

EMPOWER U

BUILDING CONFIDENT FUTURES

ATB

Annual Summary Report

PRESENTED TO

PRESENTED BY

March 2024



Executive Summary

Empower U is a financial empowerment program that contributes to ending poverty for Edmontonians. Empower U collaborates with ten service delivery organizations, each of which employs facilitators responsible for delivering the Empower U curriculum to their respective clients. Edmonton has made reducing poverty a priority since 2017. However, in 2022, [120,000 Edmontonians are living in poverty](#). This recent data indicates a concerning trend; the poverty levels have increased since 2017 due to economic downturns, rising living costs, and the COVID-19 pandemic.

In 2023, Empower U graduated 231 participants in the program, an increase from 2022. **131 participants took part in the matched savings, saving over \$100,000 in total.** These participants were mostly women with low incomes 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 take control of their financial lives.**

Participants also set financial goals, and many reported making progress in achieving the goals they set. This liberation had a positive impact on their lives, beyond finances. **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. Over time, the aim is for these changes to continue improving the lives of Empower U participants and their communities, leading to lasting, generational change.

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 not only on individuals but also on families and communities.**

Moreover, participants valued the opportunity to interact with peers facing similar financial difficulties, which facilitated mutual learning and support. The program's inclusivity and supportive atmosphere, which included amenities like food and childcare, received consistent praise from participants.

The partners of Empower U are dedicated and committed to the program. However, there is an opportunity to allow for regular engagement and sharing of learnings between partners and room for more long-term connections with participants.

2023

Groups

- 10 agencies completed 28 groups with 277 sessions
- 75% participant completion rate
- 176 hours of volunteer time

Participants

- 18% newcomers
- Most between the ages of 25 and 64
- 34% Indigenous
- 44% listed social assistance as a primary source of income
- 44% unemployed
- Annual income <\$25K for 63%
- 79% had high school education or less

Outcomes

- 97% gained financial knowledge
- Over 30% growth in the proportion of participants saving money each month
- 96% established trust with their bank
- Over \$100,000 in matched savings

Empower U's **collaboration with agencies like Elizabeth Fry (E-Fry) reveals the intersectional and Gender-Based Analysis Plus (GBA+) approach to empowering women within the criminal legal system.** Through its relationship with E-Fry, Empower U extends its reach to women who are incarcerated, offering tailored programming that addresses trauma-informed financial education and fosters community building. This collaboration recognizes and responds to the unique challenges faced by participants, many of whom are Indigenous. However, there is always more that could be done to remove intersectional barriers for participants and enable their full participation. The full case study can be found on page 50.

Empower U remains **committed to enhancing its program delivery through ongoing evaluations and reflections,** striving to integrate recommendations from past assessments. This year, facilitators celebrated successes in innovating program content to meet diverse participant needs and providing logistical support for sessions with financial coaches and presenters. However, challenges persist, including the need for improved resources and training for facilitators and difficulty in motivating participants to complete evaluations. **Empower U has made significant strides in addressing 7 of the 11 recommendations from previous reports, with ongoing efforts to further enhance its offerings.**

Empower U's comprehensive approach through the utilization of the Sustainable Livelihood Framework acknowledges the interconnectedness of financial literacy with other aspects of participants' lives, fostering growth across multiple core asset areas. Participants reported improvements in Financial, Personal, Human, and Social domains, indicating the program's holistic impact. **Empower U focuses on assisting participants in transitioning from survival mode to establishing economic stability and meeting their basic needs.** This involves fostering collaboration, networking, and supporting their mental well-being. As participants advance through the Empower U program, they are better supported in exploring various economic opportunities via their connections with agencies and through financial coaching. Early results show that participants are making progress towards becoming more independent and self-reliant in their efforts to secure livelihoods. They are doing this by following developed economic plans and continuing to grow their assets.

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

The report suggests **13 recommendations:**

1. To enhance program participation, agencies should **prioritize internal referrals and promotion while also exploring diverse external referral sources.**
2. To ensure accessibility and accommodate participant preferences, agencies should **maintain program flexibility** by offering a blend of in-person, virtual, and hybrid sessions as needed.
3. To optimize the virtual learning experience, agencies should **address concerns regarding virtual programming quality, technical issues, and participant engagement** by implementing strategies such as troubleshooting support, offering virtual facilitation training, and encouraging participant interaction.
4. To strengthen program delivery, Empower U should **provide facilitators with enhanced training resources and visually engaging, culturally sensitive materials,** fostering

collaboration among facilitators, financial coaches, and presenters to promote shared learning and success.

5. To address the need for continued program improvement and responsiveness, **Empower U should prioritize ongoing evaluation, including assessment of completion rates and participant demographics.**
6. To address the potential need for expanded support services, Empower U should **encourage agencies to explore opportunities for offering additional supports** such as meals, childcare, and one-on-one support for participants.
7. To address the cultural needs of participants and integrate an Indigenous lens into the program, Empower U should **collaborate with Indigenous-serving agencies.** This includes systematically integrating Indigenous perspectives into the program, recognizing the unique cultural and historical contexts of Indigenous women's experiences, and ensuring that development occurs in collaboration with Indigenous communities.
8. To address language barriers and enhance effectiveness, Empower U should continue to **provide language support and consider offering sessions in various languages,** fostering inclusivity and respecting participants' cultural backgrounds to ensure lasting positive impacts on their financial well-being.
9. To expand program reach and improve sustainability, Empower U should **strengthen collaborative partnerships with community organizations,** offering tailored workshops and job search assistance to support participants' employment journeys.
10. To optimize program effectiveness, Empower U should **integrate Sustainable Livelihood Framework insights into program design,** aligning objectives with participants' assets and needs for enhanced overall well-being.
11. To ensure equitable access, Empower U should **address barriers hindering participation in the matched savings program** by exploring flexible options or alternative incentives.
12. To enhance coaching services, Empower U should **offer additional resources to financial coaches and presenters,** establish conflict of interest guidelines, and collaborate with diverse financial institutions for inclusivity.
13. To foster community and support, Empower U should **promote peer networking,** allowing participants to share experiences and resources for mutual learning and ongoing support.

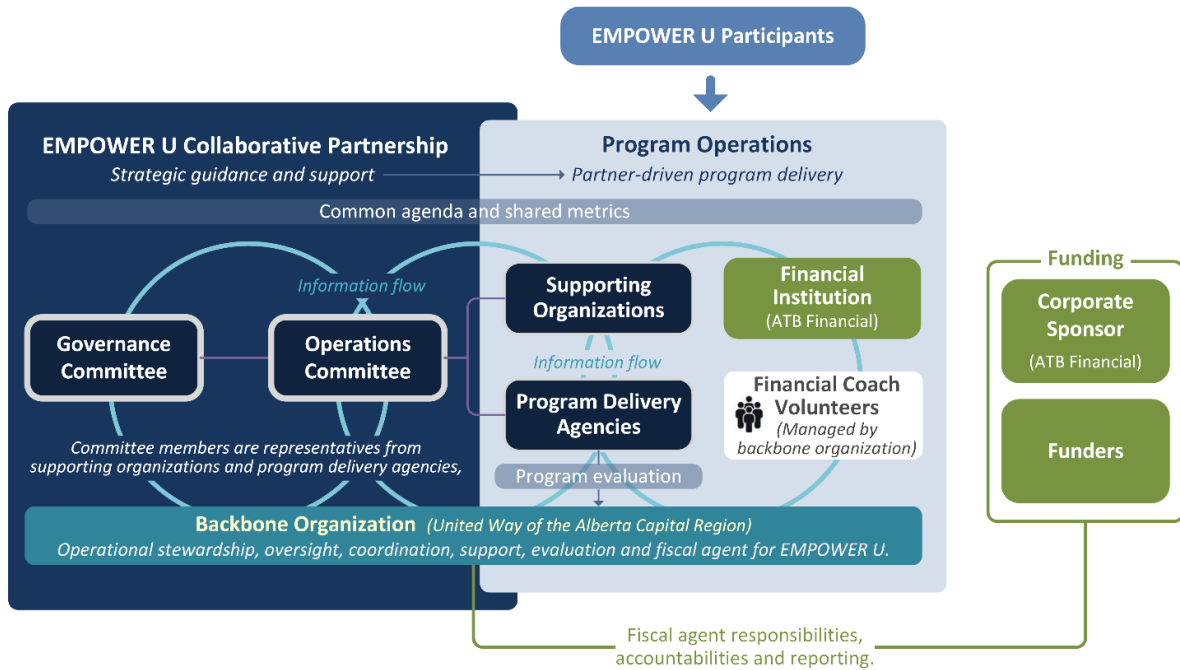
Acknowledgements

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 of the Alberta 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 Agencies, 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.



Two Supporting Agencies 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.



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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. In Empower U, participants save money, which is then matched at a 2:1 ratio by the program. These matched savings can be used for various purposes such as education, financial goals, or emergency funds.

Participants in Empower U attend sessions covering financial topics such as budgeting, credit, goal setting, fraud prevention, debt reduction and investment. Participants can 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. Empower U contributes to financial empowerment among its participants through multifaceted approaches. At the forefront are financial literacy sessions and personalized coaching, aimed at equipping individuals with the knowledge and skills necessary to navigate complex financial landscapes confidently. Moreover, Empower U emphasizes savings and asset building as integral components of financial empowerment. These initiatives align closely with Prosper Canada's framework for financial empowerment¹, which identifies financial literacy and coaching, along with savings and asset building, as two of the five key strategies for achieving financial empowerment.

2) Sustainable Livelihood Model

Empower U adopts a comprehensive approach to empowerment, drawing on the principles of the Sustainable Livelihood Framework². This framework assesses five key asset sets crucial for holistic well-being: personal, financial, physical, human, and social. By evaluating and enhancing these assets, Empower U aims to uplift participants and cultivate sustainable livelihoods.

¹ <https://prospercanada.org/getattachment/77fecc22-dff1-4a22-9d90-1f6746c9436b/Financial-Empowerment-Improving-Financial-Outcomes.aspx>

² <https://canadianwomen.org/wp-content/uploads/2017/09/Sustainable-Livelihoods-Infographic-EN.pdf>



HOW WOMEN BUILD SUSTAINABLE LIVELIHOODS

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



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 outcomes:

- 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 2023 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 in: environment, membership, process and structure, communication, purpose and resourcing.
 - 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 2023. They are described here.

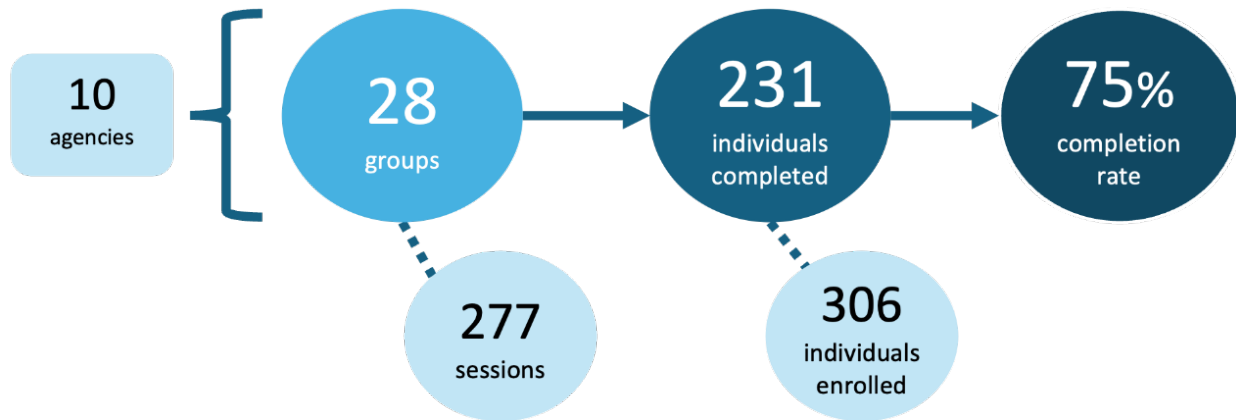
Excel Tracker	All program coordinators used a shared Excel form to keep track of all groups run throughout 2023. The tracker included details about each group (e.g., facilitator, number of sessions), but also participant data, tracked matched savings and completion of evaluation forms, referrals, additional support, and volunteers.
Baseline/Pre 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. 231 participants completed the baseline survey.
Post Program 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. 172 participants completed the post-program survey.
6-month Follow-up 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. 40 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. 215 participants completed the asset mapping at baseline; 181 completed mapping at program end.
Facilitator Focus Group	All facilitators of the Empower U program were invited to participate in a virtual focus group, completed in November 2023. 10 facilitators participated from 8 agencies.
Participant Interviews	Participants at least 6 months past graduation were offered the opportunity to participate in an interview. 19 total participants from 8 different agencies participated in the interviews. All had graduated in the last 2 years to 6 – months. One was a translated focus group.
Presenters and Financial Coaches Focus Group	New for 2023, a once annual focus group was held with Empower U financial coaches and presenters to gather their perspectives about the implementation of Empower U. Two focus groups took place in December of 2023, with a total of 5 participants.

Though the evaluation plan intended to measure partnership and collaboration, the Empower U governance committee opted to prioritize other metrics for 2023. Thus, no new data were collected to support evaluation question 4a.

OUTCOME 1: Empower U Contributes to Whole Person Well-Being

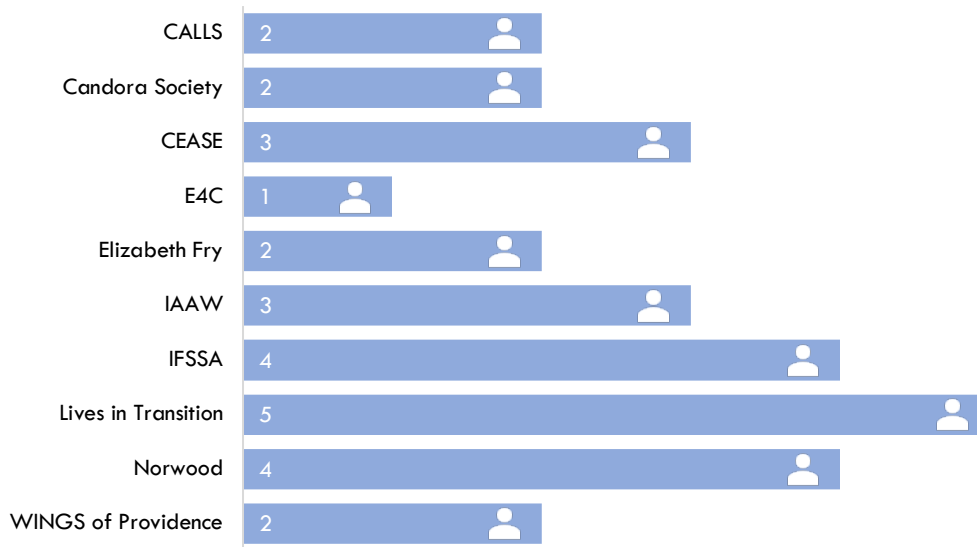
2023 Empower U Groups

10 agencies ran 28 groups of Empower U in 2023. A total of 277 sessions were offered to 306 individuals, of which 231 completed the program in its entirety. Although the overall completion rate of 75% in 2023 was slightly lower than 80% in 2022, **the total number of individuals who completed the program has increased since the previous year by 8.** IAWW ran three Empower U groups in 2023 but discontinued the program following the completion of those groups. The participants of these three groups have been included in the results of this report. This reveals a continual increase in the number of individuals completing the program.



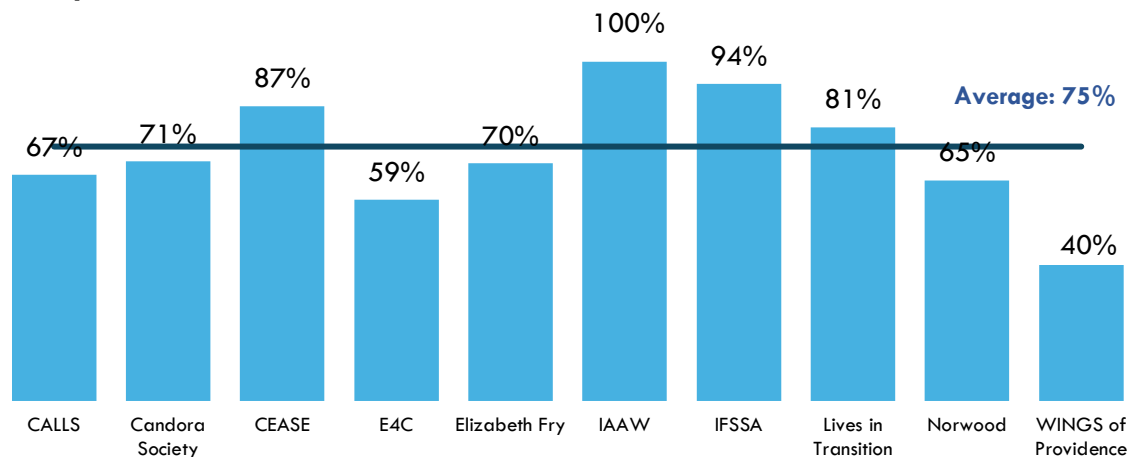
In 2023, agencies offered Empower U to 1-5 groups of participants. Lives in Transition offered the most instances of the program by delivering it to 5 groups in total. 7 of the 10 agencies offered Empower U to the same or a greater number of groups this year than in 2022.

Number of Empower U groups by agency

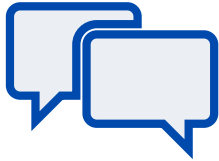


The average completion rate in 2023 was 75%, which is slightly lower than 2022's completion rate of 80%. IAAW had the highest completion rate of 100%, which is an increase from their 77% completion rate in the previous year.

Completion Rates



Internal referrals and promotion are the main ways that agencies recruit participants to Empower U. Facilitators actively promote the program to participants in other programs at their respective agencies or receive internal referrals about specific individuals from other program coordinators. One agency has even integrated Empower U as a mandatory requisite for participants enrolled in their housing program. Agencies also receive self-referrals from individuals who have learnt about Empower U from their website or by word-of-mouth. External referrals come from other local organizations, schools, lawyers, and probation officers. At least one agency accepts internal referrals only because their programs are not open publicly.



“So, I kind of bring it into the conversation, especially when they’re struggling with their financial situation, and I point out that it would be great if they know how to navigate that. Being in the program, they’re able to ask those questions and participate and learn what options are out there.”

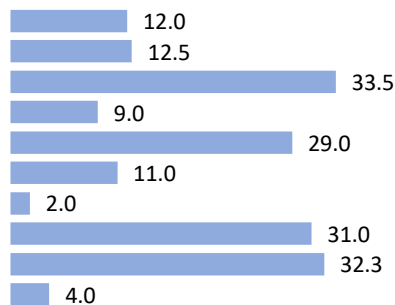
--Facilitator

“As far as recruiting goes, again, I do that for my programs. We have job fairs; we have a lot of community. Things where we put tables out and advertise that way.”

