

EMPOWER U

BUILDING CONFIDENT FUTURES

ATB

Annual Summary Report

PRESENTED TO

PRESENTED BY

March, 2023



Executive Summary

Empower U is a financial literacy program that contributes to ending poverty for Edmontonians. The City of Edmonton estimates that 100,000 Edmontonians are living in poverty¹. Edmonton has made reducing poverty a priority, and in the last 20 years, the proportion of the population living in poverty has continued to decline².

In 2022, Empower U graduated 223 participants in the program; 58% of whom participated in the matched savings, saving over \$80,000. These participants were mostly women with low-income, and low levels of education.

Through participation in Empower U participants were able to gain confidence, knowledge and skills in their financial literacy, empowering them to be take control of their financial lives. This liberation had a positive impact on their lives, beyond finances, with reported growth in all five asset areas: financial, personal, human, physical and social. Participants reported being better able to meet their basic needs (food, shelter, clothing), while also reducing debts and saving money each month. Early indications suggest that many of these improvements can be sustained up to six months after program completion.

Participants also reported that Empower U built a sense of community, through supportive, engaging facilitators, but also through peer connection in groups and connection and referral to other community resources. Empower U has a positive impact on individuals but also on families and communities.

The partners of Empower U are dedicated and committed to the program. There is opportunity to allow for regular engagement and sharing of learnings between partners. There is positive feedback from both facilitators and participants that the content, format and human resources are excellent.

Empower U is more than a financial literacy program; it is a network of support, a community, a motivator and a connector.

2022

Groups

- 10 agencies completed 29 groups with 298 sessions
- 80% participant completion rate
- 126 hours of volunteer time

Participants

- 17% newcomers
- Average age 36
- 38% Indigenous
- 39% listed social assistance as a primary source of income
- 39% unemployed
- Annual income <\$25K for 49%
- 52% had high school education or less

Outcomes

- 96% gained financial knowledge
- Over 200% growth in the proportion of participants saving money each month
- Nearly double the proportion of participants reporting being debt free
- Over \$80,000 in matched savings

¹ [Eliminating Poverty in Edmonton | City of Edmonton](#)

² [BB4 Proportion of Persons Living in Poverty, Edmonton CMA | Edmonton Social Planning Council](#)

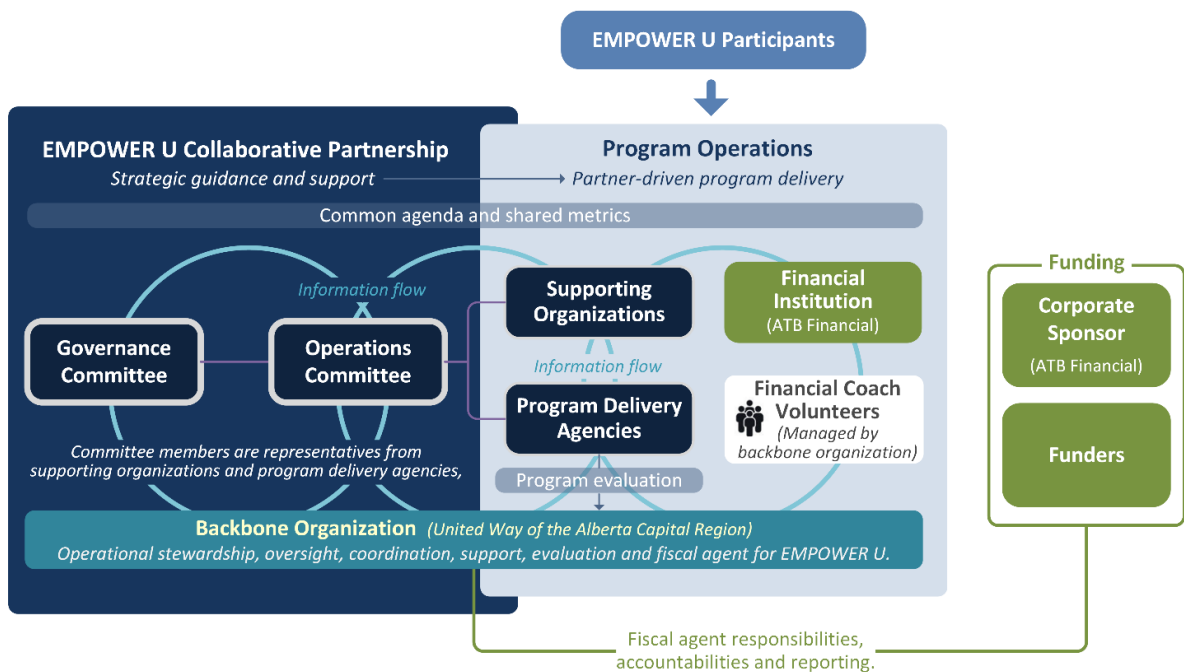
Acknowledgements

This report, evaluation and operation of Empower U is made possible by generous funders: ATB Financial, AIMCo Foundation for Financial Literacy, FCSS City of Edmonton, Edmonton Community Foundation, Government of Alberta, The Stollery Charitable Foundation and United Way Capital Region.

Empower U is governed by a Committee comprised of executive level representatives from supporting organizations and program delivery agencies. United Way of the Alberta Capital Region acts as a backbone organization for the collaborative.

An Operations Committee comprised of representatives of the program delivery agencies offers additional oversight and guidance.

Supporting Organizations, listed on the following page, have specific expertise and resources to offer. In addition to being the Corporate Sponsor, ATB Financial supports program participants with financial planning and coaching.



Empower U is supported by eight funding agencies.



Five Supporting Organizations contribute to Empower U at the levels of governance, operations and service delivery.



Empower U partners with ten service delivery agencies. These agencies employ facilitators to offer the Empower U curriculum to agency clientele.



Three Hive Consulting is an Indigenous-owned, Alberta-based consulting firm, specializing in evaluation. Three Hive has been serving clients in the non-profit, government and healthcare sectors since 2015.

Three Hive is a Certified Alberta Living Wage Employer. Three Hive gives back to the evaluation community by providing free evaluation content at [Eval Academy](https://www.evalacademy.com/).

Lead evaluator for this evaluation was Dr. Bonnie Lakusta, PhD, a credentialed evaluator with over ten years' experience in program evaluation. Dr. Lakusta was assisted by Stephanie Jones, MSc, an Evaluation Associate, and Sheldon Kallio, MSc, Three Hive's Senior Data Analyst.

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Background

Empower U – Building Confident Futures is a financial empowerment program that helps participants increase their knowledge, and access tools and resources to meet their financial goals. It combines financial education, one-on-one financial coaching, and matched savings. Empower U supports an end to poverty in Edmonton by offering financial literacy training, and matching funds saved by participants.

Participants in Empower U attend sessions covering financial topics such as budgeting, credit, goal setting, fraud prevention, debt reduction and investment. Participants have the opportunity to engage with financial coaches to develop a financial action plan.

The program is grounded in two overarching philosophies:

1) Financial Empowerment

Empower U contributes to financial empowerment through financial literacy and coaching, and savings and asset building – 2 of 5 key strategies in financial empowerment

2) Sustainable Livelihood Model

Empower U assesses five distinct asset sets that contribute to whole-person well-being: personal, financial, physical, human, and social.

The program offers 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. A matched savings program matches up to a total of \$500 for participants. These savings can be used to purchase a financial asset. Each agency provides a program facilitator who is trained to offer the Empower U curriculum.

Participants are primarily women, however at least two partnering agencies (Norwood and Islamic Family and Social Services Association) accept men and couples.

Empower U aims to support participants to achieve the following:

- Supporting participants to find and maintain employment
- Participants reduce/eliminate their debt
- Participants increase their savings
- Participants increase their household income
- Participants sustain basic needs

Evaluation

This evaluation was commissioned to meet the requirements of the funder, but also to uncover learning opportunities about the program and to assess the impact of Empower U on people and communities, and the sustainability of outcomes.

A group of Empower U stakeholders came together in late March, 2022 to identify core program outcomes. This evaluation will seek to address progress made on these outcomes:

- 1. Empower U contributes to whole person well-being.**
 - a. Participants gain confidence and knowledge in financial, social, human, personal and physical well-being.
 - b. Empower U supports participants to meet financial goals, including basic needs.
- 2. Empower U contributes to strong, vibrant communities.**
 - a. Empower U supports participants to navigate access to services.
 - b. Empower U offers opportunities for participants to share their experiences with peers.
- 3. Empower U creates lasting changes that build strong future generations.**
 - a. Participants in Empower U achieve sustained improvements.
 - b. Empower U is guided by principles of intersectionality and GBA+.
- 4. Cross-organization collaboration effectively and efficiently guides Empower U.**
 - a. Multi-stakeholder partnerships are effective.
 - b. Empower U engages in continuous improvement year-to-year through evaluation and reflective stakeholder engagement.

Methods

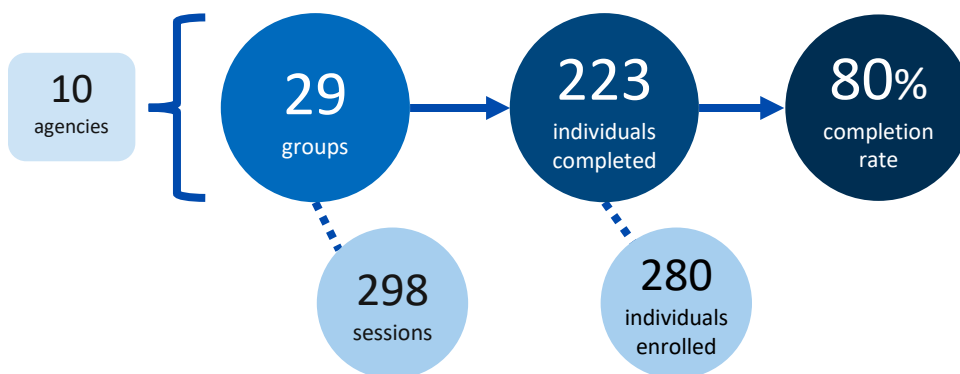
Several data sources were used to evaluate progress toward and achievement of outcomes throughout 2022. They are described here.

Excel Tracker	All program coordinators used a shared Excel form to keep track of all groups run throughout 2022. The tracker included details about each group (e.g., facilitator, number of sessions), but also participant data, tracked matched savings and completion of evaluation forms, referrals, additional support, and volunteers.
Baseline Survey	Empower U has 3 evaluation surveys. One is completed at baseline, during or close to the first session. This baseline questionnaire captures information about participants at the time of their participation. 238 participants completed the baseline survey.
Post Program Survey	
6-month Follow-up Survey	
	A second questionnaire is completed at, or close to the final Empower U session. This post-program survey assesses what participants learned as part of their participation, and what, if anything had changed for them throughout participation. 169 participants completed the post-program survey.
	A final survey attempts to reach out to participants ~6 months after their participation to gain an understanding of the sustainable impact of their participation. 18 participants completed the 6-month follow-up survey.
Sustainable Livelihood Asset Mapping	For most agencies, facilitators walk participants through an assessment of the financial, personal, physical, human and social assets present at baseline and near program end. 204 participants completed the asset mapping at baseline; 15 completed mapping at program end.
Partnership Assessment	To assess the functioning of the Empower U collaborative partnerships the Partnership Self-Assessment Tool was re-administered to all partnering agencies in August 2022. This tool had been used with the Empower U partnership previously in 2012 and 2015. The tool is composed of 11 themed sections totaling 67 questions. Additional questions were added to assess principles of intersectionality. 9 agencies completed the partnership assessment.
Facilitator Focus Group	New for 2022, all facilitators of the Empower U program were invited to participate in a virtual focus group, completed in December 2022. 6 facilitators participated from 6 agencies.
Participant Interviews	New for 2022, participants at least 6 months past graduation were offered the opportunity to participate in an interview. 8 total participants from 6 different agencies participated in the interviews. All had graduated in the last 2 years to 6 – months. One was a translated focus group.

OUTCOME 1: Empower U contributes to whole person well-being.

2022 Empower U Groups

In 2022, 10 agencies ran 29 Empower U groups, offering 298 sessions. In total, 280 individuals enrolled in a group, with 223 graduating from the program, for an **overall completion rate of 80%**, the highest ever in Empower U's history.

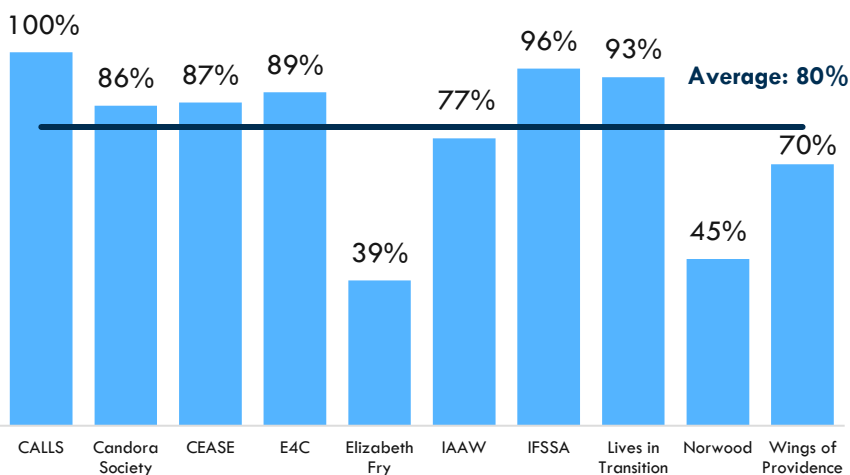


By agency, the number of groups ranged from 1 to 6, with completion rates from 39% to 100%.

