EMPOWER U
BUILDING CONFIDENT FUTURES

ATB

Annual Summary Report

March 2026

PRESENTED TO

United Way Alberta Capital Region

PRESENTED BY

ThreeHive Consulting

EXECUTIVE SUMMARY

For 13 years, Empower U has been financially empowering participants across Edmonton. In 2025, Empower U was delivered through nine partner agencies, each providing services to diverse populations.

In 2025, **421 individuals participated in Empower U and 292 completed the program**. Of the 292 who completed the program, 124 participants saved and accessed the matched savings program, **saving over $91,000 in total**. Agencies delivered a total of 297 in-person and virtual Empower U sessions to further the program's mission of increasing financial literacy and helping participants meet their financial goals.

This year, **participants increased their knowledge, skills, and gained confidence in their financial abilities**. After completing the program and over the following 6 months, **participants are saving more money than they were before**. More than three-quarters of participants had set financial goals through the program, with most well on their way to achieving their goals through lasting changes in their financial habits. These lasting changes in participant financial behaviours are positively impacting the lives of participants, with evaluation results indicating that these positive impacts will sustain into the future.

Beyond financial literacy, **Empower U continues to contribute to meaningful improvements in participants' overall well-being**. The program provides a non-judgmental, supportive environment where participants feel safe to learn, ask questions, and reflect on their financial situations without shame. This supportive space builds confidence and reduces financial stress, with participants describing shifts from anxiety, fear, and "survival mode" toward feelings of empowerment, control, and hope. As participants apply what they learn they report **improved emotional well-being, better daily stability, and greater confidence in making decisions for themselves and their families**. These changes often extend beyond individual participants, influencing family routines, health and food choices, and social connections. Participants described sharing their learning with children, relatives, and peers, and actively encouraging others in their networks to join Empower U. Together, these findings suggest that Empower U strengthens not only individual financial capacity, but also families and communities by fostering supportive relationships, shared learning, and lasting networks of encouragement and mutual support.

2025 Highlights

Groups

- 9 agencies completed 32 groups with 297 sessions
- 69% completion rate
- 127.5 volunteer hours

Participants

- 86% women
- 42% immigrants
- Most aged 25-64 years old
- 78% located in Edmonton, AB
- 32% Indigenous
- 41% listed social assistance as a primary source of income
- 55% unemployed
- Annual income <$25K for 39%
- 58% had high school education or less

Outcomes

- 93% gained financial knowledge
- 2.5x increase in proportion of participants saving money monthly
- 7.4/10 trust financial institutions, up from 6.7/10
- Over $91,000 in matched savings

The agencies that partner with Empower U remain dedicated and committed to the delivery of this program and collaborate to bring their clients the best experience. This year, **LIT and WINGS continued to jointly facilitate cohorts.** The result has been positive and has allowed both agencies to offer Empower U more consistently to their clients.

Empower U continues to remain dedicated to enhancing its programming with ongoing evaluations and reflections. **7 out of 11 recommendations were implemented from the 2024 report**, demonstrating the program's commitment to ongoing improvements and refinements. The program has continued to make progress on improving the delivery and accessibility of the curriculum as well as exploring collaborative partnerships between agencies.

The Sustainable Livelihood Framework is used by Empower U to guide holistic programming for its participants. Empower U assists participants in transitioning from survival mode to establishing economic stability and meeting their basic needs. The Sustainable Livelihood Asset Mapping (SLAM) exercise evaluates participants' standing in the five core areas before and after program participation. This year, participants from eight of the nine agencies currently participating in Empower U participated in the SLAM exercise (Islamic Family and Social Services Association did not). **Most participants experienced improvements across financial, personal, social, and physical asset categories**. Agencies that primarily serve vulnerable populations saw the greatest increases in their participants across the whole asset map, indicating that **those who are the most vulnerable may benefit the most from Empower U's holistic approach**.

Empower U not only enhances participants' financial knowledge, skills, and confidence; it also creates lasting ripple effects within participants' families and personal networks, and stronger connections to their communities.

