



EMPOWER U

BUILDING CONFIDENT FUTURES

ATB

# Evaluation Report 2021

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civitas  
consulting



## Executive Summary

Since Empower U began in 2012, there have been significant movements toward ending poverty in Edmonton. Through the efforts of different levels of government, collaboratives, social agencies and community groups, we have witnessed Edmontonians lifted out of poverty. With the proper supports, people can gain stable housing, find and maintain employment, address physical and mental health barriers, and heal from past trauma. Yet, poverty still exists for many and may further be impacted by the volatility of a fluctuating economy, natural disasters (e.g. floods, wildfires) and the uncertainties and transitions of governments.

It is estimated that 1 in 10 Edmontonians live in low income with nearly 1 in 6 children under the age of 18 living in poverty. Statistics show that women and visible minorities are typically over-represented.

**1 in 10**  
**Edmontonians**  
**Live in Poverty**

EndPovertyEdmonton (EPE) identified five overarching goals, one of which is to “move people out of poverty.” Under this goal, EPE recognizes the need to “expand the spectrum of financial empowerment initiatives.”

Financial empowerment consists of five complementary strategies.

- Financial Literacy and Coaching
- Taxes and Access to Benefits
- Safe Financial Products
- Savings and Asset Building
- Consumer Protection

Empower U serves as a “financial literacy and coaching” and a “savings and asset building” intervention, but the partners also play a role in the other three interventions.

Globally, financial empowerment strategies are moving women, children, and families economically, increasing their financial and social inclusion.



The Empower U partnership consists of ten program delivery agencies and six supporting agencies. A brief description of the partners is provided in Appendix A.

[CALLS \(Community Adult Learning and Literacy Society\)](#)  
[Candora Society of Edmonton](#)  
[CEASE \(Centre to End All Sexual Exploitation\)](#)  
[E4C](#)  
[Elizabeth Fry Society of Edmonton](#)  
[IAAW \(Institute for the Advancement of Aboriginal Women\)](#)  
[IFSSA \(Islamic Family and Social Services Association\)](#)  
[Lives in Transition](#)  
[Norwood Child and Family Resource Centre](#)  
[Wings of Providence/City of Edmonton](#)

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[4Pillars Consulting Group](#)  
[ATB Financial](#)  
[Business by Numbers](#)  
[City of Edmonton - Family and Community Support Services](#)  
[The Canadian Home Program](#)  
[United Way of the Alberta Capital Region](#)

Together in 2021, the partners enrolled 218 participants into Empower U. The participants (primarily women), reflect a sub-population of those living in poverty in Edmonton - namely single and lone parent women with young children. Participants are middle-aged in their thirties and forties and have a high school education or higher. One third (31.3%) of participants identify as Indigenous. Participants come from all areas of Edmonton, while 16.7% reside in the surrounding areas.

Empower U has long recognized that participants need additional supports to attend programs. To that end, some agencies provide childcare, meals and bus tickets where feasible to increase participant attendance. In addition, participants may also be supported with 1-on-1 time with facilitators or financial coaches. The program is further enhanced through guest speakers with expertise on the banking system, rebuilding credit, home ownership and investments.

These efforts culminated in 169 participants completing the financial literacy portion of the program. Of those who completed, 80 saved routinely in a dedicated savings account to be matched by the program at a 1 to 1 ratio. Collectively, these 80 participants saved a total of \$23,075. Empower U provided matched savings in the amount of \$19,585. The combined \$42,660 was used to purchase 80 assets that impacted participants' financial well-being.

## By the Numbers

### Client Demographics

- Average Age: 36.7 years
- 18.8% are between 35 -39 years of age
- 61.4% are single and 17.7% are married/common-law
- 31.1% are single adults and 32.5% are lone-parent households
- 60.9% of households have children
- 74.0% of children are under the age of thirteen
- 86.9% have completed high school or higher education
- 31.3% identify as Indigenous and 26.5% as a visible minority
- 25.0% are immigrants to Canada

### Program Inputs

- 72 hours of childcare during Empower U sessions
- 99 meals for participants
- 154 hours of 1-on-1 facilitator support to participants
- 26 hours of financial coaching
- 30 volunteers providing 91.5 hours of support to participants and the program
- 46 guest speaker presentations

# By the Numbers

## Program Results

- 23 Empower U groups held
- 218 participants enrolled
- 169 participants completed the program –77.5% completion rate
- 80 participants cashed out their matched savings accounts – 47.3% cash out rate
- Total program savings (participant savings plus matched savings): \$42,660
- 80 assets purchased

## Participant Outcomes

- Sustainable Livelihood Assets:  
*Avg. Post Score (Change), 10-pt. scale*
  - Financial: 5.8 (+2.2)
  - Personal: 7.1 (+1.0)
  - Physical: 7.1 (+0.8)
  - Human: 7.2 (+0.6)
  - Social: 7.2 (+1.1)
- 92.9% and 88.9% report increased self-esteem and self-confidence, respectively
- 87.6% reported an increase in comfort self-advocating at the bank
- Full-time employment increased for 7.2% of participants
- Participants with bank accounts decreased from 86.0% to 75.0%
- 87.6% reported a positive change in financial anxiety
- 97.9% reported a positive change in hope for the future

Beyond increasing financial knowledge and skills, Empower U has improved other aspects of participants' lives. Program participants have shown increased self-esteem, self-confidence and hope for their financial future. Additionally, they are better connected to resources, which has translated into slight increases in employment and personal savings. The program also contributed to decreasing participant stressors related to lack of basic needs and overall financial anxiety.

"Participating in Empower U has given me the confidence in how to be more responsible with my money. I'll use the lessons that the lovely ladies have taught for my future plans and goal setting when I become an adult."

- Empower U Participant

Mapping participants with the Sustainable Livelihood Assets Model shows general increases of assets in all five areas: financial, personal, physical, human and social. Financial assets exhibited the greatest increase in rating by 2.2 points.

When 2021 drew to a close, we had been in a pandemic for nearly two years. We were managing the waves of COVID and adjusting to the ebbs and flows of government and community response. The impacts of the pandemic were less dramatic for some, but for those who were already low-income or working poor pre-pandemic, the pandemic added another layer of adversity and uncertainty.

The end of 2021 also signified an incredible milestone – a decade of financial empowerment through Empower U. Learning, adapting, streamlining, troubleshooting, and innovating. Over ten years, nearly 2000 individuals have completed Empower U and over 1000 participants saved \$360,714. Combining this with the program matched savings allowed participants to invest in themselves and make asset purchases of nearly \$1 Million.

As much as this is impactful for program participants, this can be a first step to breaking the cycle of poverty for their families. Passing on the knowledge they have learned, and modeling good habits and financial decision-making will help the next generation build a foundation to a healthy, confident financial future.

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# I. Background

## A. Empower U Philosophy

Since Empower U began in 2012, there have been significant movements toward ending poverty in Edmonton. Empower U's contribution has been through the combination of financial literacy education with Individual Development Accounts, offering participants the opportunity to save and have those funds matched by the program. Participants attend a number of sessions covering financial topics such as budgeting, credit, goal setting, fraud prevention, debt reduction and investments. Those who choose to save, use their savings during the program along with the matched funds to purchase an asset that advances their financial situation. Participants also have the opportunity to engage with volunteer Financial Coaches to develop a personal financial action plan to address areas of concern, such as outstanding debts or poor credit.

Program activities are grounded by two overarching philosophies – Financial Empowerment and the Sustainable Livelihood Model.

Financial Empowerment as defined by Prosper Canada:

*“Financial empowerment is an approach to poverty reduction that focuses on improving the financial security of low-income people. It does this by introducing a set of interventions that together help low-income Canadians to grow their incomes, improve their credit scores, savings and debt levels, and build wealth through education, employment, entrepreneurship and improved housing.*

*Financial empowerment isn't like most other poverty reduction approaches. It focuses on helping low-income people participate and feel included in our financial system. It increases their opportunities and knowledge, and fosters behaviours that are critical to their economic security and their ability to invest in their future.”<sup>1</sup>*

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<sup>1</sup> Taken from: <http://prospercanada.org/Financial-Empowerment/Overview.aspx> Accessed April 19, 2020.

Financial Empowerment includes five key strategies.



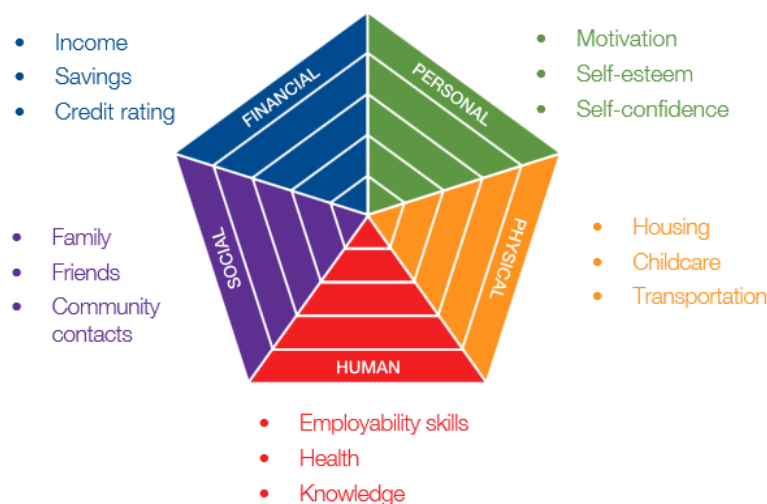
Credit: Prosper Canada

Empower U serves as a “financial literacy and coaching” and a “savings and asset building” intervention, but it and its partners also play a role in the other three interventions.

Research shows financial empowerment (and empowerment of women) to be key in financial inclusion. (Bhatia and Singh, 2019) Globally, financial empowerment strategies are being utilized to advance women, children, and families economically and increase their financial and social inclusion.

In Canada, financial empowerment is a growing movement with promising outcomes in several cities (e.g. Calgary, Edmonton, Saskatoon, Waterloo, Winnipeg and Vancouver) that supports marginalized groups, including women, Indigenous peoples and newcomers.

The Sustainable Livelihood Model identifies five distinct sets of assets, which contributes to an individual’s overall well-being. Increasing these assets allows one to experience greater opportunities for success. In the case of Empower U, personal, social and human assets are the means to achieving physical and financial assets. Physical and financial assets therefore reflect the tangible results of increasing the other assets.



## B. The Empower U Partnership

The Empower U partnership consists of several partners. IFSSA (Islamic Family and Social Services Association) became a partner in 2021 adding greater capacity to reach newcomer/immigrant and ethno-cultural communities. Groups from IFSSA are offered in either Arabic or Somali language and provide financial literacy within the context of Islamic faith and banking practices.

Empower U consists of ten service delivery agencies:

CALLS (Community Adult Learning and Literacy Society)



Candora Society of Edmonton



CEASE (Centre to End All Sexual Exploitation)



E4C



Elizabeth Fry Society of Edmonton



IAAW (Institute for the Advancement of Aboriginal Women)



IFSSA (Islamic Family & Social Services Association)



Lives in Transition



Norwood Child and Family Resource Centre



Wings of Providence/City of Edmonton



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And six supporting agencies:

4Pillars Consulting Group



ATB Financial



Business by Numbers



City of Edmonton - Family and Community Support Services



The Canadian Home Program



United Way of the Alberta Capital Region



A brief description for each partner is provided in Appendix A.

While the essence of Empower U has remained true over the years – that being collaboration, financial literacy and matched savings – the learnings and adaptations since inception has led the program to greater consistency across all the service delivery agencies. Empower U adheres to the following program characteristics:

1. A minimum of 10 sessions to cover the standardized curriculum adapted from Prosper Canada. The sessions include: Relationship with Money, Income and Taxes, Budgeting, Banking and Financial Services, Saving, Credit Basics, Credit Reporting, Debt, and Consumerism.
2. Program facilitators receive standardized training offered through the Edmonton Financial Empowerment Collaborative (EFEC) or online training through Prosper Canada.<sup>2</sup> Facilitators are further supported with a training manual, updated each year with revised processes and forms.

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<sup>2</sup> IFSSA facilitators were trained through SEED Winnipeg and using their curriculum, which includes more hands-on activities and more accessible language for individuals whose first language is not English.