OF GROUPS PER AGENCY

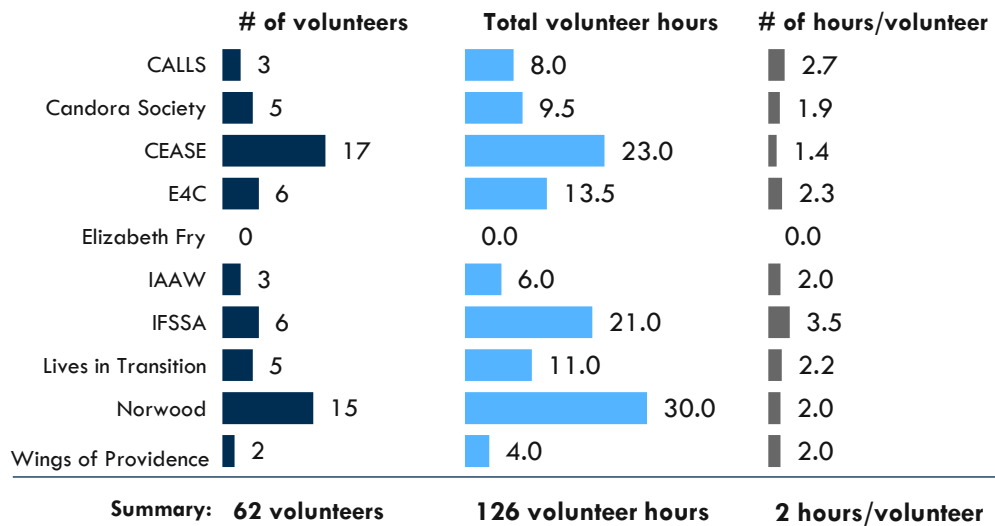


Completion Rates

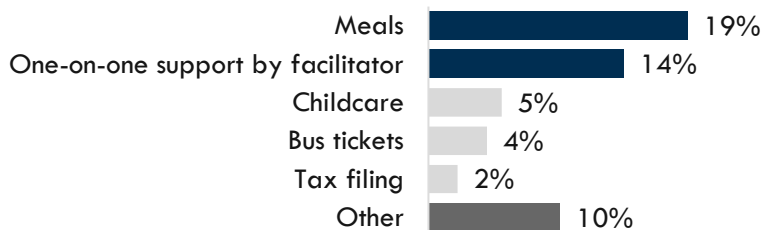


Referrals to Empower U come directly from the partnering agencies, including other programs at those agencies, from Money Mentors and the City of Edmonton. Many agencies share the Empower U program on their websites, allowing the public to self-refer. Participants also come from word-of-mouth referrals from friends and family. Occasionally, partnering agencies with full programs will make referrals to other agencies.

Empower U groups were supported by volunteers. In 2022, **62 volunteers contributed 126 hours of time** to Empower U groups.

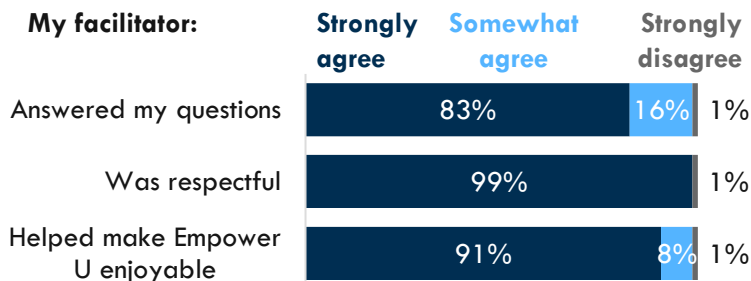


Supports



**Extra supports were not recorded for Candora, Lives in Transition, CALLS, E4C, Wings of Providence.*

Agencies facilitated participation by offering other supports to participants; **nearly 1 in 5 (19%) participants were given meals**, while others received childcare, bus tickets or other financial supports.



Most participants were very happy with their facilitators and had no comment on areas for improvement. The few comments centred on difficulties with participating virtually and the need to mute some participants.

"The people working there, like what kind of personality they have and their energy when they teach you or talk to you, it has a powerful impact on individuals. So, for me, the people who work there were very – not accommodating only, but sincere, you can tell they are there to help people."

-Participant

Since the COVID-19 pandemic forced the Empower U to move online (often over Zoom), some agencies were able to expand their catchment area. However, offering the program online did create access challenges to those who may have technology barriers and it precluded offering additional supports when clients come to the agencies, like meals, and was a barrier to developing a sense of community. Attendance dropped for some when it moved online. To mitigate these barriers, some agencies leant out laptops and/or took time to teach how to use Zoom platforms.

Conversely, others found that online courses helped access, because childcare and transportation proved to be less of a barrier. With COVID-19 restrictions now lifted, some agencies now offer the choice of in-person or online.

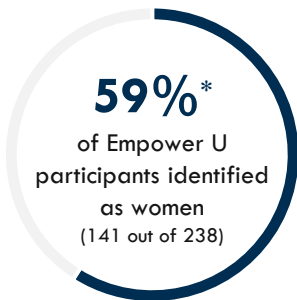
“When I took it I had to go in-person, maybe now they can offer that also online or a combination...so many times people want to attend a different type of training but then you don’t have the time, and driving there and driving back it takes on your time. Sometimes you can be at your home listening to the training and if you have kids, the kids can be around, right. But it’s more complicated when you have to drive and make arrangements.”

-Participant

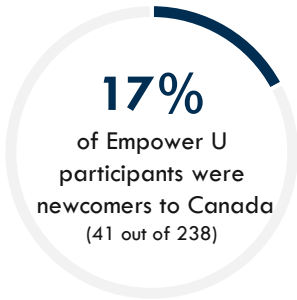
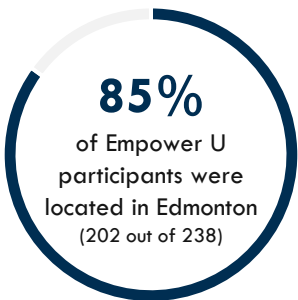
“I know things are different now because it was online, but I think if it was in person, it would have had a lot more individual – been more opportunity to get more questions answered on an individual basis. But as an online group on Zoom, it was not the most efficient.”

-Participant

Who participated in Empower U?



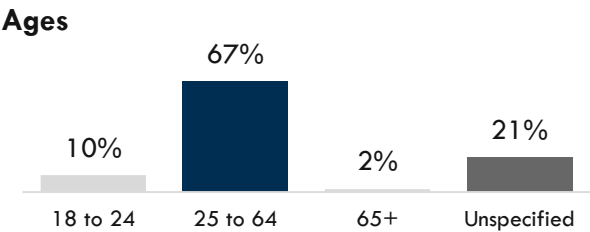
*36% left gender unspecified;
5% were male



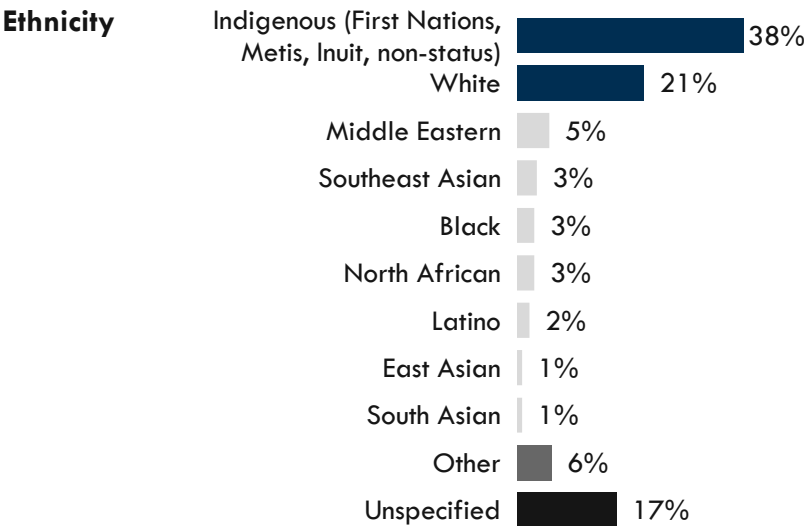
In 2022, **the majority of participants were women**. This is expected, as 8 out of the 10 agencies offer the program exclusively to women; 17% of participants self-identified as newcomers to Canada.

“I just liked how it was an all-women program that I was in, and everyone was very supportive.”
-Participant

Participant ages ranged from 18 to 72, with an **average age of 36 years** (the same as 2021). However, there was a drop in the number of participants aged 18 – 24 (10% in 2022 compared to 19% in 2021).

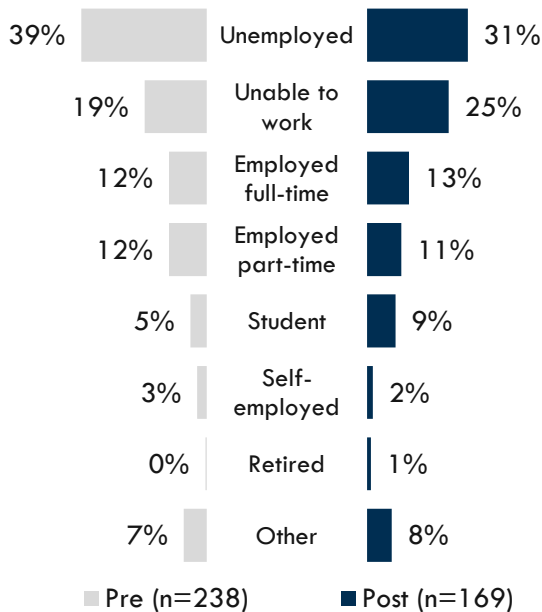


A large proportion of participants identify as Indigenous (38%), however nearly 1 in 5 (17%) opted not to disclose ethnicity.

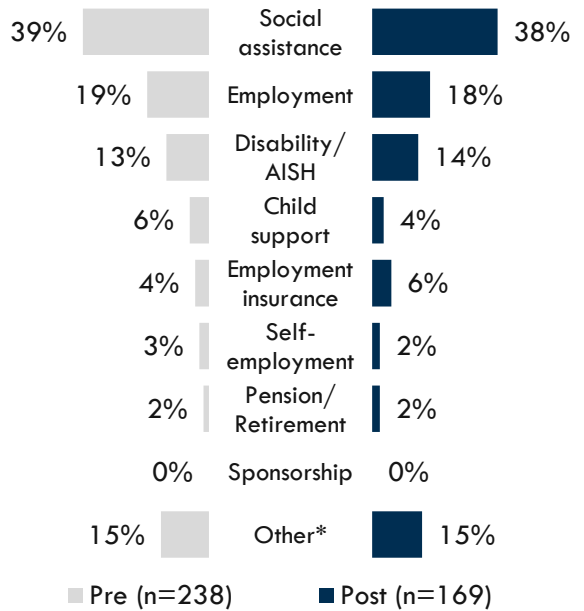


At the start of Empower U over **one third of participants (39%) were unemployed**, but by graduation, there was a slight shift with fewer people being unemployed, and more going back to school. At completion of the program (usually only 8 weeks) most participants had not made a significant change to their primary source of income.

Employment



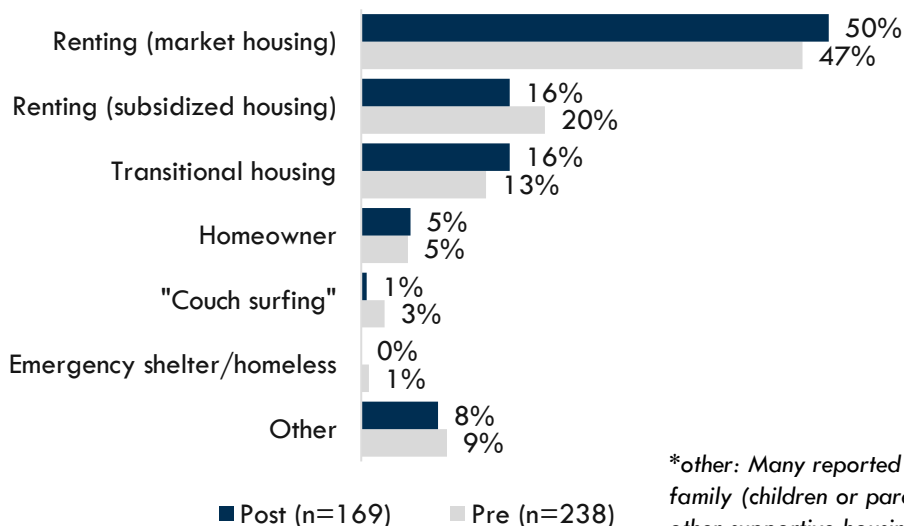
Primary Source of Income



*other included spousal support

At the start of Empower U, **nearly half (47%) of participants were renting in market housing**. At program completion, more participants had moved out of transitional housing, couch surfing and use of emergency shelters.