--Facilitator



of Volunteer Hours

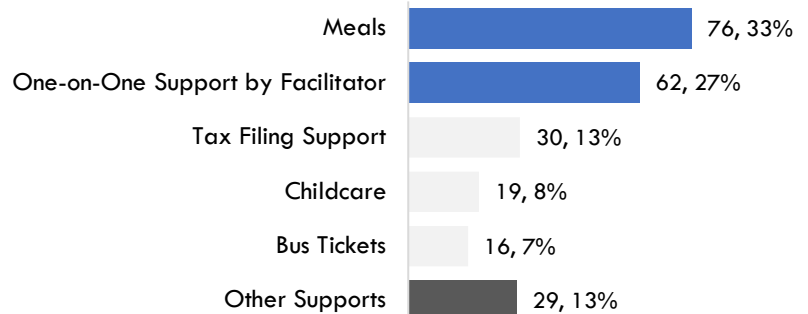


176.3 Volunteer Hours

Volunteers have always been a key source of support for Empower U at each agency. In 2023, **volunteers contributed a total of 176.3 hours** supporting Empower U groups across all 10 agencies.

In addition to the regular programming, agencies try to offer other supports to participants that help to encourage their attendance and learning during Empower U. The provision of these other supports is contingent on each agency’s resources and can be limited by the availability of funding and staff capacity. However, when they are provided, they can support participants in overcoming barriers to participating in Empower U.

Additional Supports Provided



In 2023, meals were the most common form of support given to participants, followed by one-on-one support from the facilitator.

**These percentages reflect the # of participants receiving supports, as a proportion of the total # of participants completing programs.*



“We had some comments that it has become date night. They come, receive supper, and learn something together and maybe doing some other stuff after [Empower U].”

--Facilitator

“Another barrier is knocked down when we provide childcare. So, they don’t have to worry about finding that out. We can also give bus tickets for families who might need it, so if they don’t have transportation.”

--Facilitator



Most participants had overwhelmingly positive experiences with their facilitators and felt like they did a good job introducing them to different resources both within financial literacy and other areas. A few participants also commented that their facilitator went beyond the curriculum to support their learning. There was only one comment about the need to have a facilitator who is comfortable with technology for virtual sessions.

My Empower U facilitator...



- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree



“Just the moral support for those two months really, really helped. Because [facilitator] didn’t just help us with finances, right? Like if we needed something, she would direct us. Or help us to get there. And I know everybody has different issues. So regardless of whether it was financially related, she would help us out and get us to where we needed to go.”

--Participant

Since COVID-19, agencies have become varied in how they offer Empower U, and most have continued with some of the changes they implemented. Depending on the preferences and situations of their participants (e.g., kids are sick, no transportation), agencies are flexible in their offerings of in-person, virtual, or hybrid programs. Many facilitators spoke of how virtual is still offered as an option because it is more convenient for many participants, and it is also convenient for booking speakers and matching their schedules. When participants can attend in-person sessions, they seem to appreciate the sense of community and additional supports that are not available virtually such as having coffee and snacks together or receiving organizers for their materials.

However, facilitators and presenters had concerns about the quality of virtual programming, troubleshooting technical issues, the difficulties of engaging participants online, and the challenges of facilitating a hybrid audience. Facilitators have employed various strategies to address some of these issues such as encouraging participants to be on camera or making plans to travel to women's shelters to bypass technology as a barrier. Feedback on virtual sessions from participants confirms that virtual sessions are less engaging than in-person sessions.

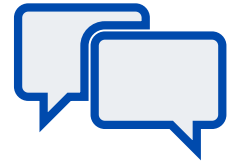


"I don't think people are listening to me when it's online."

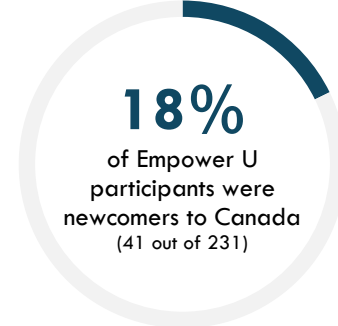
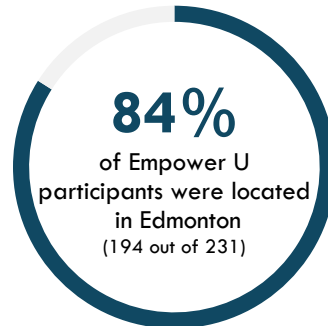
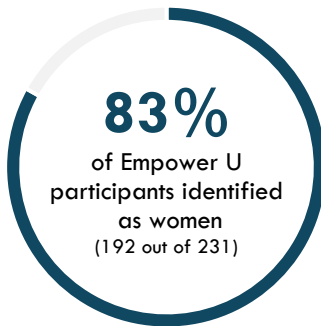
--Presenter

"I think some of it was a little bit, a bit monotonous. I think a lot of it was just kind of presentation feeling, kind of just reading off of sort of lists of what things were and stuff like that. Which is tough over Zoom, I understand, with engagement and everything like that."

--Participant



Who participated in Empower U?

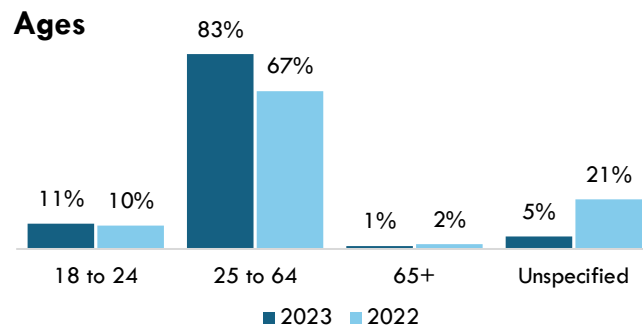


*10% identified as men,
1% as non-binary, and
6% were unspecified.

The majority of Empower U participants in 2023 were women. This is unsurprising because Empower U employs a woman-centered approach that recognizes each individual's different needs and priorities. The goal of the program is to create a safe and respectful learning space surrounded by like-minded peers where women can feel confident to try out new ideas, experiment, and take risks. There are 2 agencies out of the total of 10 that offer the program to men and couples, accounting for the 10% of individuals who identified as men in 2023. 18% of participants self-identified as newcomers to Canada, which is a slight increase from 17% in 2022.

Most participants in 2023 were between the ages of 25 to 64.

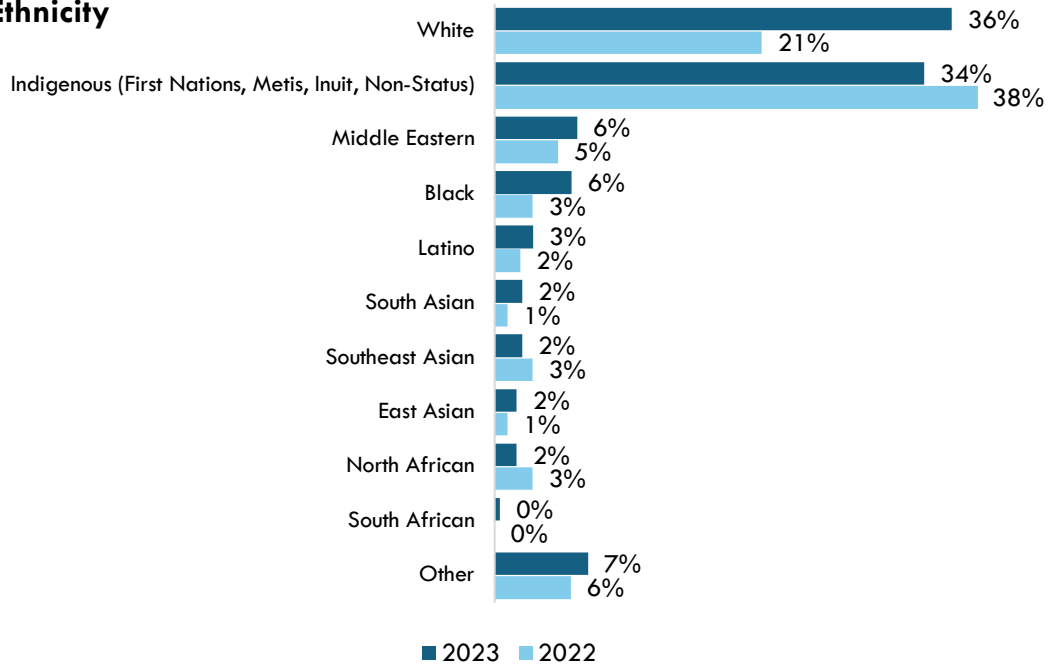
There is a higher percentage of participants within this age bracket than in 2022, but some of that may be attributed to the higher data quality for 2023 (i.e., increased completion rates). The number of participants who did not specify their age decreased significantly from 21% in 2022 to only 5% in 2023.



Note: For many of these metrics, especially gender, there are much fewer 'Unspecified' individuals relative to last year. This may suggest better record keeping, survey completion, etc. and should be highlighted if making direct comparisons across years.

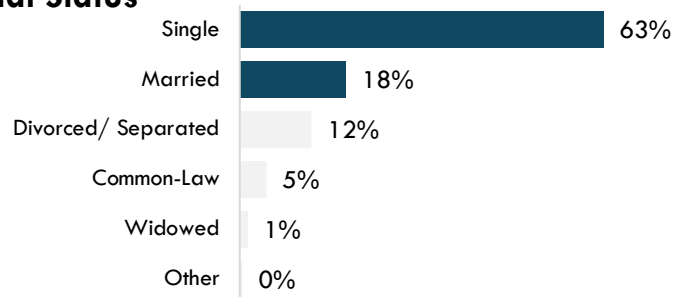
In 2023, participants who identified as white were the biggest ethnic demographic. In 2022, Indigenous participants were the largest ethnic group who attended Empower U. There was also a slight decrease in the proportion of Indigenous participants in 2023, compared to the previous year. This can be attributed to IAAW no longer offering the Empower U program partway through the year.

Ethnicity

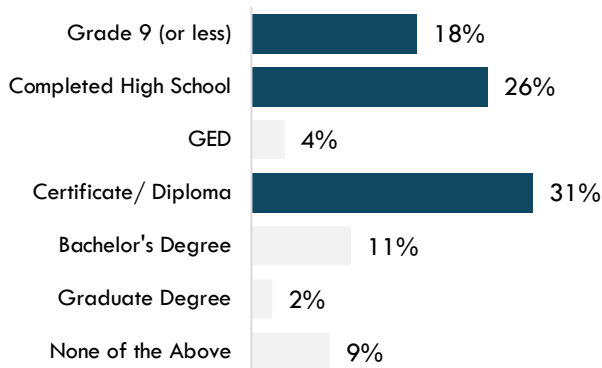


Historically, most Empower U participants are single. 2023 was not an exception with 63% identifying as single.

Marital Status



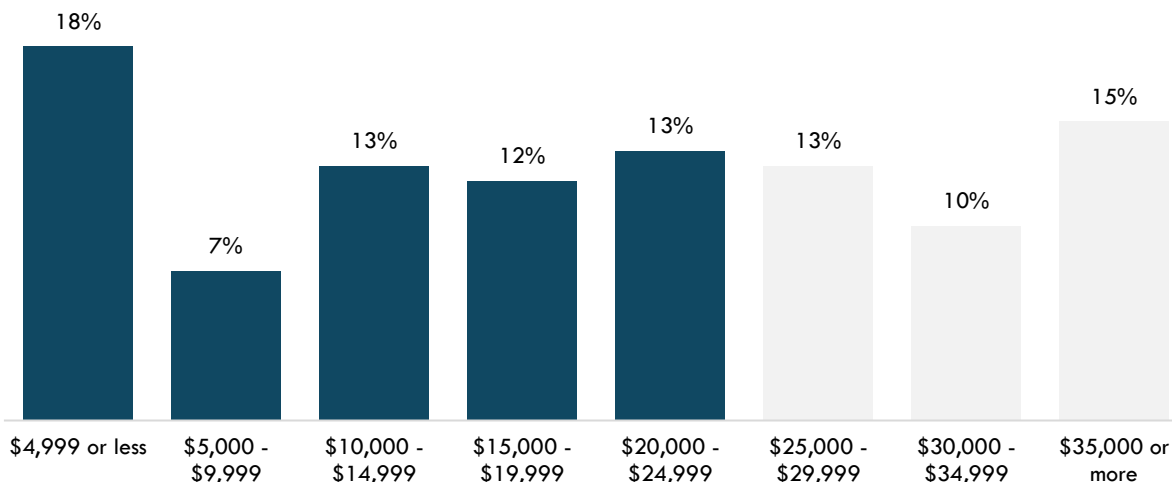
Education



There was no significant change in the composition of education levels when comparing 2023 participants to 2022 participants. Most participants have completed either high school or GED and/or have achieved some kind of diploma or certificate.

Over half of participants in 2023 had a household income of **less than \$25,000** annually at the start of Empower U. The highest percentage of participants were making less than \$5,000 annually. The median pre-tax income in Canada is \$36,760 for individuals and \$87,930 for families, based on 2019 data from the Edmonton Community Foundation³. Since below 50% of the median household income is considered “low-income,”⁴ most of Empower U’s participants in 2023 would fall under this category.

Household Income



Empower U is an inclusive program that serves many different under-served, equity-deserving communities through its partnership with the 10 agencies that offer it. Because these agencies target different communities, Empower U’s reach across populations is substantive.

Some agencies provide support to women who have undergone particularly difficult periods in their lives such as domestic or sexual exploitation, or incarceration. The program focuses on empowering these women to attain financial independence and freedom, equipping them with the tools to navigate a new phase of their lives. By providing additional support, such as one-on-one facilitator sessions as needed, Empower U contributes to the whole-person well-being of its participants beyond financial literacy.



“For [agency], I think Empower U aligns quite well because a lot of our moms – they’re on their path to find a job or go to school so there’s a lot of financial planning on that side.”

--Facilitator

Although most agencies focus on empowering women, two agencies provide support to women and men, couples, as well as whole families. The wider eligibility criteria reportedly have the

³ Edmonton Community Foundation. (2021, January). *A primer on Income & the cost of living in Edmonton*. Edmonton Community Foundation. <https://www.ecfoundation.org/wp-content/uploads/Final-C-Primer-on-Income.pdf>

⁴ See Footnote 1

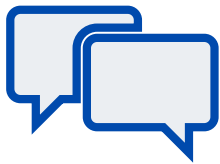
added benefit of boosting attendance and contributing to the Empower U goal of fostering healthy communities. One agency reported that couples treat the Empower U sessions as part of a “date night.”

“Based on the other meetings I’ve had with Empower U facilitators, it seems that [agency] has one of the strongest participant attendance and I’m wondering if it’s because of how we offer it to men as well. So, I think that’s another big thing there. Again, supporting the whole family – not just women.”

--Facilitator



For newcomers to Canada, Empower U can help them understand the financial system of their new home. At least one agency reported that newcomers are frequently targeted for financial scams, and some come from countries that have very different financial norms than Canada. In Empower U, newcomer participants can build their financial literacy and become part of a community. A few agencies also offer language support during Empower U or whole sessions in different languages to increase the program's accessibility.

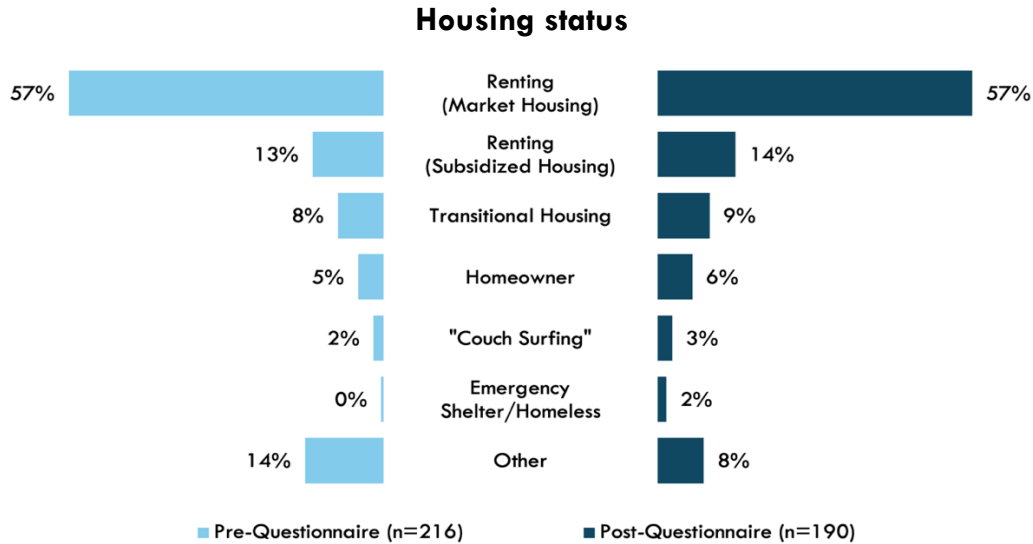


“We provide so many services for newcomers and we noticed that this financial part is missing for them – for most of them, especially because of the language barrier.”

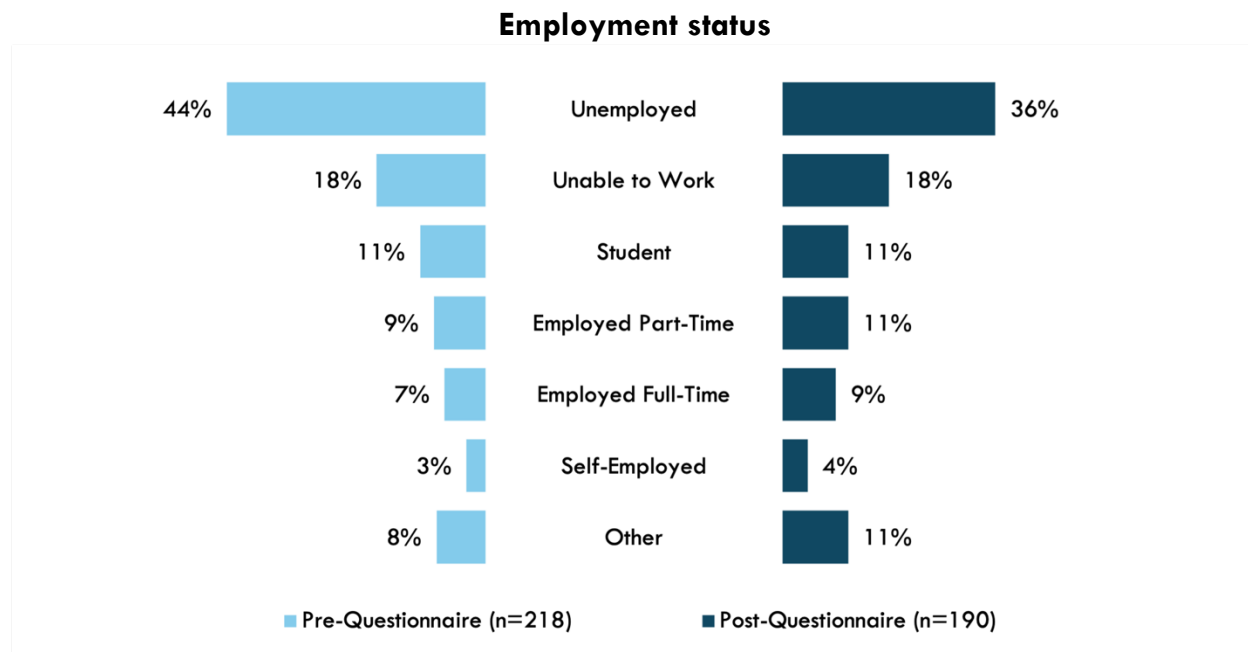
--Facilitator

What is the Immediate Impact of Empower U?