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3. A Matched Savings limit was instituted across all agencies. In 2021, participants can save up to \$250 in the program<sup>3</sup> and this is matched 1 for 1, giving a total of \$500. The combined savings are used to purchase an approved asset that will advance their financial situation.
  4. Participants are primarily women. Norwood Child and Family Resource Centre and Islamic Family & Social Services Association are the only agencies to accept men into Empower U.

Empower U has come to understand that the work it does is more than financial literacy. The partners that provide Empower U at their respective agencies provide more than financial education. They provide individual supports to address other needs - such as basic needs and food security, housing, counseling, financial coaching, employment assistance and system navigation.

Empower U is one strategy that contributes to a broad approach being led by EndPovertyEdmonton (EPE) to eliminate poverty from Edmonton. EPE developed 28 actions under five overarching goals.

1. Toward true reconciliation.
2. Justice for all.
3. Move people out of poverty.
4. Invest in our poverty-free future.
5. Change the conversation—build a movement to end poverty.

Under the third overarching goal of “move people out of poverty” are 17 specific actions. The most relevant to Empower U:

**Action #16** – Expand the spectrum of financial empowerment initiatives, identifies the need to raise people’s level of financial literacy. Empower U, together with Four Directions Financial , E4C Make Tax Time Pay, Financial Pathways Collaborative, and You Can Benefit are foundational initiatives in Edmonton to move the needle on financial empowerment.

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<sup>3</sup> Participants are able to save more than \$250 to contribute to their asset purchase, although only a maximum of \$250 will be matched by Empower. In the previous nine years of Empower U, participant savings were matched 2 to 1.

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## C. Impact of the Pandemic

Prior to the pandemic beginning in Canada in 2020, the efforts of different levels of government, collaboratives, social agencies and community groups were lifting people out of poverty. Individuals and families gained stable housing, found and maintained employment, addressed physical and mental health barriers, and healed from past trauma. Yet, poverty still exists for many and may further be impacted by the volatility of a fluctuating economy, natural disasters (e.g. floods, wildfires) and the uncertainties and transitions of governments.

According to Edmonton Social Planning Council's *"A Profile of Poverty in Edmonton – May 2019 Update,"* 1 in 10 Edmontonians live in low income, representing 119,950 people. Of those living in low income, 53% are women and 31% are children. The document also identifies several other characteristics of poverty in Edmonton.

- 11% of those living in poverty are Aboriginal – a poverty rate twice that of non-Aboriginals,
- 42% of those living in low income identify as a visible minority,
- 1 in 20 seniors (65 years and older) live in low income, and
- The living wage for 2019 is \$16.51/hour.

In 2021, the world continued to deal with the COVID pandemic. It altered our world in significant ways, impacting systems, businesses, and families. It has placed our healthcare systems under immense pressure, created backlogs within our justice system, and challenged our education system and students. While many larger businesses have been able to weather the storm and some have even benefited during these times, smaller independently owned businesses have suffered business losses and even business closures. Likewise, some families have endured the pandemic reasonably well and others have been incredibly challenged in mind, heart and soul, especially those that lost a loved one to COVID.

Indicators were pointing to conditions worsening during the pandemic for individuals and families.

- The living wage in 2021 increased to \$18.10/hour.<sup>4</sup>
- Unemployment in Alberta reached 15.5% in June 2020.<sup>5</sup>
- Yearly Inflation Rate jumped from 0.8% in January to 4.8% in December 2021.<sup>6</sup>

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<sup>4</sup> Edmonton Social Planning Council. Living wage is based on a family with two parents working full-time, one child in elementary school and one child not yet in school.

<sup>5</sup> Government of Alberta (2020). Labour Force Statistics June 2020 Alberta Highlights.

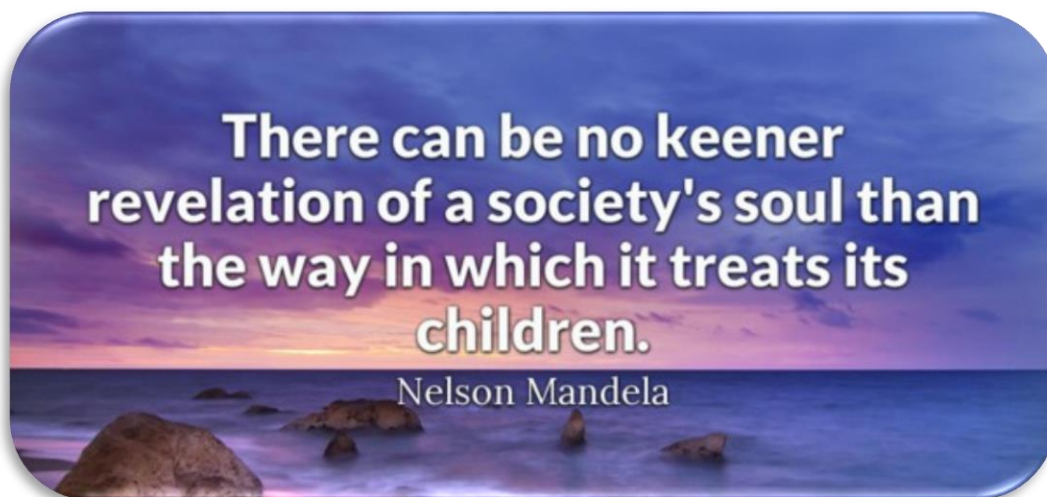
<sup>6</sup> Inflation Calculator. <https://inflationcalculator.ca/2021-cpi-and-inflation-rates-for-alberta/> Accessed April 6, 2022.

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Some alarming trends were highlighted by “*Spotlight: Lessons on Child Poverty during a Pandemic*” (December 2020).

- Food Bank usage increased by 20% during the pandemic.
- Women with children under the age of 18 living at home were more likely to feel depressed and anxious.
- Lower income households were far more likely to use mobile devices (e.g. cellular phones) to access the internet at home, thereby impacting children’s online education.
- Due to closures of schools and childcare centres, many children living with family violence had no safe refuge.
- Kids Help Phone reported more calls regarding physical, sexual and emotional abuse.

We can expect further updates to trends and statistics in the next few years as Statistics Canada releases the results of the 2021 Federal Census. This and other studies will begin to shed insight on the significant impact of the COVID pandemic - the true extent to which may not be realized for years to come. It is therefore ever more important for poverty reduction initiatives and collaboratives to be strengthened and scaled.



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## II. Evaluation

EMPOWER U ultimately aims to lift its participants and their families out of poverty. Doing so requires they progress and achieve the following outcomes, although the partnership recognizes that Empower U has varying degrees of contributions to each outcome.

- Participants increase household income by filing taxes and accessing tax credits and benefits.
- Participants reduce/eliminate their debt.
- Participants increase their savings.
- Participants increase their household income.
- Participants sustain basic needs.

Data collection is done through a variety of methodologies to acquire outcomes measures and indicators that reflect participant success towards the anticipated outcomes.

### **Group and Participant Tracking**

Facilitators track groups and participants as they progress through the program. Annually, each agency reports the number of Empower U groups hosted, participants enrolled and completing Empower U. For participants that engage in the matched savings component of Empower U, facilitators track and record the amount participants save, the matched savings amount and asset purchased. These values are collected and aggregated annually.

### **Pre and Post Program Questionnaire**

At the beginning of the program, participants complete a “Pre Program Questionnaire” (Appendix 2) in their first session, which provides baseline information on program participants. As each group ends their education sessions, a “Post Program Questionnaire” (Appendix 3) is completed to assess the progress that participants have made towards achieving program outcomes.

The questionnaires collect information regarding:

- Participant Demographics
- Employment and Income
- Financial and Housing Situation
- Self-Assessment of Hope, Self-esteem and Self-Confidence

The Pre and Post-Program Questionnaires are completed by participants on paper and later entered by group facilitators into an online data management system.

## Sustainable Livelihood Asset Map

The Sustainable Livelihood Asset (SLA) Map (Appendix 4) is a tool completed by participants that allows them to reflect and assess their strengths, set goals and track their progress. The SLA Map, like the questionnaires is given at the beginning and end of the education sessions. Participants assess their assets in the five areas on a scale of 1 (low) to 10 (high). These values are entered into an online database.

Empower U also contributes to participant outcomes that align with the five asset areas of the Sustainable Livelihood model.

		Outcomes
Sustainable Livelihood Assets	Human Assets	<ol style="list-style-type: none"><li>1. Participants increase their skills and experience.</li><li>2. Participants improve their mental health.</li><li>3. Participants are able to find and maintain employment.</li></ol>
	Personal Assets	<ol style="list-style-type: none"><li>1. Participants increase their self-esteem.</li><li>2. Participants increase their self-confidence.</li></ol>
	Financial Assets	<ol style="list-style-type: none"><li>1. Participants learn debt management.</li><li>2. Participants learn to spend money wisely.</li><li>3. Participants learn strategies to build assets.</li><li>4. Participants learn about different forms of investing.</li><li>5. Participants feel emotionally supported (feeling safe to share).</li><li>6. Participants have less fear discussing and handling money.</li><li>7. Participants have increased feelings of self-worth.</li><li>8. Participants have hope for their future financial situation.</li><li>9. Participants reduce/eliminate their debt.</li><li>10. Participants create and follow a budget.</li><li>11. Participants increase their savings.</li><li>12. Participants increase their household income.</li></ol>
	Physical Assets	<ol style="list-style-type: none"><li>1. Participants have access to information.</li><li>2. Participants feel safe.</li><li>3. Participants sustain basic needs.</li><li>4. Participants engage in leisure activities.</li></ol>
	Social Assets	<ol style="list-style-type: none"><li>1. Participants increase their social/support networks.</li><li>2. Participants feel they can advocate for themselves.</li><li>3. Participants engage in community.</li></ol>

## Data Analysis

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Participant questionnaires and SLA Maps were analyzed using two methodologies.

1. Pre-program questionnaire responses were aggregated and analyzed to provide data on all participants that enrolled into Empower U. Of interest was participant demographics, housing and financial situation.
2. Participant pre and post assessments were matched, and comparative analysis was performed to determine individual changes on several measures. Aggregate values were also calculated and compared to determine overall changes.

Program results (enrollment, completions and asset purchases) were used to determine completion rates and cash out rates. Savings and asset values were aggregated to indicate the total monetary value of asset purchases and the types of assets purchased.

### **Evaluation Advisory Group**

In 2021, Empower U formed an Evaluation Advisory Committee (EAG). The objective of this group is to act as a sounding board for Empower U's evaluation and to provide different perspectives and expertise. The EAG consists of representatives from:

- CEASE – facilitator
- University of Alberta, Community University Partnership (CUP)
- City of Edmonton, Citizen Services/Social Development
- Momentum (Calgary)
- SEED (Winnipeg)
- Prosper Canada
- United Way of the Alberta Capital Region
- Civitas Consulting

The EAG met several times in 2021 to explore the potential next stages of evaluation for Empower U. Collectively, members of EAG looked at how Outcome Indicators aligned across our respective financial empowerment programs with the intent of aggregating indicator data to broaden our ability to articulate impact.

The EAG will continue to meet in 2022 to revise and adapt the evaluation as necessary.

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### III. Program Supports

While each agency provides the core of Empower U in a standardized fashion, there is flexibility and autonomy for agencies to support their participants through other means. From previous years, Empower U has learned that participants struggle to meet their basic needs. Agencies, knowing their own participants best, provide childcare, meals and bus tickets to increase the likelihood of participant success in the program.

In 2020, programming was provided in a virtual format due to the COVID pandemic. As the pandemic conditions began to improve in 2021, some agencies offered the program in-person while maintaining safety measures consistent with health authority guidelines. Empower U on the whole, provided 72 hours of childcare and 99 meals. These limited numbers reflect a program that still remained online for participants.

Teaching remotely, facilitators found themselves providing one-on-one support to assist participants. In total, 154 hours of support which is comparable to levels of support prior to the pandemic – 177 hours in 2019. The number of referrals provided by facilitators to participants was an increase of 19.2% over the previous year. Of the 688 referrals, the greatest numbers were made to employment (83), income supports (83) and the food bank (77). These three categories had increased compared to those from 2020 and may be reflective of the impact of the pandemic enduring into a second year.

