

# The Financial Empowerment and Problem Solving Program (FEPS)

Report on the period April 1, 2017 - March 31, 2018



July 31, 2018

# Contents

1. Overview
2. How FEPS works
3. Overall program objectives
4. Year 1: Results
5. Year 1: Improving and advancing the model
6. Year 1: Stories
7. Appendices

This is the Year One report from FEPS II (2017-2021) a community-based program funded by the Ontario Ministry of Children, Community and Social Services (MCCSS) and delivered by **Agincourt Community Services Association (ACSA)**, **Jane/Finch Centre (JFC)**, **West Neighbourhood House (WNH)**, the **Working Centre (TWC)**, and **Prosper Canada**.

FEPS II continues the work begun by FEPS I (2015-2017) to **provide one-on-one financial problem-solving, tax filing assistance and financial education workshops** to Ontarians with low and modest incomes and urgent financial problems.

# 1. Overview

In just three years the FEPS program has mobilized staff, partners and **240** volunteers to help over **35,000** Ontarians with low incomes solve financial crises, build their financial capability, tax file, and secure over **\$100M** in federal and provincial income assistance\*.

## **FEPS saves taxpayers' money by preventing costly crises that put pressure on public services.**

- **Many Ontarians with low and modest incomes have no place to go for neutral, high-quality financial help and can end up in financial crises.** These can result in evictions and homelessness, hunger and failure to thrive for both children and seniors, acute health problems necessitating emergency room visits, involvement of children's protection services, and other costly demands on publicly-funded health and social services.
- **Many crises can be prevented, however, by helping struggling Ontarians to tax file and increase their income.** On average, FEPS participants who get tax/benefits help increase their incomes by **\$3,277**.

## **FEPS puts federal tax dollars back in the pockets of low and modest income Ontarians.**

- **FEPS sites have returned over \$100.5M in tax dollars to low and modest income Ontarians,** most of this in federal dollars (e.g. GIS, Canada Child Benefit, CWB, GST Tax Credit, and Disability Tax Credit).

## **FEPS builds the financial self-sufficiency of low and modest income Ontarians.**

- **The FEPS program is designed to help participants build their financial literacy and self-sufficiency** by teaching money management skills, building financial confidence, and showing people how they can take control of their financial lives.
- **To date 2,411 participants have participated in financial education workshops,** building their money management skills.

## 2. How FEPS works

**Trained staff at ACSA, JFC, WNH and TWC deliver the services and supports** described below in four Ontario communities. Prosper Canada provides project oversight, data and financial management, administration, and reporting. Together the five partners collaborate on evaluation, a centralized data collection system, and knowledge sharing to improve practice and inform policy. FEPS achieves significant impact by training volunteers and partner organizations and by leveraging philanthropic and in-kind resources.

**One-on-one problem solving. Free confidential sessions to untangle financial problems and provide information and hands-on help** with:

- accessing banking services
- tax filing, current year and past year(s)
- managing debt, creditors, and liens
- accessing social assistance and other income benefits
- managing personal resources
- accessing savings and asset building opportunities
- protection from financial fraud and abuse.

**Financial education workshops and events. Free workshops and community events** including:

- managing debt,
- tax filing and benefits (including RDSP),
- disability and its implications for benefits.

Workshops are delivered to individuals living on low incomes and frontline staff of community organizations. Often they are tailored to the needs of specific target groups such as seniors, newcomers, or guardians of people with disabilities.

**Community tax clinics.** At tax time(March-April), sites provide **free tax clinics in partnership with the Community Volunteer Income Tax Program offered by the Canada Revenue Agency.** Tax filing is an important means of boosting incomes:

- most people with low incomes are net beneficiaries of tax filing,
- most people with low incomes are not accessing all of the income benefits to which they are entitled,
- tax filing is necessary to establish eligibility for other income benefits delivered outside of the tax system, and
- tax clinics are often an important first step in people taking more control of their financial issues.

# 3. Program objectives

The five partners in the FEPS Collaborative work together, leveraging their respective strengths and networks, to:

- **Deliver FEPS services and supports** to improve the financial wellbeing and inclusion of Ontarians living in or at high-risk of poverty
- **Increase awareness of the FEPS model** as a mechanism for poverty reduction while building capacity of communities to do this work
- **Improve/advance the FEPS model** where appropriate in response to insights from program evaluation activities.