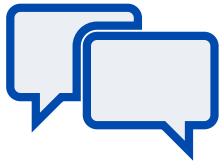
There was no significant change in the housing status of Empower U participants from the beginning of their time in the program to the end. The majority of participants were renting in market housing throughout the program. Changes in housing status were not an outcome discussed within the participant interviews.



In 2023, nearly half of participants (44%) were unemployed when they started the Empower U program. By the time of program completion, fewer participants were unemployed (36%) and there was a marginal increase in the percentage of those who were employed either part-time, full-time, or self-employed.



Due to the many factors that can impact a participant’s employment status, it is difficult to measure the exact influence that Empower U may have had over this outcome during the duration of the program. Furthermore, it was found that some participants are limited in how much they can change their employment situation because of factors outside of their control, such as the need to meet AISH eligibility.



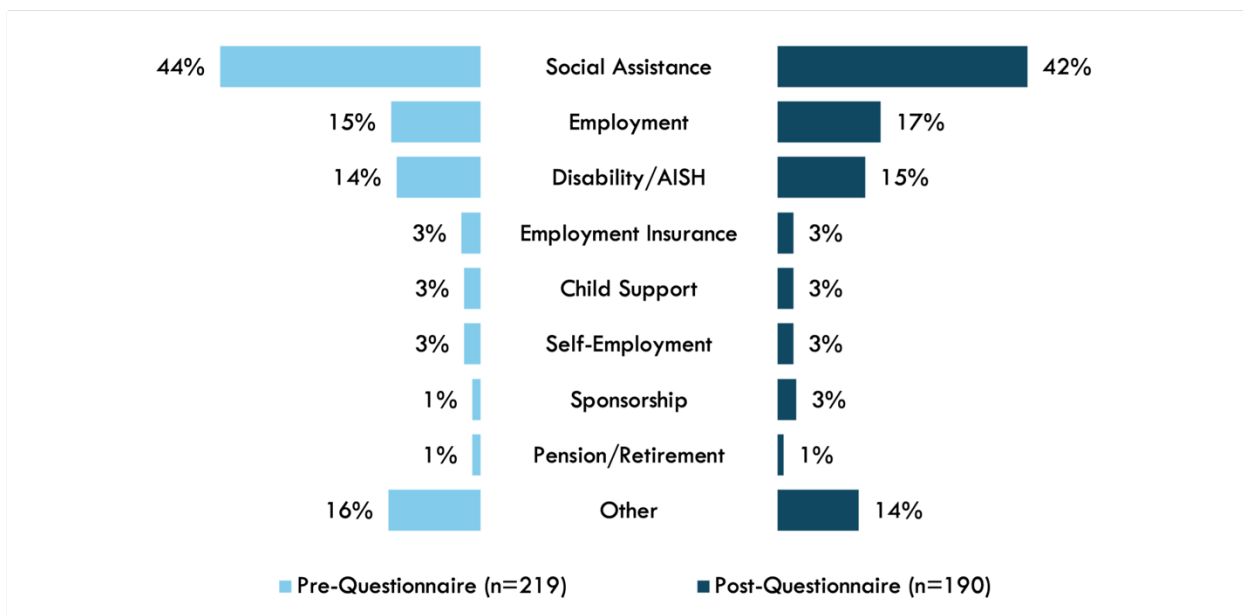
“I’m going to be hired as a community worker for a community garden, and so I will be getting paid a couple of hours a week from there. I’m on AISH, so I can’t, like my- I can’t just get a full-time job. But yeah, I’m going to be getting a little bit of income from that. And then not only that, being able to be part of something in my community.”

--Participant

Overall, there was a slight decrease in the percentage of participants for whom social assistance was a primary source of income from the beginning of their participation in Empower U (44%) to the end (42%). **However, social assistance remained the largest source of**

for most Empower U participants in 2023.

Primary source of income



Participants Gain Confidence and Knowledge in Financial, Social, Human, Personal, and Physical Well-being

The primary goal of Empower U is to increase the financial literacy of its participants and give them the knowledge and confidence to navigate Canada's financial system on their own. In 2023, Empower U successfully achieved this goal.



"As I mentioned, my wife, she didn't know a lot about banking, like credit and how to deal with the banking, and that's helped her a lot. Also, as I told you, to make a plan, to use that credit card, how is the fees if she is going to use a credit card, yeah, that's helped us."

--Participant

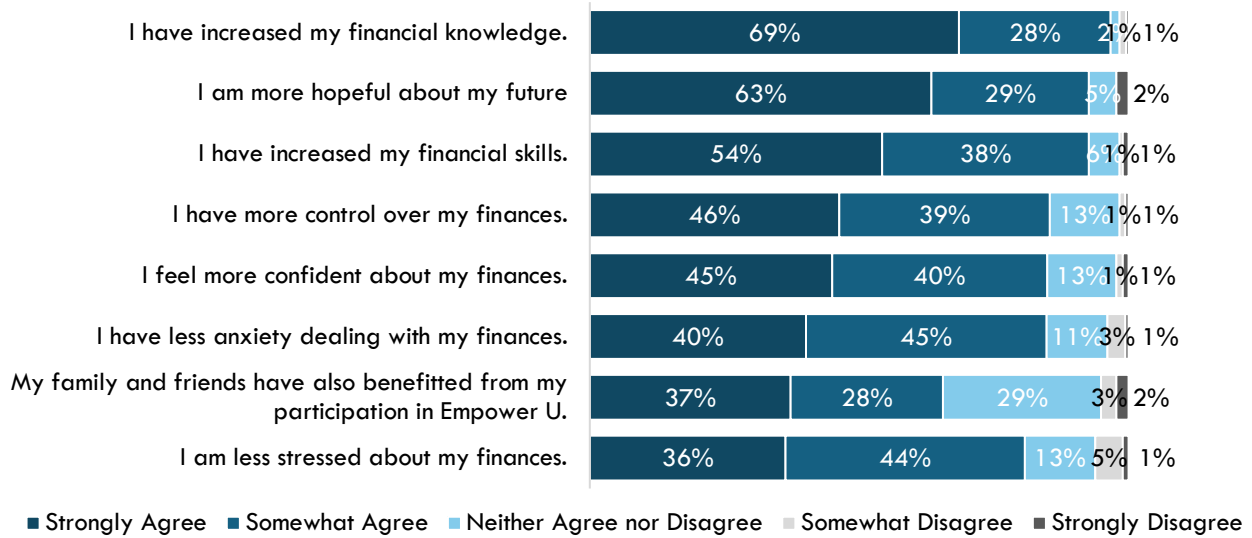
"I didn't know about, you know, how to buy stocks here, because I usually buy stocks in my country, and how to – what company I should choose or how the fee is, you know, those kind of things. But when I take the class, I asked visitors – I mean, the tutor, about these questions, and he recommended one, yes. It was good."

--Participant



97% of participants strongly or somewhat agreed that they have increased their financial knowledge through Empower U. Participants learnt how to navigate financial institutions, how to manage their finances, how to grow wealth, and other, general financial knowledge. 92% said that they strongly or somewhat agreed that their financial skills have increased. Improving their financial literacy led participants to feel more confident when approaching their finances. Participants also reported feeling more hopeful, less anxious, and less stressed about their finances overall.

Impact of Empower U

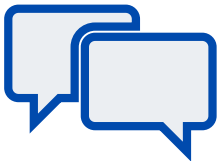


At program completion, participants reported that they still felt a substantial amount of stress about their finances. 29% reported feeling an above-average level of stress, while 39% reported feeling an overwhelming amount of stress.

Level of stress



However, as shown in the graph above, 80% of participants at program completion strongly agreed or somewhat agreed that they felt less stressed about their finances overall. These findings show that while many participants continued to feel an above-average level of stress about their finances, Empower U did have a significant positive impact on the mental well-being of participants in the immediate aftermath of the program.



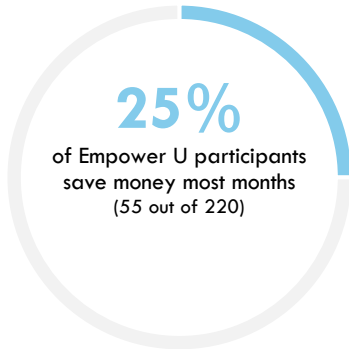
“Yeah, I would say it did improve my mental health...I know that money doesn’t buy happiness [laughs] but I had been in such a rut for a long time that finally looking at my finances and taking control it was like, “Whoa, I have like confidence” and so it was definitely an increase in my mental health.”

--Participant

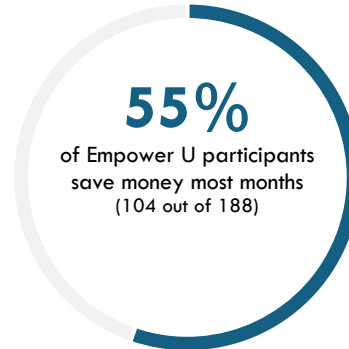
At program completion, 30% more participants reported that they save money most months compared to at the beginning of the program. Most of these participants are saving \$499 or less.

Many of these participants are likely able to save for the first time, based on the increased number of those who said they've started saving after Empower U.

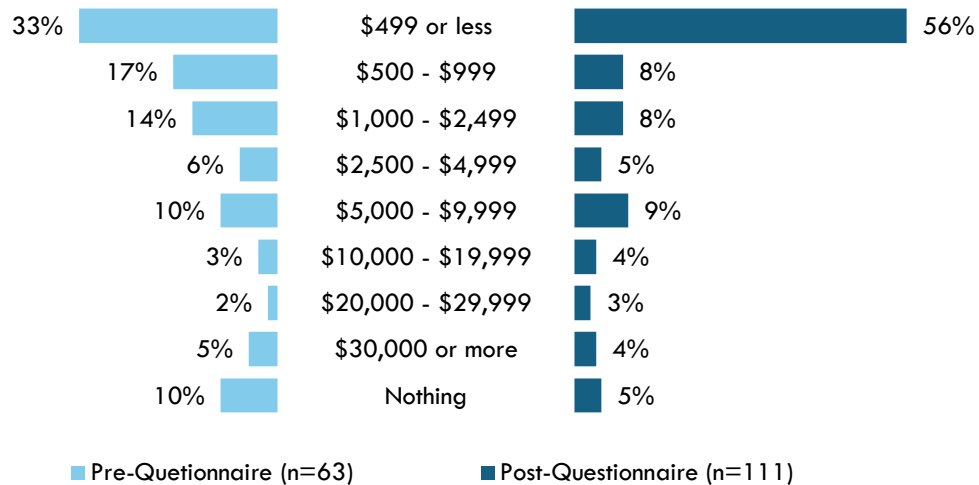
Baseline



Completion



Savings



The increase in the number of participants saving is reflected in the interviews 6 months after program completion. Most participants shared that they are taking the initial steps of saving money to grow their wealth.



“One of the biggest takeaways, I think, would just be, again, saving the money and not touching it. I wasn’t allowed to touch it, but now I implement that same thing with my normal savings account, where it’s like I’m just not going to touch it. Even though I can, I’m not. It kind of taught me that restraint to not dip into it and to leave that savings for when I want.”

--Participant

An overwhelming majority (96%) of participants said that since participating in Empower U, they now have a bank that they can trust. Over 70% of participants have also created and are using monthly budgets since their time in Empower U. In 6-month interviews, many participants reported that they are now more mindful of how they spend money.

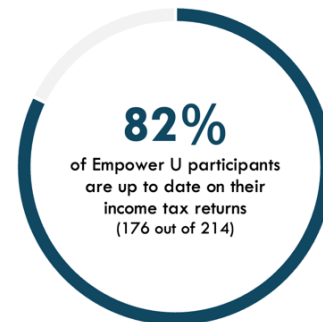
Use of Financial Skills and Resources



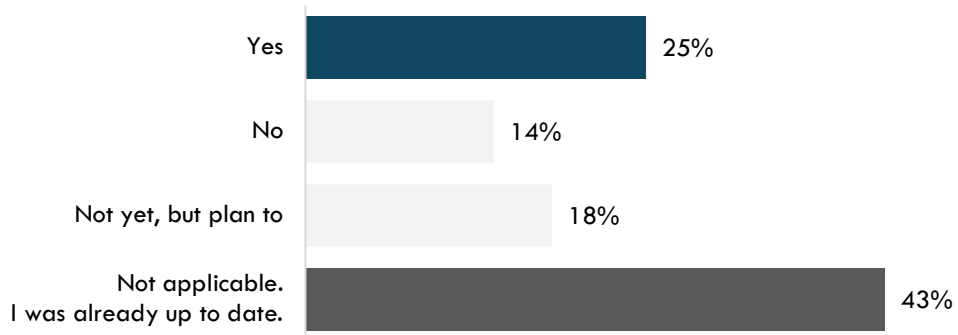
“So, one thing I learned was like, I learned how to put some of my money into my savings account before I do any purchases. And I also have a budgeting journal. And then I also like, I always look at the prices for some things if I’m at a grocery store. I always compare prices to see which one is better.”

--Participant

Almost half of Empower U participants were already up to date with their taxes before they participated in Empower U. However, 25% of participants filed their back taxes since the program and 18% intend on filing. Learning how to file taxes was a skill that participants had the option of developing through Money Mentors via referrals from Empower U facilitators. 82% of Empower U participants are up to date on their income tax returns.

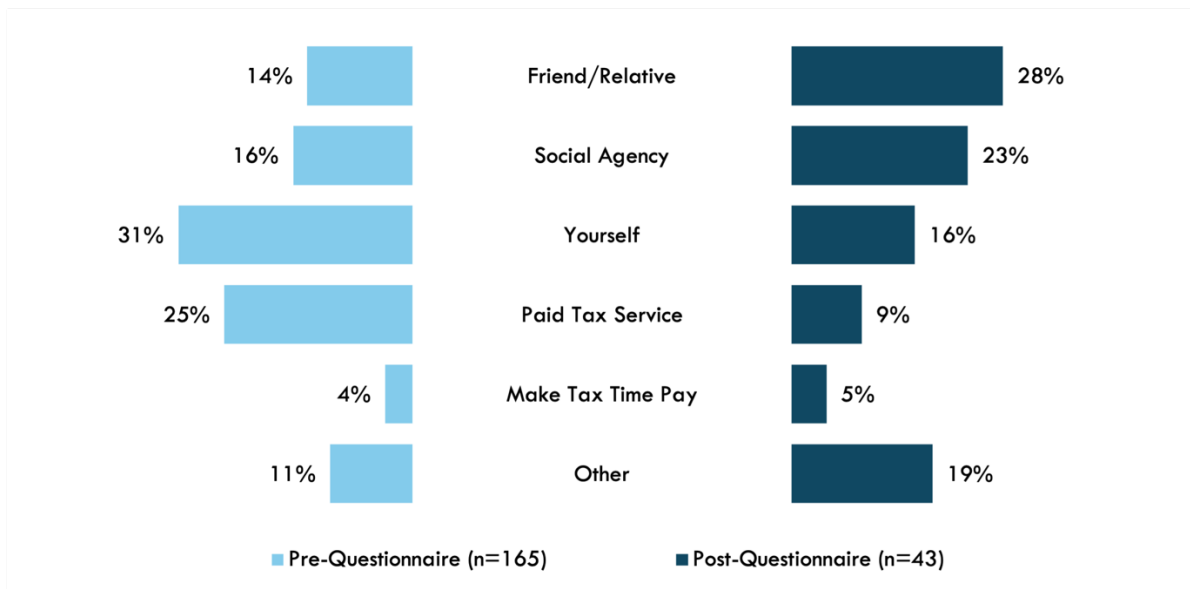


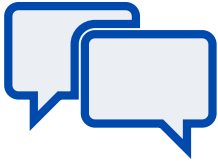
Since participating in Empower U, have you filed back taxes?



One participant shared in their interview that they were able to access tax services through the agency that was hosting Empower U. This is reflective of the increase in the number of participants who used social agencies to file taxes after taking Empower U, compared to before the program. Before Empower U, most participants had chosen to file their taxes themselves. However, the percentage of self-filing significantly decreased from 31% to only 16% after participating in the program. Instead, participants chose to rely more on their personal networks, social agencies, and other options.

Who completed your last Income Tax Return?





“One of the biggest things was I had been terrified of doing my taxes for the last three years. I thought that I would owe a bunch for CERB and I just didn’t want to go – like I honestly, before Empower U, I didn’t want to look at my finances. I just – I was too scared of it [laughs]. And so, I was actually able to use someone through [agency] to file three years of taxes. And I ended up getting – I did owe for CERB but I ended up getting a really good tax return. Now I’m getting my GST payments, and that honestly, I had \$2,000 or \$1,200 in court fees, and by doing my taxes I was able to pay that off and that seemed unfathomable before.”

--Participant

There was no significant improvement in the amount of debt participants held immediately after finishing the Empower U program. This is reflective of how debt payment can be a long process and therefore it is difficult to capture results within a few short months.

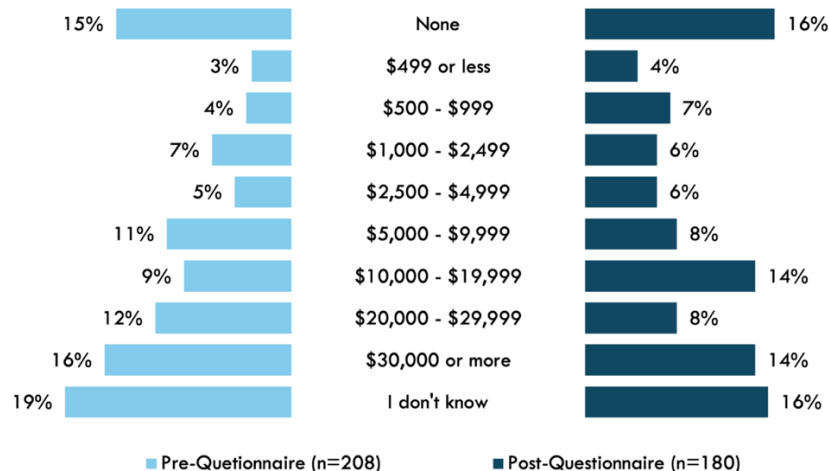


“It takes a long time for people to make a difference in their finances.”

