about it each time she ran into him at the homeless drop-in. Her persistence finally got him to begin to sort out his 12 years of back taxes, and a garnished bank account. Fear was a very strong force keeping him from acting.

*"I thought they were going to get me. I kept thinking: 'Is the RCMP here yet?' By working with FAPS I was afraid I had opened this kettle of worms! I procrastinated a lot. I kept forgetting to draft the letter and apologized to [the CFW]. Her insistence was important. All I could see was trouble from Revenue Canada. I was worried about my pension being clawed back in the future. ... The only reason I went ahead was because she was so friendly and outgoing. Her approach to me got me – she seemed so positive that I would get things sorted out."*

It has taken the better part of a year, but Johnny has now filed his back taxes and has applied for tax relief from his interest payments and exemption from payment of the debt (which it is likely he will never be able to pay off). With the help of the CFW he is now on ODSP and more securely housed. He is feeling very optimistic about the future.

*"I'll be pretty good. I'll get my pensions and have my taxes worked out. I'll have a bank account. It will be my golden years. If I didn't sort this out right now and spend all that time with [the CFW], it would be a disaster."*

He now knows that by the time he reaches retirement age in a few years, he will have sorted out these debt issues and won't have to worry about having his company pension garnished.

*"I'm very happy I did it [worked with the FAPS CFW]. Everything she has told me is true – every little thing. It is now all the way that she said it would be... I'm very glad that she persisted. It took over a year for me to deal with my problem. All along she's been cajoling me. Now it's a win-win situation. I'll be fine."*

### 6.1.3.2 Immediate reduction of stress

Stress reduction was the second most common immediate participant outcome observed by staff in their journaling.<sup>74</sup> Interviewees frequently remarked on the stressfulness of living on inadequate incomes, owing money, and being behind in their taxes. They spoke of the immediate relief that comes from talking about and dealing with their pressing financial problems.

*"We are trying to create a mental health space and help people to move out of crisis – we try to help people see that there are ways of approaching their financial life in new ways." (FAPS staff)*

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<sup>74</sup> Reference: Data Set 2 (N=112) – Tab 16 – Staff Observed Outcomes. Staff prioritized 'reduced stress' as one of the top three observed outcomes for 30 (26.8%) participants.

*“Whenever I come here, of course it is good to talk. That is a real change for me – just to get out. I feel more relaxed and relieved to have someone hear what I am saying.” (Interviewee)*

*“It is overwhelming at times, but I’m on the right road, going the right way. If I keep this mindset, things can only get better.” (Interviewee)*

Participants reported a reduction in stress levels as a result of their participation in the program: 46 (59.0%) had seen their stress levels go down ‘a little’ or ‘a lot’.<sup>75</sup> But, stress still persists: at the time of the post-survey, only 19 (24.4%) were ‘not stressed at all,’ whereas 38 (48.7%) were ‘a little stressed’ and 21 (26.9%) reported being ‘very stressed.’

#### 6.1.4 Relief for financial distress

##### 6.1.4.1 Rapid response to financial distress

Surprisingly, CFWs’ journaling revealed that they don’t often deal with people in immediate crisis. In the staff journaling, only one participant (0.9%) was identified as having received immediate, intensive, short-term crisis intervention.<sup>76</sup> Nevertheless, CFWs noted that they periodically have to move very quickly to deal with the effects of immigration sponsorship breakdown, homelessness, hunger and/or loss of social benefits, ensuring that participants have basic food security, shelter and income security. Misfortune also plays a role: people who have been in accidents, or who have been destabilized by serious illness and/or addictions benefit greatly from FAPS. These are often the cases that take the most time and CFW support.

**Table 9: Immediate results of FAPS visit(s) (based on staff observation and self-reporting by coaching participants during the intervention) (N=112)**

Data Set 2: Tab 11 – Immediate Results

Immediate Results	Frequency*	Percent
No concrete results yet	19	17.0
ID accessed	0	0.0
Bank account or savings plan opened	0	0.0
Referral for debt consolidation or bankruptcy	4	3.6
Referral for legal help	4	3.6
Relationship with government agency initiated (e.g. CRA, OW)	16	14.3
Back taxes filed	27	24.1
Current year’s taxes filed	62	55.4
Entitlements accessed (See following chart for more detail)	94	83.9
Missing	0	0.0

\*Frequency column will not total 112 as multiple answers were allowed.

<sup>75</sup> Reference: Data Set 3 (N=78) – Tab 28 – Stress.

<sup>76</sup> Reference: Data Set 2 (N=112) – Tab 10 – Services Provided.

*“Many households are vulnerable. Their income bases are so low that any crisis – like the loss of a job, illness, or domestic violence – will immediately push families into financial crisis.” (FAPS Staff)*

Many are in long-term financial distress and CFWs tend to rapidly move to stabilize people and deal with pressing financial issues. This work has immediate results that come directly out of practical actions including tax filing, access to entitlements (profiled in section 6.1.4.2 and 6.1.4.3), bankruptcy, legal referrals, and initiation of relationships with government (see Table 9). Interestingly with this sample, none of the participants were assisted to access identification, or to open a bank account.

#### *6.1.4.2 Income taxes managed and filed*

Eighty participants (72.1%) in the overall sample received support from CFWs to file and manage their taxes.<sup>77</sup> Of this group, 62 (55.4% of the overall population N=112) had their current year’s taxes filed and an overlapping 27 (24.1%) had back taxes filed.<sup>78</sup> Yet ninety-two sample participants (82.1%, N=112) reported in the pre-survey that they had filed their taxes the year before.<sup>79</sup> An estimated 18% are accessing new income/entitlements that they hadn’t before.<sup>80</sup>

Interviewees universally expressed gratitude and relief for the support that they received to sort out their taxes. All felt that they wouldn’t have been able to get their taxes done without the help of FAPS.

*“I learned that income tax filing is really important.” (Interviewee)*

*“She [the CFW] gave me help with technical tax issues that I wouldn’t have been able to do on my own. I brought in a stack of papers and she had a look. She saw the problems. FAPS helped in two ways: one, she helped me get money for my life and for my husband, and two, she discovered a mistake in my taxes.” (Interviewee)*

Free access to tax filing is a key factor for low-income consumers. Interviewees recognized that they had saved money by using the FAPS service.

*“I had been to [a private tax filing service] and they kept sending me away to get the paper work done. I thought - what am I paying you for!? I kept going back, and getting the run around. In the end, they were going to charge me for \$200/year for 4 years of taxes (or something like that) because it was for my old business taxes. That’s not cheap! I’m on OW, I can’t afford that.” (Interviewee)*

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<sup>77</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax filing.

<sup>78</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax filing.

<sup>79</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax filing. There is a 6% discrepancy here between the 92 (82.1%) participants who claimed to have filed their taxes the year before and the 27 (24.1%) who had help from CFWs to file back taxes.

<sup>80</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax filing. A conservative estimate of people filing their taxes and gaining access to new entitlements would be 18% (based on the 82% reporting of those who had filed their taxes the previous year).



Tax filing is generally routine work, especially for CFWs who have solid technical taxation knowledge and experience. The staff documentation of cases reported that only about 15% of cases were complex, presenting out of the ordinary circumstances and/or technical challenges for tax filing.<sup>81</sup> These challenges are often related to unique and changing personal circumstances of participants (e.g. changes in relationship status, immigration status, or employment status). The most complex issues often involved past situations where participants had avoided dealing with tax filing due to its complexity and their inability to find a solution (e.g. back taxes that they couldn't afford to pay). These situations worsen and grow more complicated over time.

Four interviewees spoke about more complicated technical calculations, follow-up research, and decision-making processes that the CFW had undertaken on their behalf to maximize income and reduce taxes paid.<sup>82</sup>

*"I tried to do it by myself and there were so many loopholes and a lot of things had changed between the years of the taxes. I just couldn't do it! ... I don't have the skill to do this work."*  
(Interviewee)

*"When [the CFW] first contacted CRA they didn't even know who I was. I had to verify my address from 1992. ... We've been at it for eight months. It just keeps rolling into new problems. But it's working out. "* (Interviewee)

### A typology of FAPS Income Tax Problems

In 2013, Jane Finch Community and Family Centre's FAPS staff documented tax filing issues and responses in order to demonstrate the issues and challenges that they regularly deal with in their tax filing work (not exclusively from the research sample). Below is a summary analysis and categorization of these scenarios:

1. Lack of identification or required documentation
2. Form filling – it is challenging to complete applications properly
3. Improper form filling – missing or incorrect information results in stoppage of benefits
4. Changes in or misinterpretation of immigration status/Changing policies re: refugees
5. Misinterpretation of tax filing rules (e.g. trying to claim ineligible write-offs)
6. Sponsorship breakdown and ineligibility for needed income assistance
7. Poor prior tax filing by private sector service causing mistakes, missed savings, and money owed unnecessarily
8. Long-standing debt owed to CRA requiring *taxpayer relief* from interest payments
9. Informal sector work makes claiming income and filing taxes a problem
10. Self-employment tax filing
11. Sorting out the implications of tax windfalls and consequent losses of benefits, subsidies and income

<sup>81</sup> Reference: Data Set 2 (N=112) – Tab 8 – Typology.

<sup>82</sup> Technical issues identified in portrait interviews (N=10). Reference included in Data Set 3 – Tab 32.

### 6.1.4.3 Access to income boosting entitlements and basic needs

#### A rationale for problem-solving and advocacy

Over the years, the FAPS team has developed a picture of how bureaucratic processes often exclude and further marginalize people who are on low-income and face other barriers to participating in Canadian society. Through its problem-solving work, FAPS has discovered that complex and overlapping government policies and regulations can exclude people from their income entitlements and benefits. Social benefits must be accessed by navigating a complex, often incoherent, and sometimes conflicting set of programs, regulations, policies, and procedures.

CFWs often find that participants are eligible for additional assistance and income that they haven't been receiving. CFWs look at income levels from tax filing in order to determine whether participants are receiving their income entitlements. They then take immediate action to maximize benefits and refunds. Ninety-four people from the pre-survey sample (83.9%) accessed unforeseen entitlements with the help of FAPS.<sup>83</sup> The majority of these (including tax credits, refunds, and income entitlements) were accessed through tax filing (see Table 10).

**Table 10: Entitlements Accessed (N=112)**

Data Set 2: Tab 12 – Entitlements Accessed

Type of Entitlement	Frequency*	Percent
None to date	18	16.1
Accessed through tax filing		
GST/HST Credit	82	73.2
Trillium Benefit	73	65.2
Tax refunds and credits	34	30.4
Canada Child Tax Benefit (CCTB)	22	19.6
Ontario Child Benefit (OCB)	12	10.7
Universal Child Care Benefit (UCCB)	11	9.8
Accessed through application processes		
CPP Retirement	4	3.6
Got onto ODSP	2	1.8
RDSP opened	2	1.8
Missing	0	0.0

\*Frequency column will not total 112 as multiple answers were allowed.

FAPS also supports participants to access additional programs and income that are not accessed through tax filing: CPP retirement (4); the Ontario Disability Support Program (2); and, the Registered Disability Savings Program (2). About half of interviewees noted that CFWs had informed them about a range of subsidies, programs and/or services available to them that

<sup>83</sup> Reference: Data Set 2 (N=112) – Tab 11 – Immediate Results.

could increase their food security, quality of housing, supports for children, and access to affordable computers. Table 11 below offers participants’ self assessment of their access to basic needs at the time of the post-survey.

