

A final report on the two-year Financial Empowerment and Problem Solving Program

November 1, 2017



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1. Executive summary

The Financial Empowerment and Problem Solving (FEPS) program enables Ontarians living on low incomes to improve their financial situation in the short term by accessing government income transfers, and in the medium term by building their capacity for financial security. To achieve these outcomes FEPS workers provide individualized financial problem solving and advocacy support including tax filing, money management and resolution of issues that limit access to income assistance and credit. The sites that deliver the FEPS program also play a valuable role in the community, building local capacity for financial empowerment services and advocating poverty reduction policies.

The FEPS program was developed over a decade ago by West Neighbourhood House (West NH) in downtown Toronto. With funding from the Ontario Ministry of Community and Social Services (MCSS), six organizations - West NH, Agincourt Community Services Association (ACSA), Jane/Finch Community and Family Centre (JFC), EBO Financial Education Centre/Centre d'éducation financière (EBO), The Working Centre (TWC), and Prosper Canada - entered a partnership to replicate the model and deliver FEPS services.

This report marks the end of the 2015-2017 'FEPS Expansion Project' during which over 20,000 participants received services and accessed \$55M in income tax refunds and other income benefits through tax filing and benefit assistance provided through FEPS. Four project outcomes are summarized in this report. The project:

1. Achieved all of its service delivery goals,
2. Successfully replicated the FEPS model,
3. Increased capacity in each community to do financial empowerment work, and
4. Responded to related social and policy issues that emerged.

This report is also an opportunity to share key learnings that emerged from the work of the FEPS Collaborative¹ during the two-year period. In particular this includes insights from analysis of a dataset of over 5,000 problem solving participants, a subset of the 20,000 Ontarians that received services. Key insights from this analysis are as follows:

- **FEPS is about more than free tax filing.** Problem solving session's help participants resolve unresolved tax and benefit issues posing barriers to income assistance and financial inclusion.
- **Multiple session participants address more complex issues.** While most participants only attend one session, those that attend multiple sessions address more difficult and long standing issues.
- **FEPS responds to the needs of newcomers.** FEPS sites are important local partners in helping newcomers navigate Canada's tax and benefits systems.

On the basis of the project's success and promising outcomes, MCSS renewed FEPS through 2021 with a view to evaluating longer term outcomes for participants.

¹ Throughout this report, 'FEPS Collaborative' or 'the Collaborative' refers to the collective group of FEPS partners including ACSA, EBO, JFC, West NH, TWC and Prosper Canada. 'FEPS sites' or 'the sites' refers to the program delivery sites only: ACSA, EBO, JFC, West NH, and TWC.

2. Project overview

i. Background

The FEPS program was developed over a decade ago by West Neighbourhood House (West NH) in downtown Toronto. With the support of the United Way of Greater Toronto, West NH and Toronto Neighbourhood Centres Association partnered to expand the FEPS program to two additional Toronto neighbourhoods and subsequently partnered with the Jane/Finch Centre (JFC) and the Agincourt Community Services Association (ACSA).

In 2015 with funding from the Ontario Ministry of Community and Social Services (MCSS), West NH, JFC and ACSA partnered with Prosper Canada for a two year 'FEPS Expansion Project' which laid the groundwork for further replication and began the search for two additional sites in Ontario. In 2016, EBO Financial Education Centre/ Centre d'éducation financière (EBO) in Ottawa and The Working Centre (TWC) in Kitchener-Waterloo began offering FEPS services.



ii. The model

Financial vulnerability affects people of all income levels but most of all people living in poverty. People with low incomes often face both individual and systemic barriers that undermine their efforts to improve their financial situation. These vary by individual but may include:

- *Low financial literacy* compounded by literacy, numeracy and language challenges.
- Mainstream *financial information, products, services, and advice that just don't fit*.
- *Predatory fringe financial services* that further erode their financial stability.
- *Difficulty accessing public income benefits* through tax filing or other channels.
- Public *policies that impede – and sometimes even penalize – positive financial behaviours* (like asset building) or that fail to incentivize them to the same extent as other citizens.

The FEPS program addresses these barriers by delivering free financial education, tax filing assistance, and one-on-one problem-solving to people living on low incomes who are experiencing financial problems. The model aims to help individuals and families to solve urgent and often complex financial problems, generate income and increase their capacity to re-engage in mainstream society. To achieve these outcomes FEPS workers help participants:

- File tax returns
- Address debt and credit problems
- Access social assistance and other benefits
- Access appropriate banking services
- Manage and save money, and
- Avoid financial fraud and abuse.

Sites that deliver FEPS also build capacity among their local partners, advocate to increase public awareness of the financial issues that people living on low incomes face, and mobilize support for policy changes to address systemic barriers. In addition to direct service delivery FEPS sites:

- Serve as a community hub for poverty reduction information and resources
- Connect FEPS clients with housing, settlement and employment services
- Offer workshops, technical assistance and training to build the capacity of other organizations/services
- Mobilize, train and support volunteers to provide free tax filing assistance, and
- Advocate on poverty reduction policies.



A volunteer helps a participant file taxes at a local agency where West Neighbourhood House delivers a free income tax clinic.

iii. Purpose of this report

This report marks the end of the two year FEPS Expansion Project and is an opportunity to share key learning and themes that emerged from the work of the FEPS Collaborative² during this time. The report draws on multiple sources.

- Performance measures reported to MCSS over the project period (April 2015 to March 2017) for services and supports delivered via the four FEPS interventions:
 - one-on-one problem solving sessions
 - free income tax clinics
 - financial empowerment workshops
 - participant and community outreach events
- An evaluation conducted by a third-party evaluator in Year 2 (April 2016-Mar 2017)
- Client stories, partner knowledge sharing, and
- Analysis of data collected for one-on-one problem solving participant sessions during the course of the project.

This report aims to provide retrospective reflection on the FEPS Expansion Project offering a deeper and broader look than what has been reported in quarterly and year end reports submitted to MCSS. The four sources above help to capture qualitative, quantitative and anecdotal insights to share more broadly with the field.

3. Project outcomes

The FEPS program achieved all of the service delivery goals established by the FEPS Collaborative and its funding partner. It also achieved three other important outcomes: successful replication of the model, community capacity building, and responding to social and policy issues.

² As noted previously, throughout this report, 'FEPS Collaborative' or 'the Collaborative' refers to the collective group of FEPS partners including ACSA, EBO, JFC, West NH, TWC and Prosper Canada. 'FEPS sites' or 'the sites' refers to the program delivery sites only: ACSA, EBO, JFC, West NH, and TWC.

i. Service delivery goals achieved

a. By reporting measures

As required by the MCSS FEPS Expansion Funding Agreement (April 2015-March 2017), FEPS sites collected client outcome data across a number of key indicators with corresponding targets. A subset of these indicators can be found in Table 1 below.

Over a two year period, **over 20,000 low-income Ontarians received financial empowerment and problem solving services and accessed \$55M in income tax refunds and other income benefits through** tax filing and benefits assistance provided by FEPS staff. For both project years (2015-6 and 2016-7), the FEPS sites exceeded targets set for workshops, outreach and community events, income tax clinics, and problem solving services.

Table 1. FEPS participants and outcomes: Totals of Y1 and Y2 reported figures³

FEPS participants and outcomes: Totals of Y1 and Y2 reported figures			
	Year 1	Year 2	TOTAL
One-on-one problem solving clients	1,772	4,771	6,543
Income tax clinic clients	3,649	7,418	11,067
Outreach and community event participants	362	921	1,283
Workshop participants	650	905	1,555
Total people served by the FEPS program	6,433	14,015	20,448
Total workshops	38	42	80
Total outreach and community events	16	33	49
Total new participants	3,075	4,691	7,766
Total direct deposits established	NA*	811	811
Total people accessed new income tax benefits	NA*	1,791	1,791
Total people accessed new other income benefits	NA*	384	384
Total income tax refunds secured to date	\$10,465,827	\$38,406,801	\$48,872,628
Total amount in other income benefits secured to date	\$3,512,903	\$2,652,612	\$6,165,515
Total new income accrued	\$13,978,730	\$41,059,413	\$55,038,143

*Data not collected or available in Year One.