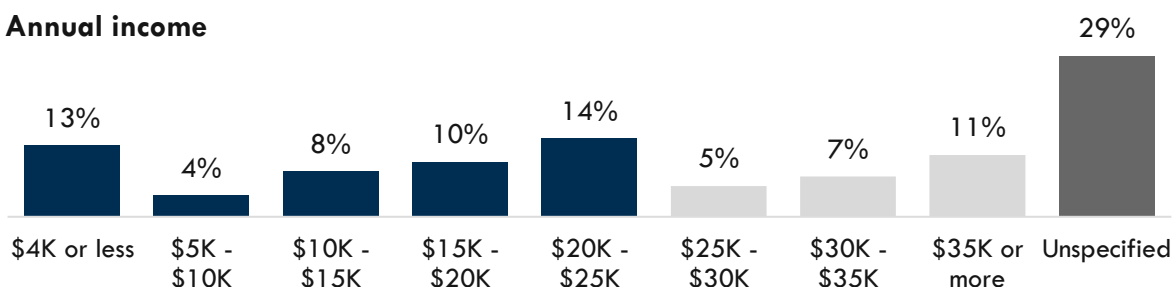
Housing



*other: Many reported living with family (children or parents) or other supportive housing.

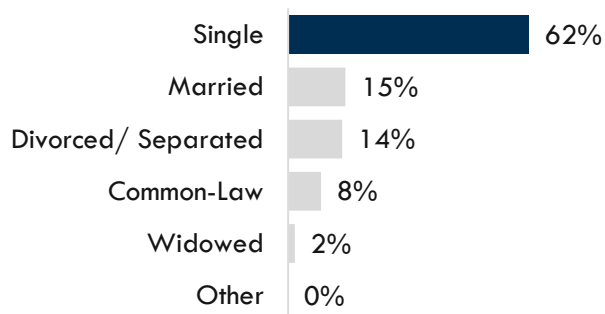
At the start of Empower U household incomes were low, with **49% of participants having an annual income below \$25,000.**

Annual income

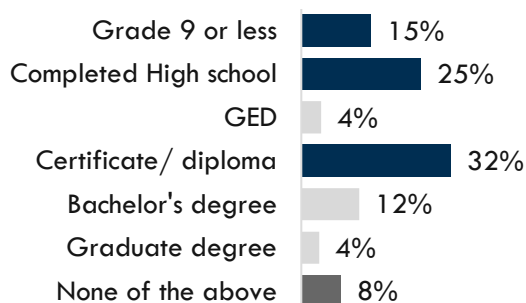


The majority of participants were single (62%); nearly a third (32%) had a certificate or diploma; 17% had children under 2 in the home; 23% had 2 – 5 years olds ; 29% had 6 – 12 year olds; 13% had teenagers. These data mirror those from 2021.

Marital Status



Education



**None of the above: most of these participants completed some high school, but did not graduate*

Some agencies focus on specific demographics, including women experiencing domestic violence or newcomers to Canada. Through Empower U, specific under-served, equity-deserving populations gain access to support. Through building capacity in financial literacy, Empower U empowers them in areas where they may have specifically experienced abuse (i.e., financial); Empower U helps them to set “healthy boundaries”.

Other agencies provide support to men and women, or whole families, with the goal that Empower U ensures “healthy children and healthy communities.” For newcomers, Empower U helps participants to set up a new life in Canada, by teaching new terms and ways of interacting with the financial systems.

The reach of Empower U to an inclusive population is substantive.

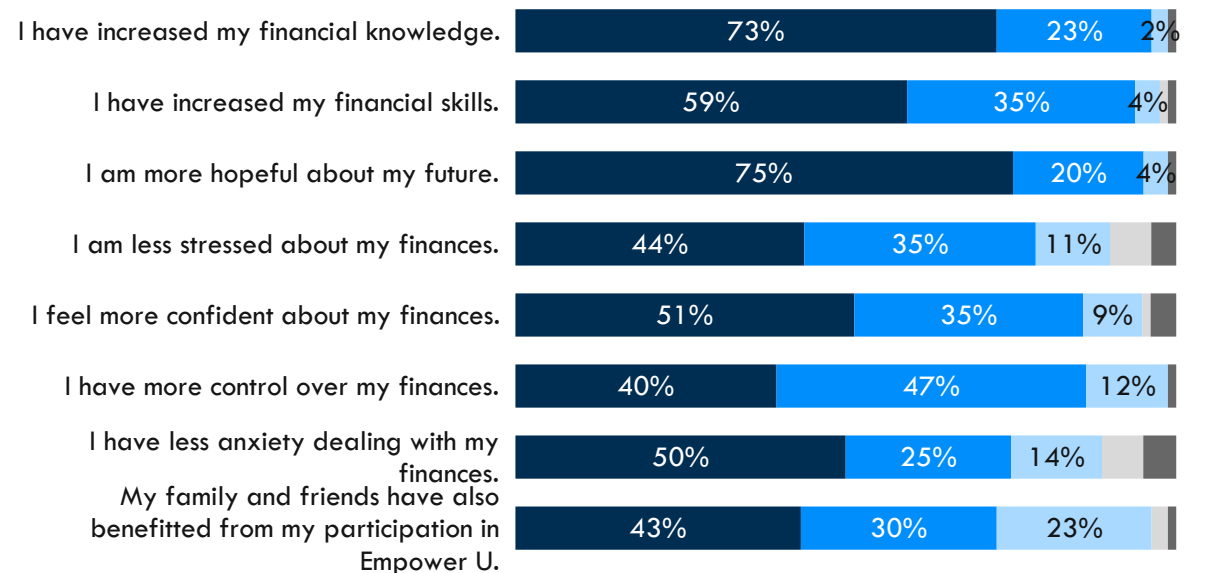
One agency offers the program for incarcerated women, which has been a success. Modifications have been made including a two-day or 8-hour version once a month, rebranded as “Me and Money”. Program facilitators are getting good feedback, and every session has been full. Recently released women have signed up for the Empower U program.

Anecdotally, some participants complete the program more than once (estimated ~10-15%) until they are able to participate in the matched savings portion. Some agencies have long wait lists for Empower U. Many who complete the program talk about it with friends and family, promoting participation.

Participants gain confidence and knowledge in financial, social, human, personal and physical well-being.

A primary objective of Empower U is to educate participants about the financial systems thus empowering them to use their new skills and knowledge to improve their life situation. At completion of Empower U, **96% of participants stated they had increased their financial knowledge**, and 95% felt more hopeful for the future. Across all assessed changes, the majority of participants agreed that they had benefitted from Empower U, including reduced stress, increased confidence and control, less anxiety and benefits for family and friends.

After completing Empower U....



■ Strongly agree
 ■ Somewhat agree
 ■ Neither agree nor disagree
 ■ Somewhat disagree
 ■ Strongly disagree

"I learned budgeting. I never really budgeted before and some of the resources that they gave to us for budgeting really have helped me work through my financial hardship...I'm better financially with my money now... I want to consolidate all my debt and try to get it down or pay it off."

-Participant

Learning about budgeting and saving through Empower U helped participants work through financial hardships and become better at managing their finances. This supported some participants in paying off bills, reducing debt, and making more informed purchasing decisions.

"What stands out for me is that it was a program about financial literacy, but it was knowledge provided without the bias."

-Participant

"I just feel more confident. It helps with my own confidence because before I hated talking about money or even dealing with my situation, so it definitely has helped with the anxiety of talking about money."

-Participant

At program completion, **80% of respondents average stress or less, related to their finances.**

What do you feel is your level of financial stress today?

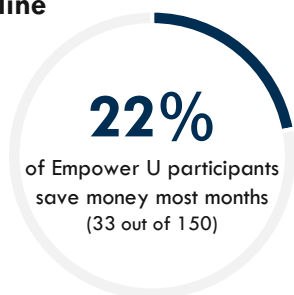


"Well, I realize I have more control over financial issues than initially – I felt like I had no say, no voice. And you know, once I accumulated certain debt, it was very overwhelming, and for me now, I don't get overwhelmed. So, I know the process and the way I can deal with it".

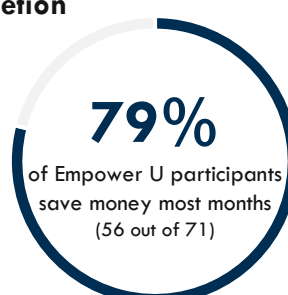
-Participant

At the start of Empower U only 22% of participants saved money most months, but by the end of the program 79% were saving.

Baseline

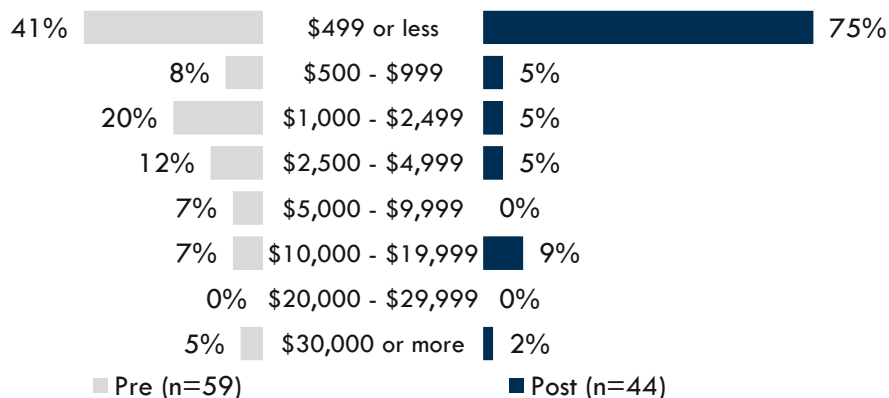


Completion



While the amount of savings did not show significant gains by program end, this is likely because more people are starting to save for the first time and achieving a savings of \$499 or less.

Savings

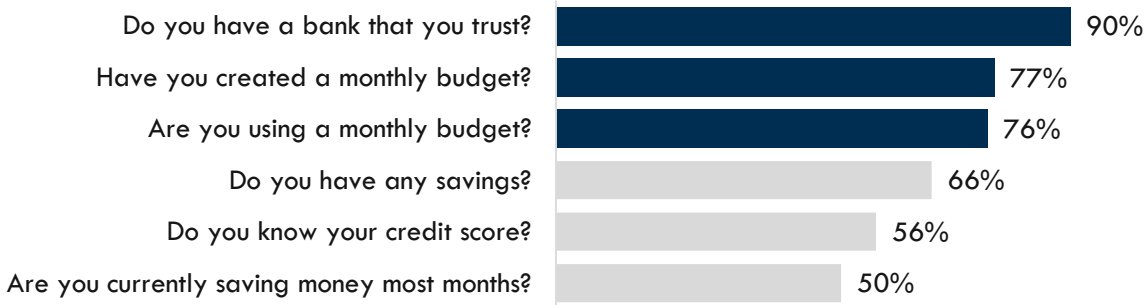


"We had a recent participant who is 63 years old, but they are eager to work and find something as they don't want to stay on welfare support. They're a good sewer and throughout Empower U we saved up and purchased a sewing machine for them. They applied for and got a part-time job working from home sewing puppets, and they gifted one back to our agency. They're very successful."

-Facilitator

Since participating in Empower U significantly more participants report having a bank they trust. 100% of respondents said they now have a bank account after completing Empower U.

Since participating in Empower U...



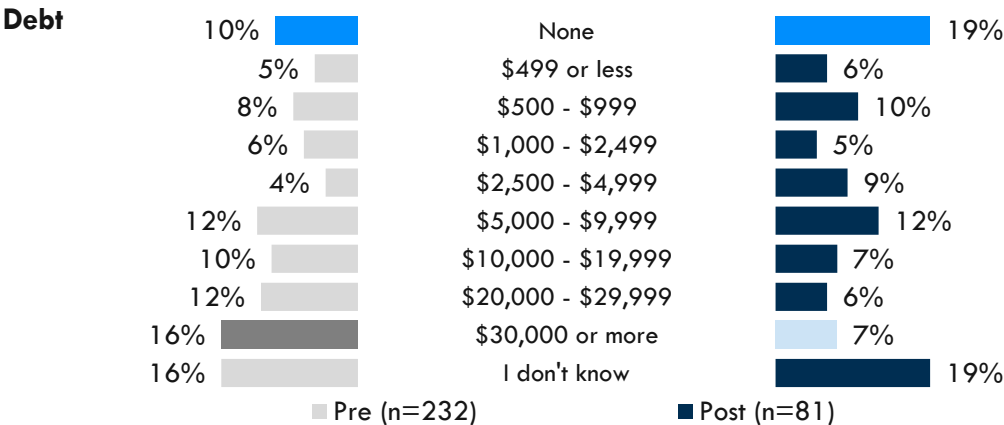
After Empower U, 6% of participants filed back taxes; 25% said already up to date, 14% plan to file taxes.

Participants also learned how to negotiate with creditor companies to reduce their debt. Learning about the importance of credit scores and checking them regularly helped participants check the accuracy of and improve their credit. This includes knowing how to use credit cards in a way that will not increase their financial burden.