The report suggests **7 recommendations**:

1. **Strengthen program completion rates by sharing adaptable practices from agencies with high participant completion**. Program completion varied widely across agencies in 2025. Where feasible, Empower U should continue sharing optional, adaptable delivery and engagement practices from agencies with higher participant completion rates, recognizing differences in agency context, capacity, and participant needs.
2. **Improve accessibility through flexible delivery options**. Participants consistently requested longer or additional sessions, more interactive learning, improved learning environments, varied session times, and virtual options. Agencies have already begun trialling alternative schedules and formats in 2025. Empower U should continue supporting a flexible menu of delivery options that agencies can adapt to their context.
3. **Strengthen wraparound supports where feasible to reduce participation barriers**. Agencies offered meals, childcare, transportation support, incentives, and one-on-one assistance, though availability varied by funding and capacity. Participants consistently reported that these supports improved engagement. Empower U should continue exploring ways to strengthen and align supports where resources allow.
4. **Strengthen one-on-one goal support and accountability**. One-on-one facilitator support was offered in 2025 and valued by participants. Empower U and agencies should continue strengthening structured individual check-ins and goal-focused support to help participants follow through on financial goals.

5. **Improve coordination with external financial coaches and guest speakers, where possible**. Volunteer support in 2025 relied primarily on guest speakers, with limited access to dedicated financial coaching. While coaching capacity is external to Empower U, continued coordination, shared scheduling practices, and strengthened partner relationships may improve consistency of access.
6. **Continue strengthening culturally responsive delivery**. Increased newcomer participation and a rise in Indigenous respondents in 2025 reinforce the importance of culturally responsive, accessible delivery. Empower U and agencies should continue integrating culturally grounded approaches, including strategies informed by SEED Winnipeg training.
7. **Strengthen consistency and representativeness of participant and outcome data**. Survey completion challenges affected demographic, outcome, and follow-up data in 2025. Where feasible, Empower U should continue sharing agency-level strategies that improve survey completion and explore light-touch post-program connection points that support both participant engagement and follow-up data collection.