³ For comparison purposes, Year 1 included delivery activity that was mainly carried out by the Toronto sites for ¾ of the year, with first delivery numbers from TWC and EBO only added in in Y1 Q4. All sites were in delivery mode for the entire period of Year 2, which in large part explains the jump between year 1 and year 2 results in this table.

b. By third party evaluation

Goss Gilroy Inc. (GGI) conducted an evaluation of the program and submitted its report to MCSS in April 2017.⁴ GGI analyzed data provided by the FEPS Collaborative, and conducted surveys and in depth interviews. They concluded that the FEPS program was meeting its intended objectives in four areas (in their words):

- **“Relevance.** The evaluation confirmed the continued need for FEPS, which is aligned with Ontario’s commitment to alleviate poverty in the province and put more money in the hands of vulnerable individuals and families.
- **Design and delivery.** The FEPS program design including the three components of one-on-one counselling, income tax clinics and workshops is well-regarded by those who deliver the program and by external stakeholders. Program participants are very satisfied with their FEPS experience.
- **Achievement of outcomes.** Participation in FEPS has allowed the majority of participants to access new tax credits, benefits and/or entitlements resulting in a positive, tangible and timely impact on their income. Many participants report that they have a better understanding of their financial situation and government supports. Increased income and/or resolution of a financial issue or problem have resulted in a reported reduction in stress and worry for most participants.
- **Efficiency.** There are many features of the FEPS program that contribute to efficient delivery of the program including, for example, leveraging of resources of the delivery sites, use of volunteers and community partnerships.”

The executive summary of GGI’s report is included as Appendix A. A full version is available upon request.

ii. Replication of the model

The second objective of the project was to replicate the FEPS Program in two additional sites outside of Toronto. After a comprehensive selection process, EBO (Ottawa) and the Working Centre (Kitchener) were selected to become new FEPS sites. They participated in orientation and training and began delivering services all in time to contribute to quarterly data collection and reporting by the last quarter of Year one. Key areas of work to ensure successful replication included:

- Data collection and reporting processes and tools,
- Training and technical support, and
- Collaboration between the original sites, the new sites and Prosper Canada.

a. Data collection and reporting

One of the legacies of the FEPS program is new methods for measuring impact including collection and aggregation of data across multiple sites. This includes a systematized data collection process, a new shared database, and consistent data definitions, properties and collection points.

⁴ “Evaluation of the Financial and Problem Solving (FEPS) Program, Final Report”, Goss Gilroy Inc. Ottawa, ON April 19, 2017. Executive Summary included as Appendix A. Full report available upon request.

The launch of the OCASI Client Management System (OCMS) to track program results marked a major milestone. OCMS is accessed by all sites on a daily basis for tracking problem solving session info (participant info, services, and outcomes). On a quarterly basis, Prosper Canada extracts data collected from the sites for reporting and evaluation purposes.

Sites can also generate standard reports available in the database for their specific location. This functionality provides sites with enhanced insights and analysis on impacts of one-on-one problem solving on FEPS participants which was not nearly as comprehensive prior to the implementation of OCMS.

Another important replication success is that we now have consistent data definitions and are able to track specific data points across all sites including participant demographics, services and outcomes since the OCMS was implemented. Key steps along the way included the following:

- Development of an interim data collection tool,
- Selection and customization of the full data collection tool,
- User training design and implementation.

The improved one-on-one problem solving data collection and reporting capabilities offer FEPS sites a stronger foundation for continually identifying opportunities for program learning, adaptation and improvement along with enhanced reporting and evaluation capabilities for this integral component of the FEPS model.

The Collaborative also designed and used spreadsheets to collect and report on quarterly on measures beyond the one-one one sessions, including tax clinics, workshops, community outreach activities and income benefits accrued.

Replication of FEPS data tools and processes required a significant investment of time by the FEPS Collaborative. FEPS staff were critical to reviewing and improving data collection points, launching new or enhanced tools and processes including OCMS at each site, ensuring successful data migration from the FEPS interim tool to OCMS, and designing and participating in database training for frontline staff and FEPS managers at all sites. This affected the time available to deliver services to FEPS participants but the Collaborative worked closely throughout the project to achieve a balance between service delivery, replication and reporting requirements.



A FEPS worker prepares for a session at EBO Financial Education Centre.

b. Training and technical support

Prosper Canada and the three Toronto FEPS sites worked closely to codify FEPS program knowledge, skills and systems they had developed and piloted, and to transfer these to the two new FEPS sites. This included:

- Documentation of service delivery and reporting processes, systems and best practices and translating the elements into a FEPS Manual supplemented by various training modules, resources and tools and,
- Establishment of a centralized online micro-site accessible by all FEPS staff, hosted on Prosper Canada's website, housing the FEPS Manual, training materials and resources.

Following are examples of the training content developed by the FEPS Collaborative and delivered in-person or via webinar:

- One-on-one problem solving knowledge transfer to new sites (6 modules)
- Use of the new FEPS client management database (OCMS) for staff
- OCMS reporting and data quality functionality for managers
- FEPS participant stages determination
- Tax credits and benefits
- Hosting tax clinics and providing tax filing supports
- FEPS data collection - data definitions
- Debt and credit management (in partnership with Credit Counselling Society)
- How to deliver financial supports to people with developmental disabilities
- In-depth tax preparation assistance training.

All FEPS partners participated in group learning events and knowledge sharing opportunities. Training was supplemented by ongoing client management database technical assistance and dissemination of new or improved resources to support the delivery and management of the FEPS program.

c. Collaboration for collective impact

From the beginning the FEPS partners have embraced collaboration as the best approach to this project. According to FSG, a social change consulting group and a world leader in collective impact research and practice, the five conditions⁵ for the success of a collaboration like FEPS are:

1. Common agenda
2. Shared measurement
3. Mutually reinforcing activities
4. Continuous communication
5. Backbone support

The FEPS Collaborative together made deliberate and ongoing efforts to achieve the first four elements, and Prosper Canada as

the intermediary provided the fifth.



A FEPS staff training hosted by Prosper Canada in February 2016.

⁵ Kania, John and Mark Kramer, "Collective Impact," Stanford Social Investing Review, Winter 2011

Common agenda

The FEPS sites and Prosper Canada all share a similar mission: to address the complex problem of poverty reduction in Ontario. Together we co-developed the project replication vision, the plan and participated in its successful implementation. In collaboration and independently we mobilized resources and advocated for policies to promote financial security for low income Ontarians.

Shared measurement

As noted in the previous section the FEPS sites and Prosper Canada created a shared measurement system including data indicators and a reporting process allowing the sites to aggregate and analyze delivery data for a more complete picture of project impact. The success of this measurement system relied on the sites' expertise and participation with meaningful and appropriate data collection practices, and on Prosper Canada's expertise with management information system (MIS) development, implementation, training and provision of MIS technical assistance.

Mutually reinforcing activities

Mutually reinforcing activities are defined by FSG as "engagement of a diverse set of stakeholders, typically across sectors, coordinating a set of differentiated activities through a mutually reinforcing plan of action." FEPS is a group of stakeholders from the public/government sector and non-profit sector working together to ensure that financial empowerment supports are available and successfully delivered to vulnerable Ontarians to improve their financial stability and well-being. Each stakeholder brings different and unique perspectives, experiences and resources to the table, and the Collaborative has been able to achieve an agreed upon set of goals and action plan, as set out in our funding agreement over the course of the project. Specifically, MCSS brings funding and political influence, FEPS sites bring a successful delivery model of complementary interventions along with local credibility and frontline knowledge of poverty, local communities and advocacy, and Prosper Canada brings backbone infrastructure, project management, and policy experience.

Continuous communication

From quarterly partner meetings to peer-to-peer technical assistance and mentoring the FEPS Collaborative built a community of practice to exchange best practices and topic-specific knowledge.

Backbone support

Guided by researchers that "the expectation that collaboration can occur without a supporting infrastructure is one of the most frequent reasons why it fails"⁶, Prosper Canada provided backbone support to the Collaborative including:

The screenshot shows a blog post on the Prosper Canada website. The title is "FEPS program is transforming lives" dated December 2016. The author is Alga Ramchandani. The post discusses the Financial Empowerment and Problem Solving (FEPS) program, which provides money management support, tax clinics, and financial education to help individuals increase their income and manage their money. It includes a photo of a woman and a quote from a volunteer: "The right support and advice can make all the difference for people living on low incomes." The post also mentions that the program provides free tax clinics and that the government creates policies to redistribute income equitably across Canada. A sidebar on the right shows an archive of posts from June 2013 to October 2016. At the bottom, there is a "Tag Cloud" with various tags related to the program.