While facilitators did not provide one-on-one coaching, volunteer Financial Coaches, who are trained professionals, did provide 26 participants with 26 hours of coaching. In these sessions, participants reviewed their credit scores and created an action plan which they could implement themselves.

The Empower U program is supported by several organizations at all levels – governance, operations and service delivery. The following organizations work directly with Empower U facilitators to provide participants with accurate and credible information within their respective fields.



4Pillars Consulting provides participants with information on credit, credit building, debt consolidation and consumer reports.



ATB Financial provides participants with information on the banking system – savings and chequing accounts, loans and investments.



Canadian Home Program provides participants with information on home ownership, mortgages and the Canadian Home Program, which assists anyone wanting to own their own home.



Money Mentors provides participants with information on credit counselling, debt management and consolidation.

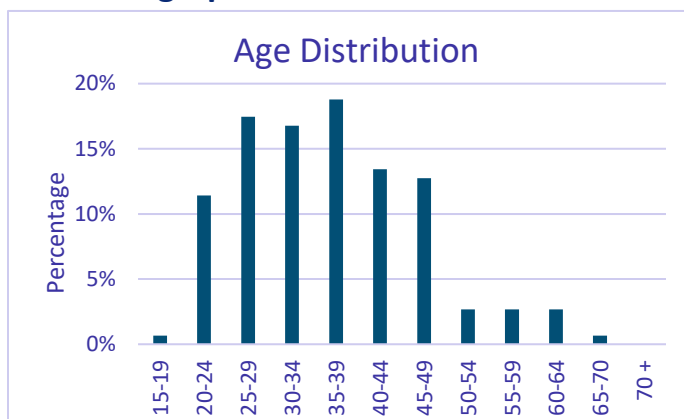
These organizations and others presented at a total of 46 Empower U sessions. Presentations included topics related to tax filing, RESPs, and the impact of culture and history on personal finances.

Volunteers (including Empower U alumni) play an important role in the Empower U program. They support the program through presentations, financial coaching, peer support and administration. A total of 30 volunteers provided a total of 91.5 hours.

Empower U is also supported by Edmonton Financial Empowerment Collaborative (EFEC), which provides facilitator training to Empower U's facilitators. The training is open to other financial literacy programs and increases the overall capacity of our sector. In the past few years, facilitators have been trained online through Prosper Canada due to the pandemic.

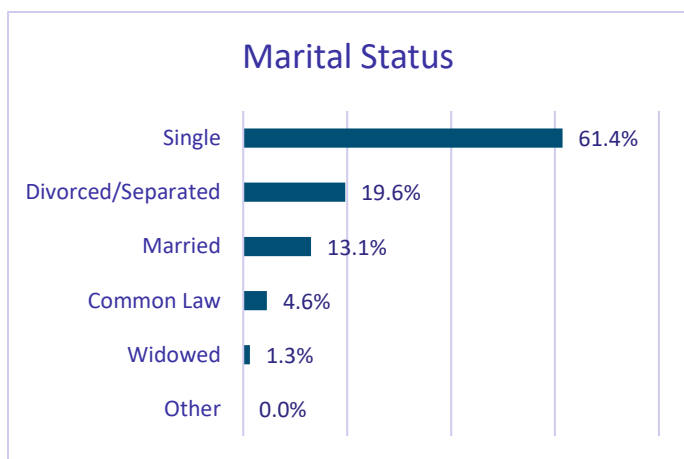
## IV. Empower U Participants

### A. Demographics



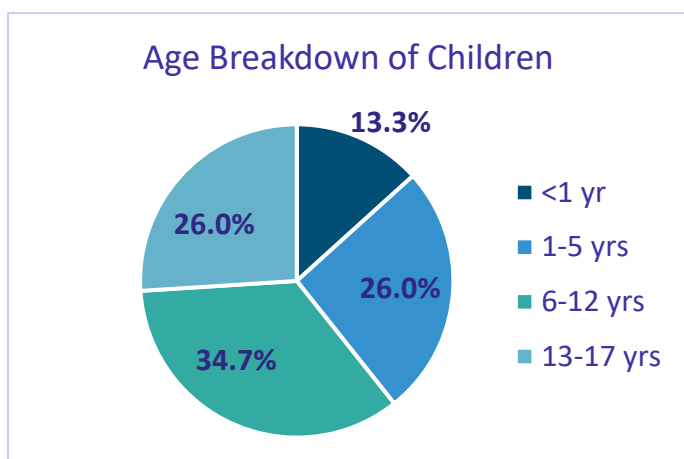
The following demographics are based on 153 Pre-Program Questionnaires completed by Empower U participants in 2021.

The average age of participants was 36.7 years. Although the age of participants spans from teenagers to seniors, the greatest proportion (18.8%) fall into the 35-39 year age category. Compared to 2020, participants in 2021 are more evenly distributed between 25 and 39 years of age.



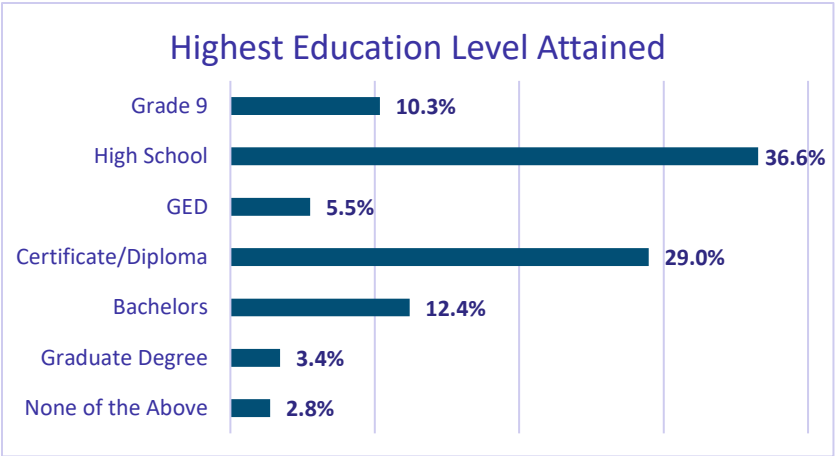
Nearly two-thirds (61.4%) of participants are single and another 20.9% are either divorced/separated or widowed. With 17.7% being either married or in a common law relationship, this is twice as much as the previous year.

The data shows that 31.1% of the households are single adults (47 of 151). Another 7.3% of households have two or more adults and no children.

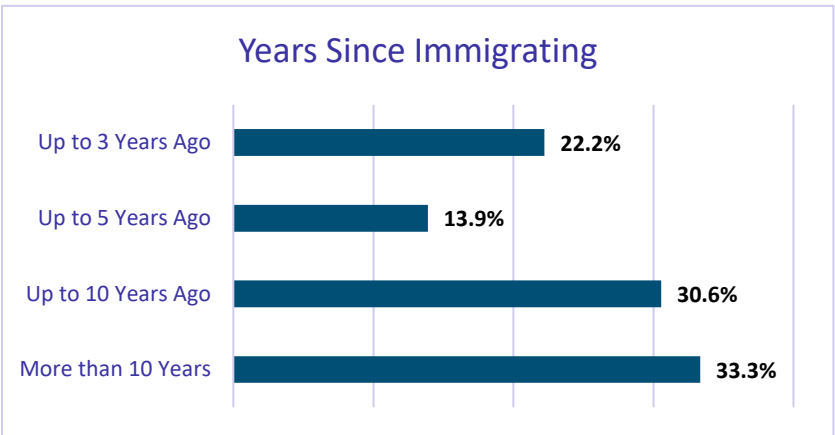


Three of every five (60.9%) households have children, with lone parent households making up a third (32.5%) of all households and averaging 1.9 children. Dual adult households with an average of 2.4 children make up 14.6% of participants. The number of families with children accessing Empower U increased by nearly 5% over the last year.

Nearly three of every four (74.0%) children in participants' homes are under the age of 13, reflecting the predominance of young families. This has implications for families who are required to work away from home and require childcare.



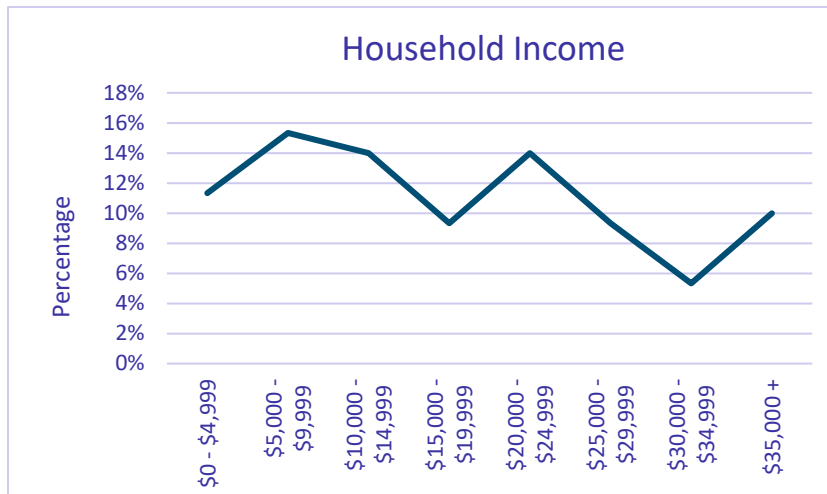
Empower U participants are quite educated overall with 86.9% having a high school education or higher. In fact, 15.8% of participants have a university education. This may reflect the degree to which the pandemic is exacerbating poverty.



31.3% and 26.5% of participants self-identified as being Indigenous or an ethnic minority, respectively. The addition of IFSSA as a partner service delivery agency has broadened program reach into other ethno-cultural communities.

One quarter (25.0%) of participants indicated they are immigrants. However, one third (33.3%) have been in Canada for more than ten years. One quarter (22.2%) arrived within the past three years.

## B. Financial Profile

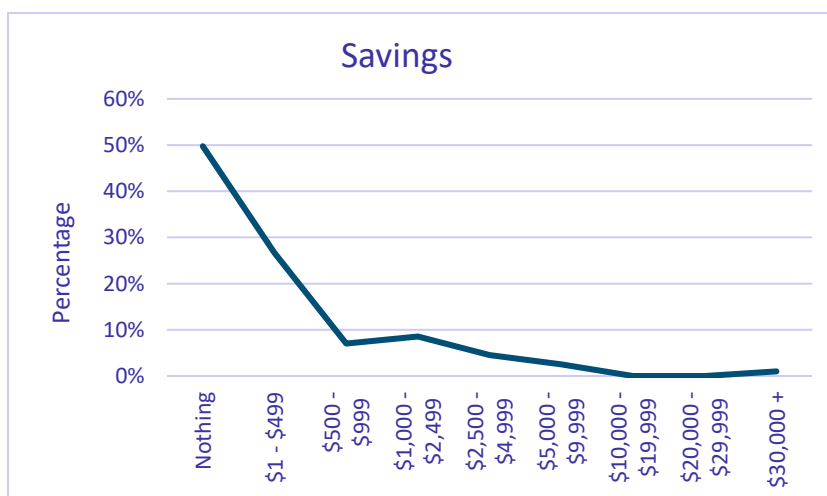


All Empower U participants live below the low income threshold, but this does not indicate the deep level of poverty that these individuals and families endure.

Nearly two-thirds (64.0%) of participants have incomes below \$25,000 and 1 in 4 have annual incomes below \$10,000. However, 11.3% indicated they did not know their household income. This might reflect the fact that some participants' partners/spouses control household finances.



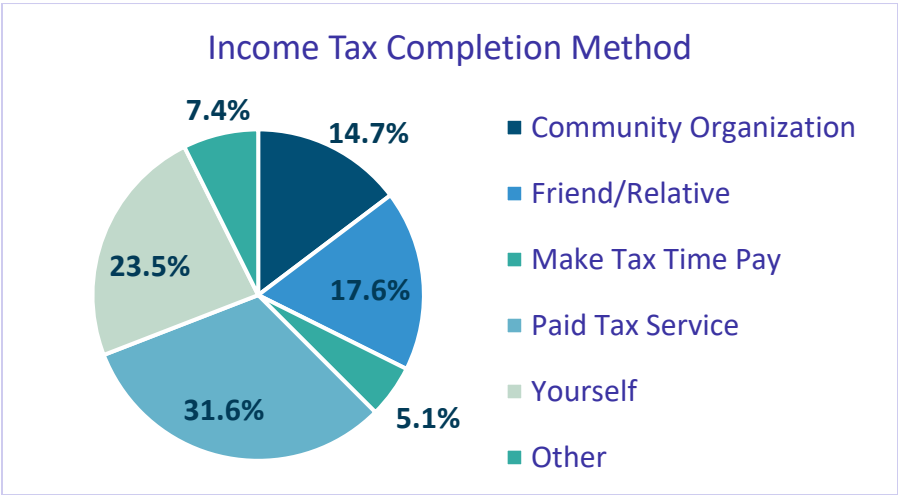
Household debt of participants varied, but just over a third (35.3%) had under \$5,000 in debt. For the 16.7% of participants with over \$30,000 in debt, the situation can be a substantial financial burden. Another 21.3% are unaware of their total debts.