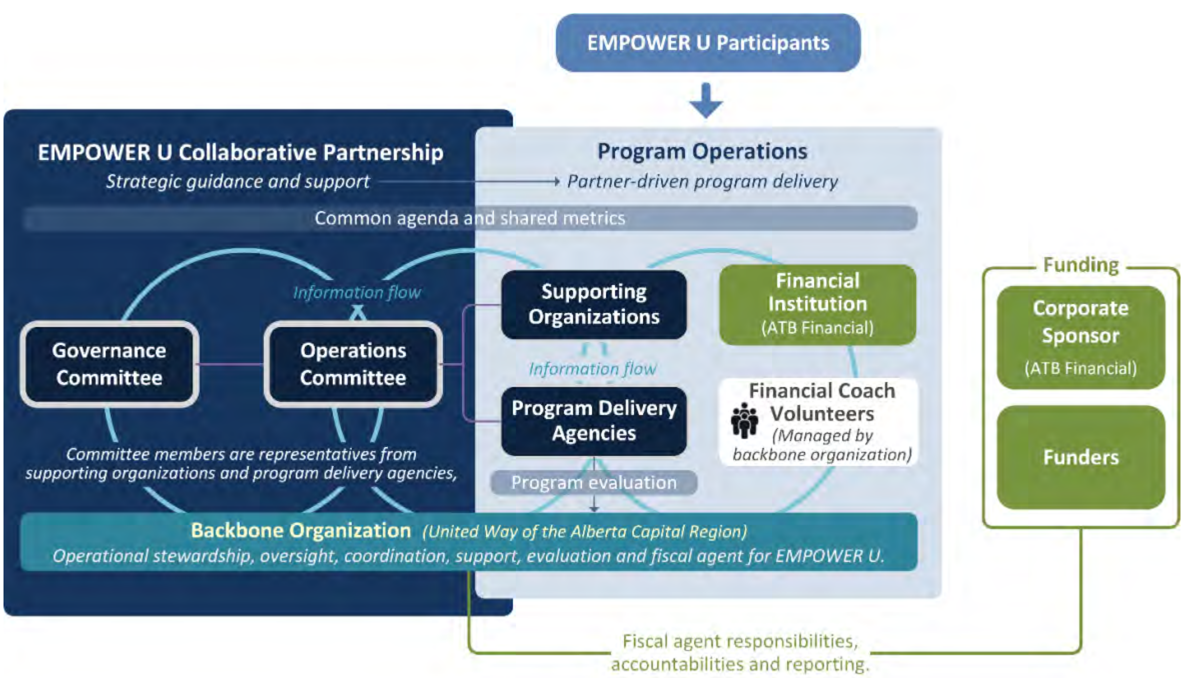
Acknowledgements

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, Grey Birch 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 provides banking services to participants and delivers presentations on key financial topics as part of the Empower U program.



Empower U is supported by six funding agencies.

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

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

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

Three Hive is a Certified Alberta Living Wage Employer. Three Hive gives back to the evaluation community by providing free evaluation content at [Eval Academy.]

Lead evaluator for this evaluation was Stephanie Spencer, MSc, a credentialled evaluator. Stephanie Spencer was assisted by Sujin Chang, MEd, an Evaluation Associate, and Sheldon Kallio, MSc, Three Hive's Senior Data Analyst.

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BACKGROUND

Empower U – Building Confident Futures is a financial empowerment program designed to equip participants with the knowledge, tools, and resources needed to achieve their financial goals. The program integrates financial education, one-to-one financial coaching, and a matched savings component to foster financial stability and growth. Participants contribute their own savings, which are then matched at a 2:1 ratio by the program, allowing them to allocate funds toward education, financial goals, or emergency savings.

Through Empower U, participants engage in educational sessions covering key financial topics, including budgeting, credit management, goal setting, fraud prevention, debt reduction, and investment strategies. Additionally, participants can engage with financial coaches to create tailored financial action plans.

The program is grounded in two overarching philosophies:

1) Financial Empowerment

Empower U promotes financial empowerment by focusing on financial literacy, coaching, and asset-building—two of the five essential strategies outlined in Prosper Canada's financial empowerment framework[1]. The program provides financial education and personalized coaching, equipping participants with the skills to navigate financial challenges effectively. Additionally, the matched savings initiative reinforces the importance of saving and asset-building, helping participants develop long-term financial stability.

2) Sustainable Livelihood Model

Empower U follows the Sustainable Livelihood Framework[2], which assesses and enhances five critical asset sets: personal, financial, physical, human, and social. By addressing these key components, the program supports participants in building sustainable livelihoods and long-term financial security.

Empower U offers a minimum of 10 sessions covering a standardized curriculum adapted from Prosper Canada. The sessions include topics such as Relationship with Money, Income and Taxes, Budgeting, Banking and Financial Services, Saving, Credit Basics, Credit Reporting, Debt Management, and Consumerism. Participants can save up to $250, which is matched by the program, enabling them to invest in financial assets. Each participating agency provides a trained facilitator to deliver the curriculum. While most participants are women, select partnering agencies, including Norwood Child and Family Resource Centre (NCFRC) and the Islamic Family and Social Services Association (Islamic Family), also welcome men and couples into the program. By combining education, coaching, and matched savings, Empower U empowers participants to take control of their financial futures and build long-term financial resilience.

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[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

EVALUATION

This evaluation was commissioned to meet funder requirements, uncover learning opportunities, and assess the impact of Empower U on participants and their communities. It also serves as a key tool for the Governance Committee, who use the findings within the evaluation reports to guide strategic decision-making and program direction.

A group of Empower U interest holders came together in late March 2022 to identify core program outcomes. These outcomes were updated collaboratively with the Empower U Program Lead in December 2023. This evaluation addresses the progress made on these outcomes:

Core Program Outcomes

1. **Empower U contributes to the improved financial health of participants.**
    a. Participants gain confidence, knowledge, and skills in finances and money management.
    b. Empower U supports participants to meet financial goals.