A Prosper Canada blog post in December 2016.

⁶ Kania and Kramer, 2011.

- Facilitating a unified vision and strategy for the work
- Managing and coordinating service delivery fidelity, group communications, and improvements
- Coordinating and centralizing data collection, reporting and analysis across sites for evaluation, sharing and learning.
- Cultivating knowledge sharing and capacity building within the collaborative, creating materials to promote the model and the collaborative
- Advancing policy by incorporating insights into poverty reduction advocacy activities
- Supporting sustainability by working with FEPS sites to secure additional MCSS funding.

A key part of the infrastructure included the identification of one site as the lead in gathering, unifying and representing the frontline perspective. West NH played this role streamlining project management, reporting and communications both internally in the Collaborative and externally with the funder. This frontline liaison role was formalized in the project structure and budget. More details on the nature of Prosper Canada’s backbone support is included as Appendix B.

iii. Capacity building and innovation in the community

The third objective of the project was to build local capacity to deliver financial empowerment education and supports. Each FEPS site was already skilled at piecing together resources to meet the specific and complex needs of low-income Ontarians. Using FEPS as a platform, the sites were able to:

- Expand local service capacity,
- Create new partnerships with local stakeholders, and
- Introduce program innovations in response to community needs.

a. New partnerships, new capacity

All FEPS sites now have **new and evolving partnerships** with Toronto Employment and Social Services (TESS) and/or Ontario Works (OW).

- In Toronto, these are training and service delivery relationships. ACSA now provides regular mobile services to multiple TESS offices. JFC and West NH provide training for TESS staff and participants and regularly receive referrals and liaise with staff.
- The Working Centre has a strong working relationship with OW that includes reciprocal staff training, hosting regular “Budgeting for Ontario Works” workshops for Arabic newcomers, and collaborating on an ongoing basis to address local issues as they emerge.

Importantly, FEPS partners seek to complement skills and build on relationships with local community players, rather than duplicate existing services.

For instance, TWC does not provide settlement services, but partnered with local YMCA settlement services so newcomers accessing FEPS and employment services could take action on their settlement needs too. Similarly West NH partnered with three local agencies to provide weekly income tax clinics at their locations throughout income tax season.

b. Program innovation

FEPS sites are social entrepreneurs in a tenacious search to better understand the problems faced by FEPS participants and to design better and more far reaching solutions.

- **West NH runs a research program on low-income self-employed people** and the informal economy (largely funded by the Metcalf Foundation) focused on a pattern they noticed of low-income people's frequent requests to FEPS for help with self-employment taxes or workers' rights violations (e.g. being deemed an "independent contractor" when they are in fact employees). Frontline staff underwent business tax training, providing them with expert knowledge they now combine with their knowledge of social policy to sort out these entanglements (see Jeff's on page 20). West NH's research shows that many FEPS participants in similar situations are fearful and have misconceptions about tax filing, sometimes "leaving money on the table" (tax credits/benefits) due to misinformation and/or lack of access to appropriate tax filing supports. In 2018 West NH expects to provide training for FEPS partners and others aimed specifically at enabling them to help people who are self-employed and have low incomes.

- **The Working Centre has established a new voluntary trusteeship program** in which an appointed guardian assumes responsibility for receiving income and paying expenses on behalf of an individual. Trusteeships have been used to assist individuals who experience homelessness as a means of building financial stability for program clients. Ideally, strategies are put in place to restore progressive degrees of individual control over his or her resources, an important aspect of helping people move to financial stability and security. The program relies on organic, intensive relationship and trust building around money and other matters, until participants feel open to working with FEPS workers to build financial options. This program is very time intensive and involves substantial networking with local government.

iv. Responses to social and policy issues

While FEPS works with people "one by one" to improve their well-being, the FEPS approach is grounded in community development and aims to catalyze larger scale institutional and systemic change to prevent or mitigate the financial insecurity.



WEST NEIGHBOURHOOD HOUSE
Formerly St. Christopher House

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Financial Problems?**

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**Financial Empowerment and Problem
Solving (FEPS) Program**

We can help you:

- File tax returns
- Access banking services
- Get social assistance benefits
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All our services are free

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FEPS program is located at West Neighbourhood House
1033 King St. W.

Ontario United Way Toronto & York Region westnh.org

A brochure for FEPS services at West Neighbourhood House.

c. Local impacts

Where appropriate and feasible, Collaborative members move beyond service delivery and proactively engage local partners to address systemic issues facing Ontarians with low incomes.

For example, during FEPS problem solving sessions, **JFC identified a widespread issue with rent verification and notification for non-English speakers** in their community, often resulting in eviction proceedings.

*“In the Jane Finch community there are a number of seniors who don’t speak English, live in public housing and receive multiple notices for rent verification which they don’t understand and don’t respond to. This causes problems with their housing status and is a big problem for both the seniors and Toronto Community Housing (TCH.) After doing some advocacy with TCH we are now doing outreach and education for seniors and working with TCH to find some better local solutions to **the rent verification and notification problem.**”*

--Jane/Finch Centre

To address increasing demand for free tax filing, **all FEPS sites extended their volunteer-led income tax clinics beyond tax season** in 2017 until at least July. At least one, the Working Centre, is now offering these income tax clinics all year allowing FEPS workers to focus their efforts to addressing more complex situations.

Some of the FEPS sites serving Syrian refugee receiving communities are known locally for their welcoming, multi-service approach. The **FEPS sites became an important part of the service delivery networks for both private and government sponsored refugees.** Working with settlement workers, sponsors, caseworkers and government agents, FEPS staff have helped newcomers navigate social assistance as well as learn about the Canadian financial system. Some FEPS sites even arranged to hold tax clinics and/or workshops in Arabic.

FEPS Services are Free

Do You Have Financial Problems? We Can Help You With:

- Filing current and past tax returns
- Accessing banking services
- Dealing with debt problems
- Applying for social assistance benefits
- Avoiding scam and financial fraud
- Budgeting

Who We Serve:

Low-income residents in the North West area of the City of Toronto regardless of their status in Canada.

TESTIMONIAL

I was broke, homeless and had just been laid off. I had many years of back taxes to file and didn't know where to get all the information. I met with a FEPS worker who walked me through the process of obtaining all of my T4s. We filed my income tax returns and I received the credits and benefits that were owed to me.

Later that year I was audited by the CRA, once again I turned to the FEPS program and they helped me gather all the documents in order to continue receiving my benefits and credits.

The FEPS worker not only helped me get my financial situation with the CRA on the right track but they also continued to educate me on the road ahead.

I continued to see the FEPS worker to discuss long-term strategies around money management. She gave me the confidence and education I needed to advocate for myself and to achieve things beyond my expectations. I am now a homeowner, gainfully employed and on my way to a bright future.

—FEPS Client

Financial Literacy

FEPS Financial Empowerment & Problem Solving

To Book an Appointment Call:
416-663-2733

The Financial Empowerment and Problem Solving (FEPS) Program is supported by the Government of Ontario and is provided in partnership with West Neighbourhood House, Jane/Finch Centre, Agincourt Community Services Association, The Working Centre, EBO Financial Education Centre and Prosper Canada.

Jane/Finch Centre
4400 Jane St. Suite 108
Toronto, ON M3N 2K4
(416) 663-2733

A brochure for FEPS services at Jane/Finch Centre.

- At ACSA, FEPS workers advocated with OW caseworkers so that refugee claimant participants who had passed their refugee hearing could receive the Transitional Child Benefit (TCB) until their first Canada Child Benefit (CCB) payment is received as per benefit eligibility guidelines.
- The Working Centre (Kitchener-Waterloo) witnessed a significant increase in Syrian newcomers coming through their doors requiring in-depth, sometimes daily, assistance navigating different Canadian systems and processes but found that many gaps in knowledge and services remained for these newcomers. The Working Centre responded by initiating a new collaboration with Ontario Works to specifically address the pending “Month 13” issues faced by many newcomers.