*“She walked me through it – step by step. I asked her how the tax system works and how I could get it done. She told me how to fill in the disability application. She suggested many ways to get help. She provided medical forms to bring to the doctor. She helped me deal with the social worker to get money for my child’s hearing aid mold. She also connected me to the food bank.” (Interviewee)*

**Table 11: Participant post-survey evaluation of their access to basic needs (N=78)**

Data Set 3: Tab 25 – Social Protection

Access to basic needs/social protection (N=78)	Yes	Percent	No, I can’t afford it	Percent	No, I don’t want to	Percent
A good meal at least once a day	73	93.6	5	6.4	0	0.0
Able to take the TTC when I need to	60	76.9	15	19.2	3	3.9
Medical treatment	67	85.9	8	10.3	3	3.9
Able to by medicines prescribed by a doctor	57	73.1	13	16.7	8	10.3
Dental treatment if needed	51	65.4	25	32.1	2	2.7
Regular social contact	67	85.9	9	11.5	2	2.7
Home contents insurance	12	15.4	34	43.6	32	41.0
Ability to get a small loan from a bank or credit union (not a payday loan)	12	15.4	34	43.6	32	41.0

CFWs facilitate the long-term process of identifying opportunities, walking people through the application requirements, and offering key knowledge about what has to be included on applications/forms to satisfy officials.

*“When my daughter became sick I was surprised to find ways to claim, and make it easier to afford and manage.” (Interviewee)*

*“If [the CFW] hadn’t helped me fill in the form, it was likely that my application would have been denied.” (Interviewee)*

FAPS’ efforts to promote entitlements have an income boosting effect that makes a small but important difference in people’s income security and family well-being. The post-survey revealed that personal income had gone up ‘a little’ for 27 participants (34.6%).<sup>84</sup> The interviews shed some light on this statistic: four of the interviewees spoke about the immediate

<sup>84</sup> Reference: Data Set 3 (N=78) – Tab 18 – Change in Income.

financial relief and increased security related to accessing the Child Tax Benefit, augmented old age security and other entitlements.

An additional ten respondents (12.8%) to the post-survey reported a larger rise in income.<sup>85</sup> These changes do not appear to represent a sustained increase in income related to new employment or increased job income: they are more likely related to temporary tax windfalls and the shift that a few participants made onto ODSP.

*“On OW I receive \$200 a month for basic needs and \$590 for rent. It is just not enough. What you can buy with \$200 is nothing!” (Interviewee)*

*“Trust me, when you’re on a budget every little bit helps.” (Interviewee)*

CFWs support participants to think through and plan optimally for the implications of new income, so that it doesn’t result in claw backs or discontinued benefits and subsidies. For example, one interviewee found that if she applied for ODSP for her disabled infant (\$200/month), she would lose that benefit if she took on a job.

Interviewees receiving large windfall payments as a result of filing back taxes require extra help in managing the potentially negative effects of temporary but dramatic increases in their income. One interviewee received a large tax refund and was working with her CFW to prevent the loss of her \$500/month OW income.

### **FAPS programming in 2011-12 generated a substantial increase of income boosting entitlements for participants**

*“[FAPS] interventions resulted in participants receiving a total of over \$3.5 million in secured or potential funds (i.e. funds owing or potentially accessed but not yet received). These include entitlements that community members would not have otherwise received, such as tax refunds HST/GST rebates, Trillium Benefits, and Child Tax Benefits.”<sup>86</sup>*

## **6.2 Pathway two: Coping**

This study identified a second pathway of intermediate outcomes for FAPS participants. Fairly quickly, many participants begin to build a range of capabilities that support them to make decisions and act on their own behalf to improve their access to resources, supports and entitlements. All of the interviewees spoke passionately about building more stability in their lives. While the outcomes at this pathway are still focused on coping with poverty, interviewees made it clear that even small changes in their money management and consumer behaviour can enhance their financial well-being.

These are the key findings about the outcomes of Pathway 2:

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<sup>85</sup> Reference: Data Set 3 (N=78) – Tab 18 – Change in Income.

<sup>86</sup> FAPS Toronto Year-End Report, Sept 1 2011-August 31, 2012, p.3.

- Participants learned how to make ends meet on very low incomes. Reducing costs and stretching resources lowered financial distress and enhanced resilience.
- Participants felt more control in their lives and were better able to make decisions and manage their money. They also adopted new non-financial behaviours that supported financial capability, such as problem-solving and self-advocacy.
- Participants built their personal networks, and became proactive both in asking for help and in accessing a broad range of resources and services in their community.
- Women were engaging more in managing household money, and they began teaching their children about saving and banking.

## 6.2.1 Improved understanding of one's own money situation and priorities

### 6.2.1.1 *Improved money sense*

Participants become better informed on many money-related issues associated with their current situation. While they don't necessarily know all the detailed financial technicalities that pertain to their interests, over time they have a better picture of their financial circumstances, and increase their practical knowledge of what must be done to manage all aspects of personal and family financial well-being. Through the guided problem-solving process, participants learn how to develop and implement a basic plan of action to solve immediate problems and manage their ongoing finances.

Over half of the interviewees noted that they had found it useful to be held accountable by the CFW for continuing to work on their problems. They spoke of moving through issues and problems systematically, with guidance and support from the CFW.

*"When things got rolling [the CFW] could sense my frustration with how long things were taking. She said – look what you've done! She was impressed with me following through on my homework. ... We're focusing on Income tax this year and will move onto the child support issue next year. She said: "It wouldn't surprise me if they have you back in the workforce next year." This was life changing!" (Interviewee)*

### 6.2.1.2 *More proactive money management skills and behaviour*

Participants become better able to manage their personal affairs in a context of confusing complexity and an overwhelming array of decisions and opportunities. The post-survey revealed that they had increased knowledge about basic money matters and obligations. Table 12 below provides a list of the key learnings that participants spoke about in the post-survey. While the most prominent skills and learning are further profiled in other parts of this narrative, it is important to observe here that the FAPS process is empowering. Continued learning of practical skills, backed up by support for trying out new behaviours, enables participants to assume increasing responsibility to act on their own behalf.

*"I feel like I can do a lot more stuff that I couldn't do before." (Interviewee)*

**Table 12: Participant learning identified at post-survey (N=78)**

Data Set 3: Tab 2 – Learning

Assessment of learning at post-survey	Frequency*	Percent
How the banking system works	2	2.7
How to do my banking	4	5.1
How to plan for retirement	4	5.1
How to manage debt	6	7.7
How to manage credit/credit card(s)	8	10.3
How to save	15	19.2
How to budget	21	26.9
Understanding government policies and regulations	23	29.5
How to manage and file my taxes	53	68.0

\*Frequency column will not total 78 as multiple answers were allowed.

Managing and filing taxes was the learning most likely to be mentioned by participants, and long-term changes in skill levels are also most apparent here.<sup>87</sup> It is clear that FAPS is not just a tax filing service: over time participants increase their ability to file and manage their own taxes through the FAPS process. Similarly, participants (particularly those on social assistance benefits) develop a stronger understanding of government policies and regulations, enabling them to act on their own behalf in the future.<sup>88</sup>

*“What you might see, particularly in the way of taxes is the in the first year someone might come with nothing and then the next year, they are better prepared, and then the next they just want us to look at their forms. This is about long-term change.” (FAPS staff)*

Participants also learn many related non-financial skills that support financial capability. The focus on problem-solving allows participants to develop life skills that extend into other aspects of their lives, such as: organizing their personal and financial papers; learning how to make phone calls; how to communicate effectively and assertively; and, how to connect to community resources. Interviewees spoke about how they had adopted new ways of thinking about their financial situation, how to plan and how to make decisions.

### 6.2.1.3 Increased awareness of money options

In addition to expressing a feeling of a broader understanding of their finances, interviewees commented that FAPS had opened up many options and possibilities for them. Depending on their life circumstances, participants had been offered information on services, investment

<sup>87</sup> Reference: Data Set 3 (N=78) – Tab 2 – Learning. 53 (68.0%) reported that they had learned how to manage and file their taxes.

<sup>88</sup> Reference: Data Set 3 (N=78) – Tab 2 – Learning. 23 (29.5%) reported that they had increased their understanding of government policies and regulations.

opportunities, free services and giveaways,<sup>89</sup> and other supports to assist low income people to make ends meet.

CFWs introduce participants to new ideas and opportunities when they deem them to be appropriate and realistic including: the Canada Learning Bond (CLB),<sup>90</sup> Registered Disability Savings Plans, and banking services. CFWs also offer guidance on how to manage retirement savings on a low income (e.g. the problems related to investing in Registered Retirement Savings Programs on low income, etc.). Some participants learn about technical information that can change the way that they respond to problems. For example, some learn that they have a range of options for restructuring their debt and managing interest payments.

#### 6.2.1.4 Onward family and peer learning

The interviews and surveys confirmed that participants often share their new information and knowledge with family and friends, broadening the effects of FAPS, and attracting new participants.

*“I brought my husband here. I couldn’t show him everything myself, so I set up for him to meet with the CFW.” (Interviewee)*

*“I set up a meeting for my husband. She [the CFW] explained it step by step. Now he is sorting out his taxes. He is saving to buy a used car to get to College.” (Interviewee)*

## 6.2.2 Increased access to community supports and services

### 6.2.2.1 Broadened networks connecting to supports and services

Practical communication and institutional literacy skills increase the scope of information, referrals, supports and resources that participants can draw on to benefit themselves and their families. Participants become better networked and proactive in asking for help and accessing a broad range of resources and services in their community.

Qualitative evidence from the interviews suggests that FAPS enhances the outcomes achieved by other programs and services offered by the anchor organization and other community agencies, as FAPS leaves participants better prepared to focus on and benefit from the other programs and services they engage in. There are also signs that FAPS is more effective when integrated into the broader mission and work of the host organization offering a more comprehensive range of poverty-alleviation supports and strategies.

*“Life is hard. My mum isn’t here and I wasn’t close with my dad. Coming to Canada – it was a struggle, but I ended up going to school. I was so young when I had my first kid. This is my first community centre – they have helped me all the way through, not just with FAPS.” (Interviewee)*

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<sup>89</sup> One interviewee had gained access to a computer for her kids as a result of hearing about a City of Toronto initiative to promote computer access for low-income families.

<sup>90</sup> Note: CESB/CLB sign up was reported as zero in Data Set 2 (N=112) – Tab 12 – Entitlements Accessed. Other evidence suggests that the sign-up rate is under-reported, for example, one interviewee spoke of having assistance in opening an RESP and accessing the CLF.

### 6.2.2.2 Positive changes in the family dynamics of money management and decision-making

The interviews with participants and staff highlighted interesting shifts in the dynamics of family decision-making which require further research and verification. A few women spoke of changes in the gender division of labour in their household as a result of changes in participants' money management capability and attitudes. Women are engaging more in managing money and having more control over household finances. While their husbands are not always happy with this change, two interviewees told stories about their husbands eventually adjusting to these new money management dynamics. They became proud of their wives' new knowledge.

*"Now I manage and pay the bills again (I used to do it when I was single). In my marriage things have changed. We pool the money, we budget, and then each of us pays different bills."  
(Interviewee)*

#### Case #2: Changes in household money management practice and control

Sophia<sup>91</sup> is a settlement client of a FAPS anchor agency who had arrived from the Caribbean less than a year before she came to FAPS. When she first came to FAPS, she was studying English and staying at home looking after her two children. When tax time came her husband brought her to FAPS to get her taxes done. In private, Sophia told the CFW that her husband was not giving her much money for household expenses, and that he was planning to claim and control the family's tax rebates and benefits. She wanted to know if it was true that he owned everything, and to see if she could access that money to spend on her family.