“Because of Empower U I now have a notebook where I write down all the information I learnt and I use it to deal with banks.”
-Participant

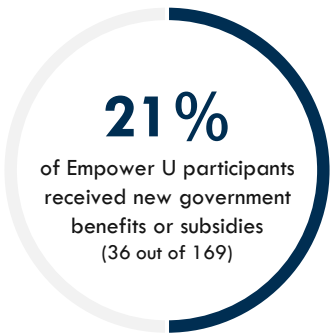
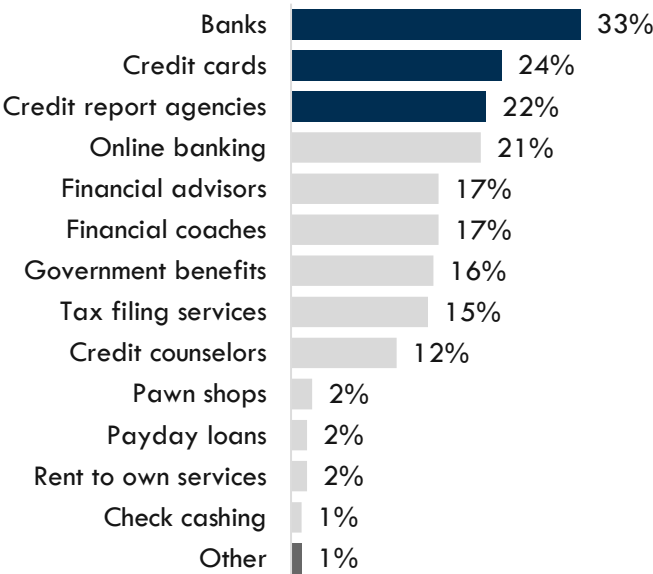
At the start of Empower U, 5% of participants were using payday loans, which dropped to 3% by graduation. Use of pawnshops, installment loans, car title loan, cheque cashing and rent-to-own systems remained the same.

Debt at the start of Empower U showed that **16% of participants had debts of \$30,000 or more**. By program completion, **a higher proportion of respondents were debt free** (10% to 19%), and fewer had debts of over \$30,000 (16% to 7%).



After Empower U, many are using credit cards and credit reporting; over **20% of participants receive new government benefits after Empower U.**

After Empower U, I make use of....

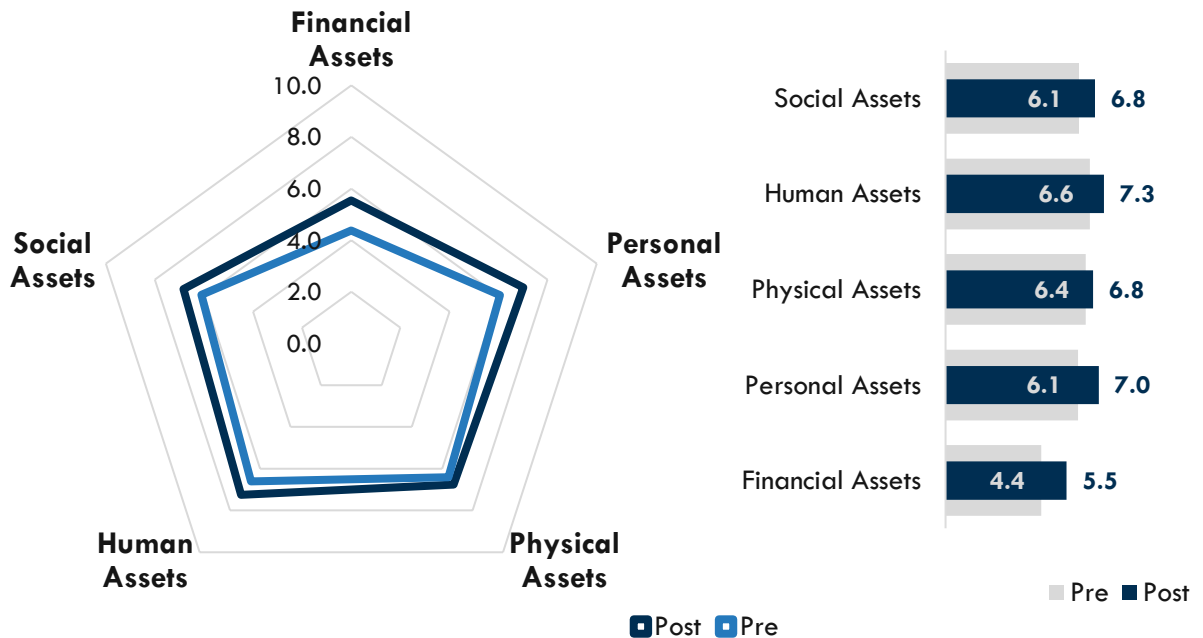


Learning about RRSPs and how they can be used has empowered participants to use these saving options for education purposes and achieve recertification. Learning about other investment opportunities has also allowed participants to make informed decisions about products “*rather than just being a customer in the bank*”. This includes being able to negotiate interest rates with banks.

“I learned in Canada here, we have RRSPs ...I learned that I can use some money in my RRSPs for education. I didn’t know that. I thought that I can use money from RRSPs only to buy a home...I took the money and I took another important certification...I’m empowered because of this.”
-Participant

“It’s so interesting to see how far participants come from the beginning of the Empower U program to the end. We see that glimmer of light when they realize they can break free. They open up and realize that they can get out of debt, and budgeting isn’t really a dirty word! They understand that they can still budget and enjoy themselves like going to the movies, they just have to factor that into their budget.”
-Facilitator

The Sustainable Livelihood Asset Mapping exercise, asks participants to rate their assets in 5 core areas. Completed again at program completion, this exercise demonstrates growth across these five domains. In 2022, **growth occurred across all domains, with the greatest growth in financial assets.**



**Note that asset mapping was not completed for CALLS or IFSSA*

The positive change in assets demonstrates not only the financial knowledge and capacity building that occurs through Empower U, but also how Empower U empowers participants to explore all avenues of their lives, gaining support systems, integrating within communities, building relationships, and achieving personal growth.

“Now I'm not afraid to deal with the things. And I know that I'm on the right track and even though I still have debts that I need to deal with, I'm doing all the right things that I can do for now. Because I've never had any guidance in my life when it came to finances from anybody, so I never knew how everything works – I had no idea. I didn't even have basic – you know, some skills like life skills, I've never had that, because I grew up ... on the streets and working in sex trade for years, and I was never in control of my money.”

-Participant

“It's that glimmer of hope and seeing people have the realization that they can do something different. And it's usually after the credit re-building part of the program when participants see that there is hope to build back their credit. It's also seeing how women can support each other and create a safe space where they can talk about money. It removes the shame and creates support where they can share tips. It removes that isolation, particularly around the topic of money. They ask questions, support each other, and celebrate their successes.”

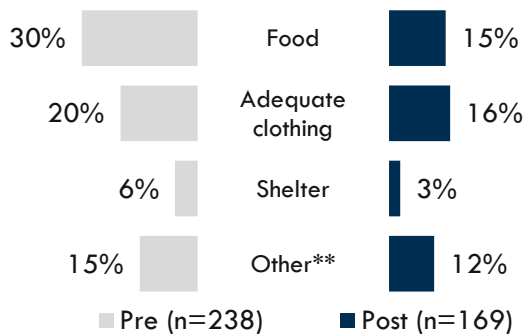
-Facilitator

Empower U supports participants to meet financial goals, including meeting basic needs.

Empower U teaches participants to set financial goals. By setting goals they create achievable milestones to reach financial independence. It is the intention that the financial situation of participants improves throughout participation, continues to improve after program completion and that improvements are sustained. This include this ability to meet basic needs.

At the start of Empower U, **one in five (20%) at least sometimes, did not feel safe in their current housing situation**. By program completion, 14% reported safety concerns. At baseline, **nearly one third (30%) found themselves without food**. Access to food, adequate clothing and shelter all improved by program completion.

In the last 3 months, did you find yourself without...



*Totals do not sum to 100% as participants could select none or multiple.

**Other responses included not having enough to pay for bills and/or medication.

All the interview participants' financial situations had changed for the better since taking part in Empower U. For example, **participants are now able to better manage their debt and credit scores and meet their financial goals as a result**. Overall, participants have changed their behaviour because of what they learned in Empower U.

"Although my income hasn't increased, my savings did. Before the program I was more comfortable buying things I didn't need, but after the program, I control this more and can save more."

-Participant

"My savings accounts are growing. I know every month I have to put some money aside – and I know how to build my credit in a safe way. [My financial situation] has gotten better."

-Participant

"I would say [my financial situation has] changed for the better. I'm better with money. I didn't really know about my credit rate and all that other stuff before – like what it meant, so I'm definitely going more towards my goals now – what I want financially. I think I'm just – I'm better with money now and I'm building towards paying off my debt. It's gone down and my credit rating has gone up."

-Participant

Financial Goals

At the start of Empower U, debt repayment, with the end goal of being debt free, was the most commonly reported financial goal, with over 27% of survey respondents indicating that it is their primary goal. Many participants also wanted to begin building up their cash savings. Some of these participants specified that they would place their savings towards housing (moving expenses, down payment) or other expenses (e.g., car, furniture, travel). Other financial goals included: building credit, building an emergency fund, and starting investing.

At program completion, debt repayment remained the most common goal, with 43% of respondents indicating it was their primary goal. These participants also wanted to build their cash savings, with several wanting to save toward housing.

By program completion, many participants had made progress toward their financial goals, with several starting a debt repayment plan to begin tackling their debt. Many others started saving money, mentioning that they are using the Empower U matched savings to improve their financial status. Others cited that they have formalized a budget to follow.

It is clear that Empower U helped all participants to set and achieve financial goals. Setting financial goals is also important to participants to support their families

"As I get older my kids' future... that's why I want to continue to set financial goals, so I'll be comfortable, and I can contribute to my kids' education and make sure that they're OK."

-Participant

"When I came to Canada the conditions were hard, income was limited, and I was a student. Then I decided I needed to get a car, because I was saving my money through Empower U and I did my driving lessons, and little by little I saved enough and bought a car, and I'm really happy with that".

-Participant

Participants identified the need for both realistic short-term goals as well as longer-term financial goals.

"Initially I started with short-term goals and...when I learned about, 'OK. I need to have both short-term and then long-term'...But then through [Empower U], I was like, 'OK. I'm going to start making goals that are realistic'...It doesn't have to be a lot of money but at least I'm trying to achieve it. Every month, I have to put some money, however little it is, into these accounts, rather than looking at a big goal that I wouldn't be able to [reach]."

-Participant

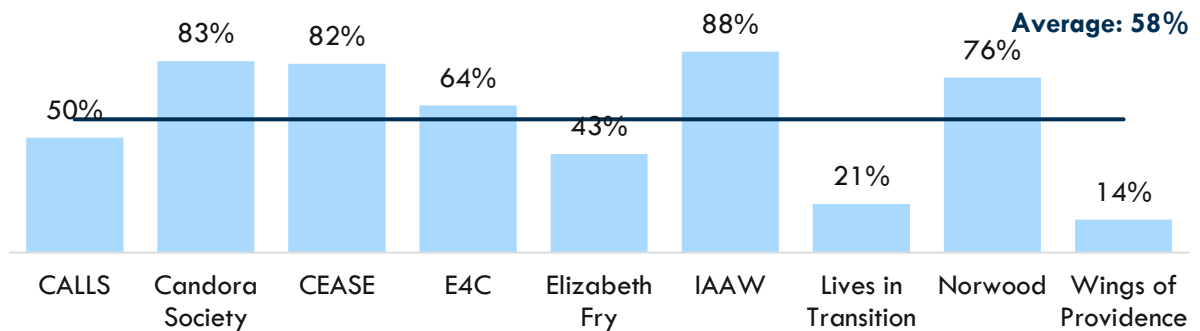
"The biggest success story for us is when women realize they have power. A lot of women we work with are dealing with separation, divorce, debt, and financial abuse; they're often in debt and they don't even know about it. Empower U helps them to understand that there's a way out and it might not be as bad as they thought. Empower U is helping these women get their feet out of the cement when they feel frozen with helplessness, it's great to see!"