*“Prior to countless newcomer families’ one-year window of sponsorship ending, we struck up a **collaboration with Ontario Works (OW)** to ease the transition to come. An OW caseworker trainer and OW caseworker supervisor for the Arabic team created a monthly “Budgeting on OW” Seminar. We specifically asked OW to create a presentation that met the needs of our participants and would address the most common questions we hear. We publicized the events well, they went smoothly, and families gained much needed knowledge of the next financial system of Canada they would interact with. This partnership has resulted in the continued support of OW for our organization, as well as familiarity with some senior staff of OW, knowledge and expertise our department readily calls upon.”*

-- The Working Centre

d. System level impacts

The FEPS Collaborative’s experience and expertise on financial barriers and challenges faced by Ontarians with low incomes has been used to inform a range of government policy and regulatory initiatives at the local, provincial and federal level.

Locally, Prosper Canada along with West NH have provided advice to the City of Toronto on municipal options for curtailing predatory financial services that are largely targeted to people with low or modest incomes.

At the provincial level, Prosper Canada and FEPS sites have participated in a range of formal consultations and informal meetings to share insights on the financial challenges of people with low incomes, and to explore potential solutions including:

- Basic income consultations
- Roundtables on the development of legislation to regulate payday lending
- Participation on provincial working group on access to post-secondary education
- Meetings with officials from Poverty Reduction Strategy Office and the Behavioural Insights Unit
- Meetings with policy advisors from the Office of the Premier, Minister of Finance, Minister of Community and Social Services, and President of Treasury Board.

Individually and in some cases, as members of the national ABE Financial Empowerment network, FEPS Collaborative members have incorporated knowledge and insights from FEPS in a wide range of advocacy and policy efforts at the federal level including the following:

- Prosper Canada made four presentations on barriers to tax filing and benefit take-up, delivered to the Canada Revenue Agency Board of Directors, executive team, senior officials, and regional leadership
- Advocacy meetings with civil service officials and/or political policy advisors from the Office of the Prime Minister, Finance Canada, the Financial Consumer Agency of Canada, the Canada Revenue Agency(CRA), Indigenous and Northern Affairs Canada, and Employment and Social Development Canada.



A brochure for FEPS services at EBO Financial Education Centre.

- [Submission to Finance Canada’s Financial Sector Review](#) on financial consumer protection
- [Pre-budget Submission 2017 House of Commons Standing Committee on Finance](#) on proposals to remove barriers to tax filing and expand benefit take-up by people with low incomes
- [Accessing Income-Boosting Benefits Through Tax filing](#) – Policy research brief distributed at the 2015 ABLE Financial Empowerment Conference
- [Breaking down barriers to tax filing for people living on low incomes](#) – Research findings and advice on how to eliminate barriers to tax filing
- Ongoing collaboration with CRA and other non-profit partners to explore solutions to increase benefit take-up by First Nations peoples living on reserve and people living with disabilities.

These representations have resulted in important legislative changes to protect financial consumers, new federal research to identify who is not accessing benefits, expanded federal efforts to promote take-up of the RESP and Canada Learning Bond by low-income families, and new initiatives by CRA to facilitate and increase tax filing and income benefit take-up rates.

4. Key insights

In preparation for this report Prosper Canada’s Research and Evaluation team analyzed the data collected using OCMS, our client management data system. The Collaborative reviewed and reflected on their analysis and in this section we share key resulting highlights. Wherever possible, we have included relevant participant stories or observations from FEPS sites, though please note that all names have been changed to protect participants’ identities.

i. Data considerations

a. Methodology

The analysis included a series of queries on data collected from 5,229 one-on-one problem solving participants in the OCASI Client Management System (OCMS) database. Data collected on participants in year one before OCMS was fully operational (about 1,400 records) is not included here, though it was counted in the performance reporting to MCSS.

This dataset represents **one-on-one problem solving participants only** and thus is a subset - about one quarter - of the total number of people served by FEPS over the course of the project.⁷

b. Definitions

Throughout this report “participants” is used to describe the service recipient; however, the database refers to “clients” so that language is used in this section where referencing specific data points and their labels. The strong preference of the FEPS Collaborative is to refer to service recipients as “participants.”

Significant groups of “undisclosed” or “anonymous” records reflect the sensitivity issue addressed below, posing some limitations on the analysis.

⁷ The evaluation by GGI referenced previously was also based on this dataset but over a shorter period of time, and was supplemented with interviews and surveys. The two reviews should be seen as complementary and as together offering a more complete picture of the FEPS program.

An important aspect of the analysis considers results of single session versus multiple session clients. Most FEPS participants were “single session” clients. Fewer attended one or more sessions, these are defined as “multiple session” clients.

Participants in FEPS sessions received “services”:

- Income tax services
- Benefit/income support services
- Referral services
- Other services
- Money management services
- Financial services
- Asset building services
- Consumer protection services

FEPS staff recorded “outcomes” when participants achieved:

- Income tax benefits
- Other financial benefits,
- Other benefits.

c. Sensitivity

Data collection is a sensitive responsibility in a program like FEPS and requires a thoughtful and balanced approach. Many of the participants served through the FEPS Program belong to vulnerable populations, are distrustful of ‘the system’ and may be in crisis. FEPS workers aim to re-engage participants with mainstream financial systems (e.g. tax filing, accessing income benefits, banking systems, resolving debt, etc.) so collection of data needs to be done in a way that respects privacy and builds trust. The FEPS Collaborative worked with MCSS to ensure a data collection standard which met evaluation and reporting requirements while still minimizing real or perceived barriers to service.

ii. Insights

a. Profile of one-on-one problem solving participants

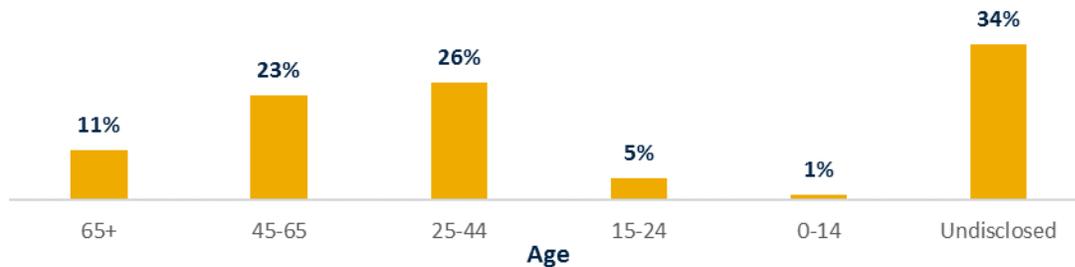
The following profile of participants emerged from the FEPS data analysis.

- They were more than half (57 per cent) female.
- They spanned age groups: almost half (49 per cent) were between the ages of 24-64; 11 per cent were over 65.
- Over 20 per cent were permanent residents, convention refugees, or, refugee claimants⁸.
- Over 20 per cent received services anonymously⁹, as discussed above, but based on FEPS work observations it is likely that distribution of the gender, ages and immigration status is similar.
- Eighty per cent of participants attended a single session, the rest attended two or more.

⁸ FEPS also serves many longer term immigrants who are now Canadian citizens. Unfortunately a definition issue in the database start-up means that our tracking of these immigrants is incomplete for this analysis.

⁹ The anonymous category was established to track the work that FEPS does with people who are very distrustful or want to check out FEPS before agreeing to share personal financial information. Sometimes these people become registered participants at a later date. This category is consistent with low-barrier service delivery approaches in the field.

Figure 1. Age profile of FEPS participants



b. FEPS is more than a tax clinic

Tax filing is certainly a focal point of the FEPS model. Every FEPS site offered tax clinics providing free tax filing assistance for Ontarians with low incomes during tax season. Outside of these clinics, over 60 per cent of problem-solving sessions also helped participants with their taxes:

- Forty-five per cent (45%) received **income tax services only**,
- Thirty-six per cent (36%) received services **other than income tax services**,
- Eighteen per cent (18%) received **both income tax and other services**, and
- One per cent (1%) received no services (i.e. a session was logged but no service recorded).



A FEPS worker offering one-to-one problem solving.

Among both single and multiple session clients, the top three income tax topics in their sessions were:

- Filing taxes
- Working with the CRA, and
- T1 adjustment.