It rapidly became apparent to the CFW that there were more complex issues at play: Sophia's husband was controlling and psychologically abusing her. The relationship was not going well.

*"Women are suffering a lot because their husbands control them, for example - forbidding them from applying for the Child Tax Benefit. When women go to work, their husbands reduce the money that they contribute to the household. Machismo is common in our culture - the men don't want the women to work."*

The CFW explained how taxes work and how she could access child benefits. She also explained all her rights and explored next steps. The first recommendation was that Sophia should go and open a new direct deposit bank account for Child Tax Benefit which had been applied for in her name.

CFWs commonly sign women up to receive Child Tax Benefit payments. FAPS staff noted that this regular infusion of independent money supports women to buy food and other contributions to the household which wouldn't necessarily have been contributed by the husband.

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<sup>91</sup> Names have been changed to protect the privacy of interviewees.



The couple split up for some months, leaving Sophia and her children vulnerable and in a situation of sponsorship breakdown. Sophia was pregnant with her third child and urgently needed support. The CFW helped her to get onto Ontario Works and told her about food banks and other resources. The CFW had to report the three month marital separation to CRA.

Sophia's challenge was that she didn't know about the system, which made her vulnerable to the misinformation and control of her husband. Through FAPS she has learned how things work and what are her rights and obligations. She now has more confidence in how to advocate for herself and navigate the system.

*"Now I can call and sort out issues myself. I just called and asked the bank to do direct deposit for me."*

At first, her husband wasn't happy with FAPS: he felt that his wife had become too independent as a result of their support. But now he sees the benefits of Sophia's financial knowledge and decision-making.

They are now back together and Sophia continues to upgrade her skills. She hopes to go on to post-secondary education. Her husband was injured on the job and can't work, so now he supports her going to school. He minds the children while she attends class.

All of the interviewees with young families noted that their children's future had motivated them to work with the CFW to sort out their finances.

*"I wanted to educate myself about money and then show it to my kids. My kids inspired me for the changes." (Interviewee)*

An interesting theme of delayed gratification arose in three interviews. Mothers talked about having more confidence to say 'No' to the consumer demands of their children. They spoke about being able to be more open with their children about the family financial situation, and had begun to teach them about saving and banking.

*"They [FAPS] told me how to explain to the kids why they can't have [the latest technological device]. Now I can be more transparent. I am able to say: here's how I budget, this is what I earn and this is what is set aside. Now my kids are learning budgeting too. The eldest has opened an account. I'm helping him to set goals." (Interviewee)*

## 6.2.3 Increased sense of personal agency

### 6.2.3.1 Increased confidence and self-direction in decision-making

Sample participants reported significant increases in their confidence about managing their money as a result of the knowledge and practical skills learned through involvement in FAPS. They now felt empowered to make informed decisions, and, along with this feeling of confidence, they mentioned a reduced fear of finances and other related negative emotions, such as intimidation and shame.

*“In my case, I learned that all is not as desperate as it seemed after coming here [to FAPS] – knowing that there are people who want to help and are available. There is always a way to solve a problem. Now I believe that I am well enough of mind and healthy enough that I can face a problem rather than ignore it. The old saying is ‘if you ignore it, it will go away’. Not! I was at my wits end and had basically given up. Now I know that these things are solvable.” (Interviewee)*

At the post-survey, participants were significantly more likely say that they ‘*feel confident managing my money*’.<sup>92</sup> There was a 40% increase in those who ‘usually’ or ‘always’ were more confident (see Table 13).<sup>93</sup>

**Table 13: Changes in confidence levels in managing money (N=78)**  
Data Set 3 – Tab 12 – Confidence<sup>94</sup>

I feel confident managing my money	Usually	Always	Total	Percent
Pre	28	7	35	44.9
Post	28	21	49	62.8

### 6.2.3.2 Growing self-advocacy and enhanced institutional literacy

FAPS participants gradually increase their ability to understand and navigate complex bureaucratic systems and to advocate on their own and their family’s behalf.<sup>95</sup> They learn practical skills related to gathering accurate information, connecting to and communicating effectively with people in authority, negotiating and finding solutions to problems, and assertively moving through slow, frustrating processes.

*“I learned how to advocate for myself. Before I used to come in to FAPS a lot. Now if I have a problem, I can call [officials] myself and advocate – for example, I can call and say – ‘I didn’t get my GST benefit’. Recently I had a billing problem with home electricity. I was able to phone them and sort it out on my own.” (Interviewee)*

*“[My work with the CFW] even teaches me how to deal with people. ...Now I can help others from my country.” (Interviewee)*

At the post-survey, participants were significantly more likely say that they were ‘*good at*

<sup>92</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘*I feel confident managing my money*’: pre-score =2.25 and post-score=2.75 – for a difference of 0.49. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-3.411 and Asymp. Sig. (2 tailed) =.001).

<sup>93</sup> Reference: Data Set 3 (N=78) – Tab 12 – Confidence.

<sup>94</sup> A full summary table of the pre-post Likert mean scores and tests of significance is presented in Appendix 4.

<sup>95</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. ‘Improved ability to self-advocate’ was listed as one of the top 3 observable outcomes in 29 (25.9%) cases.

standing up for myself to get the benefits that I am entitled to.<sup>96</sup> There was a 28% increase in number of participants who indicated being ‘usually’ or ‘always’ good at standing up for themselves (see Table 14).<sup>97</sup> Nevertheless, participants did not significantly change their general comfort level in ‘dealing with government people’.<sup>98</sup>

**Table 14: Changes in ability to stand up for self (N=78)**

Data Set 3: Tab 16 – Standing Up for Self

I am good at standing up for myself to get the income and benefits that I am entitled to	Usually	Always	Total	Percent
Pre	24	19	43	55.1
Post	27	28	55	70.5

### 6.2.3.3 Deepening feelings of control

Participants were significantly more likely to report that ‘I feel in control of my finances’, with a substantial (64.5%) growth of participants who said that they feel in control ‘usually’ or ‘always’ (see Table 15).<sup>99</sup>

**Table 15: Changes in participants’ feelings of control over their finances (N=78)**

Data Set 3: Tab 17 – Control

I feel in control of my finances	Usually	Always	Total	Percent
Pre	20	11	31	39.7
Post	29	22	51	65.4

Interviewees spoke of this sense of control carrying over into broader aspects of their lives.

*“I felt like a slave before – working. Now, this is my money and I know how to save it. I have more control over it.” (Interviewee)*

*“I’m not looking back. I just have to look forward. I look at how I was before and now I’m at the point of my life where I’m getting mature in my way of thinking... Before I was struggling too much – even in my personal confidence.” (Interviewee)*

<sup>96</sup> Reference: Data Set 3 (N=78) – Tab 7 –Pre-Post-Likert Scores. ‘I am good at standing up for myself to get the income and benefits I am entitled to’: pre-score =2.61 and post-score=2.88 – for a difference of 0.27. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-2.089 and Asymp. Sig. (2 tailed) =.037).

<sup>97</sup> Reference: Data Set 3 (N=78) – Tab 16 – Standing up for self.

<sup>98</sup> Reference: Data Set 3 (N=78) – Tabs 7 and 17 – ‘I feel in control of my finances’: The average scores for this Likert indicator increased from pre-score =2.52 to post-score=2.65 (a difference of 0.13), moving a little towards ‘usually’. This change was approaching statistical significance using a *Wilcoxon Signed Ranks Test*.

<sup>99</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘I feel in control of my finances’: pre-score =2.32 and post-score=2.79 – for a difference of 0.47. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-3.082 and Asymp. Sig. (2 tailed) =.002).

Nevertheless, participants’ circumstances are still often beyond their control: lack of income and challenging laws, social policies and regulations are key factors that hold participants back.

*“The refugee claimant process takes so long. It is a kind of a burden on your thinking and planning. It is hard to plan ahead. I often feel doubt.” (Interviewee)*

## 6.2.4 Improved ability to make ends meet

### 6.2.4.1 Adoption of regular, formal budgeting practice

Over the research period more people in the post-survey reported budgeting their money compared to the pre-survey (85% vs. 73%).<sup>100</sup>

The research revealed that the word ‘budgeting’ was understood differently as a result of their work with CFWs. Many participants noted in the pre-survey that budgeting is something you do with extra or left over money, which they don’t have. In open-ended comments sections of the post-survey and in interviews many referred to learning how to “divide up” and/or “stretch” their money.

*“Every month I write out a budget. I figure out how much I’m getting paid and set up a chart to divide up the money.” (Interviewee)*

At baseline, participants revealed that budgeting was a challenge due to poor understanding, weak skills and lack of interest. Thirty-two participants who did not budget reported their reasons for not budgeting: twelve said that they ‘don’t know how’; six that they ‘did it before and it didn’t work’; five that it is ‘just not that important to me right now’; and, another five reported that they ‘do not have enough money to budget’.<sup>101</sup> They felt that it is impossible to budget when cash on hand is very low.

**Table 16: Changes in budgeting behaviour (N=78)**

Data Set 3: Tab 5 – How Budget

Type of budgeting	Pre		Post	
	Frequency	Percent	Frequency	Percent
Write out	19	24.4	36	46.2
Keep in head	36	46.2	29	37.2
Other	2	2.6	0	0.0
Does not budget	20	25.6	13	16.7
Missing	1	1.3	0	0.0
Total	78	100.0	78	100.0

<sup>100</sup> Reference: Data Set 3 (N=78) – Tab 4 – Budget.

<sup>101</sup> Reference: This was confirmed in the interviews, open ended comments in the post-survey and Data Set 1 (N=112) – Tab 15 – Baseline Budgeting behaviour.

71.5% at the post-survey noted that they ‘usually’ or ‘always’ keep a budget, compared to 53.6% reported ‘usually’ or ‘always’ keeping a budget in the pre-survey.<sup>102</sup> More participants in the post-survey reported “writing out a budget” and fewer were keeping a budget “in their head” (see Table 16).

#### 6.2.4.2 Increased skill in ‘stretching’ money

CFWs work with participants to strengthen their ability to reduce financial distress and make ends meet on very low incomes. Evidence from the interviews suggested that participants are much more effective at making ends meet, regardless of whether they gain access to new income entitlements: some said that they were better at tracking incoming and outgoing money (see Table 17); changing their spending habits and being more intentional in managing their money.<sup>103</sup>

**Table 17: Changes in participants’ practice of keeping track of their spending and income (N=78)**

Data Set 3: Tab 15 – Keeping Track

Keeping track	Usually	Always	Total	Percent
Pre	26	15	41	52.6
Post	26	25	51	65.4

In terms of awareness as consumers, for example knowing and comparing prices when shopping, there were no statistically significant changes between pre and post results.<sup>104</sup> Interviewees, however, noted that they were encouraged to pay attention to their money. The pre-post analysis indicates that there likely was a shift along the continuum towards more frequent tracking of spending, with 65% of participants in the post-survey saying that they ‘usually’ or ‘always’ ‘keep track of my spending’ – compared to 52.6% at pre-survey.<sup>105</sup>

*“I figured how to stretch my money.” (Interviewee)*

*“She helped me divide up my money. Then she said, ‘try it for a month and we’ll talk when you come back and we’ll see how you’ve done’. I was spending a lot of money on entertainment – eating out – and she gave me advice about eating family dinners at home. I cut back. Now I have savings and I know how to set money apart.” (Interviewee)*

*“She [the CFW] saved me over \$20 on a new phone plan. The [Ontario Works] MasterCard also helps me spend less. She tells me how I can shop differently. What a difference – I can take the*

<sup>102</sup> Reference: Data Set 3 (N=78) – Tab 6 – Frequency of Budgetting.