Given the low level of income and high debt load for some, it is not surprising that participant savings are very limited – 54.3% indicated no savings at all and another 15.9% have savings of less than \$500.

One strategy to combat poverty is to ensure that personal income taxes are filed, and all eligible benefits are being received. When participants began Empower U, 11.3% had not filed their most current tax returns. This translates into lost benefits which can be a significant boost to their incomes.

Most often, participants relied on a paid tax service (31.6%) to file their taxes while community organizations assist 14.7% of Empower U participants. Almost one quarter (23.5%) complete their own taxes, and another 17.6% rely on a friend or family member. While the Make Tax Time Pay program is a free tax filing service for low income households, only 5.1% of participants identified it as the service they used.



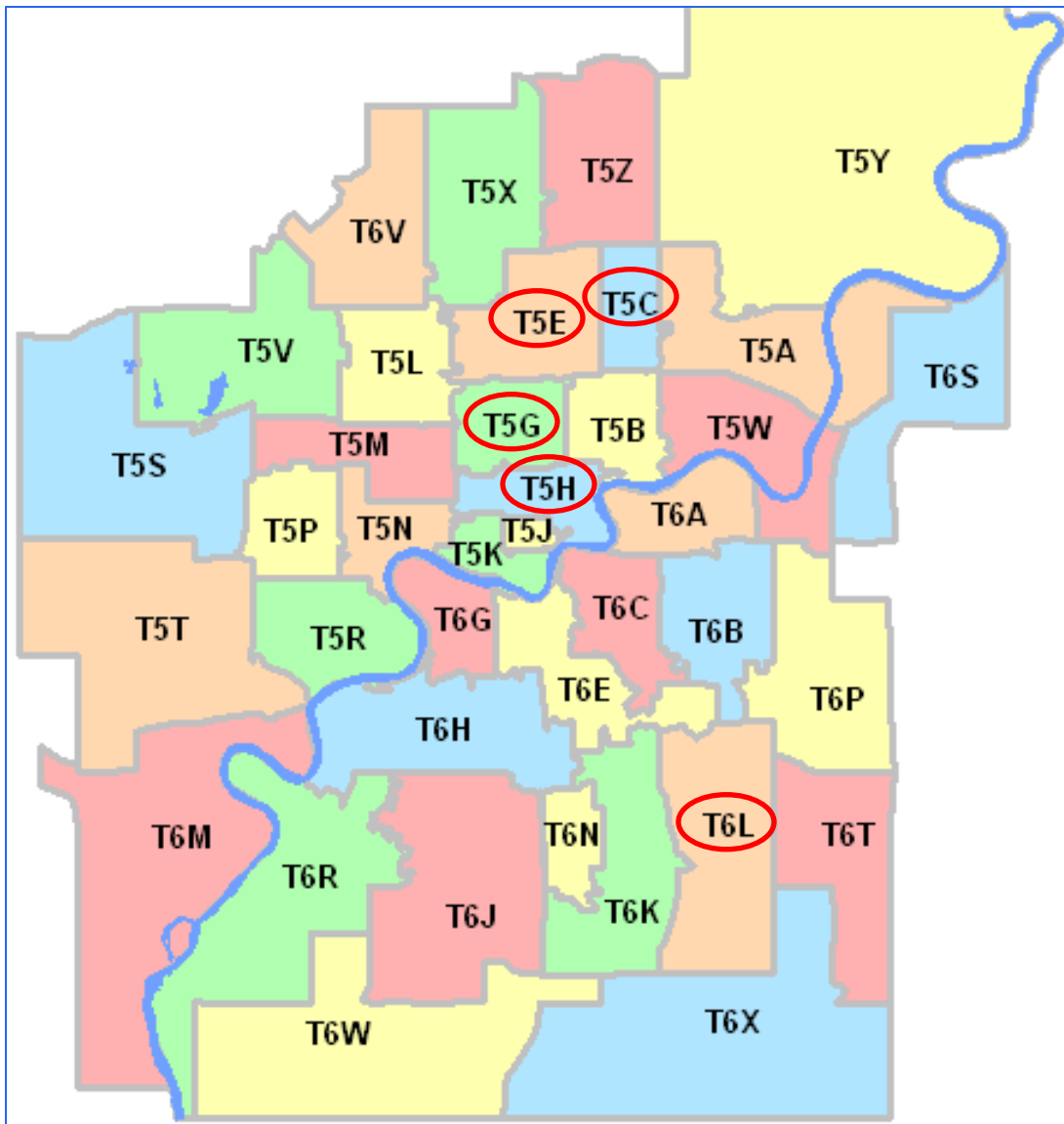
### C. Participant Geography & Housing

The following information is based on 126 Pre-Program Questionnaires where participants provided the postal code of their current residence.

Overall, 83.3% of participants reside in the City of Edmonton. Participants identified 29 postal codes of residence within Edmonton. Within Edmonton, 38.9% of participants came from the top five postal codes. These include T5C, T5E, T5G, T5H, and T6L (Figure 1).

The remaining 16.7% postal codes represent surrounding areas including: Fort Saskatchewan, Leduc, Sherwood Park/Strathcona County, Spruce Grove, St. Albert/Sturgeon County, Parkland County, and Wetaskiwin. Postal code breakdowns are included in Appendix 5.

#### Empower U Participants: Top Five Postal Codes of Residence



While 90.8% of participants indicated they felt safe in their current housing situation, 22.2% are precariously housed - “couch surfing” (2.6%) or in transitional housing (19.6%). Most (64.7%) participants live in either market or subsidized rentals. Only 6.5% own their own homes.

## V. Program Results

### A. Participant Completions

In 2021, Empower U offered 23 groups through nine service delivery partners.<sup>7</sup> A total of 218 participants were enrolled into the program. Of these 218 participants, 169 completed the education portion of the program for an overall completion rate of 77.5%. Of those that completed the program, 80 took advantage of the 1 to 1 matched savings and made an asset purchase.<sup>8</sup> The resulting cash out rate was 47.3%.

Both completion and cash out rates vary widely between agencies, from 50.0% to 100% and 27.3% to 80.5% respectively. This illustrates the spectrum of Empower U participants and where they are in their journey to financial success.

Agency	# of Groups	# Enrolled	# of Completions	Completion Rate	# of Cash Outs	Cash Out Rate
CALLS	2	13	12	92.3%	6	50.0%
CEASE	3	48	41	85.4%	33	80.5%
E4C	2	32	18	56.3%	9	50.0%
Elizabeth Fry	2	5	3	60.0%	1	33.3%
IAAW	4	38	35	92.1%	15	42.9%
IFSSA	2	22	22	100.0%		
LIT	2	20	10	50.0%	3	30.0%
Norwood CFRC	4	28	17	60.7%	10	58.8%
Wings of Providence/City of Edmonton	2	12	11	91.7%	3	27.3%
<b>Total</b>	<b>23</b>	<b>218</b>	<b>169</b>	<b>77.5%</b>	<b>80</b>	<b>47.3%</b>

	# of Groups	# Enrolled	# of Completions	Completion Rate	# of Cash Outs	Cash Out Rate
2017	27	295	221	74.9%	127	57.5%
2018	27	288	216	75.0%	128	59.3%
2019	27	359	235	65.5%	138	58.7%
2020	25	232	153	65.9%	99	64.7%
2021	23	218	169	77.5%	80	47.3%
<b>Total</b>	<b>129</b>	<b>1,392</b>	<b>994</b>	<b>71.4%</b>	<b>572</b>	<b>57.5%</b>

<sup>7</sup> In 2021, Candora Society of Edmonton was unable to provide Empower U sessions due to the lack of program funding. They remain a vital member of the partnership and are seeking funding to offer programming in 2021 and future years.

<sup>8</sup> The IFSSA program does not offer a matched savings portion due to cultural/religious beliefs. Instead, participants completing the program are given a monetary gift from funds donated to the organization by other community members.

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The overall completion rate in 2021 (77.5%) is the highest of the past five years. However, the cash out rate is the lowest at 47.3%. It is likely that the pandemic has influenced these two results. With many activities closed during the year at different times, participants had time available to complete the program. Unfortunately, many families have struggled financially through this period and have less disposable income and capacity to contribute to savings.

While participants are primarily women, IFSSA and Norwood Child and Family Resource Centre do accept men into their programs. In total, there were 23 male participants enrolled of which 19 completed the program. IFSSA had 8 male participants and Norwood had 15 enrolments, translating into 11 participant completions and 6 matched savings/cash outs.

## B. Asset Purchases

The 80 Empower U participants that made asset purchases in 2021, saved a total of \$23,075.31. However, some participants saved more than the \$250 limit for the matched savings to have more funds for their purchase. In total, \$3,490.31 of participant savings was not eligible to be matched but could be used for asset purchases. With the 1 to 1 match, \$19,585 was matched by the program for a total of \$42,660.31 to make asset purchases.



The introduction of emergency savings as an asset purchase last year allowed participants to build an economic buffer to address unforeseen financial hardships and protect their personal and financial situations. All participants with matched savings this year chose either a registered investment or an emergency fund. A significant majority of participants decided to keep their emergency savings in a savings account. This provides easy access to funds when needed. Those that placed their savings in a TFSA would need to request the funds from their financial institution which requires additional time to access their savings. Only two participants chose a registered investment.

Asset Purchase	Number	Amount
Emergency Savings	69	\$ 37,375.31
Emergency Savings (TFSA)	9	\$ 4,235.00
Investments - RESP	1	\$ 550.00
Investments - RRSP	1	\$ 500.00
Total	80	\$ 42,660.31

“Because of this course I am more conscious of every dollar I spend and it's financial implications. I am more empowered to build my credit rating and I have a deeper insight on investing. I have gained tools to help me with budgeting.”

- Participant

## VI. Participant Outcomes

These following results are based on:

1. 81 matched Pre and Post Sustainable Livelihood Asset Maps, and
2. 100 matched Pre and Post Program Participant Questionnaires.

Using matched Pre and Post Program measures allows us to determine participant change over the course of the program. It should be noted that participants are often engaging with multiple programs, services or resources and Empower U recognizes that it contributes to its participants' journey and transformation collectively with other resources in our community.

In asking participants “How much of your success would you attribute to Empower U?”, the average response was 79.7% (n = 96).

“Participating in Empower U has given me the confidence in how to be more responsible with my money. I'll use the lessons that the lovely ladies have taught for my future plans and goal setting when I become an adult.”

- Participant

“Before I signed up for Empower U, I joined with the notion I was only going to get financial advice. What I got was more meaningful. A better understanding of myself and my emotional responses to finances. I was always looking forward to coming to sessions with women that made me feel authentic and confident in my abilities. I am grateful I got the opportunity to learn more than just financial literacy with Empower U. Hiy Hiy.”

- Participant



## A. Knowledge and Skills

The primary objective of Empower U is to provide its participants with the knowledge and skills that will help them manage their finances. The program covers several topics that are foundational to financial literacy. When participants were asked, “Which topics did you learn more about as a result of Empower U?”, budgeting was the most impactful for 85.0% of participants. Credit was also selected as important topics – “credit basics” (81.0%) and “credit reporting” (76.0%). “Income and taxes” (54.0%) and “the wise consumer” (52.0%) were the least impactful, but still beneficial for half of learners.