Whether they were single or multiple session clients, the top three income tax benefits secured by clients, as highlighted in Table 3 below, were:

- The Goods and Services (GST) Tax rebate,
- The Ontario Trillium Benefit (OTB), and
- A tax refund.

One important program design insight we draw from this data is that because only people with low incomes are eligible for GST and OTB, FEPS participants must include a high percentage of people living on a low income. FEPS staff typically face challenges in securing consistent information on participant incomes so this result provides evidence that we are reaching low-income households.

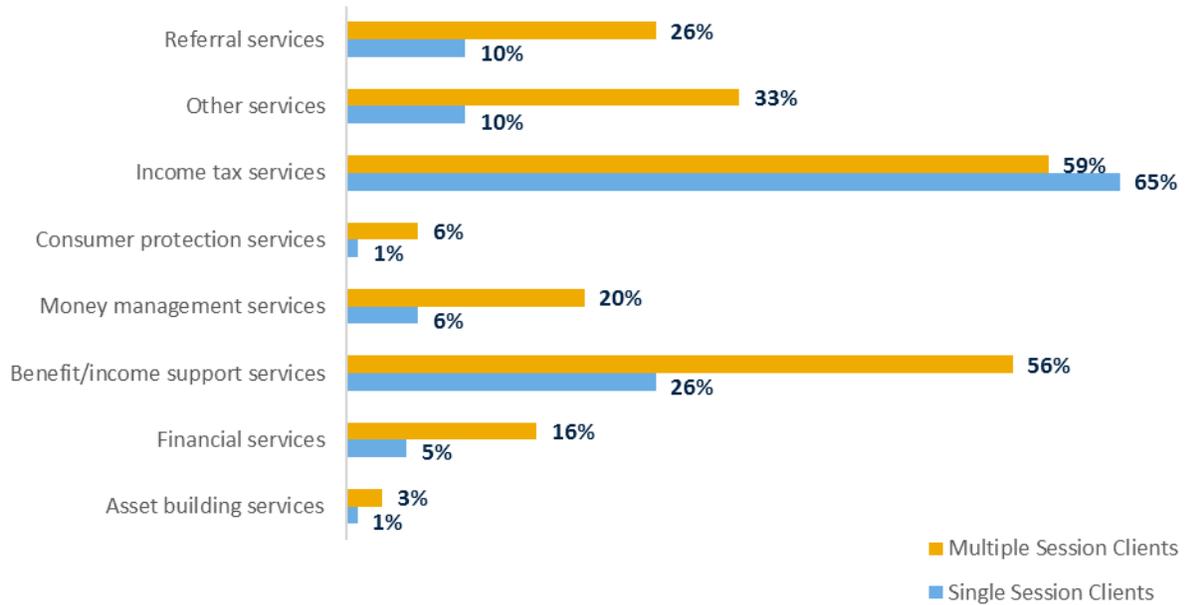
Table 2. Income tax benefits secured by single and multi-session clients

Income tax benefit secured¹⁰	All single session clients (N=4,179 clients)	All multiple session clients (N=1,048 clients)
Canada Child Benefit	9%	7%
Goods and Services Tax Credit	52%	40%
Ontario Energy and Property Tax Credit(OEPTC)	2%	2%
Ontario Sales Tax Credit(OSTC)	4%	7%
Ontario Trillium Benefit(OTB)	50%	38%
Tax Owing	3%	4%
Tax Refund	19%	20%
Working Income Tax Benefit	2%	3%
Other	1%	1%

But FEPS is much more than a simple free tax filing service. Often low-income people face complex tax issues including back filing of taxes to resolve and clear a host of problems and to capture unclaimed benefits. While income tax services are certainly the topic most frequently discussed, income and benefit services comes in a close second, especially for multiple session clients. Figure 2 below shows the variety and popularity of topics addressed in these sessions.

¹⁰ Data points for the OEPTC and the OSTC reflect filing and adjustments for tax years before the introduction of the amalgamated Ontario Trillium Benefit in 2012.

Figure 2. Percentage of single and multiple session clients that discussed different topics (**note: one client could address multiple topics during a single session*)



Following “income tax services” and “Benefit/income services”, “referral services” and “other services” illustrate the complexity of needs addressed by FEPS, especially with multiple session clients. For example the analysis found that housing was the most common referral service for both single and multiple session clients.

The following participant story from West NH illustrates the complexity of some of the tax issues people face, and the reality that sometimes steps to their solution may be spaced across several years. FEPS has been delivered at West Neighbourhood House for nearly a decade and Jeff is the type of participant that benefits from the availability of FEPS services throughout his financial ups and downs.

FEPS helps people resolve issues when they are ready to act

Jeff, a tenant, and his building owner entered into an agreement that, in exchange for free rent plus \$100 per month, Jeff would do general repairs, building maintenance and prepare vacant units. Jeff continued in this role for several years and this was his only source of income. Eventually he and the owner had a falling out and the owner began issuing him eviction notices. Knowing his rights, Jeff took the owner to the Housing Tribunal and was awarded a payment of damages and allowed to stay in his unit. Empowered by the resolution, Jeff decided it was time to change his life. In the summer of 2013, he came to FEPS at West Neighborhood House for help.

He needed to file his 2012 income taxes so he could get an OSAP loan. In working with his FEPS worker and CRA, he learned the building owner had deemed him self-employed. Jeff wanted to dispute the owner's designation and chose not to file his tax returns until his employment status was resolved. We did not hear from him for three years.

In 2016, he returned. He had submitted the documents prepared by the FEPS worker, CRA had deemed him an employee in the year 2013 and his former employer had to pay Employment Insurance contributions that resulted in Jeff becoming eligible for E.I. and an educational program called Second Career. But when he learned that a separate request would be necessary for each year under dispute, he became frustrated and discouraged and we did not hear from him again for another year.

In 2017, Jeff returned to complete the investigation proceedings and his income taxes for 2007 to 2013. Jeff has completed his diploma in Social Services and is now in a position to resolve his outstanding taxes. FEPS is assisting him to start an employment status investigation for each tax year and to complete his back taxes. It is likely that Jeff will owe taxes, but he is happy to be resolving his financial worries.

c. Multiple session participants address more complex issues

Eighty per cent of all clients participated in just one session - receiving on average 1.4 services and 47 minutes of FEPS worker time – **while twenty per cent participated in more than one session.**

On average these multiple-session clients received significantly more time and services. Specifically, they received 4.9 services (3.5 times more services than single visit participants) and almost 148 minutes of FEPS worker time. This makes sense to us because with multiple session participants FEPS staff are often sorting through complex financial situations and discussing money matters in depth.

For example, Figure 2 above showed that 30 per cent more multiple-session clients discussed benefits and income support services than single-session clients. Multiple session clients addressed complicated topics such as money management, financial services, consumer protection issues, and referrals at higher rates than single session clients.

Multiple sessions represent the trust and time required to work through complex issues like owing back taxes. Although in most areas of table 3 below there is little or no difference between the percentages of participants achieving a benefit regardless of the number of sessions attended, we note that about twice as many multiple session attendees received Ontario Sales Tax Credits (OSTC) and found they owed taxes. Multiple session attendees were also more likely to receive tax refunds than single session attendees.

Table 3. Tax benefits secured by single and multiple session clients who achieved at least one tax outcome

Income tax benefit secured¹¹	Single session clients who achieved a tax outcome (N= 2,256 clients)	Multiple session clients who achieved a tax outcome (N= 449 clients)
Canada Child Benefit	17%	17%
Goods and Services Tax Credit	95%	93%
OEPTC	4%	4%
OSTC	8%	15%
Ontario Trillium Benefit	92%	89%
Tax Owing	5%	10%
Tax Refund	35%	48%
Working Income Tax Benefit	4%	7%
Other	1%	2%

Self-advocacy is an important aspect of the poverty reduction objective of these problem solving sessions and modest percentages of participants came away from these sessions with outcomes other than tax benefits which included:

- Follow-up plan developed, 17%
- Improved housing situation, 4%
- Independent self-advocacy, 16%
- Reduced debt load, 4%
- Reduced service fees, 3%
- Resolved CRA issue(s), 13%
- Other, 43%

¹¹ As noted previously, data points for the OEPTC and the OSTC reflect filing and adjustments for tax years before the introduction of the amalgamated Ontario Trillium Benefit in 2012.