2017-2021 FEPS II Contract, Schedule G Output Targets					
	Year 1	Year 2	Year 3	Year 4	Cumulative
Output Categories	2017-2018	2018-2019	2019-2020	2020-2021	
Total people served	10,000	10,000	10,000	10,000	40,000
Total new people served	1,900	1,900	1,900	1,900	7,600
Total workshops	35	35	35	35	140
Total workshop participants	630	630	630	630	2,520
Total outreach and community events	6	6	6	6	24
Total outreach and community event participants	330	330	330	330	1,320
Total income tax clinic participants	5,950	5,950	5,950	5,950	23,800
Total problem solving participants	3,090	3,090	3,090	3,090	12,360
Total new problem solving participants	1,900	1,900	1,900	1,900	7,600

For April 1, 2017 – March 31, 2018

# 4. RESULTS

# Summary

In this first year of FEPS II **over 14,000** low-income Ontarians received FEPS services across four sites and **accessed \$45.4M** in new income this project year.

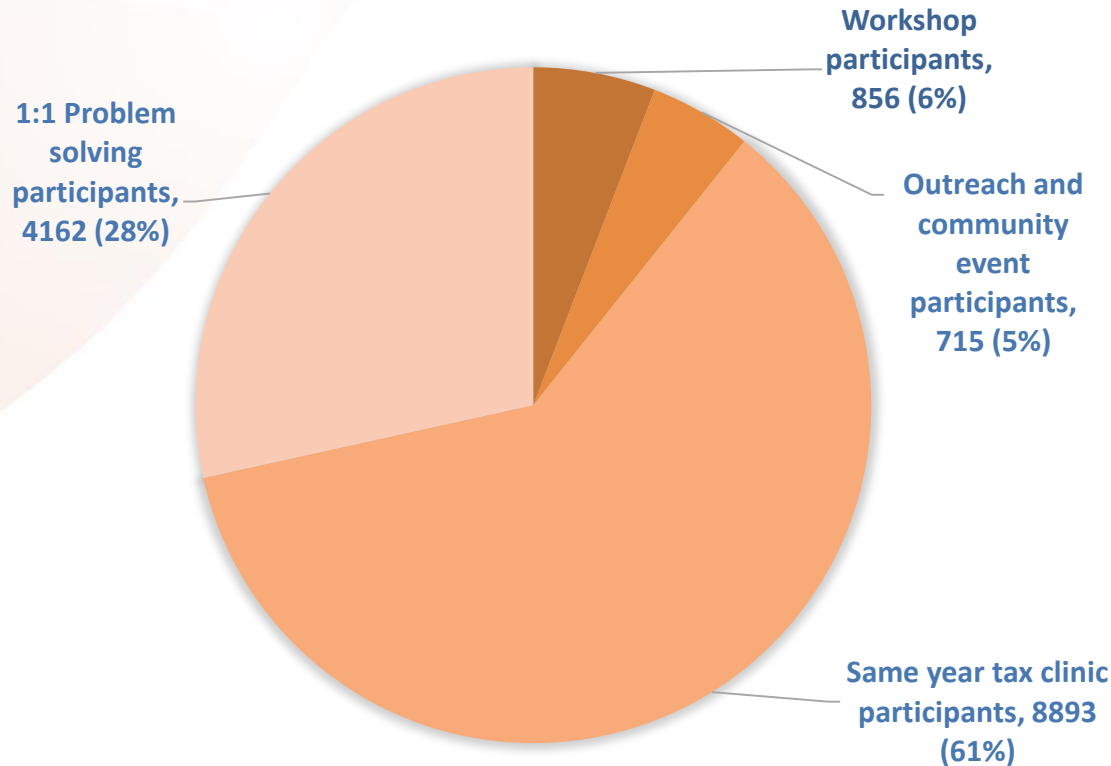
**Partners exceeded targets set** in all services: workshops, outreach and community events, income tax clinics and 1:1 problem solving services.