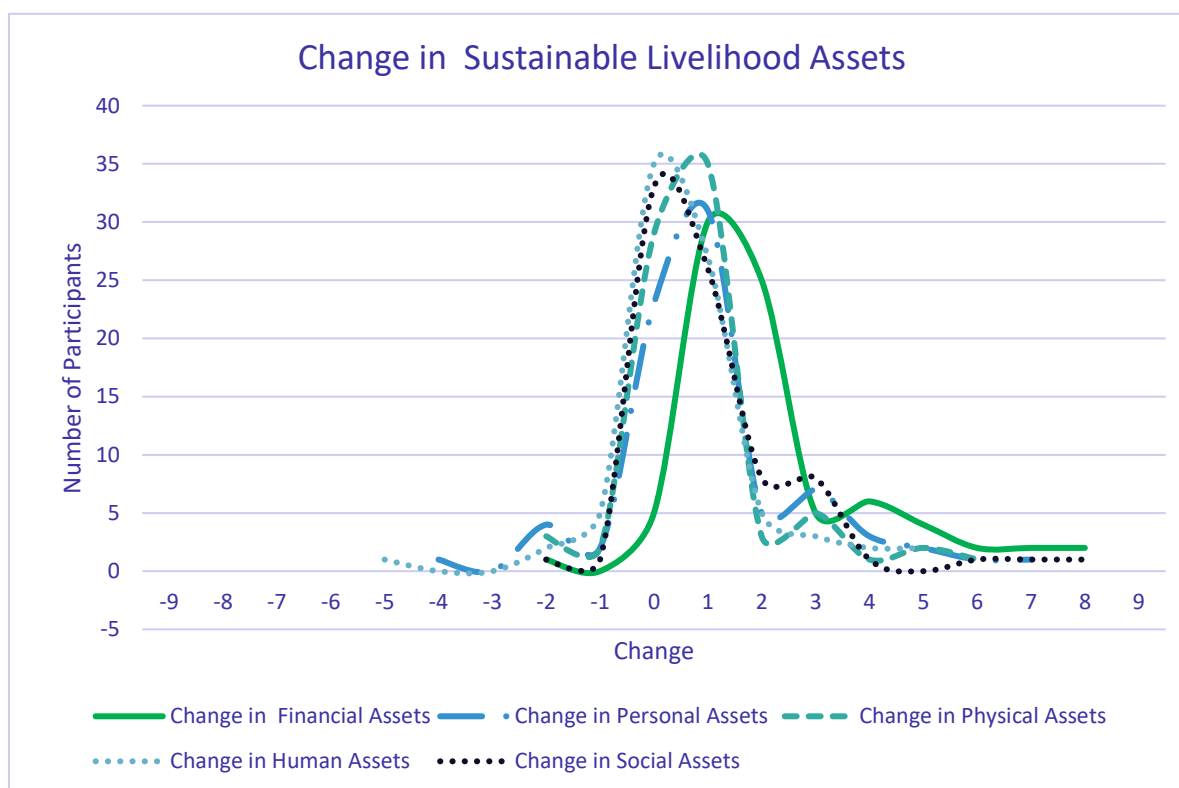
Financial Literacy Topics	Percentage
Budgeting	85.0%
Credit basics	81.0%
Credit reporting	76.0%
Debt	74.0%
Exploring our relationship with money	73.0%
Savings	62.0%
Banking and financial services	60.0%
Income and taxes	54.0%
The wise consumer	52.0%

Overall, most participants gained greater understanding of financial systems and how they interact with those systems. Knowing how the banking, credit and tax systems work allows participants to make informed decisions and prioritize their financial needs.

After taking Empower U, ...	Strongly Disagree	Somewhat Disagree	Neither Agree/Disagree	Somewhat Agree	Strongly Agree
... I better understand how work within the banking system.	0.0%	0.0%	5.1%	39.4%	55.6%
... I better understand how to work within the credit system.	0.0%	0.0%	1.0%	33.3%	65.7%
... I better understand how to work within the tax system.	1.0%	0.0%	11.1%	45.5%	42.4%
... I better understand how debt impacts my life.	0.0%	0.0%	1.0%	28.3%	70.7%
... I better understand how to set a SMART goal.	0.0%	0.0%	9.1%	28.3%	62.6%
... I better understand which financial needs I need to take care of first.	0.0%	0.0%	1.0%	27.3%	71.7%

## B. Sustainable Livelihood Assets

The Sustainable Livelihood Asset Map is a self-reflective tool used by facilitators with their participants. While it provides us with an indication of their growth, it also reinforces with participants, the change they are undergoing and have influence over - changes that go beyond the focus on financial assets.



The majority of participants showed no change or minute changes in the five asset areas. Only a small group made significant gains in assets. What is worrisome is the percentage of participants that showed decreases. This may be a sign that they have fallen through the cracks within our program and aren't receiving enough support or that even with our support, their situations are worsening as a result of external factors such as the pandemic or declining economy.

Personal, Physical, Human and Social Assets scored similarly in the end with respective average scores of 7.1, 7.1, 7.2 and 7.2. Although Financial Assets had the biggest gains, it remains the weakest of the five assets with an average score of 5.8. This indicates further need for poverty reduction, financial literacy and empowerment.

### Financial Assets

Participants increased their average score from **3.6 to 5.8**.

This **2.2-point** increase is the largest change across the five assets.

**92.7%** of participants showed an increase, while 1.2% indicated a decrease and 6.1% remain unchanged.

### Personal Assets

Participants increased their average score from **6.1 to 7.1**.

This **1.0-point** increase is the third largest change across the five assets.

**61.0%** of participants showed an increase, while 11.0% indicated a decrease and 28.0% remain unchanged.

### Social Assets

Participants increased their average score from **6.1 to 7.2**.

This **1.1-point** increase is the second largest change across the five assets.

**56.8%** of participants showed an increase, while 2.5% indicated a decrease and 40.7% remain unchanged.



### Physical Assets

Participants increased their average score from **6.3 to 7.1**.

This **0.8-point** increase is the second smallest change across the five assets.

**58.0%** of participants showed an increase, while 6.2% indicated a decrease and 35.8% remain unchanged.

### Human Assets

Participants increased their average score from **6.6 to 7.2**.

This **0.6-point** increase is the smallest change across the five assets.

**47.6%** of participants showed an increase, while 9.6% indicated a decrease and 42.7% remain unchanged.

## C. Making the Intangible Tangible

Participants were asked to reflect on changes to their self-esteem, self-confidence, and confidence managing money. The change is rated on a Likert scale of Much Worse, A Little Worse, No Change, A Little Better and Much Better.

On all three qualities, a significant majority of participants reported an increase.

Self-esteem:

- 92.9% reported an increase
- 34.3% reported “much better” self-esteem

Confidence Managing Money:

- 96.0% reported an increase
- 58.6% reported “much better” confidence

Self-Confidence:

- 88.9% reported an increase
- 35.4% reported “much better” self-confidence

Self-esteem, self-confidence and confidence managing money are intangibles – internal qualities that can be difficult to measure and quantify. These qualities, however, are critical for an individual to succeed. They are central to behavioural change and transformation.

	Much Worse	A Little Worse	No Change	A Little Better	Much Better
Self-esteem	0.0%	0.0%	7.1%	58.6%	34.3%
Self-confidence	0.0%	0.0%	11.1%	53.5%	35.4%
Confidence managing money	0.0%	0.0%	4.0%	37.4%	58.6%
Anxiety dealing with my finances	0.0%	0.0%	8.1%	35.4%	56.6%
Self-advocating at the bank	0.0%	0.0%	12.4%	46.4%	41.2%
Hope for the future	0.0%	0.0%	2.1%	26.0%	71.9%

Using the same Likert scale, participants also reflected on their anxiety when dealing with their finances, their comfort self-advocating at the bank, and their hope for the future.

Anxiety dealing with finances:

- 91.9% reported a positive change
- 56.6% reported “much better” anxiety

Hope for the future:

- 97.9% reported a positive change
- 58.6% reported “much better” hope

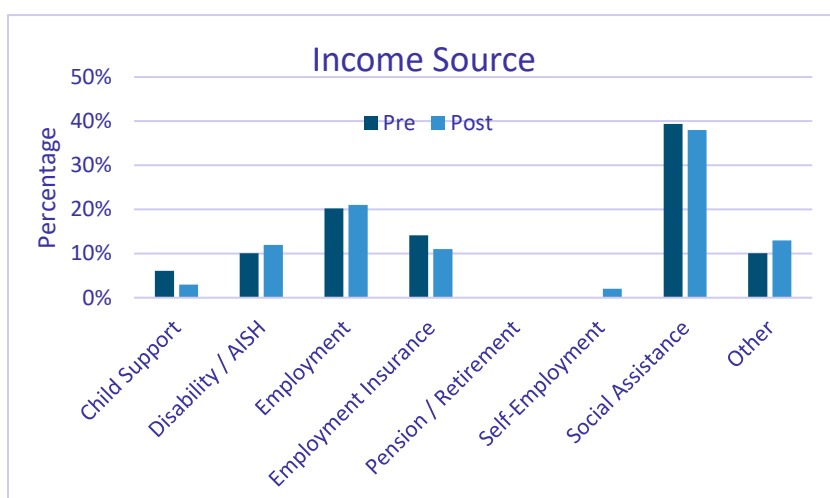
Comfort self-advocating at the bank:

- 87.6% reported a positive change
- 41.2% reported “much better” comfort

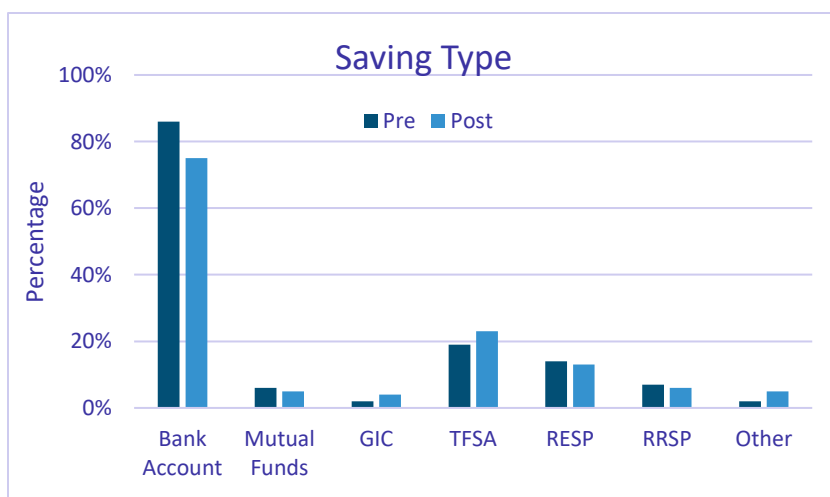


Increasing self-esteem, self-confidence and ability to self-advocate can be the first steps to making tangible changes. Within a short time, some Empower U participants began to see some of those tangible changes.

Employment changed for a handful of participants. Full-time employment increased by 7.2% but, part-time work dropped 2.9%. The drop in part-time employment was offset slightly by self-employment which increased by 2.0%. Unemployment decreased by 9.6%.



Although the employment status changed for some participants, there was little change in primary income source. The greatest change was a decrease of 3.1% in Employment Insurance and Child Support each. Employment Income increased by only 0.8%.



By the end, participants found themselves saving more often with TFSA (4.0%) and GIC (2.0%).<sup>9</sup> Oddly, participants reporting using bank accounts decreased from 86.0% to 75.0% - an 11% drop. In all previous years, the use of bank accounts to save increased during the program.

<sup>9</sup> This value represents those with TFSA accounts at the end of education sessions. Asset purchases made with the matched savings occur after sessions are complete. As a result, emergency savings in a TFSA are not reflected here.

During their time with Empower U, participants were also addressing their basic needs. The percentage of participants feeling they had adequate...

- Food – increased from 85.0% to 89.0%.
- Shelter – increased from 92.0% to 98.0%.
- Clothing – increased from 82.0% to 95.0%.

However, this also indicates that 11.0% of participants still face food insecurity and 5.0% are challenged with inadequate clothing.

The work and dedication participants put into Empower U and the supports the agencies and facilitators provide to the participants, combined to produce impactful changes in behaviours. A significant majority of participants find themselves banking, saving and budgeting.

	YES	NO
Empower U has led me to track my spending with my budget monthly.	97.0%	3.0%
As a result of Empower U, I save routinely most months.	81.8%	18.2%
Empower U has helped me to find and work with a bank that I trust.	71.7%	28.3%

This final stage is a significant milestone as participants gain knowledge and skills, build their confidence to use their knowledge and finally, act in a different way that moves their finances forward.