<sup>103</sup> Reference: Data Set 3 (N=78) – Tab 15 – Keeping Track.

<sup>104</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores.

<sup>105</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘I keep track of my spending and income’: pre-score =2.51 and post-score =2.86 – for a difference of 0.55. This change was found to be approaching statistical significance using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-1.919 and Asymp. Sig. (2 tailed) =.055).

*bus, grab a coffee, eat out. \$43 into my pocket doesn't sound like a lot of money, but it is. I can stretch it a long way." (Interviewee)*

### 6.2.4.3 Increased resilience

Reducing costs and stretching resources enhances family well-being and resilience.

Interviewees revealed that their efforts to manage money had resulted in more cash on hand and a bit more of a cushion for emergencies. They reported that even a little more money can make a difference, increasing personal stability and improving quality of life.

*"Now I can do a little more with my kids. I can bring my daughter to the movies and she can have a Halloween costume. We have a little extra money for fun. When you go through hard times and you finally get to a moment where it is different. The kids used to ask 'can we do this or that?' and for the first time, the answer isn't 'no'. We've been baking cookies together." (Interviewee)*

One indicator of this increased resilience is the finding that participants were significantly more likely to pay their bills on time; 97% more participants reported that they 'always' pay their bills on time in the post-survey, shifting up from 'usually' (see Table 18).<sup>106</sup>

**Table 18: Changes in bill paying behaviour (N=78)**

Data Set 3: Tab 14 – Pay Bills

I pay my bills on time	Usually	Always	Total	Percent
Pre	39	19	58	74.4
Post	27	37	64	82.1

It should be noted that making ends meet is a coping strategy rather than a solution for the challenges people face when they have to live with very low income levels and earning power, precarious employment, and the cycle of family poverty and debt. Interviewees said that while they had seen gains in their income security, they were still in a 'survival' situation. They would have to earn and save substantially more money to become secure and comfortable.

*"I'm not able to get out of TCHC housing yet. I need to be able to save an extra \$800/month [to be able to get out of subsidized housing]. I feel like we are a bit stuck. Our housing is not very desirable or safe. My oldest keeps asking – 'when are we moving?' We saw someone 'shooting up' in the stairwell. I didn't know what to say to the kids. People have tried to rob me in my own building." (Interviewee)*

Worry about debt and bill payment persisted for participants.<sup>107</sup> Worry actually increased very slightly (although the change was not statistically significant) from the pre- to the post-survey,

<sup>106</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. "I pay my bills on time": pre-score =2.82 and post-score = 3.25 – for a difference of 0.43. This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-3.31 and Asymp. Sig. (2 tailed) =.002).

<sup>107</sup> Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores.

perhaps reflecting an increase in participant awareness of the challenges related to their debts and broader financial situation.

### 6.3 Pathway three: Sustaining

Over the year, a sub-group of participants began to build a foundation towards their longer-term goals, building resilience, increasing economic security, and reducing vulnerability as a result of the coaching-oriented work that they had done with their CFW. Pathway 3 undertakes important work to sustain previous gains and build the preconditions for onward engagement: before they can move out of 'survival' mode and begin to build assets, participants must deal with their money problems and resolve burdensome debts and obligations.

These are the key findings about the outcomes of Pathway 3:

- Participants increased their financial capability, practicing new financial management skills and behaviours and deepening their motivation and confidence.
- Participants shifted out of survival mode, thinking long-term and feeling more hope for the future.
- Some participants resolved complex financial issues that created obstacles to financial security and onward economic participation.
- Participants found the task of saving money on low income very difficult, managing to increase their savings only a little. Nevertheless, a small amount of additional money can make an important difference to the well-being of a financially precarious household.
- All participants with debts had taken steps to manage their debt load, however, debt persists as a serious problem.

#### 6.3.1 Enhanced financial capability

##### 6.3.1.1 *Deepened financial management capability*

Staff observed '*improved money management skills*' as a key outcome of their coaching work with 19 (17%) participants.<sup>108</sup> In addition to skills like budgeting and saving, participants enhance their financial knowledge and skill to manage their money more independently, and deal with new situations and issues as they arise. Gradually, they learn how to identify and weigh options available to them.

##### 6.3.1.2 *Enhanced skills in planning and decision-making*

Staff noted in their ranking that '*enhanced ability to plan and be self-directed*' was one of the top three observable outcomes in 16 (14.3%) cases.<sup>109</sup> By the post-survey, participants were

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<sup>108</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. '*Improved money management skills*' were listed as one of the top 3 observable outcomes in 19 (17.0%) cases.

<sup>109</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. '*Enhanced ability to plan and be self-directed*' was listed as one of the top 3 observable outcomes in 16 (14.3%) cases.

also significantly more likely to say ‘I have long-term plans for my money’ (see Table 19).<sup>110</sup>

**Table 19: Changes in the practice of long-term planning of finances (N=78)**

Data Set 3: Tab 13 – Long-Term Plans

Long-term plans for money	Usually	Always	Total	Percent
Pre	19	19	38	48.7
Post	16	32	48	61.5

Interviewees revealed that this planning is holistic, linking money to other aspirations and life goals which require savings and investment (e.g. education). Action planning promotes self-direction, and increasingly independent decision-making. When asked where they saw themselves in ten years, most had a road map. Interviewees (particularly those involved in longer-term case management with FAPS), talked about planning for new possibilities and life prospects, such as plans for education, work, children, and/or improved transport (car ownership).

*“I see us owning a house and being financially independent, not using food banks like now where there is not enough money to pay for everything. I’ll also be in a better position in terms of work.” (Interviewee)*

### 6.3.2 Increased community engagement

#### 6.3.2.1 Going back to school, volunteering

Many of the interviewees spoke of an increasing commitment to the anchor organization and to their community. They were grateful to FAPS and had a desire to contribute their time and knowledge to others. There are early signs that this is happening.

*“I want to give back to the people in my community.” (Interviewee)*

Two interviewees were already volunteering in other programs at their FAPS host organization. In addition, two interviewees spoke about going back to school as a part of the stability that they had gained in their lives through FAPS.

*“I feel like it’s going to look up even though things are hard right now. By next year, I plan to finish my degree. I’ll go back to school (University) over the summertime. Then I hope to get a full-time job.” (Interviewee)*

<sup>110</sup>Reference: Data Set 3 (N=78) – Tab 7 – Pre-Post-Likert Scores. ‘I have long-term plans for their money’: pre-score =2.36 and post-score = 2.82 – for a difference of 0.46.: This change was found to be statistically significant using a *Wilcoxon Signed Ranks Test*, a non-parametric test for individual items in a Likert scale. (Z score=-2.696 and Asymp. Sig. (2 tailed) =.007).



### 6.3.3 Shift from ‘survival mode’ to ‘future mode’

#### 6.3.3.1 Thinking long-term and feeling more hope for the future

As participants work through complex, often paralyzing financial circumstances and stabilize their personal finances, they also appear to shift out of survival mentality. Staff reported that they see in their participants “a gradual shift over time from emphasis on panic and stabilizing to dreaming and planning.”<sup>111</sup> Staff noted that about one-tenth of participants had ‘shifted to future mode’ (13 (11.6%)).<sup>112</sup> Staff ranking of the most important outcomes of their work revealed that 23 (24.5%) participants felt ‘a sense of increased hope and reduced fear’.<sup>113</sup>

*“I don’t know what the future holds – I’m there to fight the challenge every day. Now I’m looking forward to the future!” (Interviewee)*

It takes time for people to move through their problems. The pace is related to the complexity and inter-connectedness of problems which requires a sequenced, step-by-step response, but the slow pace can also be attributed to external factors such as slow bureaucratic processes.

*“She [the CFW] has now got me looking into the future. She’s spent so much time on me. It is sooo complicated. ... We’ve been working on this for a year. There’s been lots of waiting. It took a long time for CRA to respond and send key information and forms.” (Interviewee)*

*“It is slow. I’m hoping that it will be better in the future, but the progress that I have made since I came to Canada – five years – is not easy.” (Interviewee)*

### 6.3.4 Strengthened financial security

#### 6.3.4.1 Resolution of complex financial issues that create obstacles to financial security

*“People from time to time make bad choices, but now there can be much longer-term implications. It can take years to dig out.” (CFW)*

Interviewees cited the encouragement of CFWs and regular meetings as being influential in their ability to move through negative financial situations. Digging out from under makes it possible to move beyond challenges that lock people in financial distress, supporting them to begin to look to the future, and start building assets.

CFWs sometimes help people deal with larger, intractable debt. The interviews revealed that in some cases FAPS has been successful at making applications to CRA in order to suspend interest payments or to gain forgiveness for outstanding debt. Others have been supported to initiate legal processes to renegotiate the terms of child support agreements and payments in order to make them more fair and manageable. Participants may be referred to bankruptcy trustees, to prepare consumer proposals, or declare bankruptcy. CFWs noted that taking some of these

<sup>111</sup> FAPS Staff reported this during an interview for a CCFL scan.

<sup>112</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes.

<sup>113</sup> Reference: Data Set 2 (N=112) – Tab 16 – Observed Outcomes. Staff ranked ‘expresses a sense of increased hope, and reduced fear’ in the top three observed outcomes for 23 (24.5%) cases.

steps can make it possible for participants to control their money and stop having their bank accounts garnisheed.

**Case #3: Participants must “clear” past obligations and debt before it is possible to move on.**

Many years ago, Tim was a family man with a well paid industrial job. After years of heavy drinking, his marriage fell apart, he was eventually fired and he lost everything. His substance use deepened and while on the street, he became addicted to heroin. After ten years of chaotic living, he has now managed to kick his habit, but he is still under-housed and living in severe poverty. He lives with serious depression and chronic illness.

Tim has begun to stabilize his life and wants to turn things around. He originally came to FAPS for help with back taxes, and ended up receiving a wide range of guidance and supports to sort out many issues. Unfortunately, his current personal finances are a major barrier to moving on.

A bad divorce settlement set up high, fixed-rate child support payments based on his previous (high) income levels, rather than on a percentage of his current Ontario Works income which is very small. He owes quite a lot of money to his ex-wife. It was impossible for him to work because his earnings would be garnisheed. Tim also owes money to Revenue Canada for back taxes.

Before coming to FAPS, Tim had started a bankruptcy procedure which had stalled because he hadn't been able to get back taxes filed which is a first step in the bankruptcy process. The CFW got him started on this process, setting up a checklist of things that he needed to attend to, and extending the length of appointments to two hours in order to move through the extensive paper work. Once filed, all of his tax refund money was immediately taken as part of a “set off” to contribute to his child support payments and taxes.

The CFW took him personally to another community agency to see their legal aid lawyer, and she advocated on Tim's behalf to ensure that he got in to see this lawyer when he was denied access at the last minute. The CFW maintained continuity in the process: she invested about eight hours working on Tim's case (5 hours of meetings and 3 hours of follow-up). He was emotionally fragile, hungry, and seriously marginalized. By keeping the process going, they were able to deal systematically with each of the challenges facing him.

Tim got himself onto ODSP, and as a result, he is now stabilizing and able to focus on his health and well-being. He is sorting out his child support situation with the help of a mediator, renegotiating the terms of the settlement and breaking out of the previously impossible payment schedule. At the time of the interview he was still waiting to see what would happen with his bankruptcy. He figures he may be able to start thinking about getting a job next year.