Important milestones achieved include: analysis of client database leading to insights for program improvement and a FEPS I project end report, community of practice events with FEPS frontline staff, and the launch of a third party evaluation.

# People served by FEPS



FEPS SERVED **14,626** ONTARIANS IN 2017-2018



**Did you know?**  
The average FEPS participant has an annual income of \$15,259



# FEPS tax clinics



People served at  
tax clinics  
**8,893**

Tax clinic  
volunteers  
mobilized  
**240**

Tax clinic  
volunteer hours  
leveraged  
**4,170**

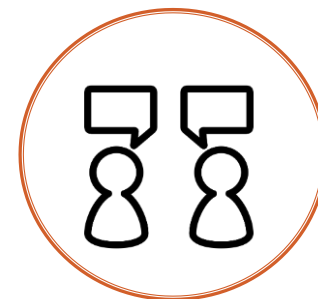
## Did you know?

At the Working Centre in Kitchener-Waterloo, it's common for participants **to drive up to an hour to attend the free tax clinic.**

## Did you know?

West Neighbourhood House offers a specialized tax clinic reaching one of CRAs **hardest to reach groups: homeless/under housed individuals.**

# FEPS 1:1 problem solving



Total 1:1 problem solving participants

**4,162**

People filing taxes for the first time, or after a period of time

(during 1:1 problem solving sessions only)

**1,663**

People who accessed new non-tax income benefits

**383**

New 1:1 problem solving participants

**3,429**

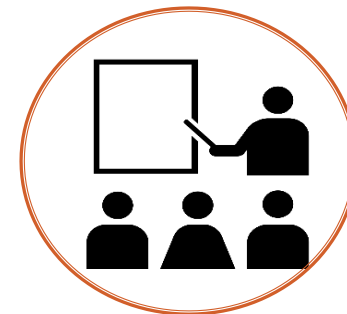
Number of direct deposits established

**570**

## Did you know?

FEPS workers spend on average **54 minutes** and **1.4 sessions** with each client.

# FEPS workshops and events



Workshop  
participants  
**856**

Workshops  
**63**

Outreach &  
community  
event  
participants  
**715**

Outreach &  
community  
events  
**12**

## A sampling of Year 1 workshops and events:

- *Importance of filing taxes, Basic banking and credit, at a youth in retail conference;*
- *Budgeting symposium, for parents;*
- *Debt and credit management, in partnership with Toronto Employment and Social Services;*
- *Filing your taxes and Identifying and avoiding scams, for the Vietnamese community;*
- *Community resources for single parents, at Centennial College;*
- *Financial planning, Low income retirement planning, Learning about your taxes, Budgeting, RESPs, RDSPs and your family, Payday loans, Savings, Money management & fraud.*