With multiple session participants, issues are more likely to be discussed in depth and acted on than in a single session where someone might learn about a Registered Disability Savings Plan, for example, but not act on this information without further assistance. Some participants do return later to discuss it further and potentially take action, as the participant story from EBO below shows.

FEPS helps people resolve complex tax issues

Serge, a senior, came to the EBO Financial Education Centre to complete his income tax returns for the previous five years. After difficulties in his marriage, which caused his financial situation to decline, he was living on social assistance. By the age of 65, Serge's monthly income consisted of \$570 from his old age pension and \$177 from Ontario Works. The budget counsellor quickly realized Serge had not been receiving the full benefits to which he was entitled and booked future appointments to help Serge fill out application forms for CPP and the Guaranteed Income Supplement.

A year later, Serge returned to the EBO Centre to complete his taxes once more. The budget counsellor took this opportunity to follow up with him to see if he had heard back from Service Canada regarding the applications that were sent. Serge had brought letters he'd received from Service Canada with him and the budget counsellor was able to read them to him. He was informed that he should have received a retroactive payment of \$12,000. Furthermore, he had been allocated a new combined monthly amount for his Guaranteed Income Supplement and Old Age Security of \$1,440 and a CPP monthly amount of \$500.

As the budget counsellor was completing Serge's taxes, he presented a bank statement confirming his rental payments. This allowed the budget counsellor to see that he currently had over \$17,000 in his bank account. The amount of \$12,000 mentioned earlier had been deposited into his account in March. Serge seemed very confused at this point and stated that he did not know he had that much money in his account. He then became very excited and immediately mentioned what he would like to do with his newfound money – access health care.

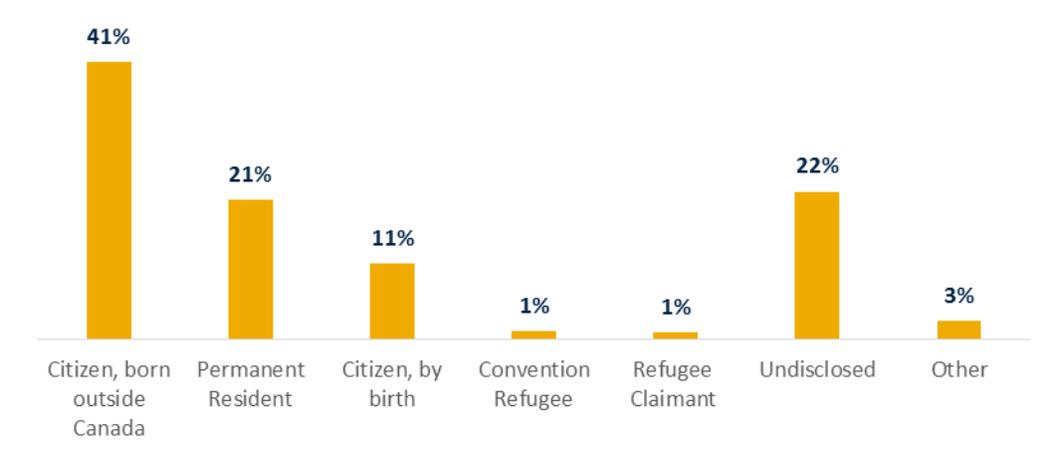
Serge had been living on approximately \$700 per month before reviewing his bank statements and Service Canada letters with the budget counsellor; he had not realized he was receiving more than \$700 monthly. He now knows that his income is about \$1,900 a month and can budget accordingly. Serge was extremely grateful for the help he received at the EBO Centre. We are pleased to say that his life will likely be a little less financially stressful in the future.

d. FEPS responded to needs from newcomers

FEPS is an important resource for immigrants, both early in their settlement journey and often later when they have money matters to sort out, need someone who may speak their language and/or understands the intersection of immigration and other social policies.

Data shows that 41 per cent of participants were Canadian Citizens born outside of Canada, 21 per cent permanent residents, and about three per cent were newcomers with various immigration statuses such as convention refugee, refugee claimant, protected person, temporary foreign worker, permanent residence claim in process, etc. (in descending order.) Note also that only 11 per cent are Canadians born in Canada which is consistent with previous findings that a large number of FEPS participants are immigrants who have been in Canada for five years or more.

Figure 3. FEPS participants by immigration status



Of those who indicated immigration status on a profile, 60 per cent (2,187) achieved an outcome related to income tax. A third (33 per cent) of participants, however, had an undisclosed or unknown immigration status, limiting further conclusions.

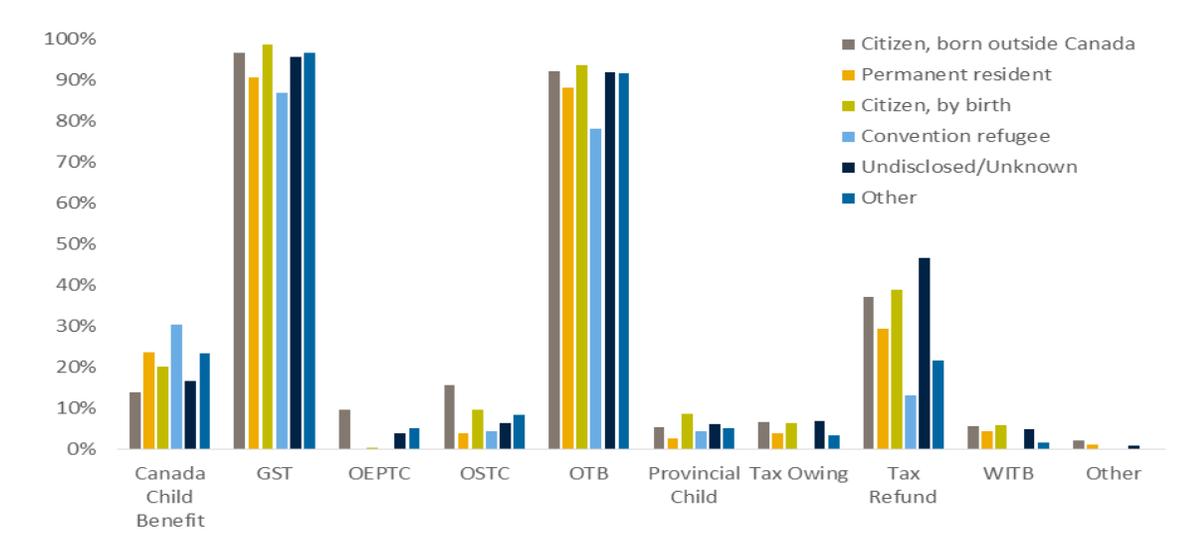
FEPS helps newcomers access benefits in early months

For over a year, the FEPS team at Agincourt Community Services Association (ACSA) has been working closely with the ACSA Newcomer Centre to deliver financial literacy programs and services to the influx of Syrian refugee newcomers to Canada. More than 130 Syrian refugee families have benefited from FEPS services delivered at ACSA, resulting in approximately \$500,000 in benefits received from the Canada Child Benefit (CCB), GST/HST credits and the Ontario Trillium Benefit.

Amira, a Syrian refugee, came to Canada in April 2016 with her husband and their six children. That June, Amira and her husband met with a FEPS worker to assess the family's financial needs. The FEPS worker helped the couple apply for the CCB, GST/HST credits, set up direct deposit, and provided information on RESPs. Amira's family began receiving their CCB, amounting to approximately \$40,000 per year. This enabled the family to move out of their sponsor's house and to rent an apartment of their own. They were also able to create an RESP account to begin saving for their children's education.