*“They [FAPS] helped me in a gainful way. Now I don't have to live in a garbage can to pay the debt.”*

### 6.3.4.2 Steps taken to manage debt

Three quarters of the sample participants who had debts had taken steps to manage their debt with the assistance of FAPS.<sup>114</sup> At the time of the post-survey, 24 (15.4%) pre-post sample participants had started to pay down their debts and 4 (5.1%) had paid off a debt. Sixteen (20.5%) had contacted creditors, and the same number had had help to set up debt payment schedules. Six (7.7%) were considering declaring bankruptcy, and one already had. Twelve (15.4%) noted that they had a better idea of their rights and obligations as debtors (see Table 20).<sup>115</sup> In addition, two interviewees noted that they had used tax refunds to pay off debt, while some have had a CFWs assistance to negotiate debt forgiveness or suspend interest payments on existing debt.

**Table 20: Action taken to deal with debt (N=78)**

Data Set 3: Tab 23 – Debt Management

Action taken	Frequency*	Percent
I don't have any debts	19	24.4
I've set up a payment schedule	16	20.5
I have contacted the people I owe money to (e.g. debt collectors)	16	20.5
I have a better idea of my rights and obligations related to my debt	12	15.4
I have started making payments	24	30.7
I am considering declaring bankruptcy	6	7.7
I have declared bankruptcy	1	1.3
I have paid off a debt	4	5.1
I haven't taken any steps to manage my debt	14	18.0
Missing	0	0.

\* Frequency column will not total 78 as multiple answers were allowed.

Through the process of working to understand and resolve their debt situation, participants also learn about credit and credit scores. The pre-post survey sample revealed a 171% increase in participants who had done a credit check in the past six months, although the numbers are small (7 checked credit in pre-survey and 19 at post-survey).<sup>116</sup>

However, the number of people who were debt free was almost unchanged over the research period. In an analysis of the pre-post-data, 21 (26.9%) participants were debt free at baseline, while a similar 20 (25.6%) reported being debt free at the time of the post-survey.<sup>117</sup>

<sup>114</sup> Reference: Data Set 3 (N=78) – Tab 23 – Debt Management.

<sup>115</sup> Reference: Data Set 3 (N=78) – Tab 23 – Debt Management.

<sup>116</sup> Reference: Data Set 3 (N=78) – Tab 26 – Credit Rating. Changes in number of participants having done a credit check in the past 6 months: 7 pre- (9.0%), and 19 post- (24.4%) – a 171% increase.

<sup>117</sup> Reference: Data Set 3 (N=78) – Tab 22 – Type of Debt.

In addition, participants reported few changes in the types of debt that they owed. The top four types of debt continued to be the same over the research period: credit cards, cell phones, utilities, and student loans.<sup>118</sup>

In the post-survey, participants revealed that their debt levels had gone down a little overall. More than a quarter (20 (25.6%)) of post-survey sample participants indicated that their debt levels had *'gone DOWN a little'*; and, five (6.4%) that their debt levels had *'gone DOWN a lot'*. At the same time, almost a quarter (18 (23.1%)) reported that their debt levels had gone *'UP a little'* or *'UP a lot'*.<sup>119</sup>

#### 6.3.4.3 Small Increases in Savings

The pre-post sample reveals 60% decrease in those participants who were “not planning to save”.<sup>120</sup> There was, however, little change in whether or not people had a goal for saving: two-thirds of people in the sample had a savings goal.<sup>121</sup> The post-survey revealed some changes in what people were saving their money for: higher numbers of participants were saving for an emergency, for their children’s or their own education, for a trip to visit family in their home country, or to pay off debts (see Table 21).

**Table 21: Changes in savings goal. Pre-Post Frequencies (N=78)**

Data Set 3: Tab 20 – Goal for Saving

Goal	Pre*		Post	
	Frequency	Percent	Frequency	Percent
I am not planning to save	25	32.1	10	12.8
My education	11	14.1	17	21.8
My child’s education/future	14	18.0	23	29.5
Something big – like a car or appliance	5	6.4	13	16.7
A trip or visit family	14	18.0	22	28.2
An emergency	17	21.8	21	26.2
Home ownership	5	6.4	14	18.0
Retirement	14	18.0	10	12.8
No special goal	3	3.9	14	18.0

\*Frequency column will not total 78 as multiple answers were allowed.

<sup>118</sup> Reference: Data Set 3 (N=78) – Tab 22 – Type of Debt. 29 (37.2%) owed credit card debt, 27 (34.6%) owed money on their cell phones (); 13 (16.8%) owed money for their utilities; and 11 (14.1%) for student loans.

<sup>119</sup> Reference: Data Set 3 (N=78) – Tab 24 – Change in Debt.

<sup>120</sup> Reference: Data Set 3 (N=78) – Tab 20 – Goal for Saving. In the pre-sample, 25 participants (32.1%) were not planning to save; this dropped to 10 participants (12.8%) in the post-sample, a 60% decrease

<sup>121</sup> Reference: Data Set 3 (N=78) – Tab 22 – Participants with savings goals (N=78): 51 (65.4) pre- and 52 (66.7%) post-sample.

*"I had a 'moment' the very first time I went home after a FAPS meeting. ... They gave me some forms looking at everything related to my life. They asked: in three months from now, how do you see yourself? That night I said: 'I see myself saving \$2000'. I wished I could do more, but I set that level. As I saved, I often felt like taking the money but I knew it was there for emergencies. I did it for my kids because they are growing and I want a better future for them. I want them to have things I didn't have and also to be personally aware about where money can take them if they manage it." (Interviewee)*

Many participants noted in their survey that they simply did not have enough money to be able to save any at the end of the month. As mentioned in the participant financial profile in Section 4 above, participants' income levels are generally too low to support savings. It is important to reiterate that participants had different definitions of 'savings': from their comments, some saw savings as any cash on hand for however short a time, while others saw savings as surplus money retained over time. A small amount of additional money can make an important difference to family well-being.<sup>122</sup>

*"I feel like I now actually have a little money to stretch." (Interviewee)*

Some participants have learned how to save money through their work with CFWs. At the time of the post-survey the number of participants with some savings had gone up by 38% rising to 36 (46.2%) participants up from 26 (33.3%) at the pre-survey.<sup>123</sup> Yet, unsurprisingly, there was no substantial change (up or down) in the savings of the majority of participants: thirty-five (44.9%) noted that there had been no change in the level of their savings over the research period, 33 (42.3%) said that their savings had gone 'up a little' or 'up a lot', and 8 (10.3%) said that their savings had gone 'down a little' or 'down a lot'.<sup>124</sup> In general, participants continue to have very small reserves of savings in the face of low incomes and troubling debt.

#### 6.3.4.4 Early signs of changes in banking practice

The data revealed that changes in banking do happen as a result of FAPS work, but are not common. While 91% of the overall sample (N=112) reported having an account with a bank or credit union, the interviews confirmed that people are under-banked, and not making effective use of those accounts. Many spoke to the interviewer about feeling uncomfortable at banks, and mentioned the high fees/overdraught charges they face when they have low account balances or don't use and/or manage their accounts regularly.

Some interviewees spoke about having learned about the hidden expenses of payday lenders, noting that they stopped using the service. Nevertheless, nine percent reported regularly using payday lenders (including 2.4% who have bank accounts). Reasons for using these expensive services varied from feeling more welcome at these businesses, to having no choice due to

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<sup>122</sup> For example: All of the interviewees noted that the \$40 paid for their interview would make an important difference to them. Three said that they would pay their cell phone bills and actually have telephone service as a result of the honorarium.

<sup>123</sup> Reference: Data Set 3 (N=78) – Tab 21 – Change in Savings.

<sup>124</sup> Reference: Data Set 3 (N=78) – Tab 21 – Change in Savings.

frozen bank accounts and garnisheed accounts. At the time of the post-survey, four participants did not use any type of formal or fringe banking services at all.

*“I can’t have a bank account. Even if I put a dime into it they’ll take it.” (Interviewee)*

*“[The CFW] got me the [OW] MasterCard. Now I don’t lose that \$18/month. I am off [a pay day lender]. I’ve noticed that having an account stretches things out with my money. ... They also can’t garnishee my OW or benefits.” (Interviewee)*

## 7 What was learned about the outcomes of the FAPS intervention?

This outcomes evaluation of the FAPS intervention has provided evidence confirming that relatively brief, one-to-one, financial advocacy and problem-solving interventions do achieve beneficial outcomes in the lives of participants and their families.

### 7.1 FAPS achieves outcomes through three pathways

#### 7.1.1 Pathway one – Stabilizing: FAPS offers a second social safety net

The first and most prevalent participant outcome is access to reliable information about money related matters. Immediate triage and identification of issues leads to action oriented problem-solving leads to enhanced access to the social safety net and relief for financial distress. People who have ‘fallen through the cracks’ of the social assistance system are rapidly linked to income boosting entitlements. The data reveals small but important changes in participants’ material situation: this new money immediately decreases participants’ financial distress, increases the stability of their living situation, and reduces financial vulnerability. About 18% of the population benefit from new sources of income.<sup>125</sup>

#### 7.1.2 Pathway two – Coping: FAPS promotes family well-being on insufficient incomes

Many participants learn and practice coping strategies and behaviours that increase their ability to make ends meet. There is evidence that participants are a little better off as a result of changes in their money management and consumer behaviour. They are stretching their existing money to improve family well-being and they are reducing stress levels.

There is evidence that reduction of financial stress and distress is a probable contributor to the social determinants of health:

*“The mental health benefits of financial inclusion activity are important in their own right and the area in which qualitative and quantitative research has shown some clear benefits. However, the wider effects of addressing the stress and anxiety of debt and low income should be explored. ... Regardless of the causal pathways between debt and*

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<sup>125</sup> Reference: Data Set 1 (N=112) – Tab 23 – Tax filing.

*mental ill health, the link is evident and important, particularly in view of the growing problem of personal over-indebtedness in recent years.”<sup>126</sup>*

Nevertheless, people are still seriously stressed financially. They simply don't have enough money to live a stable, secure existence. This fact underlines the importance of FAPS' policy and advocacy work to enhance the options and protections available to low income consumers.

### 7.1.3 Pathway three – Sustaining: FAPS helps build a foundation for financial security and inclusion

Some are managing to dig out from crippling financial situations and engage in 'future mode.' A smaller group of participants (estimated at 30%) have made visible progress the course of a year or less. They have begun to sort out complex financial situations; they are paying down debt and have saved a little money.

The work of FAPS clears away financial barriers to progress in other areas of their lives. Once financial problems are resolved, participants begin to shift into 'future mode': they begin to be more capable at independently managing and planning their finances. Money is a part of many aspects of life; the interviews confirmed that some participants are building a platform of financial security and stability that supports them to pursue new opportunities and enhance their life prospects.

Figure 5 (below) offers a detailed framework for understanding the outcomes of each FAPS Pathway, summarizing the evidence from this outcomes evaluation. The results are structured to show the changes in each of the four asset areas identified in the FAPS asset map (see Figure 1 in Section 2).