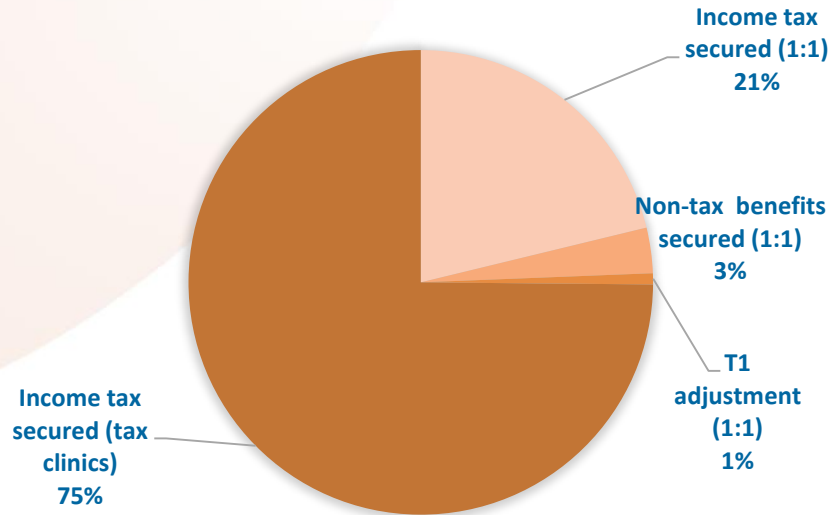
# Total income secured

## \$45,453,18

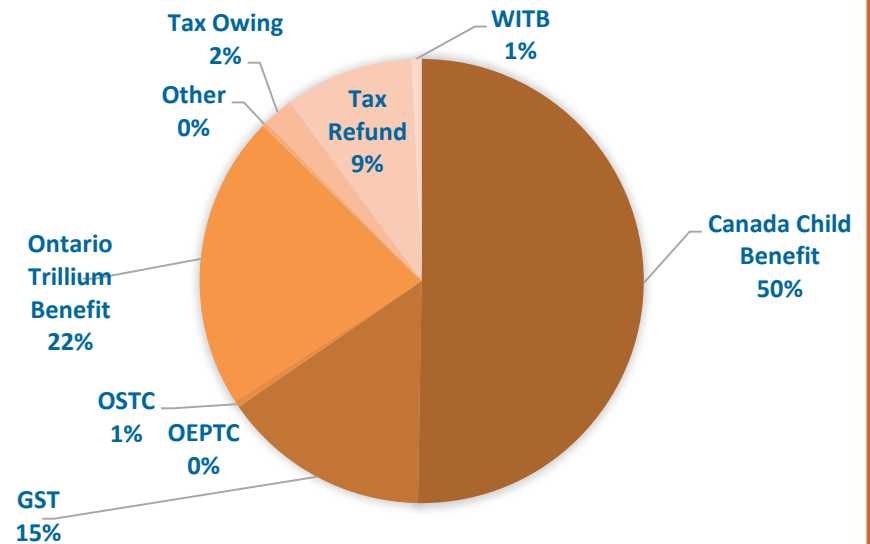
(Amount of income secured by participants through income tax and other benefit entitlements)



### BREAKDOWN OF INCOME SECURED



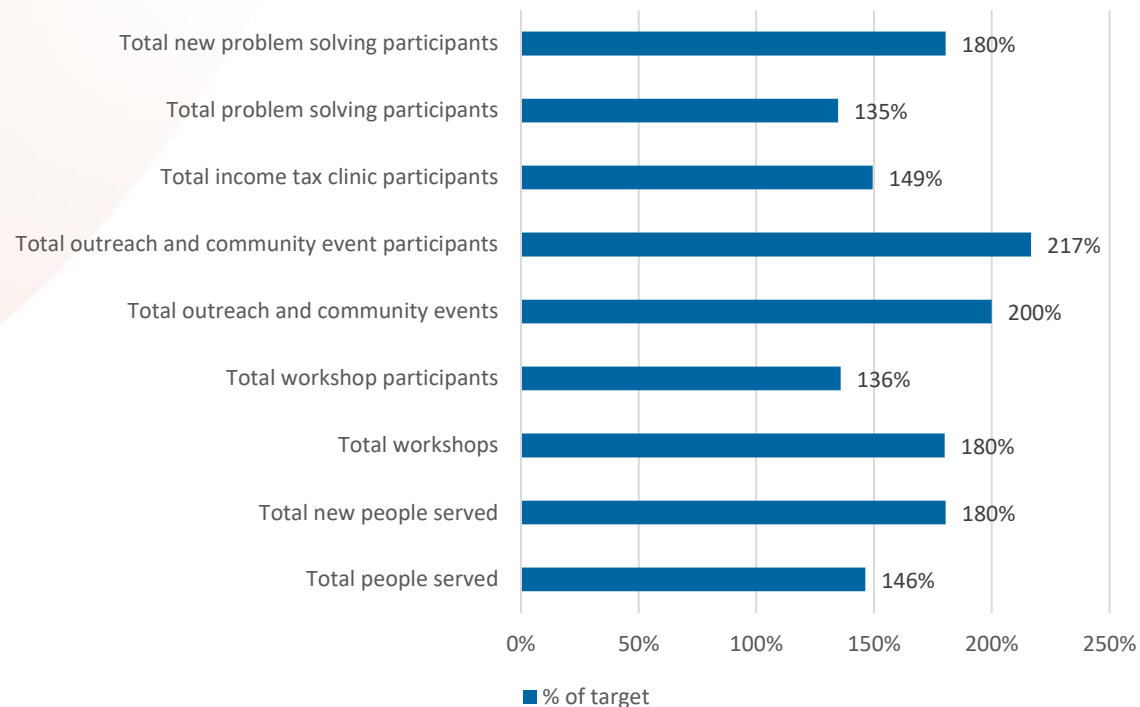
### BENEFITS SECURED BY 1:1 PARTICIPANTS



# Year 1 performance to targets



FEPS **substantially exceeded** all 2017-2018 targets (noted in slide 5) for performance measures in the contract.