--Financial Coach

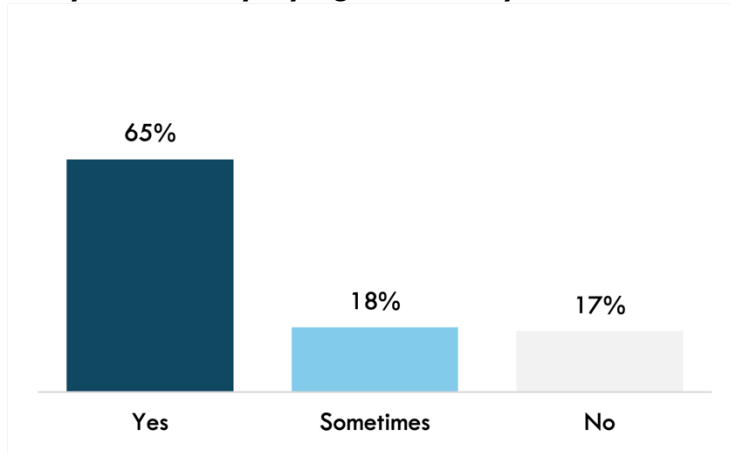
In fact, there was an increase in the total percentage of participants who reported having debt from 67% before the program, to 83% after. However, some of that increase could be attributed to a greater percentage of participants becoming aware of how much debt they have. Some of the increase could also be caused by the 13% decrease in response rates from the pre-program questionnaire to the post-program questionnaire.

How much debt do you currently have?

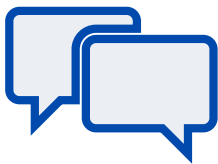


Although the immediate impact of Empower U on participants' debts is difficult to measure, it is evident that the program has motivated participants to be more vigilant about their payments. 65% of participants who have debt reported that they are currently trying to reduce it, whereas only 17% said they are not.

Are you currently trying to reduce your debt?



In the 6-month interviews, many participants said that they have been better at managing their debts since Empower U and are actively working towards paying them off using the knowledge and habits they've learnt in the program. The optimism in their comments and the decisiveness in the steps they've taken to pay off their debts suggest an increase in participant's abilities to manage their finances in this way.



"So, I still owe like \$8,000 from before. So, I'm paying down my debt, but it'll be a while before I can go spend \$300 and buy myself something pretty. So, I'm just working on this stuff now. But the fact that I'm working on it is great."

--Participant

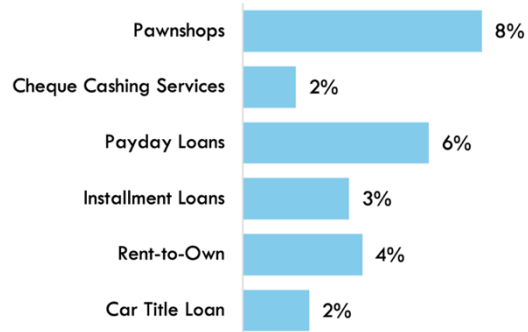
"I actually – you know it's like taking a really hard look at your finances and so I actually moved in with a friend. She was having financial issues too, but it lessened the load of us carrying that and we got something that works for both of us, and it's allowed us to have some breathing room with that."

--Participant

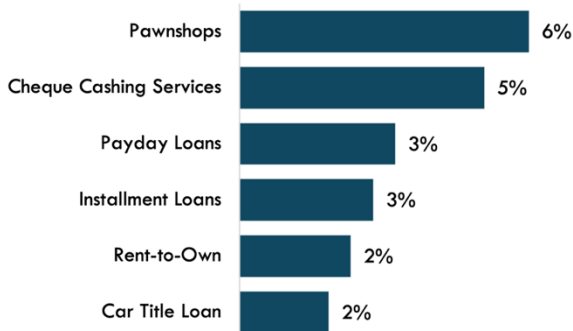


At the start of Empower U, 8% of participants said that they were using Pawnshops and 6% said they were using Payday Loans. By the end of the program, the number of participants using Pawnshops had decreased to 6% and those using Payday Loans decreased to only 3%. However, the percentage of participants using Cheque Cashing Services increased from 2% to 5%.

Pre-Questionnaire



Post-Questionnaire



Although the numbers and proportions of participants using these types of services were small overall, these changes are notable. 50% fewer participants were using Payday Loans after participating in the program and there was a 175% increase in those using Cheque Cashing Services.

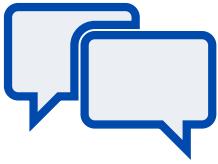
In the last 3 months, have you used any of the following services:



"I wish I would have done Empower U 20 years ago. I really do. That it was 20 years ago or even 30 years ago; yeah, I would say 30 years ago there was something in there to help us understand finances, because it could have saved us a lot. A lot of high interest loans because we were in emergency situations and essentially that cost us everything, right?"

--Participant

The biggest things Empower U participants learnt about finances that have affected their everyday lives are **budgeting and credit**. In their interviews 6 months after Empower U, many participants spoke about the impact of learning how to budget or improving their budgeting. It allowed them to save more money and pay bills on time.



“I would say that I learnt how to – I was already pretty good with budgeting and managing my money, but I would say that I learnt how to budget and manage it a little bit more, a little bit better.”

--Participant

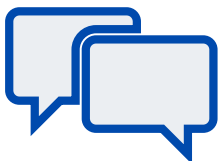
Participants also highlighted that learning about credit through Empower U was greatly beneficial because many of them didn't know about it or were anxious about checking their credit scores. Through the program, they were able to learn about credit, check their credit scores, and build or re-build their credit scores. For newcomers, they said that learning about how credit works in Canada was very useful.

“[I learnt] How to save my money, make my life better and how to build good credit. Life in Canada is about credit if it's bad or not.”

--Participant



Facilitators across multiple agencies shared that they've also seen participants become more confident. They are more confident about navigating things like speaking with their employer about their paystubs, talking about skills they have to offer, and saving money. Overall, facilitators said they've witnessed participants leveraging the knowledge they gain from Empower U in various ways to improve their lives.

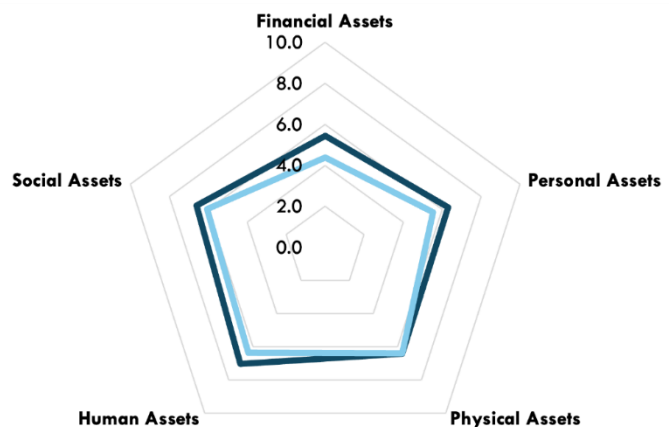


“[A participant said to a facilitator], ‘If something is wrong with my paystub, I don't feel silly asking.’”

--Facilitator

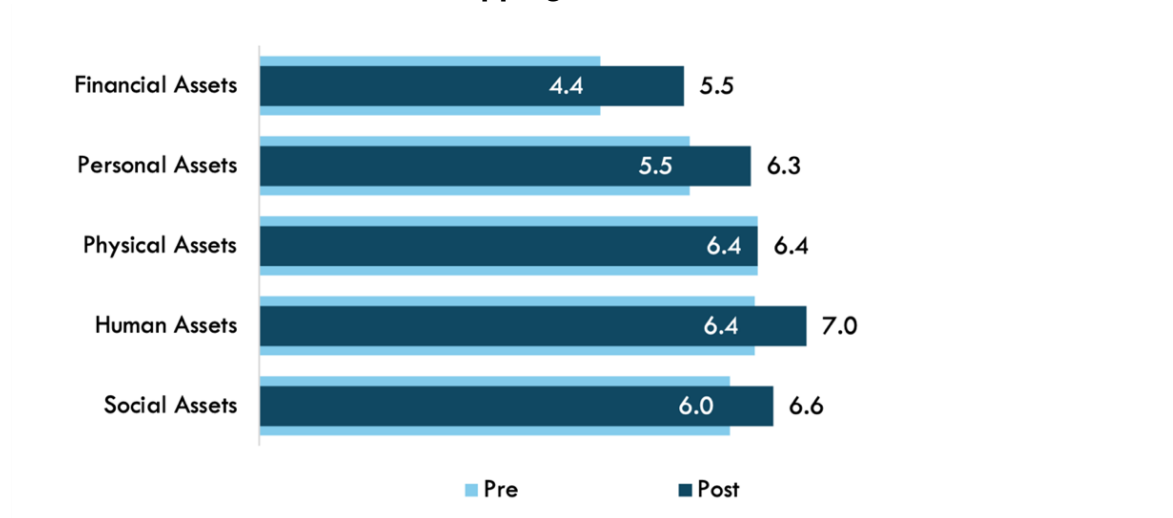
As part of the Empower U program, participants are asked to participate in the Sustainable Livelihood Asset Mapping (SLAM) exercise. Participants are asked to rate their assets in 5 core areas both before and after the program to measure any changes over time.

In 2023, participants saw the greatest growth in their financial assets. All



other asset areas also experienced growth over the course of the program, except physical assets which remained the same.

Sustainable Livelihood Asset Mapping Results



The growth across the different asset areas is reflective of how Empower U aims to empower participants in all areas of their lives. The program recognizes that financial literacy does not exist in a vacuum and is interrelated to other aspects of a participant’s life, their personal growth, and their overall quality of life. Accordingly, the program is designed to help participants develop their financial literacy in a way that supports the other non-financial areas of their lives. Further detail regarding the [alignment of Empower U outcomes with the Sustainable Livelihood Framework can be found on page 65](#).



“For me, what stood out the most was the budgeting. [...] I have been trying to do it, but it wasn't just about budgeting. She [facilitator] explained more about how you can make your money work for you. And using your assets, like your assets isn't just like your car, your house, but also your education, your transferable skills, just to make income work, right.”

--Participant

Empower U Supports Participants to Meet Financial Goals, Including Meeting Basic Needs

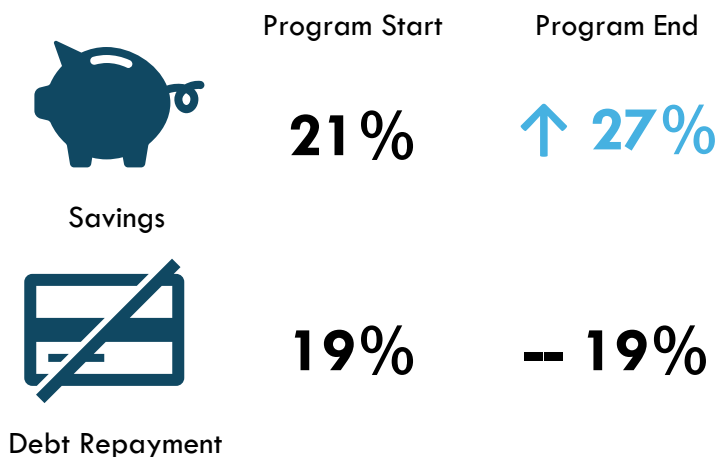
Setting financial goals is a part of the Empower U curriculum. Participants are guided through activities that help them to set achievable milestones towards improving their financial situations, including basic needs, and growing wealth. It is the hope that participants learn and form goal-setting habits that they can carry into their future finances after completing Empower U.

Financial Goals

Saving money was the most common financial goal for many Empower U participants at both the start (21%) and end (27%) of the program. Debt repayment was consistently the second most common goal that participants had at 19% for both the start and end of the program.

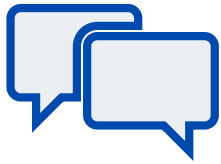
Several participants voiced that they would like to save for a large purchase, such as a home down payment or a car. Others wanted to increase their income through employment (either find a job or increase income) and improve their credit scores.

Financial Goals



At program completion, many participants shared that they have been making progress toward their financial goals. 51% of participants who set goals reported that they were just starting to achieve their goals while 6% said they had achieved their goals or were nearing completion. For some, progress took the form of dollars in increased savings or decreased debt. Others reported their progress as taking actions toward their goals, such as calling the collections agency or continuing to make monthly budgets to stop accruing more debt.

How close are you to achieving your goal?



“I have spoken with all three collection agencies to explain the hardships I’ve faced over the last five years and see what we can do to minimize the totals so I can start to make steady payments upon working.”

--Participant

“I just do my best to not spend needlessly and remember that I have a bigger goal in mind. Instant gratification by means of spending is something that is slowly becoming less of a problem for me.”

--Participant



A few participants talked about how they were able to achieve their goals during Empower U. Matched savings seemed to have been particularly helpful for helping participants make progress toward their goals.



“And right now, they’re [financial goals] not so big, but getting an air conditioner, and since the course I got an air conditioner, a portable air conditioner. I know that’s nothing, but it’s something to me.”

--Participant

“With saving the money for my debt, that’s definitely a financial goal. I want to get that debt paid off so that I can get a proof for a mortgage. That’s definitely a financial goal that Empower U has helped me with because of the saving of the money.”

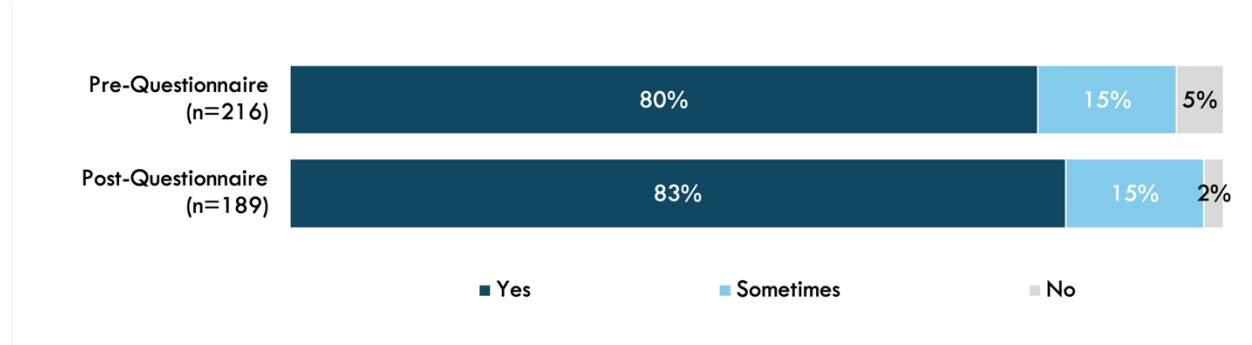
--Participant



Meeting Basic Needs

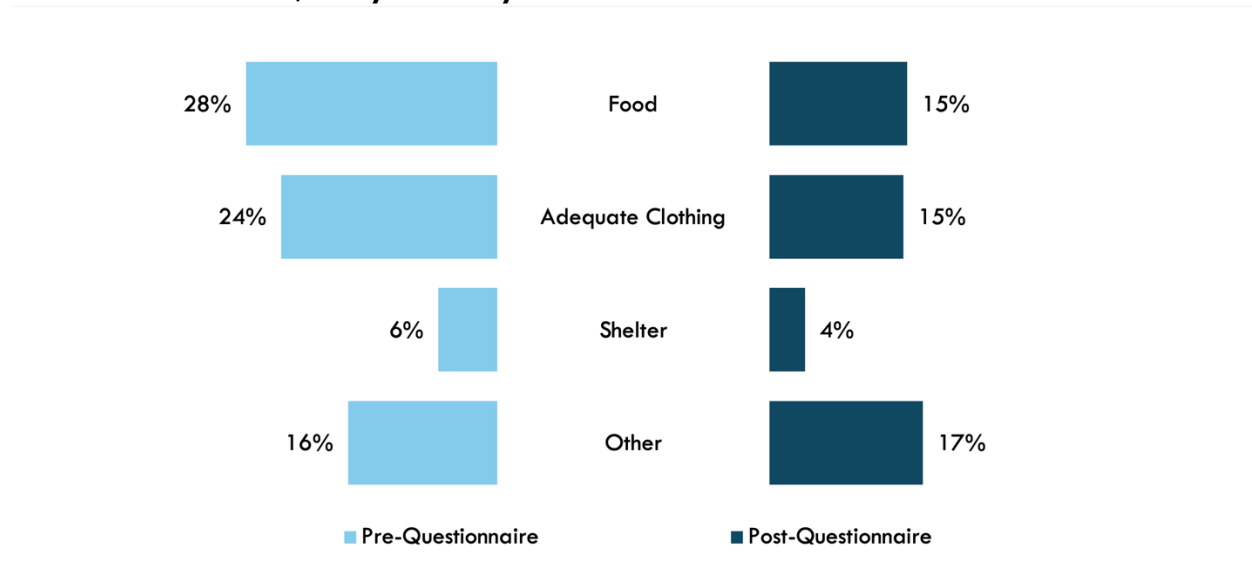
The number of participants who felt safe in their housing situation did not change significantly from the start of Empower U to its end. Over 80% of participants were consistently responding that they felt safe in their housing situation.

Do you feel safe in your current housing situation?



Overall, a greater percentage of participants were able to meet more of their basic needs at the end of Empower compared to the beginning. These numbers suggest that more participants were able to meet their basic needs better after taking the program. For example, 28% of participants reported experiencing food insecurity at the start of Empower U. That percentage decreased by the end of the program to 15% of participants.

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



Note: The 'Other' category included needing additional money for bills, expenses (incl. child expenses), medications, supports (e.g., emotional supports), and safety.

In their 6-month interviews, a few participants shared that increasing their financial literacy and learning how to budget during Empower U had a direct impact on their improved ability to meet their basic needs such as paying bills on time.



“And I’m able to keep up with my bills properly, without having to call like the book editors and tell them like, ‘hey, I’m going to be late,’ other than doing that. Like the budget plan is right there and it helps me keep everything organized of knowing where – of like when and where I have to pay.”

--Participant

Some participants shared that Empower U has helped them to form positive and sometimes lasting personal relationships with other participants in the program. A few participants have also been able to improve their existing relationships because Empower U has allowed them to be able to help their families financially and have less financially related conflict.