## 7.2 FAPS promotes participants' financial capability

Exploration of FAPS outcomes has resulted in a more complex conception of financial capability. The evidence from this evaluation suggests that while participants begin to develop financial knowledge and skills early on, deeper financial capability develops gradually over time in three core dimensions:

- Improved financial literacy: FAPS creates a foundation of financial knowledge, an understanding of money management and an awareness of financial obligations and options. From the early stages of involvement in FAPS, participants build knowledge and skill as consumers, money managers and navigators of bureaucracy. They are more aware of their financial needs, interests and options and they are more comfortable seeking help.
- Strengthened money management behaviours: sustained FAPS practice turns new skills and knowledge into realistic, life-long money management practices that support people on low incomes. Participants begin to gain independence, to stabilize their lives,

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<sup>126</sup> Dobbie, L. and Gillespie, M. (2010), *The Health Benefits of Financial Inclusion: A Literature Review* Glasgow Caledonian University, Scottish Poverty Information Unit, (pp 26-7).

to cope with living on low-incomes and to build long-term resilience and a foundation for economic security. Participants begin to use new skills such as budgeting, comparison shopping, managing and filing their taxes, stretching their money, and saving. The evaluation revealed particularly strong evidence about the importance of building behaviours that extend beyond financial matters, such as problem-solving and self-directed decision-making.

- New attitudes and identity: FAPS can be a transformative experience, re-shaping attitudes and enhancing peoples' motivation to act, confidence, and hope which all emerge from growing mastery of financial skill and knowledge, but also through the resolution of psychological challenges related to money including fear and stigma. If participants do not have the confidence or motivation to make use of their new skills, they are not likely to change their money management practices over time.

Participants expressed a greater feeling of independence and control over their finances. The interviews revealed that these capabilities also reach into other areas of participants' lives, supporting them to participate in, and benefit from, other programs and services in the community.

It might be said that FAPS is promoting the "economic re-socialization" of participants:

*"Economic socialization focuses on the cognitive, behavioral, and environmental influences that shape learning about personal finance. People acquire and develop 'values, attitudes, standards, norms, knowledge and behaviors' through a process of socialization that guides their financial understanding and approaches to financial decisions."*<sup>127</sup>

### 7.3 A focus on securing the long-term financial interests of people on low-income is an important component of the FAPS notion of financial capability

FAPS focuses on comprehensive strategies to build the long-term financial security of people on low-income. FAPS practice rejects the passive, self-help approach to consumer financial literacy that has been prevalent across Canada in the past five years. In addition to building people's financial capability, FAPS seeks to create an enabling environment that promotes the interests of low-income consumers.

CFWs promote access to appropriate financial opportunities and products, and advocate directly on behalf of participants, facilitating their access to financial and social inclusion. While it was not within the scope of this evaluation to assess the outcomes of FAPS policy work, it is important to note that the FAPS partnership has engaged itself proactively in addressing systemic barriers facing people on low income, building an environment that provides opportunities for participants to become financially capable and secure.

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<sup>127</sup> Schuchardt et al, 2009, p. 86 quoted in Sherraden, p. 4.



**Figure 5: Pathways of Financial Problem-solving – An overview of FAPS outcomes using the four asset areas**

		Asset Areas			
		Knowledge and skills	Connections and supports	Confidence and identity	Money, entitlements and basic needs
Pathways	<b>4. Stabilizing</b>	<b>Increased financial literacy</b>	<b>Improved access to reliable, appropriate money guidance</b>	<b>Increased motivation to act</b>	<b>Relief for financial distress</b>
	<i>Responding to financial distress</i>	<ul style="list-style-type: none"> <li>Increased access to relevant, quality information and referral</li> <li>Problems and next steps identified</li> <li>Action oriented problem-solving gradually builds practical money knowledge and skills</li> </ul>	<ul style="list-style-type: none"> <li>A trusted money guide becomes an ‘anchor’ relationship</li> <li>FAPS is seen as a longer-term ‘go to’ source of help</li> </ul>	<ul style="list-style-type: none"> <li>Increased personal readiness to deal with money and related challenges</li> <li>Immediate reduction of stress</li> </ul>	<ul style="list-style-type: none"> <li>Rapid response to financial distress – e.g. dealing with sponsorship breakdown</li> <li>Income taxes managed and filed</li> <li>Access to income boosting entitlements and basic needs</li> </ul>
	<b>5. Coping</b>	<b>Improved understanding one’s own money situation and priorities</b>	<b>Increased access to community supports and services</b>	<b>Increasing sense of personal agency</b>	<b>Improved ability to make ends meet</b>
	<i>Improving family well-being on a low-income</i>	<ul style="list-style-type: none"> <li>Improved money sense</li> <li>More proactive money management skills and behaviour</li> <li>Increased awareness of money options</li> <li>Onward family and peer learning</li> </ul>	<ul style="list-style-type: none"> <li>Broadened networks connecting to supports and services</li> <li>Positive changes in the family dynamics of money management and decision-making</li> </ul>	<ul style="list-style-type: none"> <li>Increased confidence and self-direction in decision-making</li> <li>Growing self-advocacy and enhanced institutional literacy</li> <li>Deepening feelings of control</li> </ul>	<ul style="list-style-type: none"> <li>Adoption of regular, formal budgeting practice</li> <li>Increased skill in ‘stretching’ money (e.g. cutting costs and changing consumer behaviours)</li> <li>Increased resilience</li> </ul>
	<b>6. Sustaining</b>	<b>Enhanced financial capability</b>	<b>Increased community engagement</b>	<b>Shift from ‘survival’ mode to ‘future’ mode</b>	<b>Strengthened financial security</b>
	<i>Clearing debts and obligations to support a shift towards longer-term thinking and social/economic inclusion.</i>	<ul style="list-style-type: none"> <li>Deepening financial management capability</li> <li>Enhanced skills in planning and decision-making</li> </ul>	<ul style="list-style-type: none"> <li>Going back to school, volunteering etc.</li> </ul>	<ul style="list-style-type: none"> <li>Thinking long-term</li> <li>Feeling more hope for the future</li> </ul>	<ul style="list-style-type: none"> <li>Resolution of complex financial issues that create obstacles to financial security</li> <li>Steps taken to manage debt</li> <li>Small increases in savings</li> <li>Early signs of change in banking practices</li> </ul>

#### 7.4 The outcomes of the early stage FAPS intervention can be better understood through a broader social inclusion lens than a narrow financial lens

During the first year of the FAPS intervention, participants made only very small strides in achieving material financial outcomes, such as growing their savings, resolving their debt burden, signing up for new products, or engaging in banking.

Through the evaluation process it became apparent that the evaluation's original focus on financial counselling and financial literacy outcomes offered an inadequate lens through which to understand FAPS and capture FAPS outcomes. The evaluation framework may have been insufficiently focused on documenting broader aspects of social inclusion and related outcomes: increased civic engagement, community participation, improved health and family well-being, and enhanced life prospects.

FAPS front-line services focus on supporting participants to move out of economic distress and build a platform for financial capability and social inclusion. Early stage FAPS interventions are geared to enhance participants' financial stability, supporting them to live with dignity; to deal with life on very low incomes; to alleviate the effects of poverty; and, to promote improved family well-being. The three FAPS pathways appear to create a range of poverty reduction and social inclusion effects over the short- and longer-term.

The research provides early evidence to confirm that participants' increased financial stability leads to improved results in other areas of people's lives. Increased financial stability may also improve the results of other social development program investments which have been documented by research in the USA and UK:

*"It is this platform of overall financial stability that boosts the effectiveness and improves the outcomes of the delivery of traditional social service programming – the supervitamin effect."*<sup>128</sup>

Further investigation of the onward process of engagement with participants and of longer-term outcomes is recommended.

## 8 What has been learned about effective practice in financial advocacy and problem-solving?

### 8.1 Problem-solving practice and role modeling by CFWs can effectively promote changes in participant behaviour and attitudes

FAPS offers a relatively comprehensive suite of services, such as practical money guidance, step-by-step action planning, and continued support and accountability. These combined practices introduce new ideas and behaviours to low-income participants, and reinforce those

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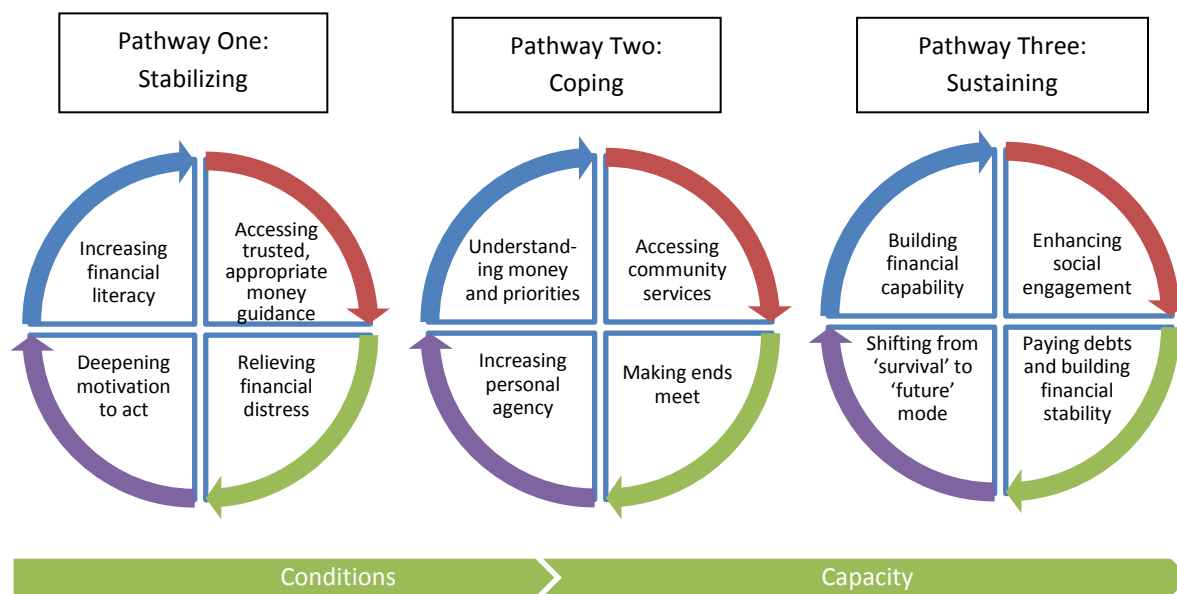
<sup>128</sup> NYC Department of Consumer Affairs, Office of Financial Empowerment. (2011). *Municipal Financial Empowerment: A Supervitamin for Public Programs* (Known as the *Supervitamin Report*) (p. 5).

ideas and behaviours through continued use and experimentation. The evidence indicates however, that the two key initiators of behavior change are: (1) the anchor relationship between the participant and the CFW; and (2) one-to-one problem-solving practice. While money is an excellent entry point for engaging people, it is not so much the focus on money that changes behaviour, but rather the specific combination of a personal, non-judgmental coaching relationship and the practical, adult-learning approach to problem-solving that seem to be most influential. It is still too early to say if behavioural changes will be sustained over time, but interviewees did confirm that they continue to use and strengthen their new skills, attitudes and practices, sharing them with others.

## 8.2 FAPS offers financial practices that promote poverty alleviation

The three pathways offer a picture of the unique interests and priorities of people on very low income who are in financial distress (see Figure 6). They also offer parallel promising practices that combine to form a foundation-building strategy toward financial capability and inclusion. These pathways are not necessarily sequential, and can overlap. Participants are not always engaged in each pathway.

**Figure 6: Promising practices in promoting a foundation of financial security and inclusion**



It was not in the scope of this evaluation to document longer-term outcomes and broader social inclusion impacts. Nevertheless the findings do suggest that financial advocacy and problem-solving is an important practice that should be integrated into broader poverty reduction and social inclusion processes.

### 8.3 FAPS promotes the financial conditions and capacity to participate in society

Financial capability is a pre-requisite for social and economic participation and family well-being. Intentional interventions to promote financial capability are effective entry points to build the conditions and capacity for social inclusion.