*"My experience with Empower U was rewarding. I learned about credit, how to use, obtain and achieve good credit. I learned how to budget and how to find ways to save even if it's \$10. I learned the importance of saving and building and having good credit. It has encouraged me to save and to watch my spending. I'm not so anxious when I have to make a large purchase as now I can plan accordingly. I have experienced success in saving money and not needing to touch it or use it. Just actually having money in my savings account."*

**-Participant**

## VII. Ten Years of Empower U

2021 marks a decade of Empower U and the numbers are amazing!



**2,777** Enrollments

**1,945** Completions – 70.0% Completion Rate

**1,069** Matched Savings – 55.0% Cash Out Rate



**\$360,714** Participant Savings

**\$614,093** Matched Savings

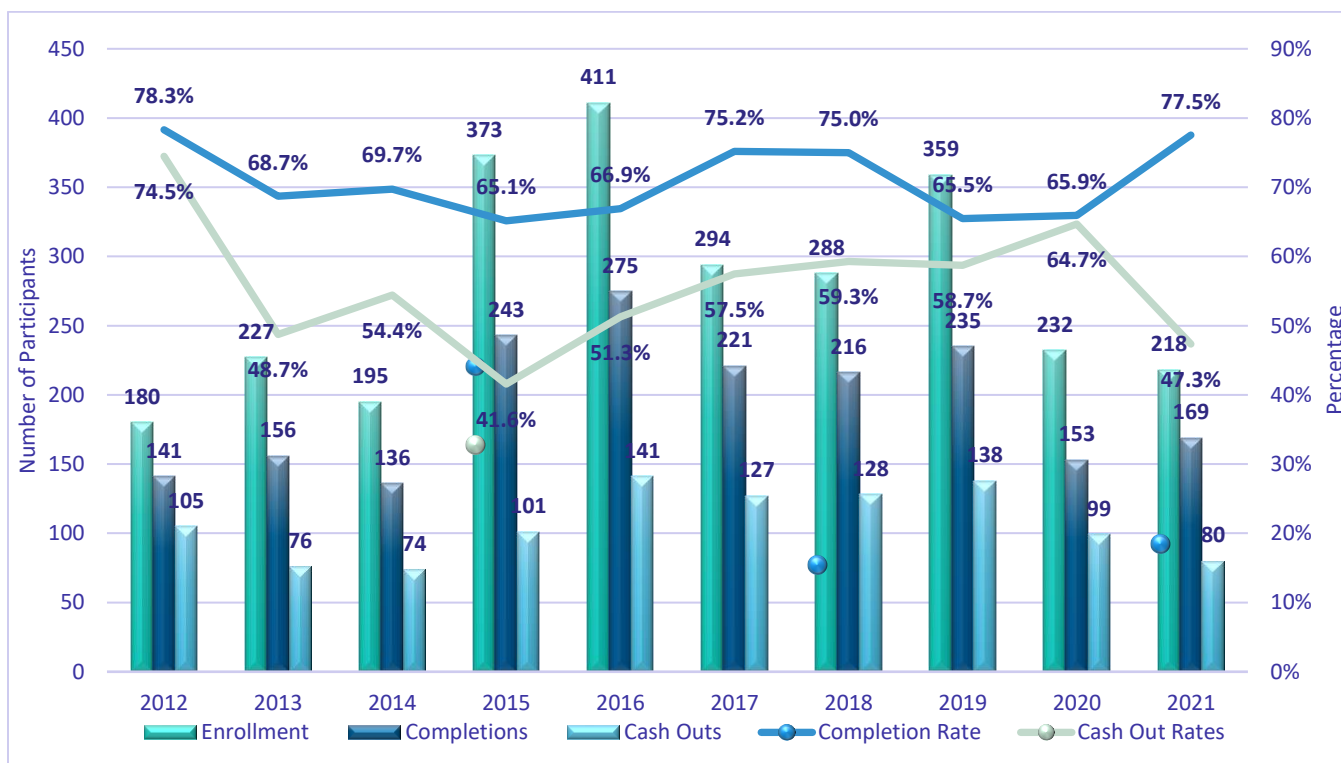
**\$974,807** Total Savings



**1,369** Assets Purchased

- 28.1% Laptops/Computers
- 25.1% Emergency Savings
- 12.1% Investments
- 8.2% Furniture





Annual program results show enrolments and completions trending upwards until the COVID pandemic hit in 2020. The pandemic reduced participation to levels not seen since the third year of the program. The energy and enthusiasm gained between 2015 and 2019 was stifled and it will take time and energy to regain that momentum.

Over the course of ten years, the Empower U collaborative has enrolled 2,777 participants into the program. With 1,945 individuals finishing the education sessions, this translates to a 70.0% completion rate. Over half (55.0%) of those that complete Empower U, also participated in the matched savings portion of the program. These 1,069 participants saved nearly \$361,000 altogether. With the matched savings from the program, the combined savings totalled nearly \$1 Million. On average, each participant saved \$337 and had an average of \$912 to make their asset purchase.

In total, 1,369 assets were purchased during cash out. The greatest proportion of assets were laptops/computers (28.1%), followed closely by emergency savings (25.1%). Investments were half that of emergency savings at 12.1% and furniture was fourth most common at 8.2%. It should be noted that the list of approved assets did change during the program's history.

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My name is “Jessica Wilson” and I am a Cree woman from Treaty Six land. I am 64 years old, and I am a full time “kookum”. I had taken the financial Empower U in 2011/2012 with I.A.A.W.. I decided to register and take the program in October - December 2021 with I.A.A.W. This decision was to refresh and learn new financial literacy. In addition, to take a look at my current finances; budgeting, savings, old age security, GIS, and debt. The sessions/modules were on zoom. They were very informative and easy to follow. I was able to share my own experience and I felt heard. I am pleased to say that I learned new material and addressed my current finances. I.A.A.W. staff; Bunny and Kelly were very helpful and gave me positive feedback. I enjoyed doing the assignments and it truly opened my eyes in areas that needed attention. For example; I cut back on spending, I was able to save money and find money. Kelly referred me to a financial adviser to discuss my debt. I received excellent advice and help on how to address my debt and it was easy to follow the instructions. Overall, staff/facilitators were respectful and gave me guidance/direction. I like to thank I.A.A.W. for a job well done. They are there for you and will continue to be available when you need any extra help. I appreciate all that I.A.A.W. does for the participants.

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## VIII. Conclusion

When 2021 drew to a close, we had been in a pandemic for nearly two years. We were managing the waves of COVID and adjusting to the ebbs and flows of government and community response. The impacts of the pandemic were less dramatic for some, but for those who were already low-income or working poor pre-pandemic, the pandemic added another layer of adversity and uncertainty.

The commitment and dedication of Empower U's partners and stakeholders carried the program forward to offer hundreds of individuals the opportunity to improve their financial outlook. In this new world of program delivery, Empower U was still able to maintain a high level of quality and build good connection with participants. The support of facilitators, experts and volunteers culminated in significant results.

- 169 participants completing Empower U – 77.5% completion rate,
- 80 participants making asset purchases with matched savings – 47.3% cash out rate,
- \$27,321 in participant savings,
- 92.9% reporting improved self-esteem,
- 88.9% reporting improved self-confidence, and
- 96.0% of participants with bank accounts.

The majority of participants also reported budgeting monthly, routinely saving and banking with a trusted financial institution. The results from Empower U show that almost all participants have improved in some way personally or financially.

The end of 2021 also signified an incredible milestone – a decade of financial empowerment through Empower U. Learning, adapting, streamlining, troubleshooting, and innovating. Over ten years, nearly 2000 individuals have completed Empower U and over 1000 participants saved \$360,714. Combining this with the program matched savings allowed participants to invest in themselves and make asset purchases of nearly \$1 Million.

As much as this is impactful for program participants, this can be a first step to breaking the cycle of poverty for their families. Passing on the knowledge they have learned, and modeling good habits and financial decision-making will help the next generation build a foundation to a healthy, confident financial future.

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## Acknowledgement

Empower U - Building Confident Futures gratefully acknowledges the many partners who have helped advanced, support and perform the work outlined in this report.

First, we wish to recognize the generous support of the many funders, including the AIMCo Foundation, ATB Financial, City of Edmonton, Edmonton Community Foundation, Government of Alberta, Intact Insurance, The Stollery Charitable Family Foundation and United Way of the Alberta Capital Region.



Special thanks to the City of Edmonton and United Way of the Alberta Capital Region for providing backbone support to the collaborative. Their leadership and commitment to reduce poverty through financial empowerment interventions have helped to drive the success of the program and the evaluation.

Thank you to the service delivery program partners, who have fully embraced financial empowerment to help build financial capability and financial stability for their clients. They are dedicated, passionate and enthusiastic. Without their efforts, the program results and data collection would not be possible.

Particular thanks to the Canadian Home Program, 4 Pillars Consulting, Business by Numbers and Jason Watt for volunteering their time and sharing their financial expertise to provide financial workshops and one-to-one supports to Empower participants.

Finally, our deepest thanks to ATB Financial and the Ambassador Program for their leadership to help build financial inclusion and their outstanding customer service to Empower U customers.

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## Appendix 1 – Empower U Partners

### Service Delivery Agencies:

**CEASE** - Centre to End All Sexual Exploitation has a vision for a community where there is hope, respect, and transformation for individuals, families and communities affected by sexual exploitation. Located in north central Edmonton, Empower U groups for women are offered 3 times a year and run once a week for 10 weeks. Groups are held in the evenings. ([www.ceasenow.org](http://www.ceasenow.org))

**Candora Society of Edmonton** is a community-based organization in northeast Edmonton that works together with community residents to affect positive change in their lives. Candora runs an Empower U program for women 18 and older, and groups are offered twice a year with sessions once a week for 14 weeks. ([www.candora.ca](http://www.candora.ca))

**Community Adult Learning and Literacy Society (CALLS)** is a non-profit society in Strathcona County and Fort Saskatchewan that focuses on literacy, foundational learning, and English language learning. Empower U groups are offered twice a year, once a week for 10 weeks. ([www.whatdidyoulearntoday.ca](http://www.whatdidyoulearntoday.ca))

**E4C** is a local non-profit focused on supporting Edmonton's low-income community by providing housing supports, school nutrition and education, youth programs, and other community programs. Empower U groups are offered twice a year, run once a week for 11 weeks at varying locations. ([www.e4calberta.org](http://www.e4calberta.org))

**Elizabeth Fry Society of Edmonton**, an organization downtown that fosters the dignity and worth of all women runs an Empower U program for women and girls who are or are at risk of being criminalized. Empower U groups are offered three times a year, run once a week for 10 weeks. ([www.efryedmonton.ab.ca](http://www.efryedmonton.ab.ca))

**Institute for the Advancement of Aboriginal Women** is a non-profit organization based out of Edmonton with chapters throughout the province that recognizes the role, value, and achievements of Aboriginal women in society and raises awareness about the challenges and obstacles faced by Aboriginal women. Located in west Edmonton, Empower U groups are offered four times a year, once a week for 16 weeks. Each group is designed to accommodate the participants schedule and location. ([www.iaaw.ca](http://www.iaaw.ca))

**Islamic Family and Social Services Association** provides a holistic approach to community well-being that is culturally and spiritually sensitive. IFSSA serves the Edmonton community through a halal food bank, family violence counselling, a youth program, refugee support, and much more. Empower U groups are offered twice per year, once a week for 10 weeks. ([www.ifssa.ca](http://www.ifssa.ca))

**Norwood Child and Family Resource Centre** is an Edmonton based organization that has been supporting children and families since 1963. It provides a wide range of programs and support services focused on supporting optimal childhood development and creating positive and healthy change for children and families. Empower U groups are offered four times a year, run once a week for 15 weeks at two locations. This Empower U program is open to men and women. ([www.norwoodcentre.com](http://www.norwoodcentre.com))

**Lives in Transition** offers assistance to women whose primary barrier to employment is a history of domestic abuse by helping them move toward an end goal of employment, further education, or training. Empower U groups are offered three times per year, run once a week for 12 weeks. ([www.litinc.ca](http://www.litinc.ca))