“I think what it’s done is it’s broken down some barriers and through that personal growth and development we’re not so hesitant to reach out to our community because we now have established these amazing relationships with some of the women that are in there. You know we’re able to check up on ones that – or we see each other like, ‘How is it going?’ ‘I’m doing this now,’ and support each other through that process. So, it’s opened our community up a little bit more for me, so I think that’s a beautiful thing.”

--Participant

“Yeah, with my family – I would say like with my mother and my sisters, like they saw a big improvement in me, where they noticed that I’m not – I’m not like asking to borrow anymore. Or that I’m asking for groceries anymore. Like they noticed that there’s like a positive change in that.”

--Participant

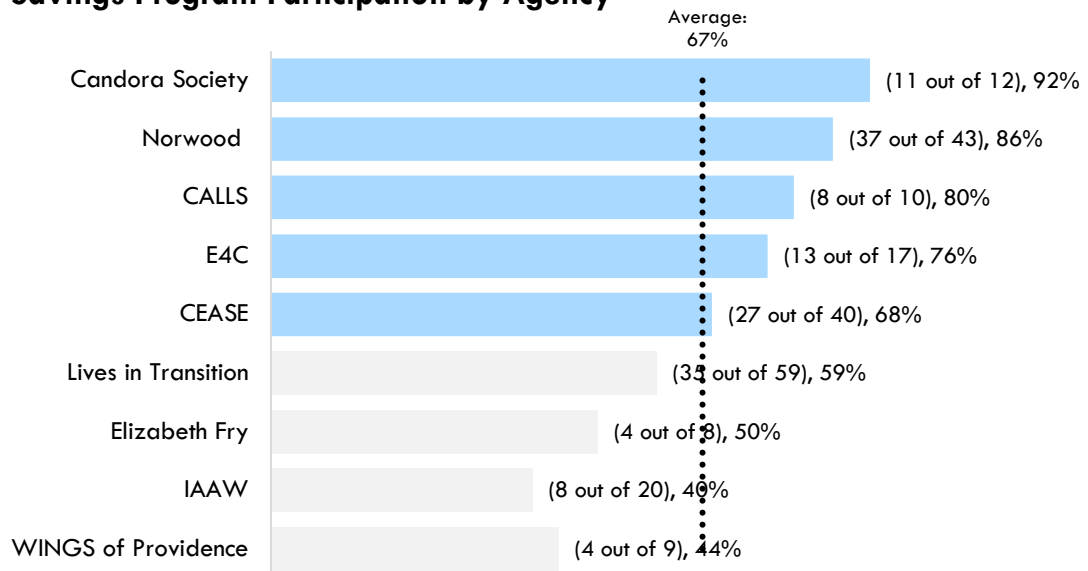


Matched Savings

Matched savings is one of the main tools that Empower U employs to help participants build positive saving habits. During the program, Empower U participants who are interested in accessing matched savings can open a savings account with ATB Financial and save up to \$250 over five months. Savings are matched at a 2:1 ratio. This means that for every dollar a participant saves, the program adds two dollars. For instance, if a participant saves \$250, the program matches it with an additional \$500, resulting in a total savings of \$750. These matched savings can be utilized in various ways, including investing in their children's education through an RESP, setting up a TFSA (GIC) for a specific financial objective, or establishing an emergency fund. Emergency funds are essential for covering unforeseen expenses, job loss, or sudden illness.

Sixteen participant cash-outs from 2022 were not reflected in the last annual report and have been included in this year's analysis. In 2023, including those not reflected in the 2022 report, 147 saved and accessed the matched savings. From 2023 alone 131 participants saved and accessed the 2:1 matched savings. Overall, approximately **67% of 2023 participants participated in the matched savings portion of the program**, with a range between 44% and 92% (between agencies).

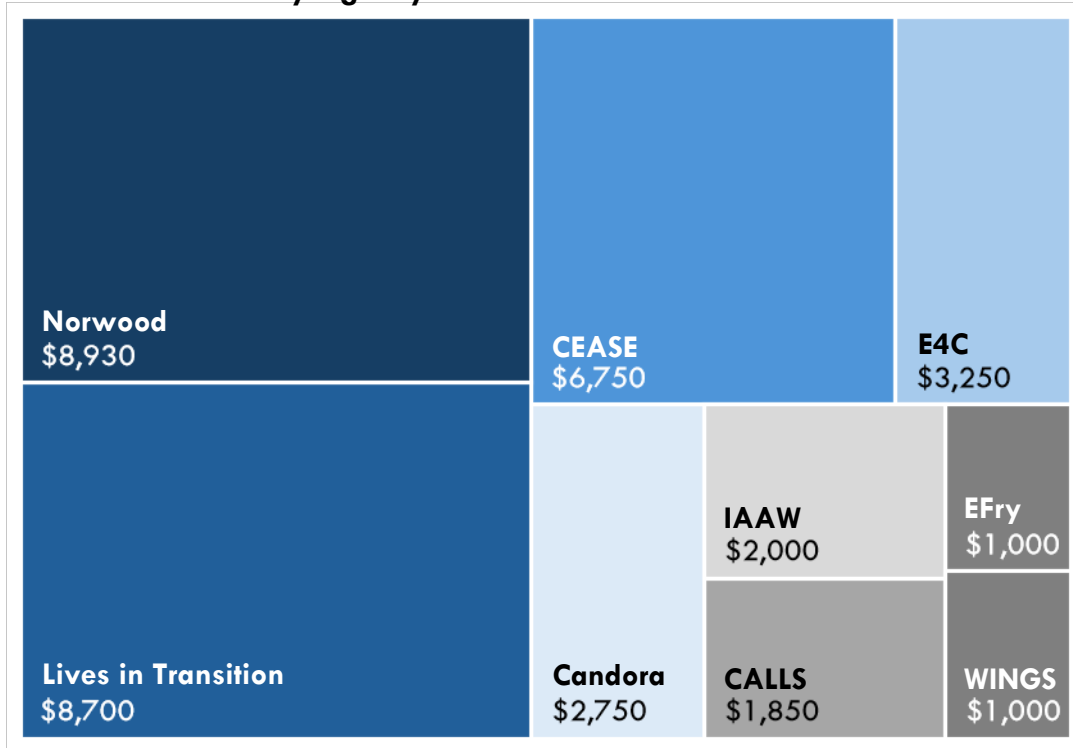
Matched Savings Program Participation by Agency



**Note – 16 participant cashouts and completions from 2022 have been included in the above analysis.*

Participant savings varied by agency, with participants of the Norwood, Lives in Transition, and CEASE programs saving over \$6,000.

Amount Saved by Agency



* Note that matched savings were not recorded for IFSSA.

** Note that savings from 16 participants from 2022 are included in totals.

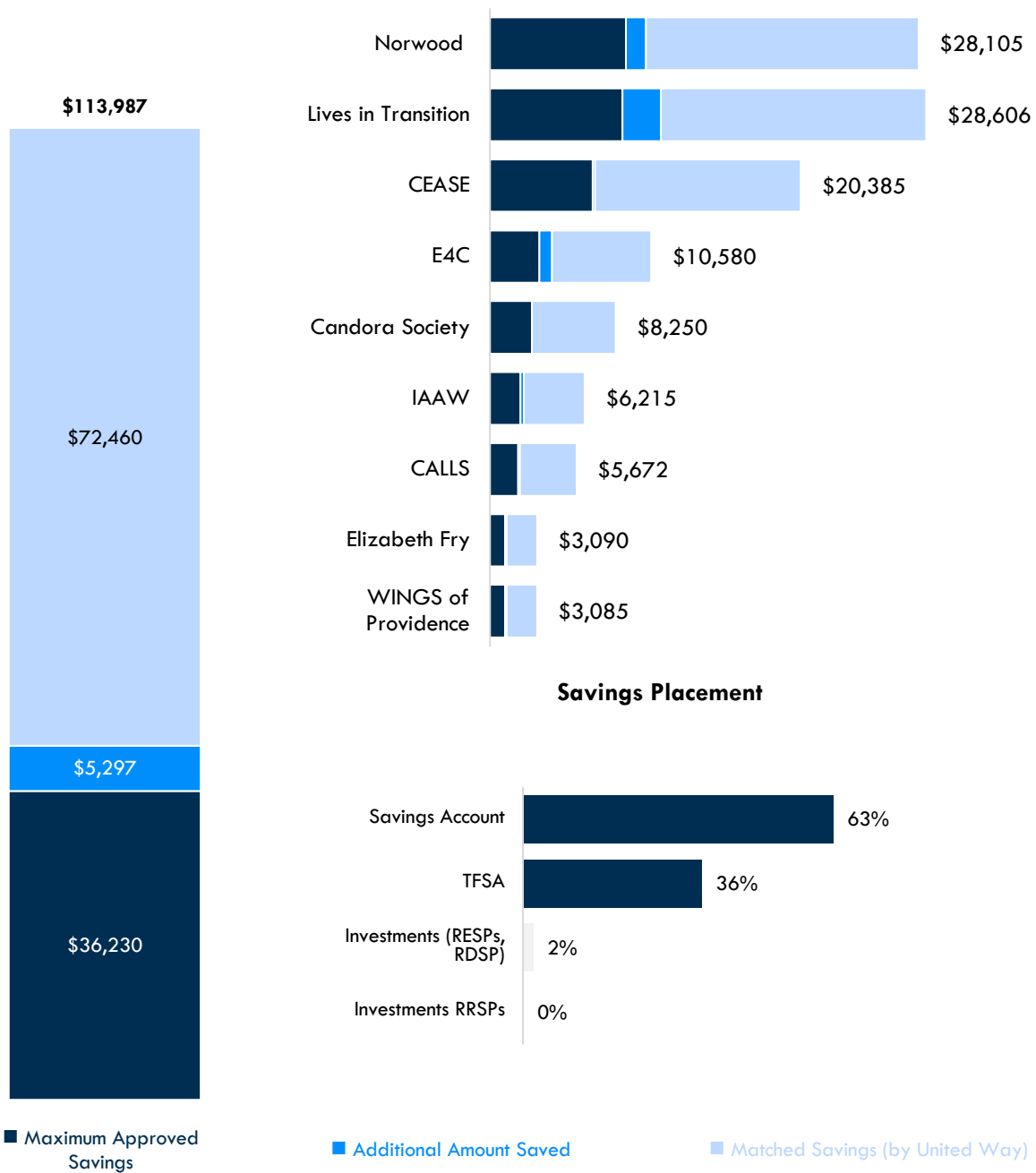
The total amount saved throughout 2023 by all agencies exceeded \$100,000. 32% of the total amount saved was the maximum approved savings by participants. Most participants put their savings into a savings account.

Total Amount Saved
(Total Participant Savings & Matched Savings)

Proportions of Total Amount Saved



Total Amount Saved
(by Agency)



In 2023, the matched savings part of the program helped participants meet financial goals because of the extra funds and the requirement to wait until the end of the program to withdraw savings.



“But the cool thing is, is that Empower U gives you this card that you can only deposit, and you can't withdraw. So that was actually really good for me [...] I probably wouldn't have had that self-control to just leave that money alone.”

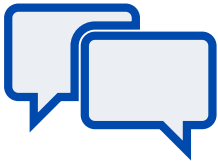
--Participant

“The match savings component was really helpful. And when I went to go invest in things, I have had investments in the past as well, just GICs, but nowadays it's, I think you need at least \$1000 to put away before you can kind of get involved with some of the larger banks and stuff like that. So, just having that kind of, the \$500 to kickstart that, was great, it meant that I could put away with a smaller amount that I had saved up already and just kind of get that going.”

--Participant



However, some participants were unable to participate in the matched savings because of their financial situation. Saving money during the program is a requirement to receive the matched savings. But participants do not always have enough income to put away savings during Empower U. For example, it is difficult for participants on AISH to maintain their eligibility to the benefit while increasing their income to a point where they can save money. In their 6-month interview, one participant said that although they had a positive experience with the program, not being able to meet their financial goal of cashing out at the end was a bit discouraging.



“I was really looking forward to the cash-out, but then when I – you know when I [set my] goal towards wanting to accomplish, I didn't accomplish, and it kind of made me feel like a little discouraged. But in a way, it's okay, because like I got to learn some useful tools of like how to be able to budget my money out properly.”

--Participant

“We currently have one person who wasn't able to – everyone except one person opened up their accounts this time. Because there's no \$50 – or even \$5 left [for them to save].”

--Facilitator

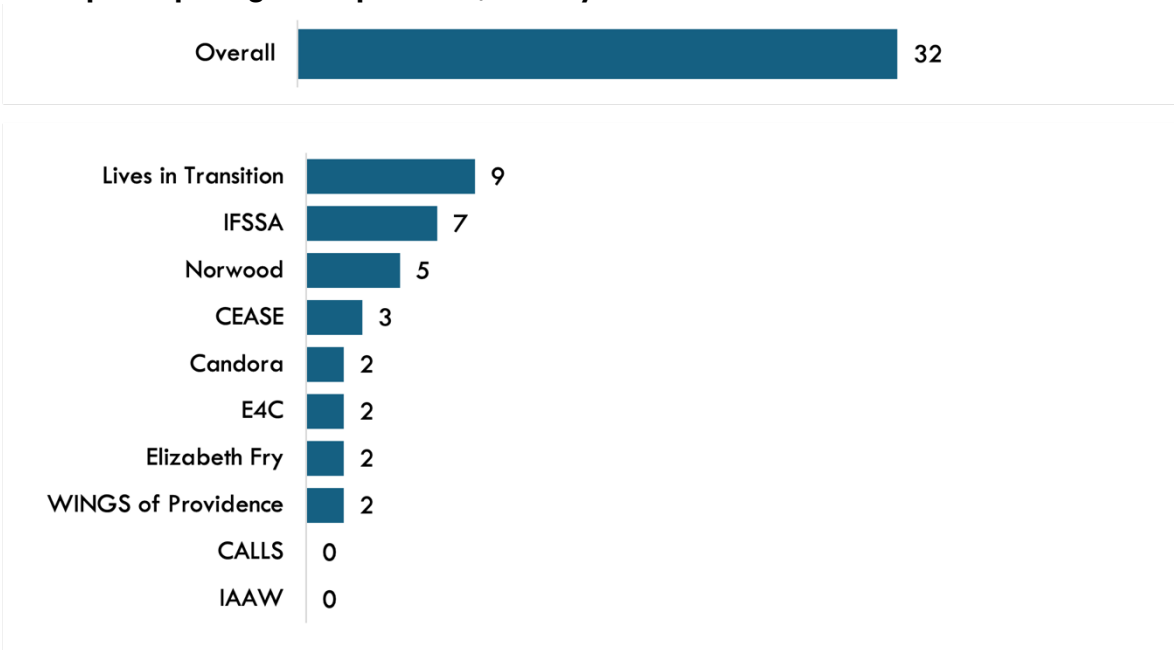


Financial Coaching

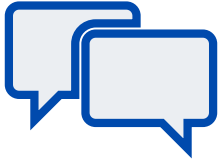
Financial coaching is included in the Empower U curriculum as an opportunity for participants to receive expert support with their financial goals and concerns from financial industry professionals. All Empower U participants have the chance to have a one-on-one session with a financial coach near the end of the program, as well as follow-up coaching. Financial coaches are volunteer positions and do not receive payment for supporting participants.

In 2023, financial coaches reported having referred participants to debt management firms, banks, or credit unions. They have also given advice on how to approach various financial issues. Overall, 32 participants accessed a financial coach in 2023, which was 18% of the total number of participants. Lives in Transition had the greatest number of participants who accessed a financial coach (9 participants). Most Empower U participants did not access a financial coach in 2023. It is worth noting that in their 6-month interviews, most participants talked about their experience with guest speakers overall, which includes financial coaches and presenters. It is not clear if participants are able to distinguish between presenters and financial coaches.

Since participating in Empower U, have you accessed a financial coach?



In the year-end focus groups, financial coaches said that although some participants do take their advice and act on it, they are the minority. One financial coach said that involving an agency’s social worker can help contribute to long-term outcomes for participants. Overall, financial coaches said that they rarely see the long-term outcomes of their coaching, but that they do see people feeling supported and empowered to solve their financial issues. Some Empower U participants also shared that guest speakers (including financial coaches) could be more impactful if there was more time allotted to them in the program.

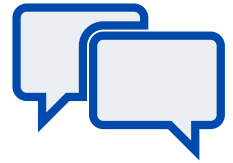


“I know at the end of the program when I took it, there was a lady that came in that was talking about the budgeting charts that we did. It was voluntary if you wanted to go and talk to her about your situation. And so not everybody really chose to go talk to her but there was quite a lot of people that did want to go and talk to her about what was going on and make a plan for their future, and where they wanted to go. And I mean I went and talked to her but there wasn't a sufficient amount of time for a few of the people that did it, so I don't think that they got to talk to her, things like that.”

--Participant

“I know that one conversation with these people [participants who bring financial issues to coaching] is just simply not enough. There's so much misinformation out there. They need someone that actually cares and understands where they're at. And that's probably the hardest thing for us, is that a lot of times I get 15 minutes with someone, and I need 15 hours.”

--Financial Coach



Presenters and financial coaches have all had to individually navigate conflicts of interest and policies from employers and governing associations regarding their participation in Empower U.

Employer or association-related conflicts have sometimes put restrictions on how much support a financial coach can provide to participants. For example, some presenters and financial coaches may not be allowed to interact and give advice to participants outside of Empower U sessions or risk consequences from their employer. They may also need to be mindful that the kind of financial advice they give to participants does not put their professional licenses at risk. Some of the financial coaches and presenters also shared that they are not able to obtain credit reports for participants if needed because it would go against their existing professional agreements with Equifax and TransUnion.



“We have agreements with Equifax. We are not to share credit reports with the clients [participants]. [...] Technically, you know, if Equifax found out [if I ever shared a credit report with a participant], it could affect my license. [...] And it's because Equifax or TransUnion own those credit reports and they want the clients to pay.”

--Presenter

In addition to these professional conflicts of interest, presenters and financial coaches may also need to navigate the relationship between ATB Financial and Empower U. One financial coach said that it feels inappropriate to refer outside of ATB Financial for financial products because

the bank is already involved in the Empower U program. However, ATB Financial is not always the most appropriate bank for low-income participants to continue using after Empower U because they may not be able to afford the account fees.

Decisions about how to navigate these conflicts of interest seem to happen on an individual level. In general, there does not seem to be a lot of support in the financial industry for professionals to volunteer outside of their company. One financial coach suggested that there needs to be a national regulator with a policy for how professionals in their industry can volunteer with programs like Empower U.