Interestingly, these independent findings are very similar to the learnings of a 2008 study of women moving out of poverty, which identified a continuum of stages that they follow as they build a foundation of ‘conditions’ and ‘capacity’ for social and economic inclusion<sup>129</sup> and confirms the importance of embedding a financial dimension into poverty reduction work.

The early stages of the FAPS relationship focus on promoting the ‘conditions for participation,’ ensuring that participants have access to basic needs and income security. During the first meeting, CFWs are more likely to employ a counselling approach which is directive, but also advocates on behalf of participants. The focus is often on issues that are external to participants, dealing with tax filing, and/or dealing with the rules, regulations, systems (and mistakes) that exclude them. CFWs act on behalf of participants to resolve problems, deal with barriers to progress, and navigate confusing policies and processes.

As the process continues, CFWs move towards a coaching approach that promotes participants’ personal ‘capacity to participate,’ enhancing their ability to cope on low incomes and engaging them to identify their own goals and work through their own financial priorities. Participants begin to use the behaviours they have learned through the role modeling effects of working with CFWs. CFWs support participants to develop their financial capability and take charge of their own money.

It should be noted that only about a third of sample participants continued with this longer-term coaching work during the research period, and as a result fewer benefitted from the changes related to pathways 2 and 3.

### 8.4 People in transitions appear to be more likely to engage in a longer-term relationship with FAPS and to build financial capability

Participants drive the pace and focus of their work with FAPS. Those that face pressing financial decisions related to their stage of life or circumstances appear to be more likely to grasp the potential of FAPS’ guidance and to engage in a longer-term coaching relationship. Examples of these life circumstances include: parents seeking to invest in their children’s future; immigrants wanting to know about Canadian society; seniors seeking to improve their income security; and, youth seeking to pay off student debt and enter the job market.

Not all FAPS participants are ready to engage in a longer-term process to sort out their finances and improve their money management capabilities. Many come to FAPS to resolve a specific

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<sup>129</sup> A discussion of the ‘conditions for participation’ and ‘capacity to participate’ first appeared in *Beyond Survival: Helping women transition out of poverty*, Canadian Women’s Foundation Collaborative Fund for Economic Development, June 2008 (Janet Murray, Mary Ferguson and Claire Letemendia, Eko Nomos) [Beyond Survival Report \(PDF\)](#). p. 15.

issue or to deal with tax matters and once that issue is dealt with, they do not immediately continue. Some do not see themselves as having ‘problems’ or may not have the interest in or energy for tackling more complex financial situations. Based on this research, an estimated 36% of new participants continue on to engage in longer-term action and planning with CFWs.<sup>130</sup> Further, tax filing provides a mechanism for CFWs to check in with people annually to see if any new issues have arisen, and to renew the working relationship.

Further exploration of who is not being engaged in longer-term work with FAPS is merited. Identifying the three pathways of FAPS interventions leads to the next question of how CFWs engage participants and move them through the pathways. It appears that the financial advocacy and problem-solving work of CFWs is constrained by a lack of sufficient resources to allow staff to engage all three pathways with participants. FAPS may be over-emphasizing its work on Pathway 1 (stabilizing) because of the sheer demand of clients, missing an opportunity to ‘hook’ the most disadvantaged participants into a more pro-active, long-term work in the other two pathways (coping and sustaining). Is FAPS being adequately ‘intentional’ in its work with participants? A longer-term research process would provide evidence to assess whether the financial advocacy and problem-solving process continues to produce social inclusion outcomes and whether there are further changes in participants’ levels of financial security and assets.

## 8.5 Community Financial Workers embody a unique skill set that is difficult to find

CFWs have a high level of compassion for people, and energy and persistence to promote the financial and social justice interests of participants. Given the complex and interconnected nature of each participant’s finances, expert knowledge is required. Effective CFWs combine the following expertise: (1) an understanding of the realities, needs, and interests of people living in poverty; (2) knowledge about money management and the banking system; (3) comprehension of the complexities of the social assistance and taxation systems that affect clients’ access to a range of social and income entitlements; and (4) skill in adult education and coaching approaches.

Currently FAPS does not require formal certification for its staff, although many staff pursue additional financial training to enhance their work. Most staff training is done in-house, focusing on the complex technicalities of the social assistance and taxation systems. FAPS cooperates with the Canadian Centre for Financial Literacy to build financial education and money management expertise among CFWs. There currently is no formal training program that is designed to develop the multiple levels of knowledge and expertise required by CFWs.

## 8.6 Further research is required

This evaluation has explored only one year of participants’ work with CFWs, which may not capture the full impact of their ongoing relationship with FAPS. Furthermore, this evaluation cannot comment on whether the outcomes achieved through FAPS will sustain or change overtime. This is a challenge with many existing financial literacy study designs and more

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<sup>130</sup> Reference: Data Base 2 (N=112) – Tab 8 Typology.

longitudinal research will be beneficial to the field. In future studies, it will be important to devise tools and indicators that are designed to capture the social and economic inclusion outcomes of FAPS' CWF services over time, in addition to its financial benefits and outcomes.

## **9 Conclusion: Why does financial advocacy and problem-solving matter?**

Although the FAPS intervention is unique in Canada, it is actually a part of a relatively new wave of interventions internationally, which are working to integrate a financial element into broader social and economic development objectives. FAPS outcomes can best be understood in the context of a social inclusion agenda and it best fits with the broader financial well-being and financial capability work that is being done in the UK and Australia.<sup>131</sup>

It has never been more important for Canadians to be financially capable. Very high levels of skill and knowledge are required to manage money, pay taxes, access entitlements, and plan for financial futures. While people on low incomes often can benefit from strengthened money management skills, they face additional systemic barriers to financial inclusion that leave them vulnerable and undermine their social and economic inclusion.<sup>132</sup>

FAPS identifies and responds to systemic barriers to the social and economic inclusion of people on low income. By enhancing the external conditions for financial stability and promoting participants' capacity for managing their personal affairs, FAPS is building a solid foundation for broader social participation and family well-being, which may ultimately result in more successful poverty reduction outcomes.

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<sup>131</sup> See *Backgrounder: Situating FAPS practice and outcomes in the international context*, which offers a brief review of international practices connecting financial capability to social inclusion.

<sup>132</sup> For a full discussion of the FAPS rationale, please see the *FAPS Model Paper* (forthcoming, June 2014).

## Appendix 1: Further background on the methodology

### FAPS participant outcome indicators

#### **Participant demographics (pre-test only)**

- Gender
- Age
- Place of birth
- Aboriginal status
- Immigration status
- Educational attainment
- Mother tongue
- Culture
- Household size and composition (#/type of dependents)

#### **Expectations of service (pre/post-test)**

- Source of referral
- Main participants wanted help with/got help with
- What they wanted to learn/did learn

#### **Financial situation (pre-test only)**

- Personal income level
- Sources of personal income
- Household income level
- Banking preferences
- Financial goals
- Level of personal savings
- Level of personal debt
- Type of personal debt

#### **Feelings about managing money (pre/post-test)**

- Confidence in managing money
- Worry about debt
- Comfort getting help with money
- Worry about being able to pay bills each month
- Optimism about improving their financial situation
- Future thinking: Has long-term plans for my money

#### **Financial attitudes and behaviour (pre/post-test)**

- Budgeting behaviour: Do they budget? How do they budget? Frequency? Do they keep track of their spending and income?
- Making ends meet: Do they make sure that their spending isn't more than their income each month?
- Tax filing: Do they understand the importance of filing taxes? Do they complete and file their taxes?
- Savings behaviour: Do they have a goal for saving? do they save?
- Consumer behaviour: Do they compare prices when shopping?
- Bill payment: Do they pay their bills on time? Do they have any bills that have been overdue for longer than one month?
- Building and managing credit: Do they pay their debts when they owe money? Do they check their credit

rating?

- Learning and Help: Do they learn about money topics that might affect them? Do they get help with their money?

#### **Non-financial aspects of security and well-being (pre/post-test)**

- Stress levels
- Comfort dealing with government officials
- Ability to self-advocate
- Feels in control of finances

#### **Changes in financial situation (post-test)**

- Changes in personal income (up/down/the same)
- Changes in personal savings
- Changes in personal debt
- Steps they have taken to manage their debt

#### **Participant assessment of outcomes (post-test)**

- Has the coaching made a difference in your life?
- How did your sessions affect your life?
- How long did you wait before seeking help from FAPS?

#### **Assessment of FAPS services (post-test)**

- Assessment of the quality of financial counselling
- Satisfaction levels
- Likelihood that they would recommend the service to friends and family
- Likelihood that they will return to the program
- Suggestions for improvement of the service

### Staff documentation of service, outcomes and policy issues

#### **Services provided**

- Types and number of encounters
- Types and number of follow-ups
- Minutes of service
- Supports to participation provided (transit, translation, flexible meeting times , etc.)
- Assessment of the intensity and length of service
- Issues dealt with
- Assessment of life stage and its influence on the needs of participant (disability, settlement, senior...)
- Modes of service (triage, counselling, participant advocacy, referral , etc.)



### **Staff observed results**

- Immediate outcomes of intervention
- Entitlements accessed (check-list of benefits accessed)
- Tax information going back 5 years. Money received and/or paid by participant.
- Consumer issues addressed by FAPS (checklist)
- Government issues addressed by FAPS (checklist)
- Open ended journaling about each participant case focused on outcomes and emerging policy issues
- Observed changes in participant behaviour (drop-down list of 12 choices generated by staff)

### **Overview of the approach to data analysis**

- Participant data was generally collected on paper and then input by junior staff who were hired by the evaluator to coordinate data collection and input. Staff notes were input on-line by CFWs.
- The evaluator spent time with data collection staff and CFWs, checking and verifying the quality and consistency of data input, and correcting some inconsistencies in information.
- The lead evaluator hired a statistician and they worked together over two days to process and analyse the statistics.
- The data was then uploaded into SPSS; cleansed/coded and processed, starting with descriptive data about participant demographics, financial behaviour, and the FAPS 'treatment', including frequencies, means, medians, etc.
- A pre-post analysis of all of the financial attitudes, behaviour and outcomes Likert scales was also completed.
- A deeper statistical analysis of possible correlations between demographic and treatment factors and program outcomes was then implemented using cross-tabulations and a range of statistical tests.
- Cross-tabs comparing demographics to outcomes (N=78) (including: gender, age, household size (one person vs. more), education, source of income (OW, ODSP, PTE, FTE only), and immigration status for outcomes revealed very few significant correlations.
- The simplification and clustering of results by different lengths/intensities of intervention compared to demographic factors, interventions and outcomes resulted similarly in very few correlations.
- The sample size of participants completing pre- and post-surveys was N=78. A further run of pre-post- statistics was therefore done, to look at the demographics and treatment of the sub-sample. A paired samples test revealed that the demographics of those who completed the post-survey did not vary significantly from those who did complete the pre-survey.

- We developed and compared average scores (a paired samples test) of the Likert tests. Cronbach's Alpha tests were run on each of the three Likert scales. Only one test is valid as a whole (the set of questions regarding financial behaviour), but, interestingly, there were no significant changes in scores for the pre-post surveys. Note from Statistician re: Likert pre-post. *"The same population is used, 78 individuals for comparison. The way it works is for each person the difference between pre and post scores are calculated, then the average difference is explored. When average difference is zero, then there is no difference. So we don't need to worry about those people that have no post results, the comparison is done only for those that have both (pre and post)."*
- The evaluator undertook further exploration of the frequencies of reporting for the Likert questions that had statistically significant changes in order to explore the patterns of change along the scoring continuum.
- Qualitative analysis of the ten 'portrait' interviews involved extensive processing and analysis of interview notes on each question (which were typed during the interview).
- Commonly mentioned outcomes themes and factors were "counted" A comparative analysis of staff case notes, issues identified, pre-post-surveys and interview notes identified additional themes and patterns.
- Quotes were identified and processed.
- Case stories were drafted for each person who was interviewed.