-Facilitator

Matched Savings

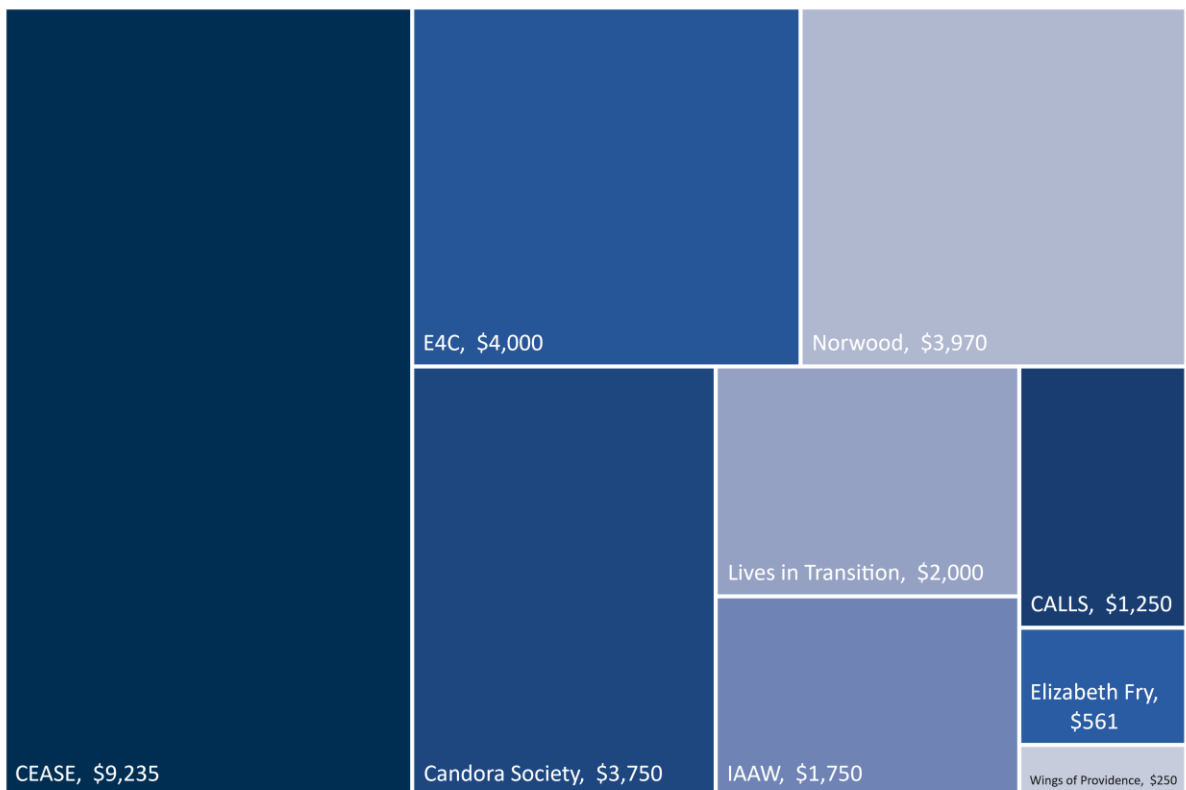
A core component of Empower U is the ability of participants to save money while participating and for those savings to be matched by ATB Financial, through partnering agencies.

In 2022, **58% of participants participated in the matched savings portion of the program**, with a range by agency from 14 to 88%.



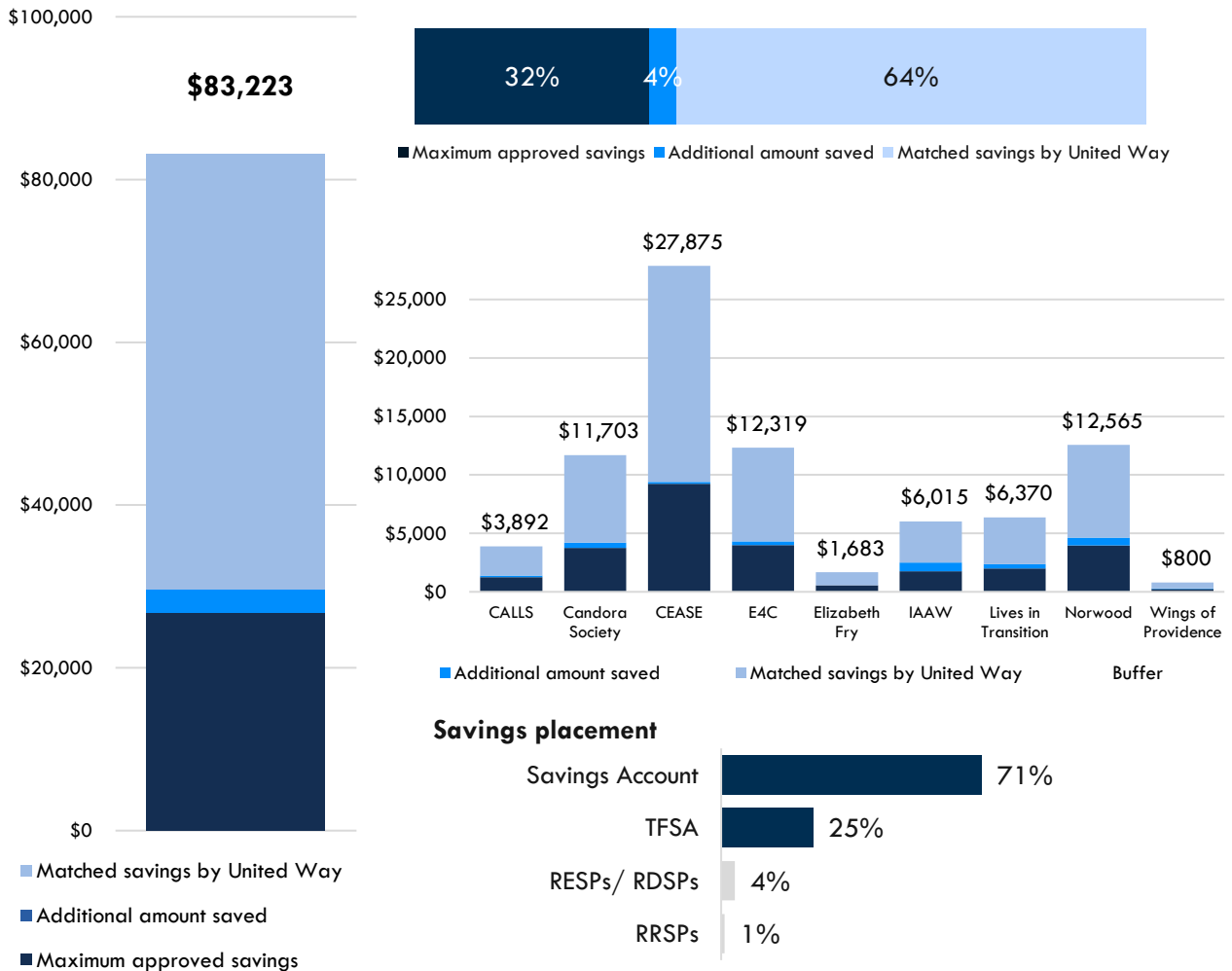
By agency participants saved varying amounts, with participants of CEASE saving over \$9,000.

Savings by Agency



* Note that matched savings were not recorded for IFSSA

The total amount saved throughout 2022 by all agencies neared \$100,000. 32% of the total amount saved was maximized savings by participants. Most participants put their savings into a savings account.



"Because with the money that [Empower U] provided, I applied for my recertification, then I can work as a certified engineer now because I am a foreign engineer, right. In order to work here in Canada, you need to recertify here. It's a long process and it's not cheap. But I did, yeah."

-Participant

Facilitators identified that the biggest barrier to participation in the matched savings portion is being low-income. Other barriers included the paperwork and administrative tasks, however agencies offer support. Enablers including having a supporting family or spouse.

It's in the name of the program, "Empower U", I can help you arrange the meeting with the bank, but you need to go to it!"

-Facilitator

SUMMARY: Empower U contributes to whole person well-being.

- In 2022, Empower U had the highest completion rate, with 223 participants completing the program
- Participants were generally low-income, with 49% making \$25,000 or less per year, and over 20% in unstable housing
- 96% of respondents reported they had gained financial knowledge; 95% of respondents reported they felt hopeful for the future
- By the end of Empower U, the number of participants saving money each month doubled
- Participants self-report growth in all given asset areas: Financial, Social, Personal, Human and Physical, indicating whole-person impact
- Participants learn to set achievable financial goals, with most aiming to be debt-free
- A higher proportion of respondents report being debt free by program end
- 58% of participants participated in being the matched savings
- Using the matched savings, over \$80,000 was saved throughout 2022

Empower U is a financial empowerment program, but because financial situation impacts all aspects of a person's living, the impact of Empower U on individual participants allows them to live with reduced stress, with the ability to better support their families and their communities.

OUTCOME 2: Empower U contributes to strong, vibrant communities.

Empower U supports participants to navigate access to services.

After completing Empower U, participants continue to access other services at their home agency, particularly those that provide support to the “*holistic family unit*”, including outreach services, food hampers, childcare and family resources. Many build trusting relationships with the group facilitator and use this relationship to connect to other services. Thus, it is important that facilitators have knowledge of other resources available and can connect participants with other, person-centred programs or resources, including community programs and employment programs. Facilitators shared that their ability to do this is dependent on what they know.

Empower U supported participants in feeling more connected to their community and made them feel as though there is someone watching out for them.

“I think the [program] opened me up. I’m not the kind of person – I don’t even have Facebook I don’t like this social thing – but slowly it opens me up and also connected me with the people I never expected to connect.”

-Participant

“As a newcomer, it’s comforting to know that these people [at Empower U] are taking their time and effort and expenses just to know that this person can manage finances better...it is comforting on me as a person, not just the knowledge but knowing that there is someone there to guide me and help me go through this.”

-Participant

“I really enjoyed the program...And the women supporting each other definitely – it felt nice to have that group every week to talk about and to listen and support each other – I think benefited me in the long run all around because it’s yes, I don’t have a lot of women in my life that I have that with, so it was nice to have that every week.”

-Participant

After Empower U, 25% of those that report accessing other services indicate that their facilitator helped connect them to those services, while the other 75% sought out other programs and services on their own. However, **68% of respondents shared that their home agency contributed to connecting them to additional supports.**

Many participants **shared their Empower U experience with friends or families**, including making recommendations to the program, but also sharing specific skills gained, including encouraging others to check their credit scores, set budgets and modify spending habits.

"I shared [what I learned] with many of my friends...to check your credit score constantly... and the importance of a budget."

-Participant

"Right away I shared my information with my parents and people around me...I taught all of them that they have to limit their expenses and change their habits."

-Participant

"I told quite a few people that you should check out this program. I told a few of my friends, I don't even know how many but I've told a few people. I basically just told them because they're not very smart with their money and I don't know how to explain things so I was just, 'You should just take this program, they'll teach you everything you need to know'"

-Participant

"I just told a couple of girlfriends that are kind of in the same situation – not the greatest financial situation – and they don't really know about money and banks and accounts and any of that stuff. I told them that it would be a good program for them to benefit from, to learn too because they need it just as much as I did...My friends are going to be starting the next one whenever that one starts."

-Participant

Empower U participants not only improved their financial situation, but this impact spreads throughout family systems as well. Some participants have reported improved confidence in building a better life, that their relationships are strengthened, and that they can pass on their new knowledge to their children.

"I hope [Empower U] will change the future of my daughter, because I have that knowledge now in my 40s that I can provide to my daughter when she's eight. And I believe she's not going to make the mistakes that I made. It's a knowledge that I can transfer to her and make her life better and at an early age."

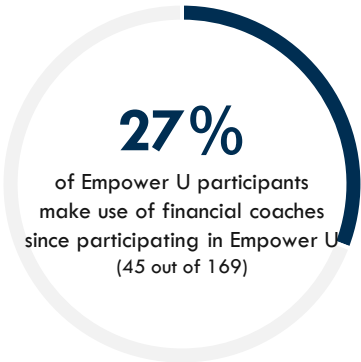
-Participant

"I'm really more determined on providing a better life for myself and my children."

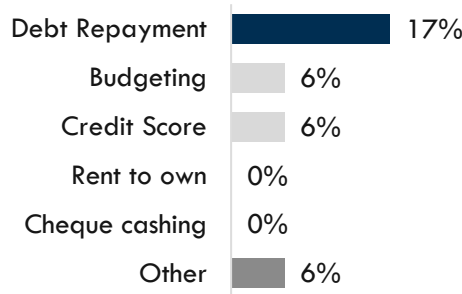
-Participant

Financial Coaching

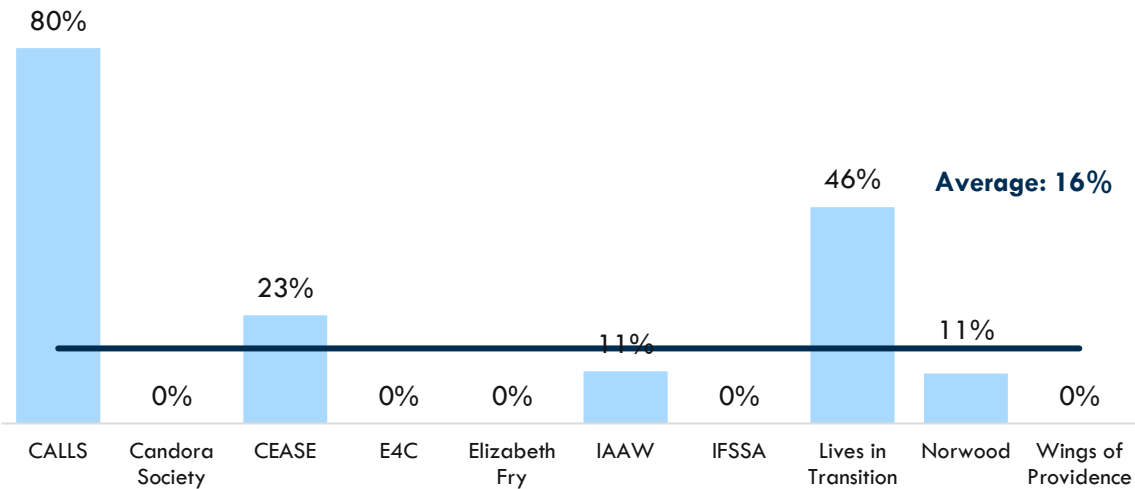
Through Empower U, participants at most agencies have access to optional financial coaching*. Coaches are sometimes invited to attend a session to introduce themselves; this acts as a “warm hand off”. Other agencies have employed a “speed dating” format, where participants can connect with a coach for a short time to explore the offering. **Over a quarter (27%) of participants made use of this financial coaching offer.** The majority (61%) met with the coach one time, but for 17% of those using financial coaching, they met with the coach 5 or more times.