SUMMARY: **Empower U Contributes To Whole Person Well-Being**

- 231 participants completed Empower U in 2023, which is an increase from 2022.
- Most Empower U participants were low-income, with over half having an annual household income of below \$25,000.
- There was a slight decrease in the proportion of Indigenous participants in 2023, which is partially attributed to IIAW no longer offering Empower U after the three completed groups.
- 97% of participants said that they have increased their financial knowledge through Empower U, and 92% said that their financial skills have increased.
- The biggest things Empower U participants learnt about finances were budgeting and credit. By the end of the program, 30% more participants said that they saved money most months compared to the beginning of the program.
- Participants self-reported experiencing growth in 4 of 5 core asset areas during the program: Financial, Personal, Human, and Social. Physical assets remained unchanged.
- The most common financial goals in 2023 were saving money and paying off debt. Many participants reported making progress on achieving the financial goals they set in the program with 6% having already achieved or nearing completion. Matched savings was reported to have been helpful in achieving goals.
- Overall, a greater percentage of participants were unable to meet some of their basic needs at the start of Empower U compared to the end.
- In 2023, approximately 67% participated in the matched savings portion of the program, with the total amount saved by all agencies exceeding \$100,000.
- 32 participants accessed financial coaches in 2023.

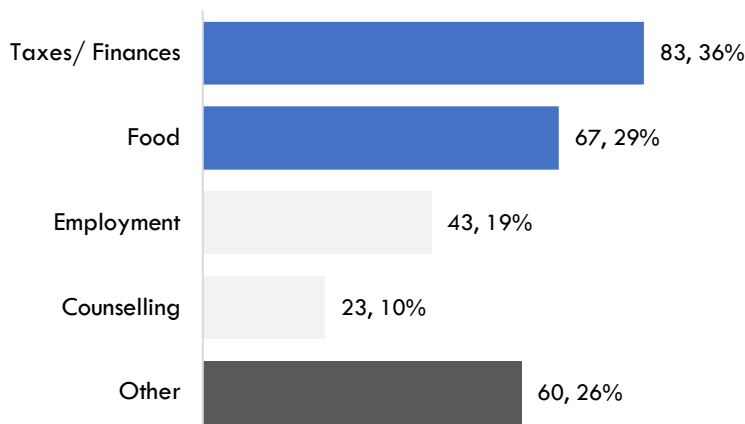
Empower U is a whole-person financial program because our finances impact all the other areas of our lives. By participating in Empower U, participants gain the knowledge, tools, and

OUTCOME 2: Empower U Contributes to Strong, Vibrant Communities

Empower U Supports Participants to Navigate Access to Services

In 2023, Empower U facilitators reported providing over 250 referrals for additional services to group participants. Common referrals connected participants with services aimed at supporting individuals with taxes/finances or food. Facilitators also referred participants to clothing supports, housing supports, community programs, and various other services which are captured in the “Other” category of the data. Thus, it remains important that facilitators have knowledge of other resources available and can connect participants with other programs or services.

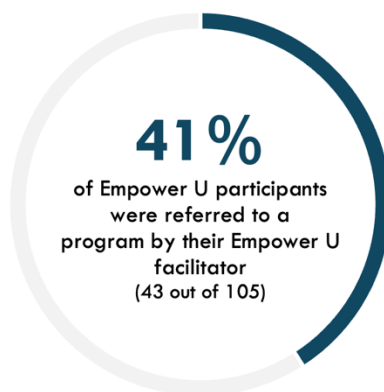
Referrals by Empower U Facilitators



**These percentages reflect the # of participants referred to an external source, as a proportion of the total # of participants completing programs.*

After completing the Empower U program, many participants reported accessing additional services. Among those who did, 59% sought out services on their own while 41% were referred by their Empower U facilitator. Among those who were referred by a facilitator, participants commonly mentioned accessing the ATB Matched Savings program, Money Mentors, and Debt 101 (among other debt repayment programs).

Were you referred to any of these programs by your Empower U Facilitator?



Note: There was no standardization as to the programs referred to. Of those specified, ATB Matched Savings, Money Mentors, and Debt 101 (among other debt repayment programs) were commonly mentioned.



“The stuff through [agency], I wouldn’t have even known about them. And they offer counseling as well and that’s something I’ve looked into. The woman I did my taxes with was so accommodating and so nice. I now have this contact for looking for subsidised housing. So yeah, it’s definitely helped me.”

--Participant

Empower U agencies operate a number of other programs with a focus on financial and tax support, housing, food resources, parenting and childcare, newcomer support, health and addictions, and legal rights. Agencies offer a range of educational programs, including adult literacy classes, vocational training workshops, and GED preparation courses. These initiatives align with Empower U's focus on providing individuals with the skills and knowledge necessary to succeed in the workforce and pursue higher education opportunities. Financial literacy workshops and one-on-one counselling sessions are components of agency programming. These sessions cover topics such as budgeting, saving, debt management, and credit building, aligning closely with Empower U's emphasis on promoting financial empowerment and asset building among participants. Some agencies collaborate with community partners to provide access to essential services such as healthcare, housing assistance, food support, and transportation services. These efforts align with Empower U's goal of addressing systemic barriers to social and economic well-being and ensuring that individuals have access to the resources they need to thrive.

Many participants have shared their learnings from Empower U and/or recommended the program to their network, including friends and family. Some who have not yet shared learnings with anyone said that they are willing to recommend Empower U but have not found an appropriate opportunity. A couple of participants said that they shared the learnings publicly.



“I’m very close with my mom. I talk with her all the time. And as I was taking it [the Empower U program], I was telling her the goals I was setting and she’s been saying for years, like, ‘[Participant Name] do your taxes, like you’re probably sitting on a goldmine and money there.’ And I just like wouldn’t look at it. And so, I was keeping her updated on the program, like week by week. And both of us agree that I’m in a much better financial position than I was a year ago. Like we’ve talked about that a few times.”

“I was able to help them [friends and family] out with showing them of how to make – how to make a budget. And then showed them examples from my booklets that I would get from the workshop and explained it to them. Like how it’s easy to be able to like prior – like how it’s easy to – not prioritize but organize your bills from your expenses.”

--Participant



Empower U Offers Opportunities for Participants to Share Their Experiences with Peers

Empower U is more than just a financial literacy program. Many participants reported that they enjoyed the community environment of Empower U. Empower U sessions were described as a place where you can ask questions without being judged, have a sense of community with the other participants who are there, and learn from the different perspectives of others. Some participants were able to make lasting friendships from the program.



“Just being able to connect with other Indigenous people in the community. It was just nice.”

--Participant

“I wish it had a part two and the reason why I say that is, coming together and you know bringing these women back they were – through the process of that engagement, with those groups, it was allowing us to kind of empower each other and so it would have been really nice if there was a part two to say where are you at? Have you fallen? Do you need help to get back up? What is the next step?”

--Participant



“It helped me with my social life, I knew new people, started to get friends. At the beginning I stayed at home and didn’t know anyone, now I have friends.”

--Participant



SUMMARY:

Empower U Contributes To Strong, Vibrant Communities

- 41% participants were referred to a program by their Empower U facilitator.
- Empower U gives participants opportunities to share their learnings and experiences with their community networks and build those personal relationships.
- Many participants find temporary and lasting communities with their Empower U peers within the non-judgmental and supportive environment of the program.

Empower U is more than a financial literacy program. It provides opportunities for participants to strengthen existing relationships and find new ones. With each agency, facilitator, and program cohort, Empower U participants often find a supportive network.

OUTCOME 3: Empower U Creates Lasting Change That Builds Strong Future Generations

Empower U is guided by intersectionality and GBA+

Empower U takes a woman-centred and learner-centred approach to its program delivery. 83% of Empower U participants in 2023 were women and 1% were non-binary. 8 of 10 agencies that offer Empower U provide its programming to women only. All agencies involved in Empower U take an intersectional approach to its programming. A woman-centred approach recognizes each individual's different needs and priorities. The goal is to create a foundation of safe and respectful learning where women feel confident to try out new ideas, and experiment and take risks, all while engaging with their peers (Canadian Women's Foundation – Beyond Survival: Helping Women Transition out of Poverty).

Case Study

Empower U's Intersectional Approach Through Agency Partnerships

The Empower U program is guided by an intersectional and Gender-Based Analysis Plus (GBA+) approach through strategic partnerships with various agencies, including Elizabeth Fry. This case study delves into how the Empower U program at Elizabeth Fry fosters systemic change and empowerment among women involved with the criminal legal system, highlighting the program's transformative impact and the importance of intersectional considerations.

Background and Program Overview:

Elizabeth Fry facilitates the participation of women, many of whom are serving prison sentences, while enrolled in the Empower U program. Elizabeth Fry facilitates their participation by arranging temporary absences and providing program support, recognizing the potential of the skills provided through Empower U in advocating for their earliest possible release eligibility.

Partnership with the Criminal Legal System:

Elizabeth Fry's longstanding relationship with the criminal legal system facilitates program implementation for this participant demographic. The organization's commitment to preparing individuals for successful reintegration aligns with Empower U's goals, emphasizing resource connections for release planning, including financial preparedness through programs like Make Tax Time Pay (MTTP), a program run by E4C, further highlighting cross-agency collaboration.

Impact of Empower U:

- **Advocacy for Release Eligibility:** Empower U equips participants with skills for self-advocacy, enhancing their ability to articulate personal growth and mitigate risk factors before release hearings. Financial literacy addresses poverty-related criminalization, positively influencing release considerations by addressing underlying risk factors.
- **Long-Term Empowerment:** The program aims for lasting change, focusing on holistic personal transformation rather than short-term goals. As many Elizabeth Fry

participants do not qualify for participation in the Matched Savings program, their main takeaway from Empower U is long-term goals and financial empowerment through enhanced literacy. Elizabeth Fry participants, predominantly Indigenous women, experience a shift in their state of being, facilitated by trauma-informed care and intersectional approaches.

- **Community Building:** Empower U fosters a sense of community and peer support, extending beyond program sessions. Participants access additional Elizabeth Fry programs, creating a supportive network for long-term empowerment and coping mechanisms post-release.

Intersectional Considerations:

- **Trauma-Informed Programming:** Acknowledging participants' trauma, particularly related to gender-based violence and historic trauma, is integral. Empower U addresses these issues through trauma-informed financial education, recognizing the impact on participants' relationships with money. Elizabeth Fry recognizes the needs of their participants who may need more time to complete the program.
- **Indigenous Lens:** Recognizing the high proportion of Indigenous participants at Elizabeth Fry, the agency suggests that Empower U could better integrate an Indigenous lens systematically, acknowledging the unique cultural and historical contexts of Indigenous women's experiences.

Expanding Impact:

While currently limited to Edmonton and surrounding areas, Elizabeth Fry recognizes that there is interest from rural and remote communities, especially Indigenous ones, to adopt the Empower U model. Piloting projects in these regions would support program's potential for broader societal impact and further support intersectionality and GBA+.

Conclusion:

Empower U, guided by an intersectional and GBA+ approach, demonstrates the transformative power of financial education and empowerment among women involved with the criminal legal system. Through strategic partnerships and holistic support, the program aims to break systemic barriers, empower individuals, and foster inclusive communities, advocating for systemic change and long-term empowerment.

Facilitators, financial coaches, presenters, and ATB Financial staff all strive to be proactive about making Empower U inclusive and accessible. Depending on the type of participants an agency targets, they provide supports accordingly. For example, in some agencies, participants who are parents and caregivers can opt for virtual programming or a hybrid model that can allow for greater flexibility in their schedules. Many agencies also offer supports like childcare and meals on-site or bus tickets for transportation to the Empower U sessions. Some agencies offer Empower U materials and sessions in multiple languages for those who are not as comfortable using English.



“Whatever works best for them is what we try to give to them.”

--Facilitator

For women who are currently experiencing, or have experienced, Intimate Partner Violence and/or sexual exploitation, programming is adjusted accordingly. One facilitator shared that their agency does safety checks at the beginning of each session to be proactive about adjusting existing Empower U content to be more trauma-informed. ATB Financial staff also offer participants a way to receive their financial correspondence in a way that can bypass any abusive partners.



“Our goal is to help our clients find financial independence so they don’t have to rely on unhealthy relationships or work that causes them harm.”

--Facilitator

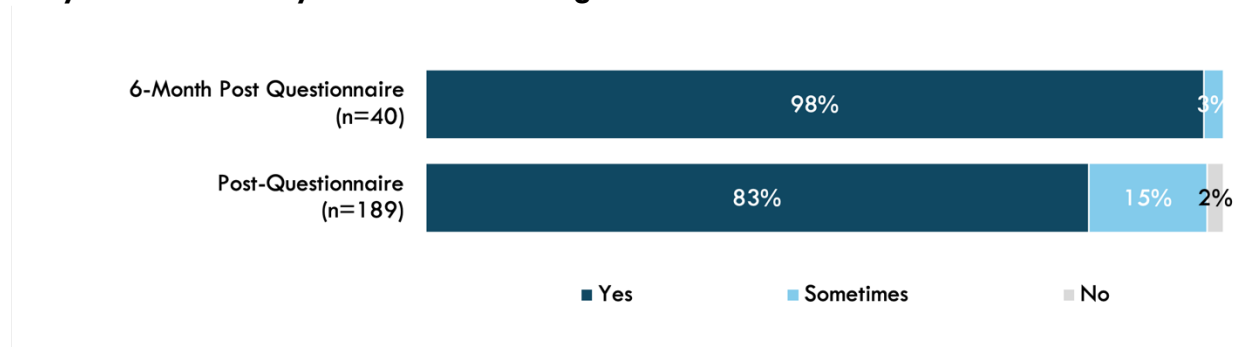
However, there are still many intersectional barriers that either partially, or entirely, prevent Empower U participants from participating. Some of these barriers are within Empower U’s purview to address. These can include a lack of funding within some agencies to provide additional supports like childcare if needed. Participants who are in a recovery state and can only focus on a week-to-week basis sometimes struggle with the 3-month commitment requirement to the program. In at least one agency, facilitators discussed how potential participants earn a little bit too much money to be eligible for the program, although they may still benefit from it.

Participants in Empower U Achieve Sustainable 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 2023, only 40 participants completed this questionnaire, many with partial completion. Therefore, drawing conclusions from the data is cautioned.

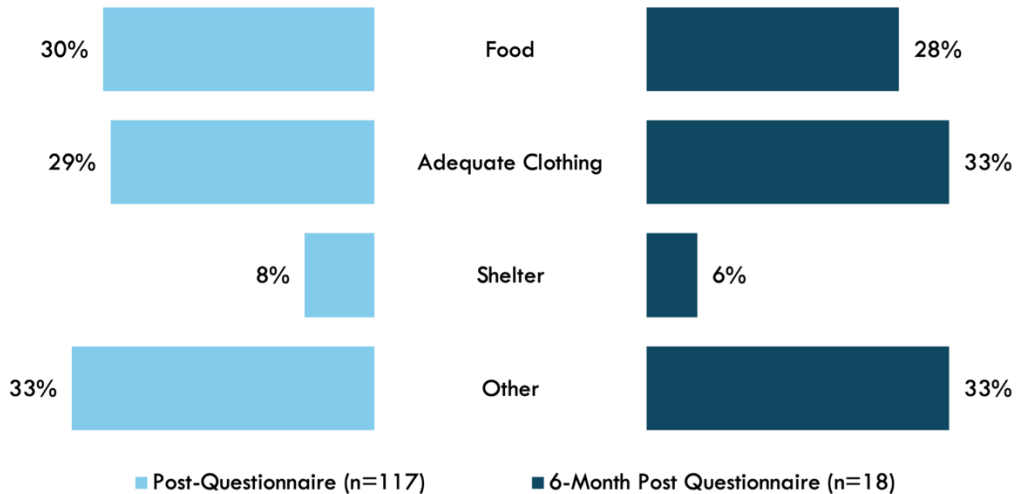
Six months after completing the program, nearly all participants said they felt safe in their current housing situation, representing an 18% increase in feelings of safety at home compared to immediately post-program and a 22% increase compared to before Empower U.

Do you feel safe in your current housing situation?



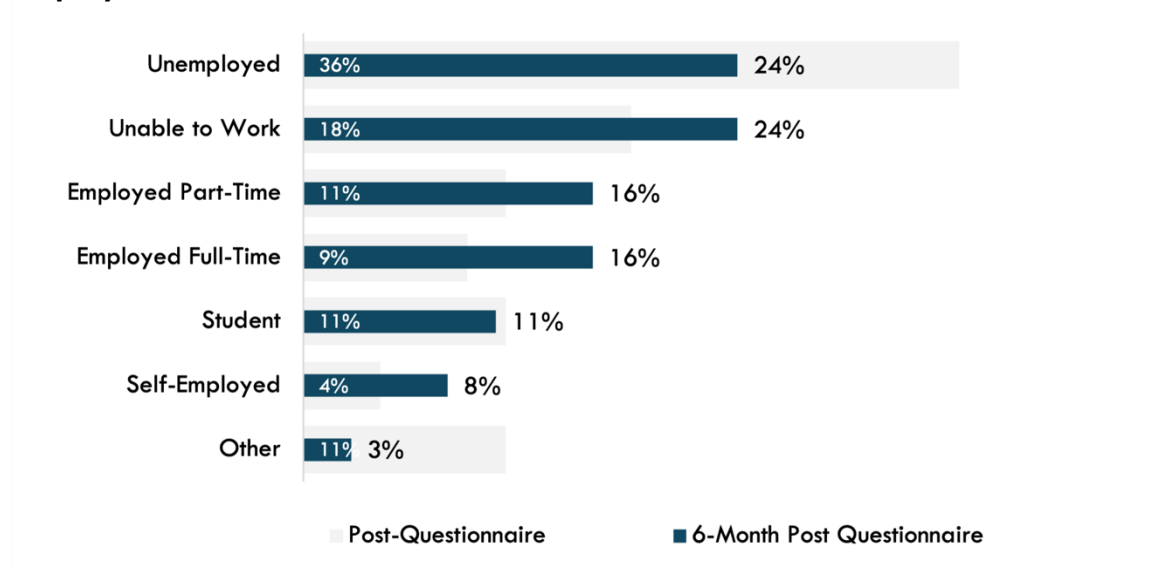
Compared to immediately following the Empower U program, participants were 25% less likely to report being without shelter and 7% less likely to be without food in the three months prior, while 14% more participants found themselves without adequate clothing.

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



In the six months following completion of Empower U, rates of participant employment have increased by over 60%. Specifically, 76% more participants reported being employed full-time, 43% more participants were employed part-time, and 88% more respondents reported being self-employed at six months post-program compared to immediately following Empower U.

