

Evaluation of the Financial Empowerment & Problem Solving (FEPS) Program

In 2015, the Ontario Ministry of Community and Social Services (MCSS) announced support for the Financial Empowerment and Problem Solving (FEPS) program. The Ministry, through a contribution agreement with Prosper Canada, allocated \$1.5M for a two-year FEPS pilot project. In order to determine whether the program demonstrated success and achieved expected results, an evaluation was conducted between February 2016 and March 2017.

PROJECT PROFILE

FEPS provides financial education, advocacy, and problem-solving services to Ontarians with low income. The program was delivered initially by three community-based sites in the Toronto area and then expanded to two additional sites in Kitchener and Ottawa. Overall coordination and support for the project is provided by Prosper Canada.

KEY SERVICES

1. Assessing participants' financial situation
2. Delivering income tax clinics
3. Providing one-on-one financial problem solving services
4. Offering financial education
5. Referring participants to other supports and services as appropriate

Evaluation Objective and Methodology

The FEPS evaluation assessed the extent to which the program demonstrates success in achieving intended outcomes. The evaluation also documented lessons learned/promising practices and implementation challenges.

Evaluation results are based on information collected through a document and an administrative review; literature review; comparative analysis; surveys and case studies of program participants; site visits; and key informant interviews.

KEY FINDINGS

Relevance

The FEPS program supports MCSS objectives and the current priorities of the Ontario Government. It also complements 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 appear to be strong, however, 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 primarily 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 has an important impact on participants' understanding of their financial situation. Most participants in the program gain access to benefits and entitlements as a result of tax filing (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 for and improvements in financial decision-making and reduced distress and worry.

Design and Delivery

Overall, participants express satisfaction with the services and staff support offered. 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 participants' 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 participant 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

Based on the results of the evaluation, the following recommendations are provided to improve the relevance and performance of the FEPS Program.

1

The FEPS program is transferable and scalable to other settings and future replication of the program can capitalize on the increased professionalization and tools and templates that were developed during the pilot.

2

Future allocations to the program should consider prioritizing the FEPS delivery to MCSS targets that were not included in the pilot (rural Ontarians and Indigenous Peoples).

3

The use of the 'pathways continuum' should be adjusted for greater consistency across sites or replaced by other performance indicators.

4

Continued use of the client monitoring tool should be accompanied by some streamlining of the system, or additional work with sites to adapt their internal databases 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.

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.