What areas of your finances did you work on with your coach?



The number of participants accessing financial coaching varied significantly by agency, with 80% of CALLS participants accessing coaching.



*Financial Coaching was not offered in Candora, E4C, Elizabeth Fry, IFSSA, or Wings of Providence.

In 2022, Empower U participants were referred 112 times to 68 different programs. Common referrals were to employment support programs, Money Mentors or other income supports, and to other partnering agencies.

Most participants did not comment on whether they had accessed other programs or training since starting Empower U. However, of those that did respond, most said they have not accessed any programs or training. Of those that have accessed programs or training, they mentioned **accessing services to improve their employability, build a debt repayment plan, or improve their financial education.**

Collectively the Empower U partner agencies offer over **100 other programs available to clients.** Most commonly these programs focus on financial well-being, access to counselling and mental health supports, education and training opportunities, access to support with employment, and youth programs.

In the image below, the size of the circle represents the number of programs offered across all partnering agencies. This impressive list of over 123 programs* highlights how participants of Empower U are connected to a wide range of services, either at their home agency, or through the collaborative partnerships within Empower U.

Programs Available at Partnering Agencies



**Programs were identified through comprehensive website searches for each agency*

Empower U aligns well with the other services offered by the partnering agencies, some of whom have self-described as “*striving to empower and support anyone who needs it.*”

“I’m going to go to Money Mentors next week. I have an appointment there...I’m going to start to try to consolidate all my debts...they help with bankruptcy and debt consolidation...I’m going there to get help with achieving my goals more.”

-Participant

“I am connected to the Newcomers Support Programs. They would always call us and just see if there’s any class going on...sometimes they call us if people from Canada Revenue are coming...I have attended sessions where Canada Revenue have come to talk to us and sometimes they’d talk about something about finances.”

-Participant

Empower U offers opportunities for participants to share their experiences with peers.

In 2022 United Way hosted a special event to celebrate 10 years of Empower U. Past and current participants, facilitators, ATB and United Way representatives were invited to a lunch, with opportunities to network, to listen to impactful guest speakers, and to continue financial learning through post-event workshops.



ATB Financial Team



Celebration cake

Select past participants were invited to share their stories, including Tsitsi Chiwara. Her story is shared here, in full, with permission.

My name is Tsitsi Chiwara. But who am I?

I am a single mother to two rambunctious boys.

I am a victim of Domestic violence.

I am a Divorce Lawyer.

I am an Empowered woman, and so are you.

But what does that mean?

We are women who are confident about ourselves, who can earn an income and manage our finances, build financial security and increase our influence over the household budget.

We are women claiming and holding power to make our own decisions, stand up for our rights and say no to violence, discrimination and harmful traditional practices.

We are a woman who can decide if, when and who to marry; if and when to have children — and how many; we are leaving violent relationships and learning how to save or spend our money. Women typically invest a higher proportion of their earnings in the health and welfare of their families and communities than men.

We are women who are ensuring increased economic productivity, improving development outcomes for the next generation, and making institutions and policies more representative.

However, close to 53% of our counterparts are experiencing poverty, 11% identify as indigenous, and 42% identify as visible minorities. Women's empowerment through financial inclusion remains unfinished business.

Allow me to elaborate on some of the facts of that unfinished business that should be of particular concern to all of us:

- Women are more likely to be unemployed than men.
- More women than men work in vulnerable, low-paid, or undervalued jobs. Women remain overrepresented as contributing family workers and in everyday work.
- Gender inequalities in employment and earnings mean that women have lower incomes, leading to income insecurity over the lifecycle.
- Also, in many societies, men continue to claim ownership of and control over productive resources and assets such as property, inheritance and land, as well as financial aid.
- Thus, women frequently do not have the collateral necessary to seek loans from the formal financial sector business.
- These factors, combined with discrimination against women in financial markets, mean that women are far less likely than men to have checking or savings accounts in their names.

Empower U is bridging the gap between unfinished business and women's empowerment, creating a safe space for women from all walks of life to come and take charge by building secure financial futures.

I am an Alumni of the program joining you today to celebrate the 10th Anniversary of Empower U. The program changed my thinking as a marginalized woman, victim of domestic violence and immigrant, creating a sound future for myself and my children; it can do the same for you!

Thank you.



SUMMARY: Empower U contributes to strong, vibrant communities.

- Empower U helps to build a sense of community for participants
- There is evidence that a motivating factor for participation in Empower U is to create better living situations for families, and that Empower U is enabling participants to spread the benefits of the knowledge gained
- Over a quarter of participants access financial coaching
- Throughout 2022, over 100 referrals were made to other programs
- Through the Empower U network of agencies, participants have access to over 120 programs, including educational or training programs, employment programs, and counselling services
- Empower U hosted an impactful 10-year celebration event with successful turnout

Empower U is a program, but it is also a network. The benefit of ten agencies collaborating, sharing and learning together is that participants are connected to a community of support.

Empower U contributes to strong, vibrant communities at the individual level, through empowerment to provide and meet basic needs for families. Empower U contributes to strong vibrant communities at the system level by building a collaborative network of agencies that offer specialized programming to diverse populations, respecting individuals for who they are and where they are.

“One participant we had back in March 2022 was struggling with debt and savings when they first started the Empower U program. At the end of the program, they managed to save \$750. They cashed out and opened their own healthcare aide business from home which has been great and successful. They came back to us at Christmas and donated Dollar Store gift cards to our participants who may not have the money to purchase Christmas gifts. They continue to stay in touch and let us know how great the Empower U program was in terms of making friends and getting a job. It’s the first time that they were able to make an income and feel independent.”

-Facilitator

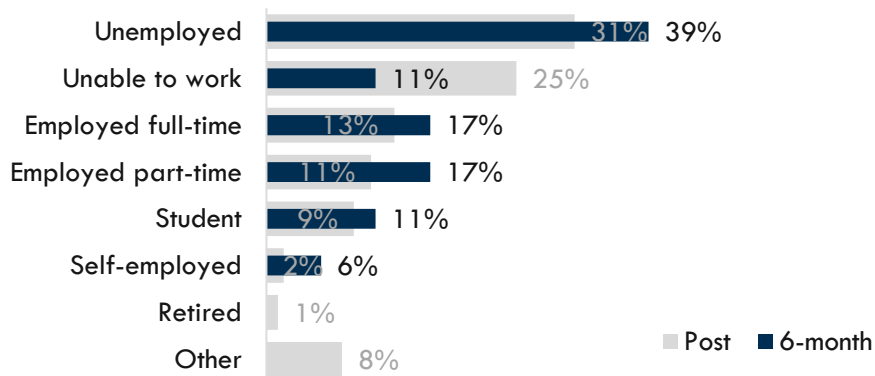
OUTCOME 3: Empower U creates lasting change, that builds strong future generations.

Participants in Empower U achieve sustained improvements.

Participants were invited to complete a final questionnaire approximately 6 months after they had completed the program, to evaluate sustained or continued improvement. In 2022, **only 18 participants completed this questionnaire**, many with partial completion. Therefore, drawing conclusions from the data is cautioned.

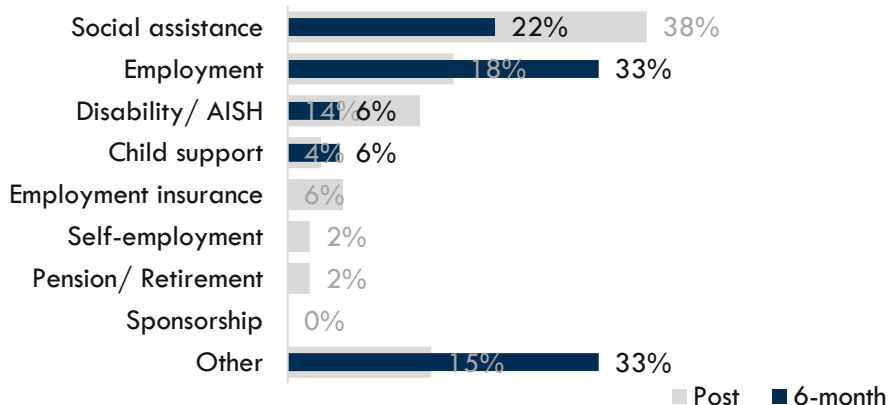
Six months after completing the program there were no notable changes to housing situation, or feelings of safety, as compared to the post-survey. Of 10 respondents, 1 continued to struggle with food security, but there were no reported challenges with shelter or adequate clothing. Respondents had higher rates of unemployment compared to program end, and also higher rates of full-time and part-time employment.

Employment



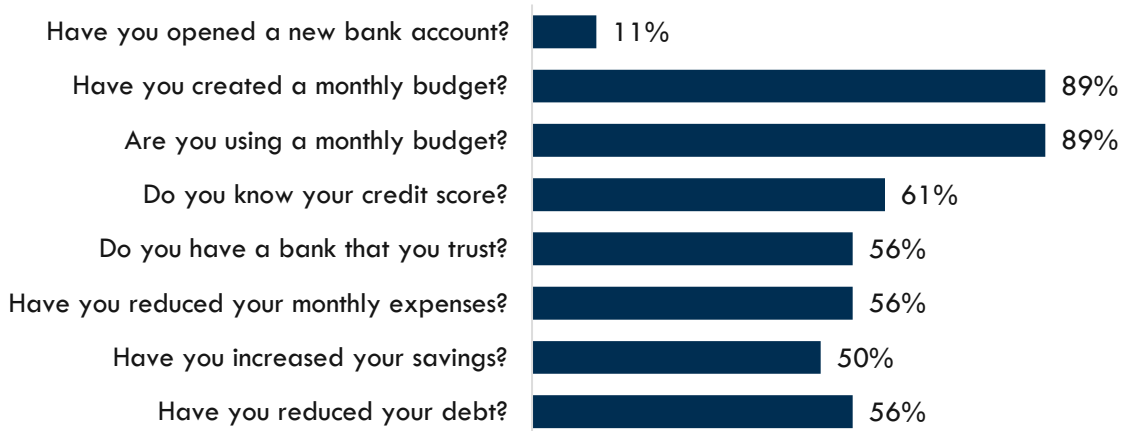
More participants 6 months later report employment, rather than social assistance as their primary income support. Many more have also identified other sources of income.

Primary Source of Income



In the ~6 months since participation, participants were continuing to budget. However, fewer reported having a bank they trust (56% compared to 90%). Over half of respondents reported increasing savings and/or reducing their debt.

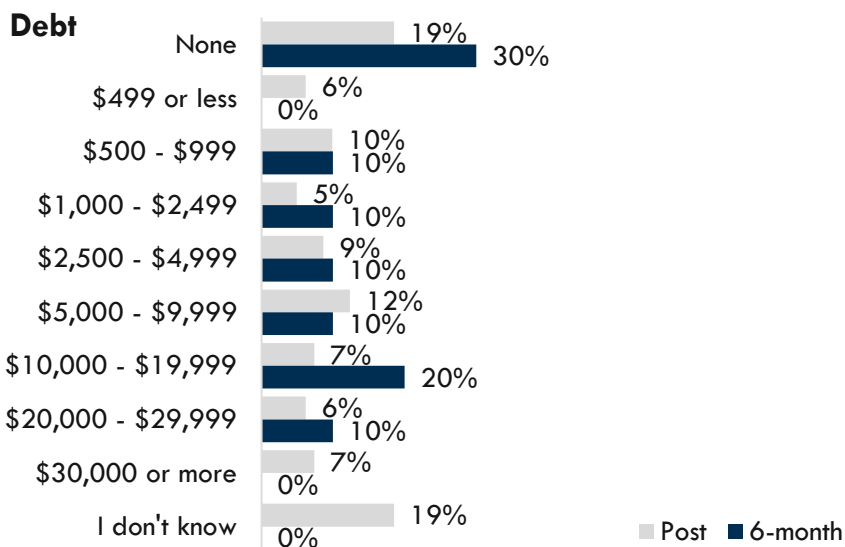
Since participating in Empower U:



Six-months post Empower U, participants experienced some troubles saving income. Some mentioned that low income and increased cost of living has caused strain. Others lost employment, adding to their financial challenges. Of the 10 respondents, 3 reported they are still saving money most months.

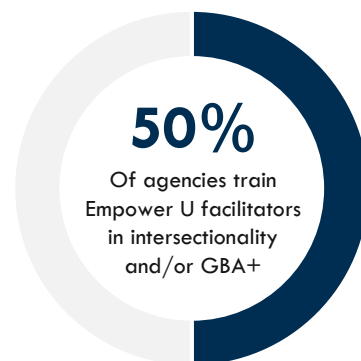
Use of predatory financial organizations was very low, with only 1 person reporting using a cheque cashing service.