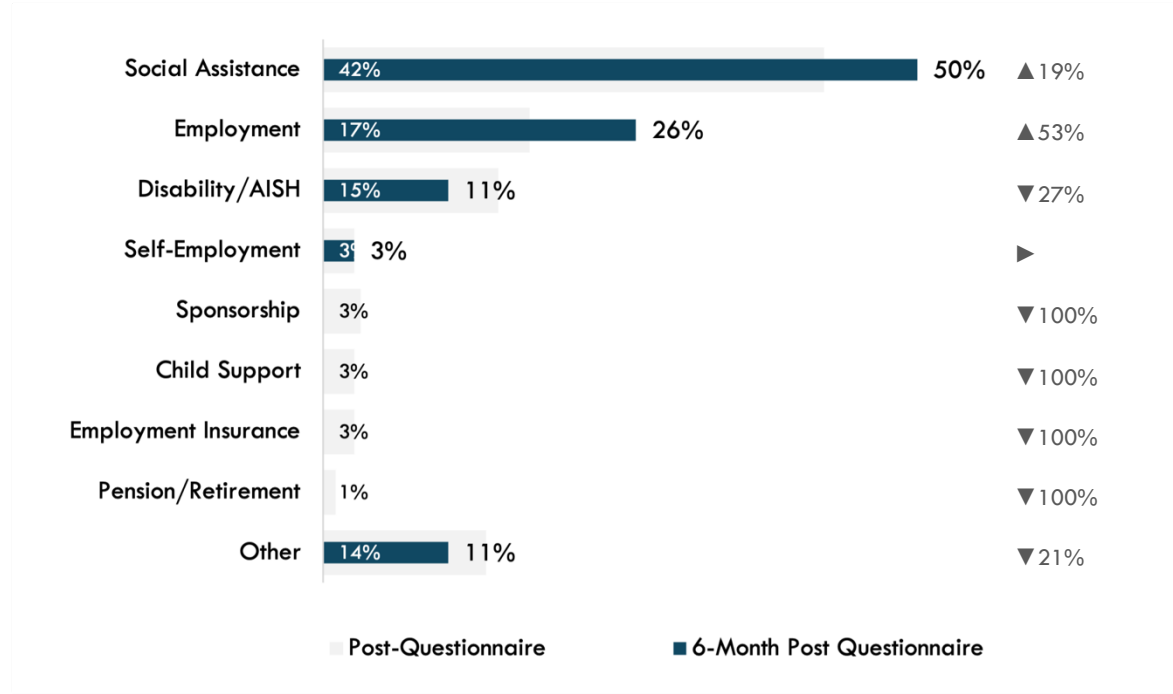
Employment Status



Six months following the Empower U program, social assistance continued to be the primary source of income for the largest proportion of respondents, followed by employment. The proportion of respondents receiving social assistance as their primary form of income increased by nearly 20% following program completion, and the proportion whose primary source of

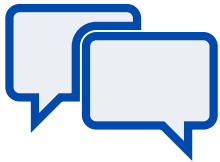
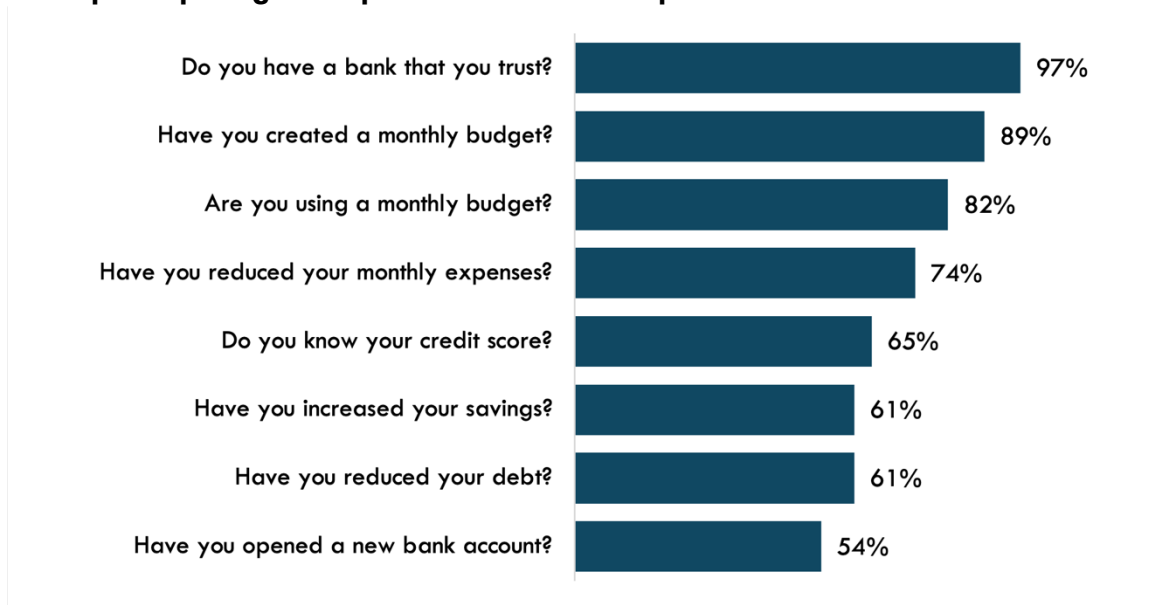
income was from employment more than doubled, while those whose primary income source was sponsorship, child support, employment insurance, or pension/retirement decreased to 0, and those receiving Disability/AISH decreased by over 25%. This suggests that in the six months following program completion, many participants' primary source of income changed from disability/AISH, sponsorship, child support or employment insurance to income from social assistance or employment.

Primary Source of Income



Overall, nearly all participants reported having a bank that they trust six months after completing Empower U. Compared to immediately post-program, more respondents reported having created a monthly budget (16% increase), using a monthly budget (11%), and knowing their credit score (12%).

Since participating in Empower U...6-month questionnaire



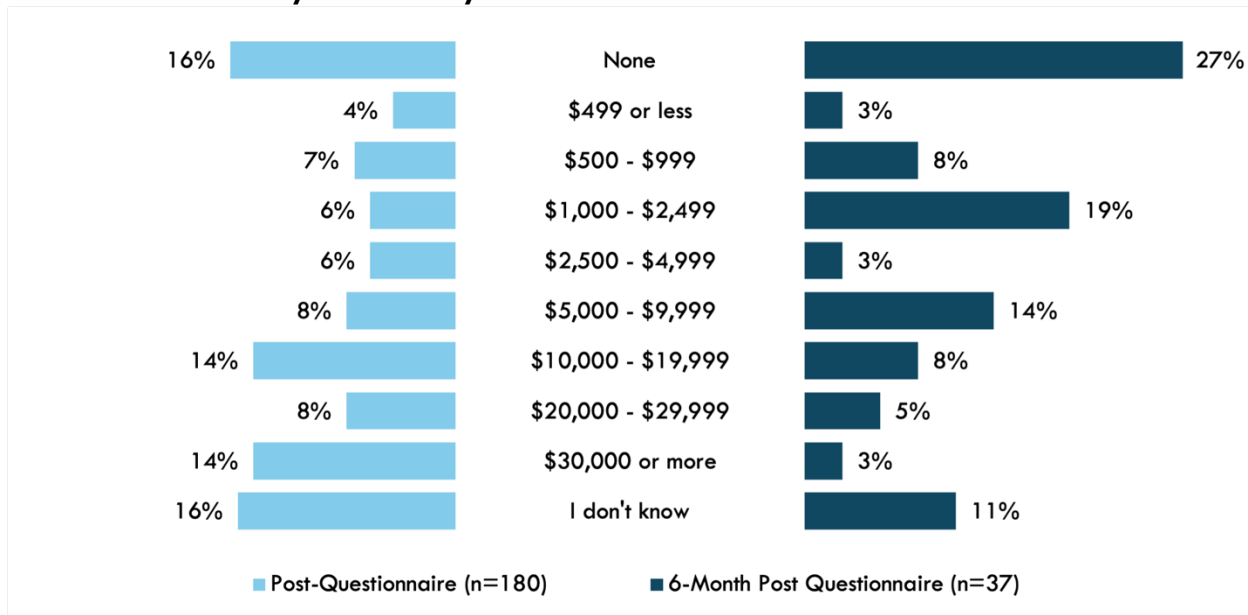
“I’m trying to be more diligent with the writing out my budget weekly. But I don’t always get that done. But I’m working on getting that to be a habit.”

--Participant

Empower U participants continued to decrease their debt over the six months following program completion, as evidenced by a 65% increase in the proportion of respondents with no debt at the six-month follow-up compared to immediately following the Empower U program. Further, the proportion of respondents reporting debts of \$10,000 or more decreased by over 80% at six months post-program compared to immediately following program completion, indicating that even those with remaining debts were able to reduce their debt significantly.

Notably, participants were 31% more likely to know how much debt they had at six-months post-program, indicating positive changes in financial awareness.

How much debt do you currently have?



“Well, again my credit score is probably improved a touch. But right now, I’m still paying down debt. So, I’m not getting further ahead because I’m taking care of the stuff behind. But I’m doing the stuff behind. And that is good. Because I didn’t have the mental ability to deal with it at all. It was too much for me. So, I’m doing things that little bits and pieces, and trying to make them more manageable.”

--Participant

Participants were also asked to participate in an interview 6 months after program completion. 19 participants were interviewed from the 10 different agencies that offered Empower U.

One of the most common sustainable improvements that participants have been able to make after Empower U has been improvements to their mental well-being and their relationship with money. In interviews, participants reported feeling more positive about their finances because they are more confident in managing their money. As a result, they are less stressed about their finances. Many participants also said that the program helped to change how they view money and are now more comfortable handling their finances.

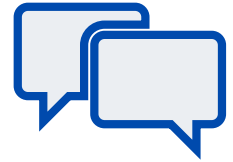


“And I think overall I, before going into the program, I had a lot of anxiety regarding these kinds of savings and budgeting and just overall the aspect of money. So, even though it might not, I don't know, show in the numbers yet, I think just the decrease in the kind of emotional aspects that I've had with money in the past. And being able to look at it objectively nowadays and see it not as something that affects me personally, has been really invaluable. I definitely feel like a lot of the stress has been taken out of my finances.”

--Participant

“Yeah, I am a little bit more generous because I have a little bit of money. I support the [agency]. I support them, I'm a paid member and stuff like that too. And I think that I would have been financially – I don't know, I feel a little bit more confident with my money, and I have a little bit more. So, I felt like I could do my part and help an agency that is important to me.”

--Participant



SUMMARY: Empower U Creates Lasting Change That Builds Strong Future Generations

- The delivery of Empower U is guided by intersectionality and GBA+ considerations that is made possible by the collective efforts of agencies, its facilitators, financial coaches, presenters, and ATB financial staff.
 - However, there is always more that could be done to remove intersectional barriers for participants and enable their full participation.
- Sustainable improvements as a result of Empower U are cautiously optimistic, due to a small number of respondents participating in any 6-month data collection. The available data does suggest that compared to when they started Empower U, participants have been successful in:
 - Attaining feelings of safety at home.
 - Meeting basic needs.
 - Realising employment.
 - Managing and being more aware of their finances.
 - Reaching a greater sense of mental well-being.

These early indicators of Empower U's impact on sustainable improvements for participants are mostly positive. Over time, it is the hope that the impact of these changes compound and continue to improve the lives of Empower U participants, rippling out into their communities to contribute to lasting, generational change.

OUTCOME 4: Cross-Organization Collaboration Effectively And Efficiently Guides Empower U

Empower U Engages in Continuous Improvement Year-To-Year through Evaluation and Reflective Stakeholder Engagement

In the eleven years since Empower U began operations, there is a wealth of information about its successes and challenges. This evaluation sought to understand which aspects of the program have worked well over the past year, and where there are opportunities for improvement from the perspectives of facilitators and participants.

Working Well

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

Facilitators identified two primary successes:

- **Empower U facilitators often innovate on the existing content beyond the resources that are offered to them.** Innovations are often necessitated by trying to adjust the content of the programming to the specific needs of their participant groups, such as editing materials to be more trauma-informed for a population that has experienced Intimate Partner Violence. Sometimes facilitators create additional content, such as a list of agencies that could help participants build their skills to upgrade their employment situations. Other types of innovations have included adjusting processes to make things easier for participants – such as giving participants all their forms in an envelope with instructions.



“We tried to offer PowerPoint so it is easier to follow along during the presentation.”

--Facilitator

“I’m still learning what I can and cannot tweak.”

--Facilitator



- **Agencies play an important role in supporting successful sessions with financial coaches and presenters.** Logistically, agencies support sessions with financial coaches and

presenters by contacting them, scheduling the sessions, and handling other administrative details. This allows financial coaches and presenters to focus on the content delivery to participants. Financial coaches are also able to build rapport with participants built on institutional trust, as an extension of the respective agencies. Participants are thought to be more likely to communicate with agencies than financial coaches if they have any concerns. One financial coach identified trust-building with participants as one of the most challenging and important aspects of the coaching process.



“I don’t have to worry about anything. I just need to come in and bring content.”

--Presenter

Participants shared their favourite aspects of the program:

- Participants liked the topics discussed in the program and the expertise, flexibility, and kindness of the facilitators. Facilitators were particularly helpful at innovating and helping to customize the program for participants.



“I liked that it was very interactive. And they gave us a lot of room to – time and space to ask questions, and it never felt like we were asking dumb questions. Even though we kind of – us as students – kind of felt like they were kind of simple questions. But it was never like that.”

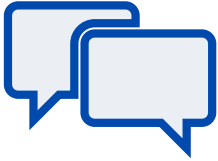
--Participant

“I enjoyed the knowledgeable, straightforward, and down to earth facilitators the most. The material they provided was thorough and clear. Each concept was backed up by personal experience and examples. The goal of providing better financial literacy was approached with care and respect for each participant as people were coming from many different levels of understanding and experience These [facilitators] made it very easy to ask questions.”

--Participant



- Participants particularly valued sessions aimed at improving their understanding and practices related to budgeting, saving, reducing debt, and improving credit.



“I really enjoyed learning a lot about budgeting and how to save money, as well as how to go about handling the collection agencies and how to deal with my debts.”

--Participant

“It gave me hope to move forward even in my situation and gave me encouragement and a financial boost to make it feel like I can achieve this. I know my life will be better off without a dark cloud of debt hanging over me.”

--Participant



- Participants also valued the opportunity to share and learn from a group of likeminded individuals who were facing similar financial struggles.



“By far, [my favourite part of Empower U was] the moral support and community that I felt from all presenters, speakers...and the other participants. I have also walked away with friendships. The course is well-named because it really did empower and inspire me.”

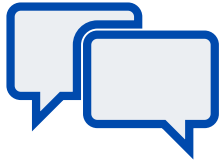
--Participant

“[My favourite aspect of the program was having] a group of likeminded getting the juices flowing [which] has made finances a [lot] less [of an] overwhelming conversation to have with the relevant people.”

--Participant



- The accessibility of the sessions, including the availability of food and childcare, was another aspect commonly valued by participants.



“Supper and child-care [allowed me to] soak in as much as possible.”

--Participant

“The Zoom sessions and the feedback from all the ladies who participated. I loved how interactive it was [...] with everyone getting involved on a personal level.”

--Participant



Barriers

Program facilitators and participants were asked what their least favourite parts of Empower U were, or which areas could be improved.

Program facilitators identified some challenges to program implementation:

- **Resources and training provided to Empower U facilitators is good but could be improved.** Facilitators found the training to be helpful for learning how the provided content could be delivered. The Empower U curriculum was well-received. Facilitators also appreciated that the program materials have been updated recently with different case scenarios and added colours. However, they found some of the handouts and PowerPoint materials to be confusing for participants, missing some information, and not very visually engaging. The Asset Map was identified as something that many agencies had difficulties explaining to participants. One agency remade the Asset Map to make it easier to understand.



“To be able to see that information [in the training] and translate it into facilitation was helpful for me as a facilitator.”

--Facilitator

“The Prosper Canada PowerPoints are so dull.”

--Facilitator



- **Facilitators would like more information about financial coaches and presenters and vice versa so that they can meet participants’ needs better.** Facilitators said that sometimes participants have specific interests or there are certain topics that facilitators

would like to introduce in the sessions. Having more information about the areas of expertise of financial coaches and presenters would be helpful for customizing sessions to the participants' needs. One facilitator said that they had to google the financial coaches on the provided list because they didn't have any other information about them. Financial coaches and presenters also said they would benefit from having more information about the different agencies and their participant groups so that they can tailor their content to be more relatable.



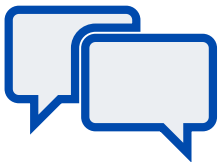
"I don't even know who the people I was talking to yesterday was [...] I got no context as to what that organization was."

--Presenter

- **Doing evaluation activities takes up a lot of time for agencies and facilitators find it difficult to motivate participants to fill out their surveys.** However, one agency said that Qualtrics makes evaluation run smoother and the SharePoint data has helped them to apply for funding. However, most of the other comments around evaluation were about how time consuming it is and how participants do not participate. An agency said that the facilitation tracking being outsourced to an external platform (i.e., the online Excel facilitator tracking sheet) makes it time consuming for them to access and update it. Another facilitator said that they gave up on encouraging participants to fill out the surveys.

Participants also identified some challenges to their experience of the program:

- **Program Length:** Many participants thought that there wasn't enough time in the program to cover the topics in detail and give guest speakers enough time. It was suggested in both surveys and interviews with participants that a longer program would allow for more in-depth discussion of key topics. A couple of participants also said there should be a follow-up course to provide more in-depth details and build upon the initial course. One person said that it would also be nice if there was a certificate for taking a course.

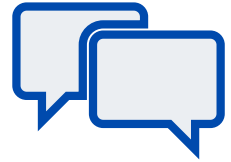


"If anything, I just kind of feel like maybe it could be a little longer. Even though it is 12 weeks, and I learned a lot. I felt like I benefitted from doing the program over again, which I did. I took it – I started again in February and did it again."

--Participant

"I felt like we really focused on few things in the modules sometimes while others fell to the wayside."

--Participant



- **Program Levels:** Some participants thought that there should be different levels to the course, depending on someone's knowledge level because they found that the experiences and knowledge levels of participants in a single group were quite varied at times. However, some participants did enjoy hearing different perspectives from people who were at different financial milestones.



"Yeah, because it was good, but I mean I didn't know enough about it. And then, so now that I do know about it, I'd like to go in a little bit, in more that sort of thing. Like a beginner course, and a mediocre course, and then a course where people know about a lot of banking and stuff like that. And it was just, it was so broad and too little of time."

--Participant

- **Program Format:** Participants seemed to prefer elements of in-person programming more than virtual – although not many participants commented on this topic. Having coffee and organizers for course materials during in-person sessions were appreciated. Feedback on virtual sessions said they were less engaging and there were some tech issues, especially if the facilitator is not as comfortable with using the virtual tools. Overall, participants enjoyed interactivity during sessions and wanted more of that through requiring cameras to be on during virtual sessions and incorporating mandatory activities into the sessions.