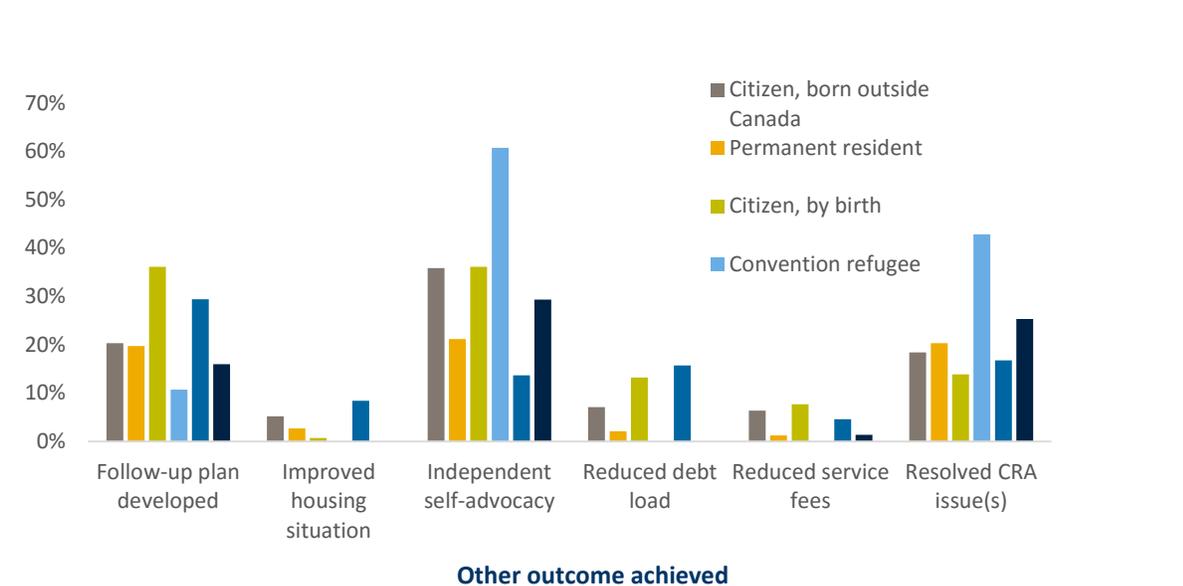
Regardless of immigration status, the GST rebate was the most common benefit accessed by immigrant participants, with over 85 per cent of all status groups receiving that benefit. The Ontario Trillium Benefit was also common, though convention refugees were slightly less likely to access this. The Canada Child Benefit was accessed by almost a quarter of permanent residents and over 30 per cent of convention refugees. The OEPTC and OSTC were most common for Citizens born outside Canada

Figure 4. Income tax related benefit achieved, by immigration status¹²



Over one third of those who indicated their immigration status achieved outcomes other than financial. These are noted in Figure 5 below.

Figure 5. Other outcome achieved, by immigration status



¹² As noted previously, data points for the OEPTC and the OSTC reflect filing and adjustments for tax years before the introduction of the amalgamated Ontario Trillium Benefit in 2012.

FEPS helps newcomers understand and problem solve

Rachid came to Canada from Syria with his wife and three children as government sponsored refugees. They had the support of friends within the community, as well as Reception House, for settlement assistance. However, on the advice of a friend, when Rachid began a job he did not report any of his earned income to his settlement worker or Resettlement Assistance Program officer of Immigration, Refugees and Citizenship Canada (IRCC). Rachid, therefore, began a new journey navigating Canada's benefit and tax system by leaning heavily on FEPS workers at The Working Centre.

Due to his initial misstep, however, Rachid now owes IRCC \$5,000. The Working Centre has helped to negotiate a payment plan in line with his current financial assets. Rachid also applied for regular Employment Insurance benefits, but should have applied for Employment Insurance Sick Benefits. The Working Centre helped him dialogue with Service Canada and correct his Employment Insurance claim, then file weekly reporting.

Rachid also misfiled his 2016 taxes, using his nine year old son's SIN so all benefits for the family were suddenly disrupted. The Working Centre contacted his Member of Parliament, Mr. Tabbara, and helped expedite an estimated 16 week resolution process during an extremely confusing and upsetting period.

Rachid's financial literacy has increased exponentially since the first day he walked into The Working Centre. As issues continued emerging from the choices that Rachid had made (usually based on a lack of information and experience), he gained confidence, consulting financial resources around him and exploring problem solving options. He transitioned from abstract thinking to concretely understanding what systems, resources and financial pathways were available for the betterment of his family.

5. Conclusion and next steps

FEPS has been shown to help people living on low incomes improve their financial situation in the short term by accessing government income transfers, and in the medium term by building their capacity for financial security. The services and supports provided by FEPS workers go beyond tax filing to money management and resolution of issues that limit access to income assistance, assets and credit. One final story.

Kim's Story

With a bright pink suitcase overflowing with paperwork, Kim visited the FEPS office at ACSA. She needed to file taxes for two years. The FEPS worker sorted through her paperwork in an attempt to retrieve the documents to file her taxes; however it proved to be a challenge with the mass of irrelevant paperwork collected due to her illiteracy and mental health issues. In discussion about her existing income support, Kim became very upset at the mention of the Canada Child Benefits (CCB) as she had not received payments in years (not knowing tax filing was required to maintain benefit payments).

While investigating the situation regarding her CCB, a call to Canada Revenue Agency (CRA) revealed that a review from 2012 was conducted on Kim and her children that she had not responded to because she could not read or understand it. The lack of communication with CRA resulted in a halt in her CCB payments. After her first appointment, it was apparent she needed intensive support by FEPS to reinstate her child benefits and establish good record keeping habits... *[the story goes on in Appendix C but ends here]...*

FEPS staff have seen huge improvements in Kim's ability to manage her taxes and her attitude towards her financial situation through her independent efforts to arrange a tax filing appointment and finally knowing about receiving her tax benefits. She continues to meet with her FEPS worker on a monthly basis for follow-ups on the pending child tax application and extra assistance organizing her suitcase of paper work.

Over the course of the last two years the FEPS project has come to function as a true collaborative effort. In March 2017, MCSS announced renewed funding for the delivery of FEPS services through 2021 to help people living on low incomes to manage their finances. The Collaborative¹³ will continue to deliver FEPS services and supports as detailed in this report. In this next phase the Collaborative will also:

- Improve and advance the FEPS model based on insights from program evaluation activities
- Increase awareness of the FEPS model as a mechanism for poverty reduction, and
- Increase the local capacity of communities to do this work.

Using insights from the FEPS Expansion Project as key inputs, the Collaborative will continue to work together to identify ways to best shape FEPS service delivery on the ground, inform policy work and support and encourage knowledge sharing within the Collaborative and across the field of stakeholders seeking to improve the financial well-being of Ontarians with low incomes.

¹³ EBO has moved on to pursue its financial empowerment work through a different program, also with Prosper Canada.

6. Appendixes

i. Appendix A. Goss Gilroy Inc. evaluation: executive summary

Evaluation of the Financial Empowerment and Problem Solving (FEPS) Program, Final Report: Executive Summary

Program Overview

The Financial Empowerment and Problem Solving (FEPS) program provides financial education, advocacy, and problem-solving services to Ontarians with low incomes. Ontario Ministry of Community and Social Services (MCSS) announced support for the FEPS program in 2015 through a two-year, \$1.5M contribution agreement with Prosper Canada. The program is delivered by five sites in Toronto, Ottawa and Kitchener.

Evaluation Objectives, Scope

The evaluation was implemented concurrently with the delivery of FEPS, covering the period from program inception to contract completion (July 2015 to March 2017). The main objective of the FEPS evaluation was to assess the extent to which the program demonstrates success in supporting individuals with low income (program participants) in achieving intended outcomes as a result of receiving services/supports through the FEPS program. However, as FEPS is a pilot project, it was also important to document lessons learned and promising practices.

Methodology

The evaluation of FEPS was based on a document review, review of administrative data using the Client Monitoring Tool, key informant interviews with program representatives and external stakeholders, site visits with the five delivery sites, surveys of tax clinic participants and surveys and interviews with other FEPS participants.

Summary of Findings

Relevance: The FEPS program supports MCSS objectives and the current priorities of the Ontario Government and compliments other more generic financial and tax-filing services by providing a tailored and individualized intervention to low income Ontarians with complex financial problems. Need and demand for the program appears to be strong. Accordingly, waitlists for FEPS services are common. That being said, due to time constraints of the pilot, the program was not able to target services to two key MCSS priority groups: rural Ontarians and Indigenous Peoples.

Performance/Effectiveness: The FEPS Program has provided low income Ontarians with access to tax filing and one-on-one problem solving, and participation levels in the program meet or exceed targets. FEPS participants are satisfied with the financial information that they receive. Moreover, FEPS has an important impact on participants' understanding of their financial situation particularly with respect to their overall understanding of their financial situation and government programs. Furthermore, most participants in the program gain access to benefits and entitlements as a result of tax filing (i.e. almost \$40M in income tax refunds or benefit entitlements during the study period). Some participants, particularly those who have a stronger attachment to the program, also experience various personal impacts as a result of participation in FEPS, such as increased readiness and improvements in financial decision-making and reduced distress and worry. Few unintended outcomes of the FEPS program were identified.