Debt levels were reduced with a higher proportion of respondents reporting being debt free (19% to 30%).



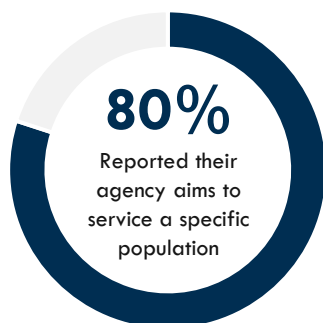
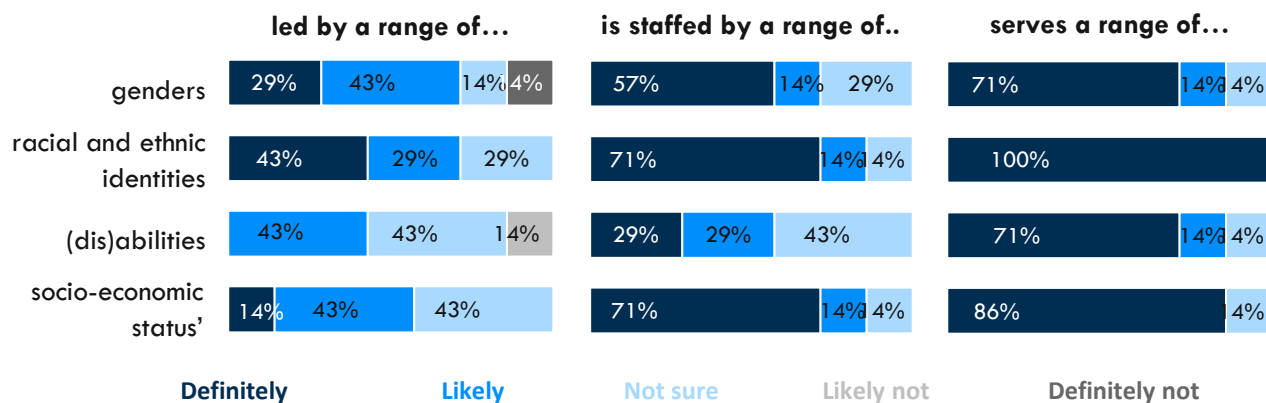
Empower U is guided by principles of intersectionality and Gender Based Analysis+.

As a program that aims to empower vulnerable populations, it is important that Empower U not only makes claims that it is driven by grounding principles of inclusivity, but that there is evidence to demonstrate it. As such, Empower U assessed how it is guided by principles of intersectionality and GBA+. **50% of partnering agencies report training Empower U facilitators in inclusive training.** This can act as a baseline for future assessments, as well, it can help to build knowledge sharing activities between agencies, where, for example, facilitators trained in GBA+ or intersectionality can share experiences about how this training is included in their facilitation of Empower U.



Another way to explore that Empower U is offered in alignment with inclusivity principles is to review the diversity within the partnering organizations. Agencies reported that at the leadership level partners are not confident about the diversity within their organization. However, most partners reported that their agency is staffed by and serves a diverse population.

My organization is ...



"Our organization has always valued lived experience through hiring, Board and volunteer involvement. Indigenous, racialized and 2SLGBTQIA persons, primarily living on very limited incomes, have always accessed our services."

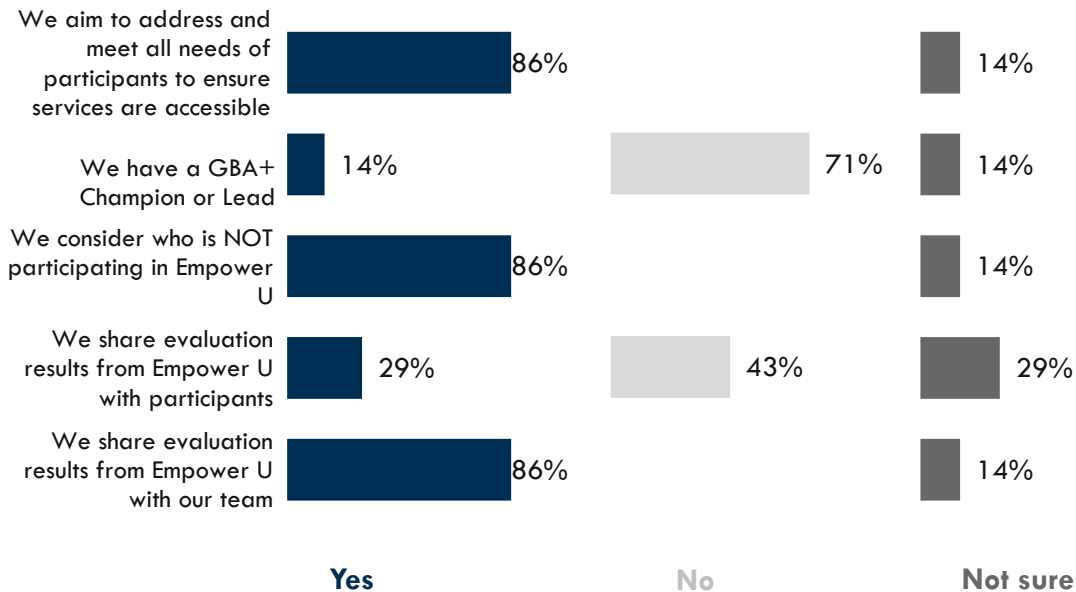
-Agency Lead

All agencies reported that they encourage or train their facilitators to:

- Critically reflect on their own attitudes, beliefs and assumptions
- Create safe spaces in which participants can be their true selves

Agencies also report being aware of the importance of diversity, inclusivity and equity and are taking active steps to ensure that Empower U is operationalized with these principles. While not many partners have a GBA+ champion or lead, leveraging the expertise of even one partner at partnership meetings may help to spread guiding principles.

Within our organization...



SUMMARY: Empower U creates lasting change, that builds strong future generations.

- Assessment of sustained impact is early, with only minimal respondents contributing data, however, early indications suggested that participants have been successful in:
 - gaining income through employment
 - continuing to budget
 - reducing debt
- Empower U has a long history with a core group of partners who offer the program to their agency clientele. These partners appear to have a solid foundation of diversity ensuring their services are accessible and inclusive to a diverse population.

Early indications are positive that the benefits of Empower U are long-lasting for individuals. Collectively, over the hundred of participants yearly, these positive changes drive broader, generational change.

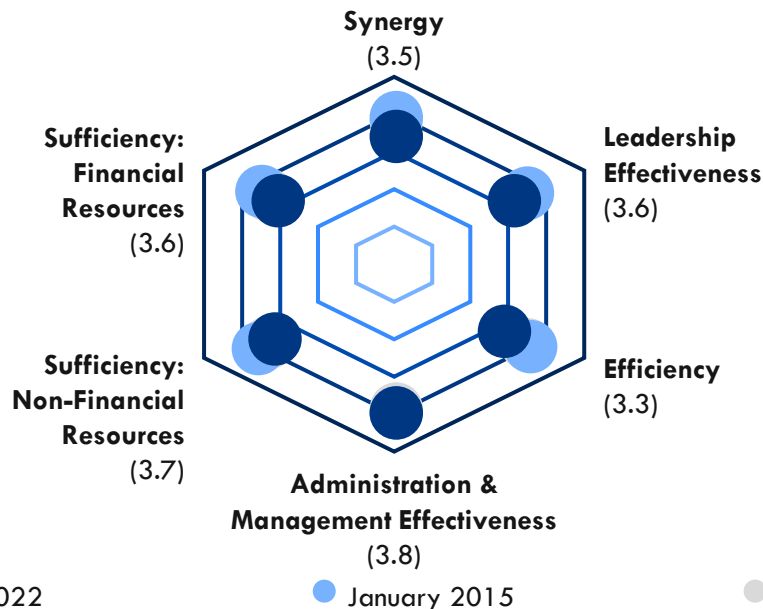
OUTCOME 4: Cross-organization collaborative effectively and efficiently guides Empower U

Multi-stakeholder partnerships are effective.

As a collective of agencies, it is important to know that the partnerships are being leveraged and optimized. To allow for direct comparisons to previous years, the same partnership tool was used as in 2012 and 2015, the Partnership Self-Assessment Tool (PSAT)¹. The PSAT is composed of 11 themed sections², totaling 67 questions. The survey was distributed through an online platform, Qualtrics, to leads at 12 partnering agencies; 9 respondents participated in the survey. For future partner assessments, work is underway to explore new tool options that better reflect the working nature of the collaborative.

Empower U Partnership:

Six major characteristics of effective partnerships.



In 2022, partnerships effectiveness fell across all six assessed characteristics. The overall Synergy score is a key indicator of how well your partnership's collaborative process is working. It indicate how well the process is combining your partners' knowledge, skills, and resources so they can accomplish more together than they can on their own. **Empower U's Synergy score is 3.5, considered the "Work Zone"**³ which means that more effort is needed to maximize the partnership's collaborative potential.

1. Center for the Advancement of Collaborative Strategies in Health. (2002). Partnership self-assessment tool questionnaire.
2. Synergy (9 questions), Leadership (11 questions), Efficiency (3 questions), Administration and management (9 questions), Non-financial resources (6 questions), Financial and other capital resources (3 questions), Decision making (3 questions), Benefits of participation (11 questions), Drawbacks of participation (6 questions), Comparing benefits and drawbacks of participating in the partnership (1 question) and Satisfaction with participation (5 questions)
3. Scores 4.5 and higher are in the "Target Zone"; scores 4 – 4.5 are in the "Headway Zone"; scores 3.0 – 4.0 are in the "Work Zone"; and scores under 3.0 are in the "Danger Zone"

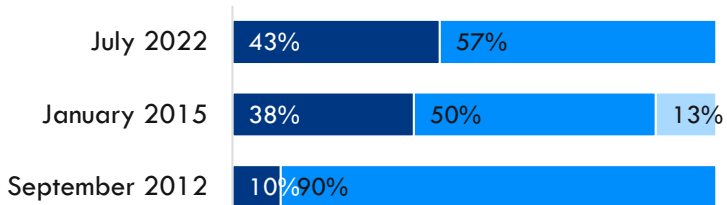
Members of the Empower U partnership are mostly satisfied with the collaboration of the partnering organizations and their influence in that partnership.

Agency leads also reported a slight drop in satisfaction with the partnership's plans to achieve goals and implementation of plans.

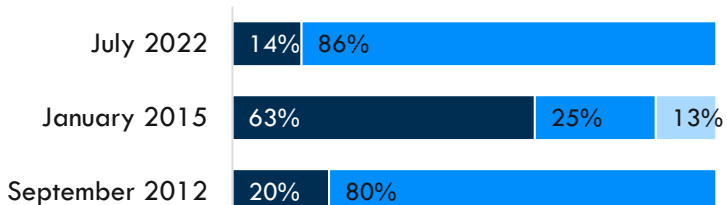
Participants who are satisfied with their involvement in a partnership are more likely to maintain and increase their level of commitment than participants who are not satisfied.

Additional details for the Partnership Assessment can find found in the Empower U Partnership Report (August, 2022).

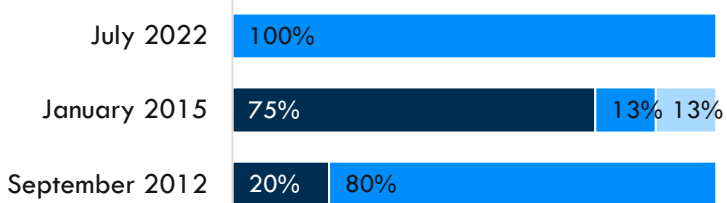
How satisfied are you with the way the people and organizations in the partnership work together?



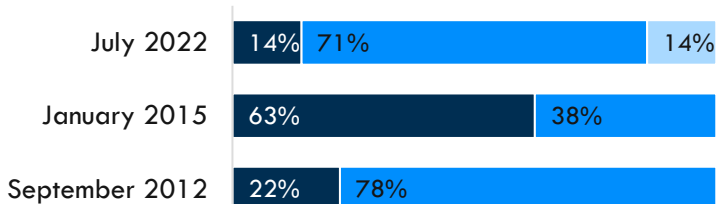
How satisfied are you with your influence in the partnership?



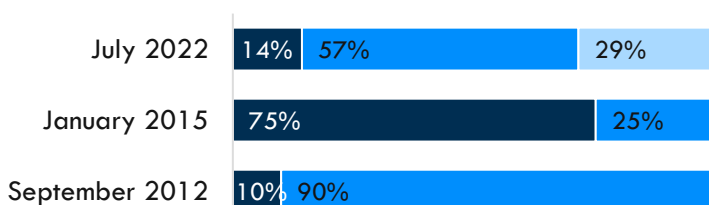
How satisfied are you with your role in the partnership?



How satisfied are you with the partnership's plans for achieving its goals?



How satisfied are you with the way the partnership is implementing its plans?



Completely satisfied Mostly satisfied Somewhat satisfied A little satisfied Not at all satisfied

Empower U engaged in continuous improvement year-to-year through evaluation and reflective stakeholder engagement.