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**WINGS of Providence and City of Edmonton** - WINGS is a second-stage women's shelter, which provides comprehensive transition programs and independent living in a safe and supportive environment for women with children who have experienced family violence. Empower U groups are offered twice a year, run once a week for ten weeks. ([www.wingsofprovidence.ca](http://www.wingsofprovidence.ca))

**Supporting Organizations:**

**4 Pillars Consulting Group** provides support to the partnership through its connections with external stakeholders and by being a guest lecturer on the topic of credit and debt repayment. ([www.4pillars.ca](http://www.4pillars.ca))

**ATB Financial** has been integral to Empower U. ATB hosts and maintains the savings accounts for participants partaking in the matched savings component. ATB has implemented Ambassadors at its branches to serve Empower U participants specifically. ([www.atb.com](http://www.atb.com))

**Business by Numbers** supports Empower U through its Family Wealth Academy and in the development of facilitator training and materials. ([www.businessbynumbers.ca](http://www.businessbynumbers.ca))

**City of Edmonton, Family and Community Support Services**, in addition to partnering with Wings of Providence to provide Empower U to women leaving domestic violence, also co-chairs the three committees (Facilitators, Working and Governance) with United Way that guide and implement Empower U. ([www.edmonton.ca/programs\\_services/for\\_communities/family-community-support-services-program.aspx](http://www.edmonton.ca/programs_services/for_communities/family-community-support-services-program.aspx))

**The Canadian Home Program** provides participants information on home ownership and the opportunity to do so with their programming. Empower U is further supported through coordination of facilitator training and development of program materials. ([www.cdnhp.ca](http://www.cdnhp.ca))

**United Way of the Capital Region** serves as the backbone organization for the partnership and has several roles. ([www.myunitedway.ca](http://www.myunitedway.ca))

- Coordinator and Convener – United Way works within the partnership to prepare and co-chair meetings with the City of Edmonton. It also connects with partners, ATB, retailers, community agencies and stakeholders to address emergent issues.
- Capacity Builder – United Way, with other partners, developed facilitator training and orientation, and the Empower U Facilitator Manual, which acts as a guide and resource for facilitators to deliver the program. The training and manual have been shared to build the capacity of financial literacy programs locally and abroad.
- Fiscal Agent – Tasked with overall financial management, United Way is accountable to funding organizations and donors. Consequently, reporting on program results and providing financial statements are key activities. United Way also plays a vital role in the sustainability of the partnership through its capacity to seek sustainable financial support.

## Appendix 2 – Pre Program Questionnaire

AGENCY: \_\_\_\_\_ FACILITATOR: \_\_\_\_\_ DATE: \_\_\_\_\_

PARTICIPANT NAME (FIRST AND LAST): \_\_\_\_\_

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### PERSONAL INFORMATION:

1. Date of Birth (DD/MM/YY): \_\_\_\_\_

2. Marital Status: ☐ Single ☐ Common-Law ☐ Married  
☐ Divorced/Separated ☐ Widowed ☐ Other \_\_\_\_\_

3. How many people live in your household? (enter the number for each category, if applicable)

Adults (including yourself)	Children			
	0 - 1 Year old	2 - 5 Years old	6 - 12 Years old	13 - 17 Years old

4. Highest level of education completed?

☐ Grade 9 ☐ High School ☐ GED ☐ Certificate/Diploma  
☐ Bachelor's Degree ☐ Graduate Degree ☐ None of the above

5. Would you self-identify as being:

☐ Indigenous ☐ Visible Minority ☐ Neither  
(First Nations, Métis, Inuit, Non-Status)

6. Did you immigrate to Canada? ☐ Yes ☐ No  
If 'YES', within the last: ☐ 3 years ☐ 5 years ☐ 10 years ☐ 10+ years

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### FINANCIAL INFORMATION:

7. Current Employment: ☐ Employed Full-time ☐ Employed Part-time ☐ Unemployed  
☐ Self-employed ☐ Unable to Work ☐ Other \_\_\_\_\_

8. What is your **major** source of income?

☐ Employment ☐ Self-Employment ☐ Employment Insurance  
☐ Pension / Retirement ☐ Social Assistance ☐ Child Support  
☐ Disability / AISH ☐ Other \_\_\_\_\_

9. What was your household income (before taxes) for last year?

☐ I don't know ☐ \$4,999 or less ☐ \$5,000 - \$9,999 ☐ \$10,000 - \$14,999  
☐ \$15,000 - \$19,999 ☐ \$20,000 - \$24,999 ☐ \$25,000 - \$29,999 ☐ \$30,000 - \$34,999  
☐ more than \$35,000

10. How much debt (credit cards, loans, etc.) do you currently have?

☐ I don't know ☐ \$499 or less ☐ \$500 - \$999 ☐ \$1,000 - \$2,499

- ☐ \$2,500 - \$4,999      ☐ \$5,000 - \$9,999      ☐ \$10,000 - \$19,999      ☐ \$20,000 - \$29,999  
☐ \$30,000 +

11. How do you currently save money? (check all that apply)

- ☐ Bank Account    ☐ Mutual Funds    ☐ GIC    ☐ TFSA  
☐ RESP    ☐ RRSP    ☐ Other \_\_\_\_\_

12. How much do you currently have saved in total?

- ☐ Nothing    ☐ \$499 or less    ☐ \$500 - \$999    ☐ \$1,000 - \$2,499  
☐ \$2,500 - \$4,999    ☐ \$5,000 - \$9,999    ☐ \$10,000 - \$19,999    ☐ \$20,000 - \$29,999  
☐ more than \$30,000

13. Are you up to date with filing your income tax returns?    ☐ Yes    ☐ No

If **YES**, who completed your last Income Tax Return?

- ☐ Yourself    ☐ Friend/Relative    ☐ Paid Tax Service    ☐ Make Tax Time Pay  
☐ Social Agency    ☐ Other \_\_\_\_\_

14. What is your current housing situation?

- ☐ Home Owner    ☐ Renting (Market Housing)    ☐ Renting (Subsidized Housing)  
☐ "Couch Surfing"    ☐ Transitional Housing    ☐ Emergency Shelter/Homeless  
☐ Other \_\_\_\_\_

15. What is your Postal Code, if applicable? \_\_\_\_\_

16. Do you feel safe in your current housing situation?    ☐ Yes    ☐ No    ☐ Sometimes

17. In the past 3 months, did you find yourself without: (check all that apply)

- ☐ Food    ☐ Shelter    ☐ Adequate clothing    ☐ Other \_\_\_\_\_

## Appendix 3 – Post Program Questionnaire



AGENCY: \_\_\_\_\_ FACILITATOR: \_\_\_\_\_ DATE: \_\_\_\_\_

PARTICIPANT NAME (FIRST AND LAST): \_\_\_\_\_

18. Current Employment:

- ☐ Employed Full-time    ☐ Employed Part-time    ☐ Unemployed  
☐ Self-employed    ☐ Unable to Work    ☐ Other

19. What is your **major** source of income?

- ☐ Employment      ☐ Self-Employment      ☐ Employment Insurance  
☐ Pension/Retirement      ☐ Social Assistance      ☐ Child Support  
☐ Disability / AISH      ☐ Other

20. How do you currently save money? (check all that apply)

- ☐ Bank Account      ☐ Mutual Funds      ☐ GIC      ☐ TFSA  
☐ RESP      ☐ RRSP      ☐ Other

21. What is your current housing situation?

- ☐ Home Owner      ☐ Renting (Market Housing)      ☐ Renting (Subsidized Housing)  
☐ "Couch Surfing"      ☐ Transitional Housing      ☐ Shelter/Homeless  
☐ Other

22. Do you feel safe in your current housing situation?

- ☐
- Yes
- ☐
- No
- ☐
- Sometimes

23. In the past 3 months, did you find yourself without: (check all that apply)

- ☐ Food      ☐ Shelter      ☐ Adequate clothing      ☐ Other

24. Which of the following topics did you learn more about as a result of Empower U? (Choose all that apply.)

- ❑ Exploring our relationship with money
  - ❑ Income and taxes
  - ❑ Banking and financial services
  - ❑ Credit basics
  - ❑ Debt
  - ❑ Budgeting
  - ❑ Savings
  - ❑ Credit reporting
  - ❑ The wise consumer

25. After taking Empower U, I make use of the following services available to me. (Check all that apply)

- ☐ Banks
  - ☐ Credit Cards
  - ☐ Financial Advisors
  - ☐ Credit Counselors
  - ☐ Tax Filing Services
  - ☐ Pawn Shops
  - ☐ Rent to Own Services
  - ☐ Online Banking
  - ☐ Credit Report Agencies
  - ☐ Financial Coaches
  - ☐ Government Benefits
  - ☐ Payday Loans
  - ☐ Check cashing
  - ☐ Other (specify)

26. Rate your change in the following areas as a result of Empower U.

	Much Worse	A Little Worse	No Change	A Little Better	Much Better
Self-esteem					
Self-confidence					
Confidence managing money					
Anxiety dealing with my finances					
Speaking up for myself at the bank					
Hope for your future					

27. Rate your level of agreement for each statement below.

After taking Empower U, ...	Strongly Disagree	Somewhat Disagree	Neither Agree/Disagree	Somewhat Agree	Strongly Agree
... I better understand how to set a SMART goal.					
... I better understand how work within the banking system.					
... I better understand how to work within the credit system.					
... I better understand how to work within the tax system.					
... I better understand how debt impacts my life.					
... I better understand which financial needs I need to take care of first.					
... I am more confident making financial decisions for myself.					
... I am more confident working within financial systems.					
... I have the skills to better manage my money.					
... I am better able to discuss money with others in a positive way.					
... I make better financial decisions with the skills I have gained.					
... I am more motivated to rebuild my credit.					
... I take actions towards improving my life more often.					

28. Respond to the following statements with either a YES or NO.

	YES	NO
<b>Empower U has led me to track my spending with my budget monthly.</b>		
<b>I can better understand a credit report because of Empower U.</b>		
<b>As a result of Empower U, I save routinely most months.</b>		
<b>I have received a credit report while in Empower U.</b>		
<b>After taking Empower U, I have greater confidence and ability to reduce my debts.</b>		
<b>Empower U has helped me to find and work with a bank that I trust.</b>		
<b>Because of Empower U, I have more positive relationships with financial experts (e.g. financial advisors/coaches, bankers, etc.)</b>		
<b>I feel less alone after taking Empower U.</b>		
<b>Empower U has taught me my rights as I use the banking system.</b>		
<b>Empower U has taught me my rights as I use the credit system.</b>		
<b>Empower U has taught me my rights as I use the tax system.</b>		

29. How much of your success would you say is the result of Empower U (as a percentage)? \_\_\_\_\_%

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## Appendix 4 – Sustainable Livelihood Asset Map

### FIVE ASSET BUILDING BLOCKS

#### Activity Purpose

- Participants expand their understanding of what ASSETS are by exploring the Five Asset Blocks framework – social, human, physical, personal, and financial
- Demonstrate that all asset blocks are very important in a person's life and that in order to develop financial assets, people need to work on building other four assets
- Evaluate any asset changes before and after taking the Empower U program.