Design and Delivery: Overall, participants express satisfaction with the services offered and their interactions with staff. The FEPS suite of services is considered appropriate to meet the needs of a diverse client group and is delivered in an accessible and flexible way. Program partners are also supportive of the program and indicate additional opportunities for collaboration. The implementation of the pilot occurred as intended, although there were early challenges in implementing the program's Client Monitoring Tool which sites found to be cumbersome and in effectively operationalizing the program's 'pathways continuum' model to accurately describe and monitor their progress.

Efficiency: Administrative efficiency of the program benefits from leveraging of resources from community-based delivery sites, the use of program volunteers and the collaborations among the sites and with external partners. The overhead costs for Year 1 are higher than steady state programs due to investments in Year 1 in start-up and the mandate to replicate the program, although cost per participation has decreased in Year 2 and this trend is expected to continue with ongoing delivery of the program. Expansion of the program to the new sites was successful, primarily due to the experience and demonstrated capacity of the new sites to attract participants and the efforts to transfer knowledge from the experience of the Toronto FEPS sites.

Recommendations

1. With good progress toward achievement of objectives and a sound and flexible design, the FEPS program is transferable and scalable to other settings. Future replication of the program can capitalize on the increased professionalization of the program and development of tools and templates that occurred during the pilot phase, which are now available to be shared.
2. The two-year timeframe for the MCSS FEPS pilot did not allow for the delivery of the program to rural Ontarians and Indigenous Peoples. Any future allocations to the program should consider prioritizing the FEPS delivery to these two groups to explore the need and demand for these services among those demographic groups.
3. There are challenges to the use of the 'pathways continuum' in describing FEPS clients and monitoring their progress. The continuum should be adjusted for greater consistency across sites or replaced by other performance indicators drawn from the research literature and experience of other programs.

4. The commendable emphasis on monitoring and reporting on program reach, activities and outcomes was hampered to some extent by the client monitoring tool that proved to be cumbersome for sites in practice. Continued use of the tool should be accompanied by some streamlining of the system. This could be accomplished through reducing the number of required entries or additional work with sites to leverage/adapt their existing tracking tools/ mechanisms) for participation in FEPS.

5. The practice of the current FEPS sites to increase accessibility to services through partnerships with other community organizations should be encouraged. These opportunities include sharing FEPS training and support materials broadly with like-minded organizations, itinerant delivery of the program or skills transfer to other service provider staff.

6. Future evaluations of FEPS would benefit from access to and linking of participant program and survey data to administrative data sources held by MCSS (based on informed consent and appropriate privacy considerations). Inclusion of data from the MCSS Social Assistance Management System which holds records of individuals accessing Ontario Works or ODSP would support a more robust assessment of longer-term outcomes.

ii. Appendix B. The role of “backbone function” in the FEPS Collaborative

Prosper Canada provided backbone support to the FEPS sites ensuring the project met its replication and other contractual outcomes, including managing project finances, administration, and reporting. While the backbone function is often invisible, as focus is often necessarily on service delivery, FSG identified six key backbone functions which are necessary to success of the collaboration.

BACKBONE FUNCTIONS	PROSPER CANADA ACTIVITIES
1. Guiding vision and strategy	<ul style="list-style-type: none"> • Led development of project proposal • Facilitated a unified direction for the work • Guided vision and strategy to meet the needs of all partners • Developed and implemented new site selection process
2. Supporting aligned activities	<ul style="list-style-type: none"> • Acted as intermediary between funder, sites, and evaluator • Managed all moving parts • Led program codification process • Worked with sites to foster service delivery fidelity and adoption of improvements to the program model • Facilitated communications across all sites • Created shared materials to promote the model and the collaborative.

3. Establishing shared measurement practices	<ul style="list-style-type: none"> • Coordinated and centralized data collection, reporting and analysis across sites for evaluation, sharing and learning
4. Cultivating community engagement and ownership	<ul style="list-style-type: none"> • Facilitated peer knowledge sharing and capacity building within the collaborative • Organized periodic in-person gatherings of the collaborative
5. Advancing policy	<ul style="list-style-type: none"> • Incorporated insights from FEPS into: <ul style="list-style-type: none"> • Financial consumer protection advocacy brief for Finance Canada/FCAC • Consumer protection advice to City of Toronto • Submission to National Poverty Reduction Strategy consultation • Advocacy to federal government on strategies to improve benefit take-up
6. Mobilizing resources	<ul style="list-style-type: none"> • Supported sustainability efforts, working with FEPS sites and Ontario government officials to secure renewed funding for FEPS

iii. Appendix C. Case Study: Kim's Story (full version)

With a bright pink suitcase overflowing with paperwork, Kim visited our FEPS office at Agincourt Community Services Association (ACSA) for the first time in January, 2016. Kim needed to file taxes for two years. The FEPS worker sorted through her paperwork in an attempt to retrieve documents needed to file her taxes; however, it proved to be a challenge with the mass of irrelevant paperwork collected due to her illiteracy and mental health issues. In discussion about her existing income supports, Kim became very upset at the mention of the Canada Child Benefit (CCB) as she had not received payments in years (not knowing tax filing was required to maintain benefit payments).

While investigating the situation regarding her CCB, a call to Canada Revenue Agency (CRA) revealed that a review from 2012 was conducted on Kim and her children that she had not responded to because she could not read or understand it. The lack of communication with CRA resulted in a halt in her CCB payments.

Requests were made to have a copy of the 13-page review questionnaire related to 2012 sent to Kim for the FEPS worker to assist her in completing it. After her first appointment, it was apparent she needed intensive support by FEPS to reinstate her child benefits and establish good record keeping habits.

In follow-up appointments, more challenges arose in attempts to respond to the review questionnaire related to Kim's children. She was unable to provide adequate responses, repeatedly answering, "I don't know" to every question making it nearly impossible to complete and submit the questionnaire to CRA. Kim felt stressed and overwhelmed at the situation and just wished she could receive the benefit she was rightfully entitled to, without all the stress and confusion.

The FEPS worker reached out to the local community legal clinic for assistance and discovered that the legal clinic had already been working with Kim back in 2012 for the same CRA review. With an explanation from FEPS staff, Kim had a clearer understanding of what was required of her to reinstate her CCB payments.

Kim then was motivated to complete the 13-page questionnaire with the assistance of the legal clinic and FEPS. The thoroughly completed questionnaire with supporting documents were submitted in April 2016. After 7 months of collaboration efforts between FEPS and the local community legal clinic, the reinstatement of her CCB was successful and her retroactive payments arrived in August totaling \$8,500.

Two months later, Kim revisited FEPS staff with her bank statements and several letters from CRA. The letters stated she needed to submit a new CCB application for one eligible child mentioned in her review questionnaire who was not on her records at CRA. The CCB application was completed and submitted painlessly with the support of the legal clinic in arranging relevant supporting documents.

Due to her inability to read and understand bank statements and CRA notices, she did not understand she was receiving child tax payments. FEPS staff clearly highlighted retroactive payments on her bank statements direct deposited into her account. She was also informed when to expect her regular reoccurring benefit payments next. With this newfound knowledge and understanding and with regular attendance in English language classes, Kim has made great efforts in keeping her financial documents organized.

FEPS staff have seen huge improvements in Kim's ability to manage her taxes and attitude towards her financial situation through her independent efforts to arrange a tax filing appointment and finally knowing about receiving her tax benefits. She continues to meet with her FEPS worker on a monthly basis for follow-ups on the pending child tax application and extra assistance organizing her suitcase of paper work.

To reduce paper correspondence being mailed to Kim, FEPS helped Kim registered for CRA My Account and now she receives her CRA notices electronically.

With the support and knowledge gained from her participation in the FEPS program, Kim is maintaining uninterrupted access to her tax benefits and receiving regular monthly payments for the first time in four years. Having experienced and overcome the obstacles related to her taxes and child benefits, Kim is showing interest in tackling other financial issues starting with attendance at ACSA's Debt and Credit management workshop.