With ten years operating Empower U, there is a wealth of knowledge about things tried, successes and challenges. This evaluation sought to understand, from multiple perspectives, what is working well, and where there are opportunities for improvement.

Working Well

Program facilitators, agency stakeholders and participants were asked what they liked best about Empower U, or what was working particularly well.

Facilitators identified several successes:

- **Training new facilitators.** Some agencies brought on new facilitators in 2022, requiring training. Sitting in on groups from other agencies allowed them to gain “*first-hand experience*” that was viewed as a helpful experience.
- **The content of the program.** Facilitators felt that the content of the program was simple and easy to understand. They felt the curriculum could easily build on existing knowledge of participants, while allowing flexibility for facilitators to move sessions around or better accommodate the needs of participants. They appreciated that the program content includes examples that help to solidify knowledge gains.
- **The length of the sessions.** Facilitators felt that the one-hour to 90-minute sessions work well for participants as “*no one wants to talk about finance for 2 hours*”.
- **The guest speakers.** Facilitators discussed how although their knowledge is strong, having an engaging subject matter expert present to participants helped to expand their own knowledge further, and helped to answer participant questions.
- **The move away from the need to purchase an asset to maintaining the matched savings in a savings account.** The electronic method of cashing out was discussed as an improvement for some facilitators who had previously used their own agency credit card to purchase assets for participants, which had been a lot of paperwork. This new method is described as “*better logistically.*”

“Content is awesome, people can grasp simplicity and they learn a lot, if they know a little bit before. They have a lot to learn from budgeting.”

-Facilitator

“The guest speakers are excellent, and engaging, shocked to see how many questions people have as I thought they’d be quiet .”

-Facilitator

Participants highlighted what they liked best:

- **Presenters and facilitators.** Participants spoke highly of the group facilitators and the guest speakers/presenters. They felt the facilitators were flexible within the program and understood the questions they had.

"[Facilitators were] supportive of everyone's individual concerns."

-Participant

"I really enjoyed the speakers we had in our program. There was one lady, through Money Mentors, I really enjoyed her presentation on credit and debit."

-Participant

- **Financial education and financial literacy.** Participants valued the finance-focused education, particularly around budgeting and credit scores. Participants described how Empower U helped them to build healthy financial habits. They found the content trustworthy. They described financial education like this difficult to find in other places.

"[Empower U] gives you tricks and knowledge that you usually don't find on the website when you are reading. Also, it takes you time to read and read in deeper places to find the information that you need. So [Empower U] gives you a summary of resourceful and trustful sources. So it saved me time, which I don't have. I'm very thankful for that."

-Participant

"There are not many places even if you want to learn and pay that talk about financial literacy."

-Participant

"When [the presenter] explained how credit works and how your credit report is formulated, it was really interesting for me, because I think a lot of people have a lot of misconceptions about how credit works."

-Participant

- **The incentive through matched savings.** Participants valued the matched savings component of the program, giving them opportunity to apply their learnings immediately.

"At the end of the program, [Empower U] gives you an incentive of money. But it's not like they just give you money for you to spend on clothes. No, they just give you money to achieve your goals, right, the goals that you set up at the beginning of the course. So that is very good for me. It's very complete. They teach but then also they help you in different ways to achieve your goals."

-Participant

"There was no way I was going to be able to save that without some help."

-Participant

Barriers

Program facilitators identified some challenges to participation:

- **Transportation.** For in-person sessions some participants struggled with transportation. Some agencies offered bus tickets, but many have found that the online/virtual sessions mitigate this access barrier.
- **Time.** The time commitment for participants is viewed as substantial, particularly for participants who juggle work, childcare and school. Agencies attempt to remove this barrier by providing flexibility in times to attend session, including morning, afternoons and evenings. Some agencies hold “catch-up” sessions for those who miss one.
- **Childcare.** Most agencies don’t offer in-house childcare. Some facilitators expressed a desire to partner with childcare organizations to ease this barrier.

“We work with daycare staff and ask them to stay overtime while we run the Empower U program and we pay them extra. It is how you budget with the money provided by United Way and what you can explore because we have daycares in every community so maybe it is making those relationships with existing daycares to provide that service to Empower U participants.”

-Facilitator

- **Technology.** Some participants don’t have computers or don’t know how to work online. This was a new challenge when the pandemic forced sessions to move online. To mitigate these barriers, some agencies lent out laptops and/or had to take time to teach how to use Zoom platforms.
- **Life challenges.** Some participants struggle with addiction, mental health, housing stability and may have unstable environment conducive to completing participation. Agencies try their best to maintain positive relationships with participants, providing check-ins. Some agencies used gift card incentives to encourage participants to complete the administrative requirements for the program (i.e., filling in forms).
- **The administrative requirements.** The amount of administrative paperwork can also be challenging for participants as not everyone is literate, and some participants are English as a second language. This includes using online signatures and QR codes as some participants are not technologically savvy. Some facilitators used office time to walk participants through how to use the software.

Empower U is popular at agencies supporting clients with financial struggles and barriers. Agencies that service very low-income, unhoused or recently released from prison individuals notice significant attrition in participation, and much lower participation in matched savings as these individuals face additional barriers, including addiction and mental health. While participants recognize the value in Empower U, the time commitment during times of crisis in their lives can be overwhelming. Some note that participants have taken the program “*three times before they get the matched savings*”.

Participants described some challenges in their experiences as well:

- **Group dynamics.** Some participants experienced dominant voices within their group which made it challenging to ask questions and have their voice heard within a group setting.

“There was an issue with the time allocated to one of the members of the program to participate, one had more time to participate and ask questions and express himself during the program – can the lecturer or the organizer take that in hand and give other people a turn to talk instead of just that person?”

-Participant

- **Follow-up.** Some participants expressed interest in follow-up after completing the program, because it is not possible to address all their financial troubles during the time spent in the Empower U program.

“Honestly, when the program ended, it was very hard. When you're in a group of people and they've got speakers and everything, you can't always ask everything you want to ask. And then I felt like, when the group ended, there was no real follow-up. [We] put money into the matched savings account, and then once [we] get the money, you don't hear from, the facilitator. She did touch base once, but I mean, that was only one issue. When you're dealing with the matched savings and you're putting it towards a debt at the end of the program, that's only one issue that I dealt with. And I still have other things I want to deal with, but I just – I feel like I still need support.”

-Participant

“But it's just, when the program ends, you need that nudge to know that it's OK, we can still help you...You know, we need that continued support, you know. And I don't think six months was enough, because you deal with one debt and, you know, it's not going to all happen – you're not going to take care of everything in six months. You know, it takes time and it's a process.”

-Participant

- **Online resources.** Offering supplementary materials online could increase the efficiency of participants in keeping on top of their budgeting goals.

“In Empower U they give us a sheet to put your goals and everything there but that is something that they can improve, because these days everything is electronic. I am all about saving time, because I don't have much time. Maybe they can teach people that on the paper, but then they can start to using the phone, everybody has a smart phone. Because working off paper then people don't do it, because they have the receipt to put everything on the budget, on the computer, or whatever, and they don't do it”

-Participant

Program facilitators identified some operational challenges:

- **The intensity of data collection and evaluation activities.** Facilitators felt that the number of surveys requested from Empower U could be “*overwhelming*” due to their own organizational evaluation requirements to satisfy funders. In particular, the 6-month follow-up can be challenging as some participants “*just want to be done [with the program]*”. Facilitators suggested focusing on one or two main follow-up questions to pose to participants to reduce the burden. However, facilitators appreciated the accessibility of the United Way Empower U team and the evaluation team in answering questions and providing support in navigating requirements.

“[The move to electronic forms has] changed the process completely and made it much easier on [the agency] and participants to meet the program requirements”.

-Facilitator

- **Providing more opportunities for group sharing.** Facilitators discussed the need to have more opportunities to come together and share best practices with each other; “*it’s helpful to get together and share what works for you, it was really helpful!*”. They appreciated participating in a focus group for this evaluation, and the “*stimulating discussions*” that came from it. Holding more opportunities for workgroups would help to share more ideas about how to improve Empower U facilitation.

In the partner survey, agency leads also shared thoughts about room for improvement:

“As a very small organization, the level of administrative requirement can be a capacity challenge.”

-Agency Lead

“The need to include more diverse organizations and to expand programming so it’s more accessible to newcomers.”

-Agency Lead

SUMMARY: Cross-organization collaborative effectively and efficiently guides Empower U

- Empower U is comprised of ten partnering agencies who all bring expertise and experience, however the partnership survey revealed that there is opportunity to leverage these opportunities, so the collaboration is greater than the sum of its parts. Specific focus areas may include:
 - Improved efficiency, particularly in the use of partner time
 - Discussion expectations and clearly defining expected benefits to the partnership
 - Providing opportunities for facilitators to share experiences and learn from one another
- Participants are overwhelmingly positive about their experience participating on Empower U
- Facilitators were able to clearly identify barriers to participation, including transportation, time, childcare, access to technology, life challenges and administrative requirements
- The content and curriculum of the Empower U program is strong, with praise from both facilitators and participants

The Empower U program is strong, providing the right amount of content in the right format for participants. As described earlier, one of the strengths of Empower U is the bringing together of so many agencies focused on supporting financial literacy with clients, however a partnership survey revealed that some attention to optimizing this collaboration is required.

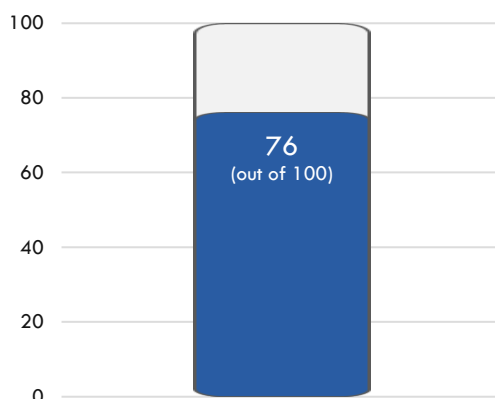
Summary and Recommendations

This evaluation is commissioned to meet requirements to the funder, but also to uncover learning opportunities about the program and to assess impact of Empower U on people and communities, and the sustainability of outcomes.

Empower U has a ten-year history of success; 2022 is no different. Empower U had a record number of program completions, offering financial literacy education to 223 participants.

Participants enjoyed the program because of the knowledge and skills gain, the matched savings and the ability to share with the families and communities. They praised the programming, facilitators and delivery. Many participants also found a feeling of community through Empower U, connecting them to others in a financial education journey. **Overall participants were very supportive of and thankful for the Empower U program which has provided them with the means to have more control over their financial situation.**

On a scale of 0 - 100, how much would you say Empower U has had a positive impact on you?



Facilitators were appreciative of the support provided by the United Way Empower U team and the evaluation team who are always available to answer questions. Facilitators find the program very motivating and meaningful to facilitate.

Empower U is an important program that contributes to individual growth, community building and inter-agency collaboration. Empower U supports vulnerable populations to make financial gains that set them up for improved quality of life that spreads to families, communities and generations.

Recommendations

Optimize the network of program delivery agencies.

A significant benefit of Empower U is the collective of the program delivery agencies. Ensure that there is a process for participants to be referred to partner agencies, both for participation in Empower U and to access other programs. Ensure facilitators and coordinators are aware of programs at other agencies.

Reduce barriers to participation for participants.

Explore and facilitate choice in delivery method of Empower U, including online and in-person. Ensure that agencies are equipped to support both methods, including offering meals, transportation and childcare, or that they can leverage services from other agencies, and that agencies can offer devices or technology support for the online option.

Ensure all agencies are good stewards of their data.

Ensure all agencies are aware of and practice good data stewardship with Empower U participant data. Emphasize that although evaluation surveys are important, coercion to complete surveys before participation is not tolerable.

Enable and empower agencies to appropriately use the data available to them to better understand their clientele and the impact and effectiveness of their programming.

Consider providing participants with online access to additional resources after the program.

Resources may include: information about Empower U to share with family or friends; contact lists; programs available at other agencies; ongoing financial coaching options or additional financial resources; curriculum summaries.

Emphasize debt reduction as a core feature in the curriculum.

Debt reduction was the most common goal that Empower U participants work towards.

Explore and mitigate barriers to participating in the matched savings program.

Facilitators identified that the biggest barrier to participation in the matched savings portion is being low-income. Other barriers included the paperwork and administrative tasks. Enablers including having a supporting family or spouse.

Ensure coaching is accessible and available to all participants.

Uptake of coaching varied by agency. Explore reasons for the variation to better understand why uptake is lower at some agencies.

Continue to assess the long-term impact of Empower U.

In order to assess the long-term and sustained impacts of Empower U, it is necessary to gather data after a set time has passed. Ensure that partnering agencies understand the value behind this data collection and are supported to connect with past participants 6 months after participation.

Ensure agencies are supported with training and resources so that Empower U is inclusive and takes an intersectional approach to participants.

Look to agencies that have existing champions or training to participate in knowledge transfer.

Create opportunities for Empower U facilitators to come together.

Empower U facilitators have expressed desire for opportunities to network to share experiences and lessons learned.

Continue to advance and optimize the governing partnership.

Review and act on the Partnership Report. Continue to work collaboratively to identify strategic priorities.