For April 1, 2017 – March 31, 2018

## **5. IMPROVING & ADVANCING THE MODEL**

# Internal data analysis and review

Earlier this year, the FEPS Collaborative conducted **extensive data analysis and discussion on the full 2015-2017 1:1 problem solving dataset**. We produced a project end report sharing the themes that emerged from FEPS I to ensure they turned into learnings to inform FEPS II.

Key findings included:

- **FEPS is about more than free tax filing.** Problem solving sessions help participants resolve 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 benefit systems.

This and other reporting on FEPS I is [available online](#).



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

November 1, 2017



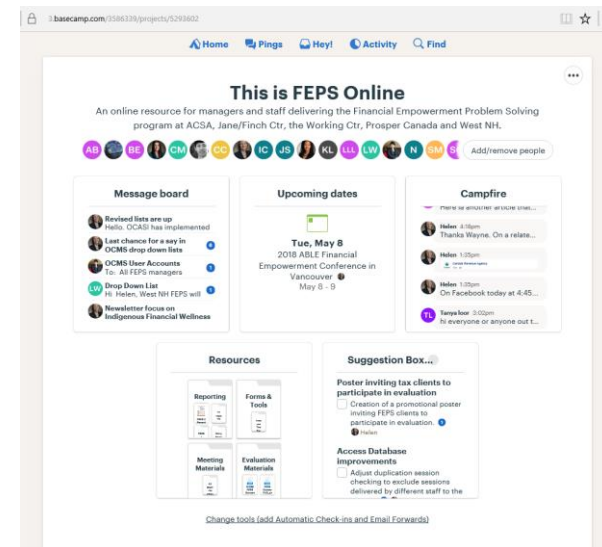
FEPS is funded by the Ontario Ministry of Community and Social Services and delivered in partnership with:



# Knowledge sharing

The FEPS Collaborative **designed and conducted three trainings** (two in-person and one by teleconference) for the 15 frontline staff delivering FEPS services and supports. We also set up an **online community of practice** to facilitate peer to peer knowledge sharing and Q&A. The sessions provided:

- A refresher on data topics including resolution of some data entry issues,
- Discovery and problem solving around barriers to service delivery,
- Tips and strategies to streamline tax clinics
- Introduction of 'This is FEPS Online', a collaboration platform on Basecamp.





# Third party evaluation

As part of FEPS II, MCCSS commissioned **an independent, third party evaluation to assess FEPS' impact**, particularly on social assistance recipients.

In January 2018 Malatest – the evaluator selected by MCSS - launched their two-year evaluation. FEPS managers and staff worked closely with Malatest to ensure that effective evaluation tools and practices were designed and put in place, including translating the surveys into five languages.

Early results indicate **high levels of participation and data linkage**.



Samples of posters and flyers the Collaborative created to be used at the FEPS sites to educate clients and encourage participation in the evaluation consent and survey.

For April 1, 2017 – March 31, 2018

## 6. PARTICIPANT STORIES

# Delores' story



## FEPS helps seniors resolve fraud

**Delores went to the Jane Finch Centre to sort out an upsetting situation.** She had received a call indicating she had a balance owing to Canada Revenue Agency(CRA) and was told that she needed to pay the amount in iTunes cards or the police would arrest her. She followed the instructions, purchased \$1,000 in iTunes cards, called the purported CRA officer and provided the numbers to the cards. Delores went to JFC the following day when the individual called back and told her she needed to pay an additional \$1,000. Delores did not understand what was happening.