### **FAPS participant interview**

1. Introductions and consent.
2. Please tell me a little about why you came to FAPS.
3. What did you want help with?
4. Tell me how you used FAPS services.
5. Did you get anything out of your work with FAPS? Were there any benefits?
  - Skills
  - Money and Basic Needs
  - Connections
  - Your confidence and attitudes
  - Feelings about your own progress?
6. Given the changes you have just identified, please tell us what it was that may have made those changes happen.
7. What did you think of the FAPS service?
8. What are your life priorities right now? Please tell us what "moving forward" might look like for you.
9. Has anything changed about your employment or income? Citizenship status?

## Appendix 2: Research sample demographics – summary

Demographic Variable	N=112	
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Gender	Frequency	Percent
Male	41	36.6
Female	71	63.4
Missing	0	0.0
Total	112	100.0

Age grouping	Frequency	Percent
Up to 30	31	27.7
31-64	69	61.6
65 and up	12	10.7
Missing	0	0.0
Total	112	100.0

Born outside Canada	Frequency	Percent
Born inside Canada	54	48.2
Born outside Canada	58	51.8
Missing	0	0.0
Total	112	100.0

Note: Participants were born in 29 countries outside of Canada

Immigration status at intake	Frequency	Percent
Citizen	36	32.1
Permanent Resident	19	17.0
Protected Person	1	0.9
Convention refugee or refugee claimant	1	0.9
Undocumented	1	0.9
Not Applicable – Born in Canada	54	48.2
Missing	0	0.0
Total	112	100.0

Length of time in Canada	Frequency	Percent
Less than 5 years	10	8.9
5 to 10 years	11	9.8
Over ten years	37	33.0
Not Applicable – Born in Canada	54	48.2
Missing	0	0.0
Total	112	100.0

Aboriginal status	Frequency	Percent
Yes	4	3.6
No	108	96.4
Missing	0	0.0
Total	112	100.0

Mother tongue	Frequency	Percent
English	67	59.8
Spanish	26	23.2
Other (20 additional languages)	19	17.0
Missing	0	0.0
Total	112	100.0

Educational attainment	Frequency	Percent
Less than high school	33	29.5
High school diploma	27	24.1
Above high school	50	44.6
Missing	2	1.8
Total	112	100.0

Household size	Frequency	Percent
Living alone	57	50.9
2-4 people	42	37.5
5 - 8 people	13	11.6
Missing	0	0.0
Total	112	100.0

Dependents?	Frequency	Percent
Yes	39	34.8
No	73	65.2
Missing	0	0.0
Total	112	100.0

Sources of personal income at intake	Frequency*	Percent
No income source	14	12.5
Ontario Works	67	59.8
ODSP	22	19.6
Full-time or Part-time employment	20	17.9
Self-employment	3	2.7
Seniors' pensions	13	11.6
Other (including disability pensions , Child tax benefit (2), EI (2), child support (1), student loan (1), and money from family (1) )	12	10.7
Missing	0	0.0

\*Frequency column will not total 112 as multiple answers were allowed

Pre-tax personal income at intake	Frequency	Percent
No income	11	9.8
Less than \$10,000	41	36.6
\$10,000 to \$19,999	43	38.4
\$20,000 to \$29,999	10	8.9
\$30,000 to \$39,999	4	3.6
\$40,000 to \$49,999	1	0.9
Over \$50,000	1	0.9
Missing	1	0.9
Total	112	100.0

Combined annual pre-tax household income at intake	Frequency	Percent
No Income	3	2.7
Less than \$10,000	39	34.8
\$10,000 to \$19,999	46	41.1
\$20,000 to \$29,999	11	9.8
\$30,000 to \$39,999	5	4.5
\$40,000 to \$49,999	4	3.6
\$60,000 to \$69,999	1	0.9
Missing	3	2.7
Total	112	100.0

Mean numbers of dependents	N	Mean	Median	Std. Dev.	Min	Max
Total number in Household (Count yourself in the total number. DO NOT count room mates who are not related to you.)	112	2.21	1	1.663	1	8
Total dependents (Do you have any dependents living with you? (People who depend on your support and income))	112	1.65	2	0.479	0	7
Spouse	112	0.07	0	0.259	0	1
Child(ren) under 25 living in your home?	112	0.62	0	1.101	0	5
Disabled adult child living in your home?	112	0.04	0	0.281	0	2

### Appendix 3: Demographics by site

Demographic site comparison	N=29		N=51		N=32			
Site	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Male	14	48.3	9	17.6	18	56.3	41	36.6
Female	15	51.7	42	82.4	14	43.8	71	63.4
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Mother Tongue	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
English	26	89.7	19	37.3	22	68.8	67	59.8
Spanish	0	0.0	24	47.1	2	6.3	26	23.2
Other (20 different languages)	3	10.3	8	15.7	8	25.0	19	17.0
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Born outside of Canada	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Born in Canada	18	62.1	16	31.4	20	62.5	54	48.2
Born outside of Canada	11	37.9	35	68.6	12	37.5	58	51.8
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Length of time in Canada for immigrants	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Less than 5 years	3	10.3	5	9.8	2	6.3	10	8.9
5 to 10 years	1	3.5	9	17.6	2	6.3	12	10.7
Over ten years	7	24.1	21	41.2	8	25.0	36	32.1
Born in Canada	18	62.1	16	31.4	20	62.5	54	48.2
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Citizenship status	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
I am now a citizen	5	17.2	23	45.1	8	25.0	36	32.1
Permanent Resident	6	20.7	12	23.5	1	3.1	19	17.0
Protected Person	0	0.0	0	0.0	1	3.1	1	0.9
Convention refugee or refugee claimant	0	0.0	0	0.0	1	3.1	1	0.9
Undocumented	0	0.0	0	0.0	1	3.1	1	0.9
Born in Canada	18	62.1	16	31.4	20	62.5	54	48.2
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Highest educational attainment	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Less than High school	9	31.0	13	25.5	11	34.4	33	29.5
High school diploma	9	31.0	13	25.5	5	15.6	27	24.1
Some post- secondary	6	20.7	10	19.6	6	18.8	22	19.6
College diploma or University Degree	4	13.8	15	29.4	9	28.1	28	25.0
Missing	1	3.4	0	0.0	1	3.1	2	1.8
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Household size	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Living alone	21	72.4	10	19.6	26	81.3	57	50.9
2-4 people	6	20.7	30	58.8	6	18.8	42	37.5
5 - 8 people	2	6.9	11	21.6	0	0.0	13	11.6
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Dependents?	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
Yes	4	13.8	29	56.9	6	18.8	39	34.8
No	25	86.2	22	43.1	26	81.3	73	65.2
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>

Average number of dependents	ACSA	JFCFC	SCH
Average household size	1.66	3.15	1.25
Dependents	1.86	1.43	1.81
Children under 25	0.34	1.04	0.19
Disabled adult children	0	0.1	0

Income sources*	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
No income	4	13.8	8	15.7	2	6.3	14	12.5
Job- Full-time	1	3.4	8	15.7	1	3.1	10	8.9
Job- Part-time	0	0.0	8	15.7	2	6.3	10	8.9
Self-Employment	1	3.4	0	0.0	2	6.3	3	2.7
Ontario Works	10	34.5	13	25.5	22	68.8	45	40.2
ODSP	12	41.4	5	9.8	5	15.6	22	19.6
Disability pension	2	6.9	3	5.9	0	0.0	5	4.5
Seniors pension	1	3.4	4	7.8	1	3.1	6	5.4
Employment Insurance	0	0.0	1	2.0	1	3.1	2	1.8

\*Frequency column will not total 112 as multiple answers were allowed

Personal pre-tax income	ACSA	Site %	JFCFC	Site %	SCH	Site %	Total	Overall %
None	5	17.2	5	9.8	1	3.1	11	9.8
Under \$10,000	14	48.3	9	17.6	18	56.3	41	36.6
\$10,000 to \$19,999	9	31.0	25	49.0	9	28.1	43	38.4
\$20,000 to \$29,999	1	3.4	8	15.7	1	3.1	10	8.9
\$30,000 to \$39,999	0	0.0	2	3.9	2	6.3	4	3.6
\$40,000 to \$49,999	0	0.0	1	2.0	0	0.0	1	0.9
\$60,000 to \$69,999	0	0.0	1	2.0	0	0.0	1	0.9
Missing					1	3.1		0.0
Total	29	100.0	51	100.0	32	100.0	112	100.0



## Appendix 4: Pre-post Likert scores

Wilcoxon Signed Ranks Test to compare significance of change in pre-post averages	Mean score pre- (SD)	Mean score post- (SD)	Change in mean score	Comparison sample size N=	Z	P Value Asymp. Sig. (2-tailed)
<b>Question 11: Attitudes – Tell us how you feel about managing your money.</b>						
I feel confident managing my money	2.26	2.75	0.49	77	-3.411 <sup>b</sup>	.001
I worry about how much debt I have	2.26	2.4	0.14	78	-.725 <sup>b</sup>	.469
I feel comfortable getting help with my money	2.45	2.75	0.3	76	-1.677 <sup>b</sup>	.094
I worry about being able to pay my bills each month	2.47	2.55	0.08	75	-.295 <sup>b</sup>	.768
I feel that I will improve my financial situation	2.63	2.83	0.2	76	-1.267 <sup>b</sup>	.205
I have long-term plans for my money	2.36	2.82	0.46	76	-2.696 <sup>b</sup>	.007
<b>Question 12: Behaviour – What do you currently do to manage your money?</b>						
I pay my bills on time	2.82	3.25	0.43	76	-3.131 <sup>b</sup>	.002
Make sure that my spending isn't more than my income each month	2.84	2.96	0.12	76	-.814 <sup>b</sup>	.416
I keep track of my spending and income	2.51	2.86	0.35	76	-1.919 <sup>b</sup>	.055
I save money	1.61	1.91	0.3	75	-1.517 <sup>b</sup>	.129
I compare prices when shopping	3.08	3.12	0.04	76	-.179 <sup>b</sup>	.858
I pay my debt when I owe money	2.93	3.01	0.08	75	-.889 <sup>b</sup>	.374
I learn about money topics that might affect me	2.26	2.24	-0.02	74	-.241 <sup>c</sup>	.810
I get help with my money (examples: filing taxes, credit help)	2.87	2.95	0.08	76	-.456 <sup>b</sup>	.648
I complete and file my taxes	3.12	3.36	0.24	78	-1.883 <sup>b</sup>	.060
<b>Question 13: Self-Advocacy and Confidence</b>						
I am comfortable dealing with government people	2.52	2.65	0.13	77	-.623 <sup>b</sup>	.534
I am good at standing up for myself to get the income and benefits that I am entitled to	2.61	2.88	0.27	77	-2.089 <sup>b</sup>	.037
I understand the importance of filing taxes	3.56	3.69	0.13	76	-1.353 <sup>b</sup>	.176
I feel in control of my finances	2.32	2.79	0.47	76	-3.082 <sup>b</sup>	.002

**Test Statistics<sup>a</sup>** a. Wilcoxon Signed Ranks Test; b. Based on negative ranks; c. Based on positive ranks.

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