"I feel like it needs to be more interactive cause we just sit there and listen."

--Participant

"I just liked – I just really enjoyed everybody else's company and I just liked getting together and, you know, sometimes we had food and snacks and coffee, and it just felt nice to connect with other people."

--Participant



- **Program Content:** Participants also had some suggestions for improvements to the Empower U curriculum. Suggestions included updating the content to be more current and reflective of today’s economy, including content about managing finances while on income support. One participant also suggested that doing the budget at the beginning of the program would be better because it would allow participants to reflect and re-evaluate their use of the budget during the program. Some additional topics that a few participants suggested should be included in the Empower U curriculum include how to earn more money, how to bargain, how to buy a house, and topics of charity and donations.



“It would be good to kind of maybe delve a little bit into avenues of making more money, that aren't necessarily taking a second job, or finding part-time work at a cafe or a minimum wage job, because that's not always feasible when somebody works full-time. So, I think it would be really good, in these sessions, involve maybe people from younger generations to kind of talk about some of the apps and the websites that are out there to kind of do gig work and stuff like that as well.”

--Participant

“Provide guidance on how to make do with the limited support available through Alberta Works” and “remember that many [participants] are on income support [or fixed incomes].”

--Participant



- **Program Continuity:** Participants shared that they would like Empower U to incorporate access to ongoing, personalized financial supports after program completion such as review sessions, a support number to call, or resource sheets.

Recommendations from Last Year’s Report

7 out of 11 recommendations were implemented in 2023, with 4 currently in progress:



Reduce barriers to participation for participants: This recommendation suggested that agencies explore choice in the delivery method for Empower U. Since COVID-19, many agencies have continued to offer various forms of virtual, in-person, or hybrid programming to accommodate participants’ schedules. Some agencies also provide other supports to remove participation barriers for participants such as meals, transportation, and childcare – where funding is available.



Ensure all agencies are good stewards of their data: In 2023, facilitators had access to their respective agency's Empower U data through Qualtrics and Sharepoint. Facilitators were also provided with manuals and training on how to navigate data tools and be good stewards of their data. Some difficulties with data collection, such as motivating participants to take surveys, are still in the process of being improved.



Emphasize debt reduction as a core feature in the curriculum: Empower U participants in 2023 received content and coaching around debt. Information about debt was one of the most common learnings from Empower U this year. Participants reported that they learnt about their credit scores, were advised on how to contact collections agencies, and made plans about how to repay their debt.



Continue to assess the long-term impact of Empower U: In 2023, participants were asked to complete a questionnaire and participate in an interview about their experience with Empower U 6 months after program completion. Response rates were lower than desired, but important insights were uncovered. These 6-month interviews continue to be a core component of the evaluation moving forward.



Create opportunities for Empower U facilitators to come together. The Empower U program offers facilitators numerous opportunities throughout the year to connect, learn, and collaborate with one another. These engagements involve multiple "Operations and Facilitator" meetings, fostering discussions on data collection requirements and joint problem-solving efforts. Additionally, facilitator focus groups conducted in November 2023, specifically for evaluation data collection, provide a platform for sharing feedback on successful strategies and proposed enhancements. However, there remains untapped potential to encourage informal connections among facilitators, which could further strengthen collaboration and knowledge exchange within the program.



Continue to advance and optimize the governing partnership. Since 2023, the Governance Committee has been engaged in a strategic partnership review process. The Empower U collaborative hired an external consultant to facilitate a review process of the terms of reference and governance structure. The terms of reference describe key partners' roles that make up the Empower U governance model and the important functions they perform within the collaborative/partnership structure. A governance and program operations flow chart was created to improve collective decision-making processes and partners' responsibilities to improve the program's social purpose and collective impact. As a group, the program reviewed the theory of change, the Sustainable Livelihood Framework. This process aims to guide Empower U's current collaborative work, evaluation, and common agenda to maximized resources and improve participants' impact.



Optimize the network of program delivery agencies. In 2024, United Way led a Sustainable Livelihood stage identification exercise with the Governance and Operations committees. This work will help identify key resources and programs offered by Empower U partners, so that facilitators can refer their clients and access the Empower U network to access needed supports to start building a sustainable livelihood.



Consider providing participants with online access to additional resources after the program. This is currently in progress and United Way is looking to seek feedback from Empower U facilitators on their insights. United Way will explore opportunities to use the Each One Teach One program to access further financial literacy workshops.



Ensure agencies are supported with training and resources so that Empower U is inclusive and takes an intersectional approach to participants. This is currently in progress. United Way of the Alberta Capital Region in partnership with the Edmonton Financial Empowerment Collaborative (EFEC) is exploring training opportunities with SEED Winnipeg to provide financial literacy facilitation training to Empower U facilitators and other organizations providing financial empowerment programs in Edmonton. The SEED Winnipeg curriculum uses very simple plain language that is easier to understand if English is a second language. IFSSA has been using the SEED Winnipeg materials over the last year. This training for facilitators will be delivered virtually in 2024.



Explore and mitigate barriers to participating in the matched savings program. This is currently in progress. IFSSA will be presenting the alternative approach through which the agency is rewarding its participants with a monetary incentive generated by their community, instead of matching participants' savings. Other options will also be explored.



Ensure coaching is accessible and available to all participants. This is currently in progress. United Way has been working with Empower U partners at the Governance and Operations levels to incorporate and embed financial coaching opportunities into every partner agency, no matter the stage level of their participants. The importance and impact of financial coaching supports have been discussed, particularly for complex financial cases requiring specific and professional financial expertise. United Way will continue to look at ways to promote the financial coaching services to participants and former participants of the Empower U program.

SUMMARY:

Cross-Organization Collaboration Effectively and Efficiently Guides Empower U

Empower U continuously strives to improve its program delivery through year-to-year evaluations and reflections. Wherever possible, the program tries to implement recommendations from previous evaluations.

- Facilitators identified two primary areas of success this year:
 - Facilitator innovation of Empower U content beyond the existing resources to meet participants' unique needs.
 - Supporting successful sessions with financial coaches and presenters with logistical assistance.
- Facilitators also identified some challenges:
 - Resources and training for facilitators are good but could be improved.
 - Facilitators would like more information about financial coaches and presenters and vice versa.
 - Evaluation activities take up a lot of time and it is difficult to motivate participants to complete the surveys.
- Participants' favourite aspects of the program this year included:
 - The expertise, flexibility, and kindness of the facilitators who strove to customize the Empower U experience for each individual.
 - Learning about financial literacy and money management such as budgeting, saving, reducing debt, and improving credit.
 - The opportunity to participate in a community of likeminded individuals.
- Challenges that participants encountered included:
 - Not having enough time in the program to cover all the topics and hear from all the guest speakers.
 - Having varied levels of knowledge in a single cohort – which some participants found beneficial, but others found to be difficult.
 - Virtual programming lacked the same level of engagement and community when compared with in-person programming.
 - There were additional topics that participants wanted to explore, such as how to earn more money or how to bargain.
- This year, Empower U implemented 7 out of 11 recommendations from 2022's report, with 4 currently in progress.

Empower U completed another successful year of providing financial literacy programming and community support through the collaboration of many agencies and individuals. There are many areas where Empower U changed and improved, but there are still other ways it can strive to be better in the future.

EMPOWER U AND THE SUSTAINABLE LIVELIHOOD FRAMEWORK

The Sustainable Livelihood Framework is used to understand and enhance individuals' livelihoods, particularly in the context of development programs aimed at improving economic well-being. It identifies various assets or resources that individuals need to achieve sustainable livelihoods and outlines stages of livelihood development. The model typically considers five main categories of assets:



Financial assets: Income, savings, and sources of financial security.



Social assets: Relationships and networks that help us cope in daily life.



Personal assets: Personal and cultural identity, values and beliefs, self-confidence, and motivation.



Physical assets: Basic material goods and services that everyone needs, such as food, clothing, shelter and transportation.



Human assets: Skills, knowledge, abilities and capacities that aid in the development of other asset areas.

The framework suggests that individuals progress through four different stages of livelihood development, starting from survival and moving toward sustainable economic participation. Each stage involves building and leveraging different assets to improve livelihood opportunities and reduce vulnerability.

Stage 1 Survival: Creating Conditions for Participation:

During this phase, program activities are tailored to establish the groundwork necessary for women's engagement in the economy.

Stage 2 Enhancing Employability: Developing the Capacity to Participate

This stage focuses on fostering women's capacity for sustained economic participation. This involves nurturing the skills, aptitudes, and behaviors essential for creating economic opportunities.

Stage 3 Exploring Economic Possibilities: Livelihood Exploration:

During this phase, women continue to reinforce their newfound knowledge, explore various livelihood options, and refine professional behaviors. The aim is to strengthen and sustain their emerging work arrangements.

Stage 4 Planning Economic Opportunities

At this stage, women demonstrate increased independence and self-reliance in their pursuit of livelihood strategies. They commit to clear economic plans and actively build assets. Many women are motivated to give back to the program and community, leveraging their expertise and experience.

The Empower U program supports participants through stage one and two of the Sustainable Livelihoods Framework with the overall aim to progress towards stages three and four through the connections made and skills gained. The data below shows the program's contribution to these stages:

Stage One: Survival:

Empower U is often the first step an individual takes toward financial literacy. As such, setting up the foundations for success is key to the program. This is done through collaboration and referring participants to other agencies and programs (physical assets), encouraging participants to share what they learned and network with peers and their community (social assets), building a financial knowledge base and supporting improved mental well-being (personal assets), using a women-centred and intersectional approach to create safe spaces for conversation (human assets), and offering a matched savings program (financial assets).

Stage Two: Enhancing Employability:

Empower U can enhance a participant's employability by offering a holistic approach to empowering participants, recognizing that financial literacy is interconnected with other aspects of life. This is done through equipping participants with essential decision-making skills and agencies providing connections to job fairs (physical assets), breaking down barriers for mutual support among women by encouraging peer-to-peer discussion (social assets), fostering a sense of motivation and increased responsibility regarding managing debt (personal assets), and promoting financial literacy and money management skills such as budgeting, saving, debt reduction, and improving credit (financial assets).

Stage 3: Exploring Economic Possibilities

Empower U supports participants in exploring economic possibilities through its interconnected network of agencies. This is done by agencies offering a wide range of workshops, programs, and incentives for small businesses (e.g., IFSAA) and partial loans (physical assets), laying the groundwork for follow-up programs to Empower which combine both theoretical knowledge and practical tools to support a participant's financial journey (personal assets), and offering financial coaching to participants (financial assets).

There is minimal data to support findings for **Stage Four: Consolidating Economic Opportunities**. However, one participant mentioned how they had started to support the agency by becoming a paid member following the Empower U program. This mapping of outcomes against the framework will be a greater focus of the 2024 evaluation.

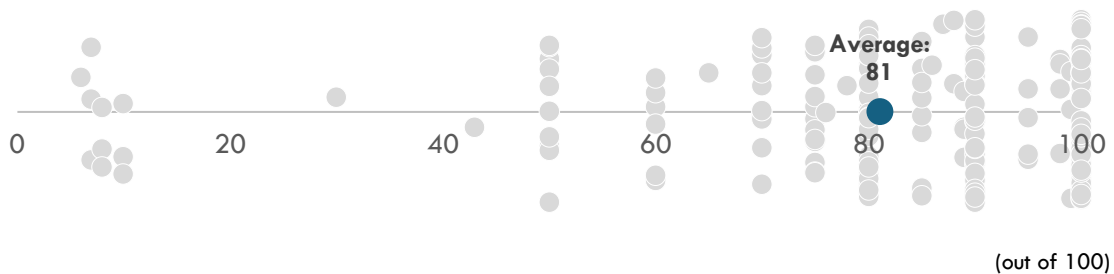
SUMMARY AND RECOMMENDATIONS

This evaluation is 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.

Empower U has a ten-year history of success; 2023 is no different. **Empower U had a record number of program completions, offering financial literacy education to 231 participants.** Empower U is a comprehensive program designed to serve diverse, underserved communities through partnerships with 10 agencies. By targeting various demographics, Empower U significantly broadens its reach.

The program's primary objective is to enhance participants' financial literacy, equipping them with the skills and confidence to navigate Canada's financial landscape independently. **In 2023, Empower U effectively achieved this goal, as evidenced by the increased number of participants saving post-program completion.** A vast majority (96%) of respondents reported establishing trust with their banking institutions since joining Empower U. While the direct impact on participants' debts is challenging to quantify immediately, the program undeniably fosters a heightened sense of financial responsibility among participants. Participants, on a scale of 0 to 100, provided an average rating of 81 to indicate the extent of the positive impact Empower U has had on them.

How much would you say Empower U has had a positive impact on you?



**Each point represents a single participant, with the average rating highlighted.*

Among the improvements observed after completing Empower U, **participants commonly report enhanced mental well-being and improved relationships with money.** Many participants note a fundamental shift in their perception of money, now feeling more at ease with financial management. Participants expressed satisfaction with the program's content and the competence, adaptability, and compassion of the facilitators. Facilitators were commended for their innovative approaches and willingness to tailor the program to meet participants' needs. Of particular importance were sessions dedicated to enhancing comprehension and skills in budgeting, saving, debt reduction, and credit improvement. Furthermore, participants appreciated the chance to engage with peers encountering comparable financial challenges, fostering mutual learning and support. The program's accessibility, including provisions such as food and childcare, was consistently praised by participants, underscoring its inclusive and supportive environment.

Empower U facilitators demonstrate a proactive approach to enhancing program content, often extending beyond the available resources. Additionally, facilitators frequently develop supplementary content, such as curated lists of agencies to aid participants in improving their employment prospects. Agencies play a pivotal role in supporting the seamless execution of sessions with financial coaches and presenters. Logistically, agencies handle administrative tasks such as contacting coaches and presenters, scheduling sessions, and managing other logistical details. This enables coaches and presenters to focus on delivering content effectively.

As an integral part of Empower U, participants engage in the Sustainable Livelihood Asset Mapping (SLAM) exercise, evaluating their assets across five core areas before and after the program to track progress. **Notably, in 2023, participants experienced significant growth in financial assets, with all other asset areas also showing improvement except for physical assets, which remained stable.** This holistic growth underscores Empower U's commitment to empowering participants across various aspects of their lives. Analysis against the Sustainable Livelihoods Framework reveals that Empower U effectively supports participants through stages one and two, focusing on survival and enhancing employability, respectively, with preliminary data indicating support through stages three and four, exploring and consolidating economic opportunities, to be further explored in 2024.

Matched savings represent a primary strategy utilized by Empower U to assist participants in developing positive saving habits. In 2023, approximately 67% of participants participated in the matched savings portion of the program compared to 58% in 2022. The total amount saved by participants also surpassed 2022 levels exceeding \$100,000.

Recommendations

Participant Recruitment Strategies:

Agencies should continue to prioritize internal referrals and promotion, which have proven effective in recruiting participants. Additionally, efforts to explore diverse external referral sources, such as local organizations, schools, and employment agencies should be encouraged to further expand program participation.

Program Flexibility and Accessibility:

Agencies should maintain flexibility in program delivery, offering a combination of in-person, virtual and hybrid sessions where appropriate to accommodate participant preferences and circumstances.

Quality Assurance for Virtual Programming:

Agencies should address concerns raised by facilitators and presenters regarding the quality of virtual programming, technical challenges, and participant engagement. Implementing strategies to enhance virtual session quality, such as troubleshooting support, providing virtual facilitation training to facilitators, and encouraging participant interaction, is essential for optimizing the virtual learning experience.

Strengthening Program Delivery:

Enhance training resources and materials provided to Empower U facilitators to improve program implementation and participant engagement. Ensure that program materials are visually engaging, informative, and culturally sensitive to meet the diverse needs of

participants. Foster collaboration between facilitators, financial coaches, and presenters to promote shared learnings and spreading success between facilitators.

Continued Program Evaluation:

Ongoing evaluation of program completion rates and participant demographics is crucial for identifying areas of improvement and ensuring the program remains responsive to participant needs. Regular assessments should inform program adjustments and enhancements. Support participant engagement through incentives and interactive feedback mechanisms and continue to provide support and training to agencies to manage their data to utilize their findings for program improvement.

Enhanced Support Services:

Agencies should explore opportunities to expand additional support services offered to participants, such as meals, childcare, and one-on-one support, funding permitted. Leveraging available resources and seeking external funding can help enhance the accessibility and effectiveness of support services.

Indigenous-Focused Programming

With IAWW discontinuing the Empower U program after completing three groups in 2023, there is an opportunity to collaborate with another Indigenous-serving agency to better address the cultural needs of participants. There is also the potential to systematically integrate an Indigenous lens to acknowledge the unique cultural and historical contexts of Indigenous women's experiences. However, this would take time and would need to be developed in collaboration with Indigenous communities.

Language and Cultural Supports:

Agencies serving newcomer populations should continue to offer language support during Empower U sessions and consider delivering sessions in different languages as needed. Embracing culturally sensitive programming can enhance engagement and effectiveness by acknowledging and respecting the unique cultural backgrounds, traditions, and values of participants. This approach fosters an inclusive environment where all individuals feel valued and empowered to actively participate in the program, leading to more meaningful outcomes and lasting positive impacts on their financial well-being.

Collaborative Partnerships:

Strengthening partnerships with community organizations and stakeholders can facilitate referrals, resource sharing, and program sustainability. Collaborative efforts can broaden program reach and enhance support networks for participants. This includes connecting with agencies who can offer resources and guidance to support participants in their employment journeys through tailored workshops, job search assistance, and skill-building opportunities.

Incorporation of Sustainable Livelihoods Framework into Planning:

Integrating insights from the Sustainable Livelihoods Framework into program design through the development of a Theory of Change can enhance the holistic approach of Empower U. Aligning program objectives with participants' identified assets and needs can optimize the program's impact on overall well-being.

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

Address barriers preventing some participants from participating in the matched savings program, such as income limitations or eligibility requirements. Consider flexible options or alternative incentives to encourage participation and ensure equitable access to program benefits.

Enhance the effectiveness and accessibility of financial coaching services within Empower U:

Provide additional resources and support to volunteer coaches and presenters. This includes establishing clear guidelines to navigate conflicts of interest faced by presenters and coaches. Encourage greater participation from diverse financial institutions and organizations to expand the pool of presenters and coaches, fostering partnerships committed to financial inclusion and serving low-income communities.

Peer Support and Networking Opportunities:

Facilitate peer support and networking opportunities within Empower U to encourage participants to share their experiences, insights, and resource recommendations with one another. Foster a supportive and inclusive community environment where participants can learn from each other, exchange information, and provide mutual support during and after the program.