**As she explained the situation the FEPS worker knew immediately that she was a victim of fraud.** First, the worker confirmed that Delores had not provided any further personal information. Then, the FEPS worker called CRA to ensure there was no outstanding debt, and the Fraud Centre at the CRA so Delores could provide them with the number from which she had received the call. The FEPS worker called iTunes to see if the cards had been activated and used; they had. Also the FEPS worker instructed Delores to file a police report, which she did. Finally, to give Delores some peace of mind, the worker called the Old Age Security (OAS) and Canada Pension Plan(CPP) offices to ensure all her documents were in order.

**Although the chances are slim that Delores will be able to get her money back, she left grateful that JFC had armed her with information making her aware of fraudulent actions and how to respond.** She was angry that people commit dishonest acts against seniors, and is now committed to sharing her story with as many people as possible so they will not land in a similar situation.

# Neha's story

FEPS helps Ontarians build brighter futures



**Neha was referred to the FEPS program at West Neighbourhood House by a women's abuse counsellor when she indicated she wanted to file her taxes without her husband's knowledge and get up to date with CRA.** She is 38 years old, is from India, speaks the Marathi language, and is experiencing physical and emotional abuse from her husband. She was sponsored by him to come to Canada after their marriage in 2009. Neha has been living in this abusive relationship for many years and called the police four years ago due to the physical abuse. Her husband does not provide enough financial support for daily living.

**The FEPS worker helped her to file the last 3 years of taxes.** They learned that Neha was not eligible to receive any benefits due to her marital status and husband's income. She was eligible to receive \$275 as a refund from one of the tax years. Neha said "I am so happy, that is a very big amount for me."

**Neha has recently completed a degree in mechanical engineering in Canada using money from her parents and is looking for a full-time job.** She was attending interviews and hoping to find work soon to escape the abuse.

# Steve's story



## FEPS helps Ontarians live with dignity

**Steve arrived at the tax clinic at The Working Centre in April indicating that he hadn't done his taxes for several years.**

Instead of signing him into the clinic, the intake volunteer referred him to a FEPS worker. While working together on his 5 years of current and prior tax returns Steve shared that he was "having a crappy week," that he had cancer and didn't expect to live much longer, and was doing his taxes to pay in advance his own funeral costs. The FEPS worker gently asked questions to better understand his financial situation, soon realizing there were likely also non-tax income sources that he hadn't accessed.

**Once Steve's tax returns were complete the FEPS staff booked an appointment for him to return the next day.** In further discussion, the FEPS worker discovered Steve had volunteered with TWC years earlier and was able to locate a long time employee who remembered Steve and was glad and surprised to see him there. Though Steve presents as reclusive, gruff and hard to talk to, thanks to the personal connection, the FEPS worker was able to build a rapport and take key steps with him. Together they:

- set up direct deposit with CRA so that he wouldn't have to carry cheques to the bank,
- generated over \$6,000 in Goods and Services Tax (GST) and Ontario Trillium Benefit due to the back taxes,
- submitted applications for Ontario Disability Support Program (ODSP) seniors' benefits, Old Age Security, CPP, and Guaranteed Income Supplement (GIS) ,
- submitted a co-payment application for the Seniors Ontario Drug Plan to reduce Steve's co-pay at his pharmacy to \$0 with no yearly deductible, and
- submitted an Ontario Electricity Support Program application to reduce Steve's monthly hydro bill by \$45 per month.

**Even though Steve knew that his long term health situation wasn't good, he left feeling relieved to be able to set aside enough income for his bills and his funeral plans.**

# Lori's story

## FEPS connects children to disability supports

**Lori, a single mother of two children, aged 5 and 10 years old,** was first introduced to FEPS when she participated in a workshop offered by Agincourt Community Services Association's Child and Family Department. Both of her children have developmental issues and require full-time supervision. Due to the strain, Lori had fallen behind with her tax filing and was directed to FEPS to help her catch up.

**It turned out that Lori had not filed her taxes since 2013** and thus had not collected any tax benefits or Canada Child Benefits (CCB) for her two children. After the FEPS worker prepared four years of tax returns for her, Lori sat in a state of shock... her expected benefits totalled over \$57,000.