#### Asset Map Exercise

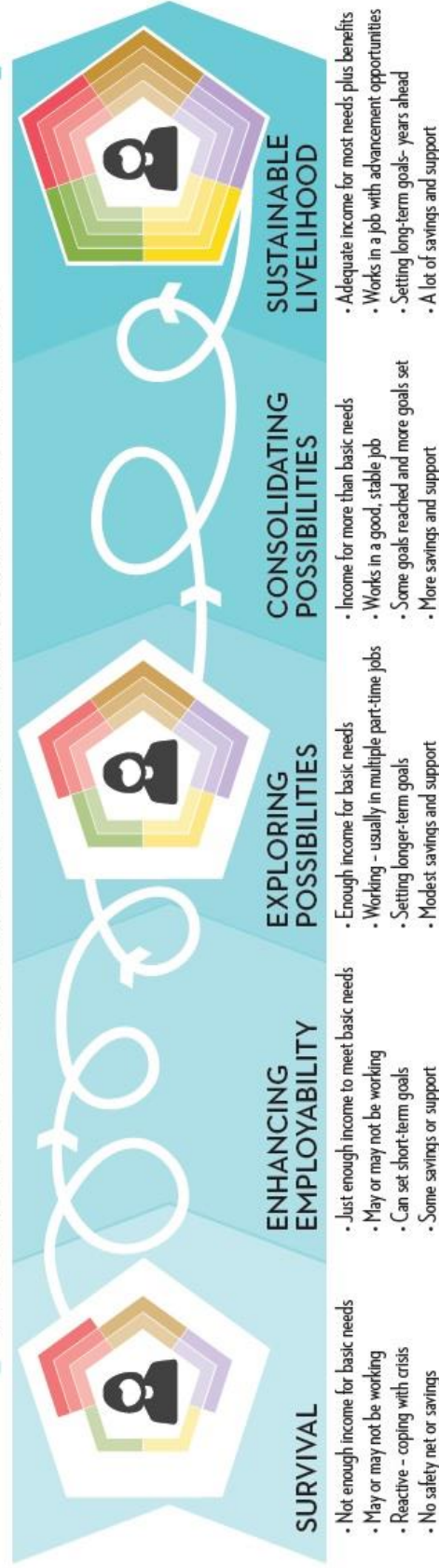
- ☐ Introduce the Five Asset Building Blocks handout and review the types of assets for each category: social, financial, human, physical and personal
- ☐ Distribute the handout asset identifier list to help participants determine how to rank their assets
- ☐ Provide the handout for each category to each participant. Ask the group for some examples of social, financial, human, physical and personal assets. Review the handout instructions with them and ask them to complete the handout.
- ☐ Ask the participants to rate their assets on a level from 1 to 10, 1 being the lowest and 10 the highest. For example, if they believe they have a lot of social assets they might rate themselves at 8.
- ☐ Upon completion of all the asset handouts, ask the participants to take each of their ratings and mark the number on the appropriate line on the Asset Map. For example, if they rated themselves at 8 on their social asset handout, they will mark an "X" on the line 8 in the social asset section of the map.
- ☐ Once the ratings are all mapped, ask them to connect the "X"s mark for each category.

# HOW WOMEN BUILD SUSTAINABLE LIVELIHOODS

The Sustainable Livelihood Framework shows how growth in five asset areas reduces vulnerability\*



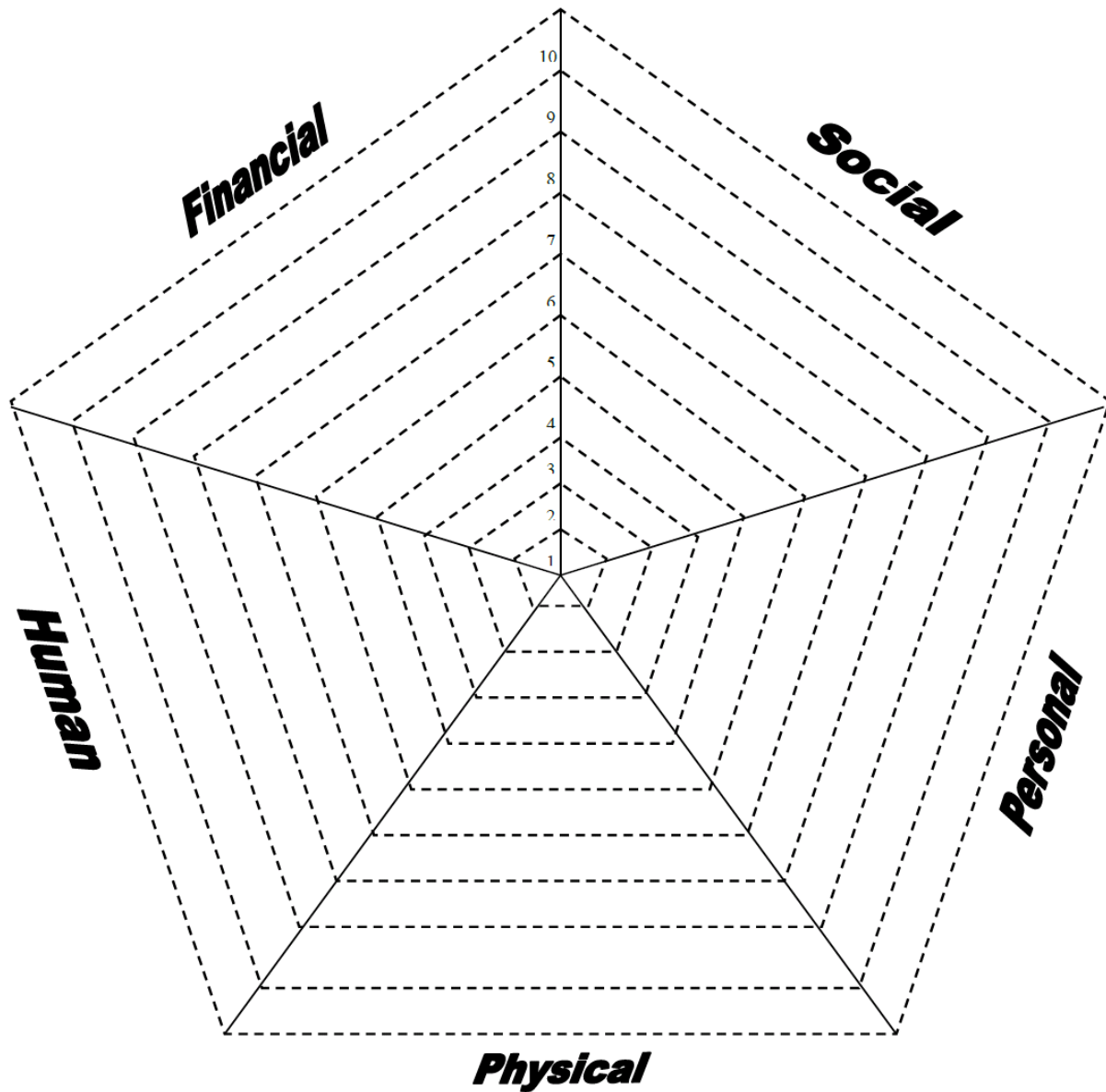
## THE JOURNEY OUT OF SURVIVAL MODE AND INTO A SUSTAINABLE LIVELIHOOD



\*Model adapted by Eko Nomos, through its work with Canadian Women's Foundation, based on the Sustainable Livelihoods work of the University of Sussex Institute for Development Studies. Eko Nomos adapted the asset areas for the Canadian context and developed the livelihood stages. <http://bit.ly/2CMoQbl>



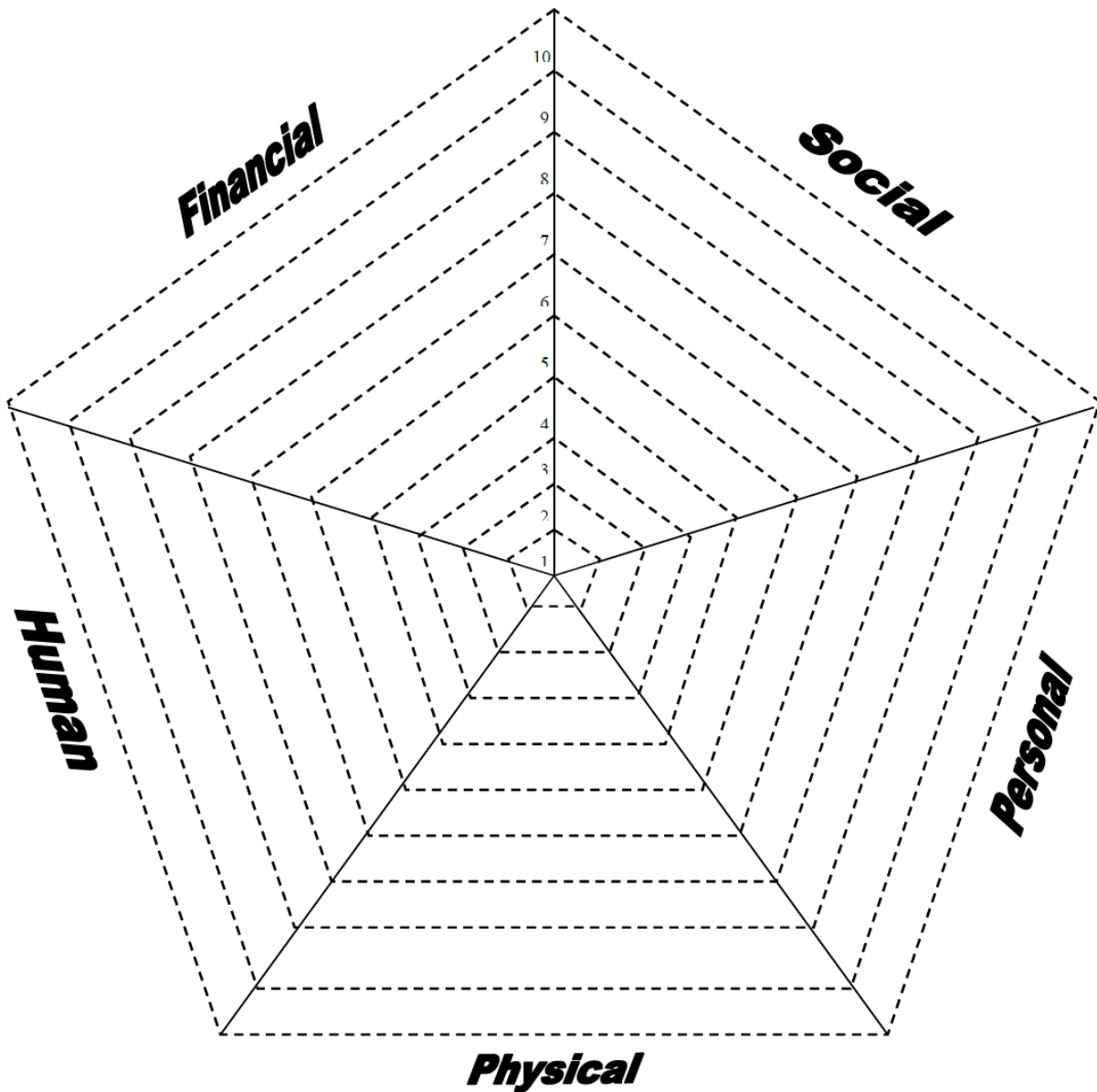
# ASSET MAP



Pre Asset Mapping

FULL NAME

# ASSET MAP



Post Asset Mapping

FULL NAME

## Appendix 5 - Participant Postal Codes

Postal Code	Count	Percent	Location
T6L	13	10.3%	Edmonton
T5G	11	8.7%	Edmonton
T5H	10	7.9%	Edmonton
T5E	8	6.3%	Edmonton
T5C	7	5.6%	Edmonton
T5B	6	4.8%	Edmonton
T5A	5	4.0%	Edmonton
T5T	5	4.0%	Edmonton
T6C	5	4.0%	Edmonton
T8N	4	3.2%	St. Albert
T9E	4	3.2%	Leduc
T5N	3	2.4%	Edmonton
T5W	3	2.4%	Edmonton
T6E	3	2.4%	Edmonton
T6X	3	2.4%	Edmonton
T7X	3	2.4%	Spruce Grove
T8L	3	2.4%	Ft. Saskatchewan
T5K	2	1.6%	Edmonton
T5P	2	1.6%	Edmonton
T5R	2	1.6%	Edmonton
T5X	2	1.6%	Edmonton
T5Y	2	1.6%	Edmonton
T6K	2	1.6%	Edmonton
T6T	2	1.6%	Edmonton
T0A	1	0.8%	Sturgeon County
T2M	1	0.8%	Calgary
T5J	1	0.8%	Edmonton
T5L	1	0.8%	Edmonton
T5M	1	0.8%	Edmonton
T5S	1	0.8%	Edmonton
T5Z	1	0.8%	Edmonton
T6A	1	0.8%	Edmonton
T6J	1	0.8%	Edmonton
T6R	1	0.8%	Edmonton
T6V	1	0.8%	Edmonton
T7Y	1	0.8%	Parkland County
T8A	1	0.8%	Sherwood Park
T8E	1	0.8%	Ardrossan
T8H	1	0.8%	Sherwood Park
T9A	1	0.8%	Wetaskiwin
<b>Total</b>	<b>126</b>	<b>100.0%</b>	