**Overwhelmed but cautious, Lori's first question was, "What do I do with all this money?"** The worker then discussed savings tools both for Lori and her children. Lori's outlook went from, "How can I afford things right now for my children?" to "What can I do now to ensure my children have a financially secure future?" Not long after, the FEPS worker followed up and connected Lori with resources including an online financial planning tool for people with disabilities ([futureplanningtool.ca](http://futureplanningtool.ca)), and an opportunity to network with other families living with developmental issues.

**The support and programs offered by FEPS and ACSA gave her the strength to take action and make important connections** that will help her and give her confidence in her decisions and her children's futures.

For April 1, 2017 – March 31, 2018

# 8. APPENDICES

# Appendix 1

## Life of FEPS (2015 - 2018) Outcomes Summary

Item	Outcomes indicators reported to MCSS	2015-2016 Year 1 (1)	2016-2017 Year 2 (1)	2017-2018 Year 3 (2)	FEPS Overall
1	Total # of people served	6,433	14,015	14,626	<b>35,074</b>
2	Number of participants in financial literacy education workshops	650	905	856	<b>2,411</b>
3	Number of participants that attended FEPS outreach and community events	362	921	715	<b>1,998</b>
4	Number of participants in same year tax clinics	3,649	7,418	8,893	<b>19,960</b>
5	Number of participants that received problem solving support	1,772	4,771	4,162	<b>10,705</b>
6	Total number of participants that received problem solving support for the first time	3,075	4,691	3,429	<b>11,195</b>
7	Number of clients filing taxes for the first time, or after a period of time	NA*	1,791	1,663	<b>3,454</b>
8	Number of clients accessing benefits through direct deposit banking for the first time	NA*	811	570	<b>1,381</b>
9	Number of clients receiving a new income benefit	NA*	384	383	<b>767</b>
10	Total amount of income secured by participants through income tax or other benefit entitlement	\$13,978,730	\$41,059,413	\$45,453,187	<b>\$100,491,330</b>
11	Total volunteers mobilized to support income tax clinic delivery	NA*	NA*	240	<b>240</b>
12	Total volunteer hours leveraged in income tax clinic delivery	NA*	NA*	4,170	<b>4,170</b>
13	Total Workshops	38	42	63	<b>143</b>
14	Total Outreach and Community events	16	33	12	<b>61</b>

### Notes

\*data not collected or available

(1) As reported in FEPS1 Final Report Nov. 2017

(2) As reported in Appendix 2 here



# Appendix 2

## FEPS II, Year One (April 1, 2017 - March 31, 2018) Outcomes Summary

Item	Indicators	Q1	Q2	Q3	Q4	YTD	Final
1	Total # of people served	6,389	1,968	1,635	5,176	15,167	<b>14,626</b>
2	Number of participants in financial literacy education workshops	61	279	289	227	856	<b>856</b>
3	Number of participants that attended FEPS outreach and community events	50	50	315	300	715	<b>715</b>
4	Number of participants in same year tax clinics	4,890	172	5	3,826	8,893	<b>8,893</b>
5	Number of participants that received problem solving support	1,388	1,467	1,026	823	4,703	<b>4,162</b>
6	Total number of participants that received problem solving support for the first time	1,101	1,067	683	568	3,420	<b>3,429</b>
7	Number of clients filing taxes for the first time, or after a period of time	218	795	404	280	1,697	<b>1,663</b>
8	Number of clients accessing benefits through direct deposit banking for the first time	128	197	130	126	580	<b>570</b>
9	Number of clients receiving a new income benefit	97	134	106	56	393	<b>383</b>
10	Total amount of income secured by participants through income tax or other benefit entitlements	\$23,848,941	\$3,990,983	\$1,860,349	\$15,629,403	\$ 45,329,676	<b>\$ 45,453,187</b>
11	Total volunteers mobilized to support income tax clinic delivery	122	4	2	112	240	<b>240</b>
12	Total volunteer hours leveraged in income tax clinic delivery	2,554	54	4	1,558	4,170	<b>4,170</b>
13	Total Workshops	5	15	21	22	63	<b>63</b>
14	Total Outreach and Community events	1	1	5	5	12	<b>12</b>

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