2. **Empower U contributes to whole person well-being.**
    a. Participants gain confidence and knowledge in social well-being e.g., family, friends, and community contacts.
    b. Participants gain confidence and knowledge in human well-being e.g., employability skills, health.
    c. Participants gain confidence and knowledge in personal well-being e.g., motivation, self-esteem, self-confidence.
    d. Participants gain confidence and knowledge in physical well-being e.g., housing, childcare, transportation, meeting basic needs.

3. **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.

4. **Empower U creates lasting changes that build strong future generations.**
    a. Empower U strategically engages target groups, with particular emphasis on families and women.
    b. Participants in Empower U achieve sustainable improvements.

5. **Cross-organization collaboration effectively and efficiently guides Empower U.**
    a. Empower U supports participating agencies to grow and develop by sharing learnings and referrals.
    b. Empower U engages in continuous improvement year-to-year through evaluation and reflective stakeholder engagement.

METHODS

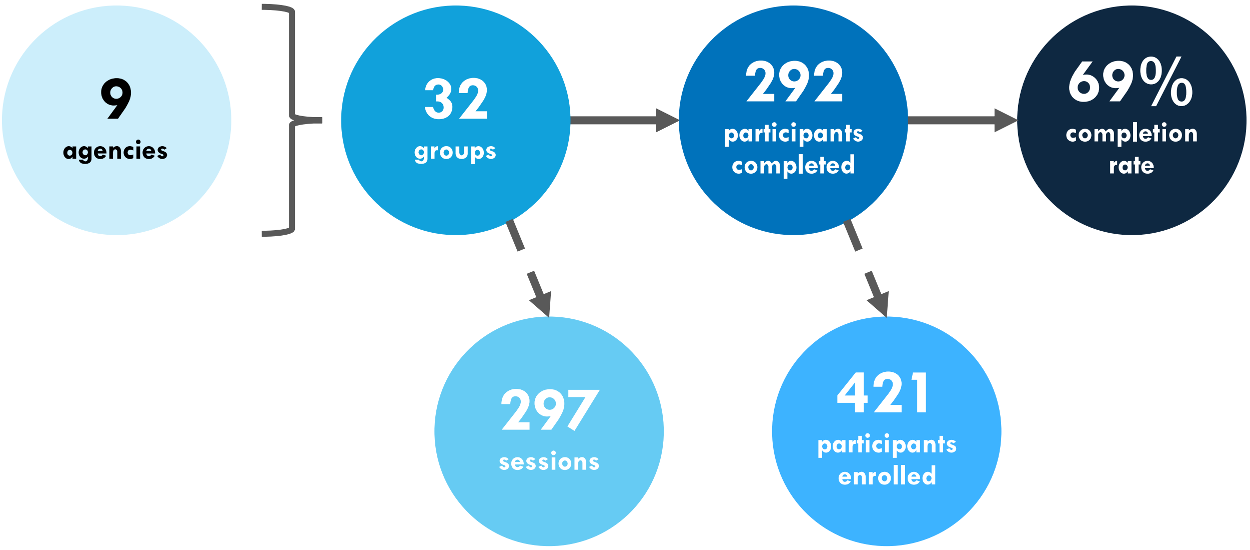
Several data sources were used to evaluate progress toward and achievement of outcomes throughout 2025. They are described here.

Excel Tracker	All agencies used an Excel form to keep track of groups run throughout 2025. 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 main evaluation surveys. One is completed at baseline, during or close to the first session. This baseline survey captures information about participants at the time of their participation. This year, 253 participants completed the baseline survey.
Post Program Survey	A second survey is completed at, or close to the final Empower U session. This post-program survey assesses what participants learned during their participation, and what, if anything, has changed for them throughout the program. 148 participants completed the post-program survey for 2025.
6-month Follow-up Survey	A final survey attempts to reach out to participants approximately 6 months after their participation to gain an understanding of the sustainable impact of their participation. 15 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. 179 participants completed the asset mapping at baseline; 133 completed mapping at program end.
Participant Interviews	Participants at least 6 months past graduation were offered the opportunity to participate in an interview. Five total participants from five different agencies participated in the interviews for 2025.

WHO IS COMPLETING EMPOWER U?

2025 Empower U Groups

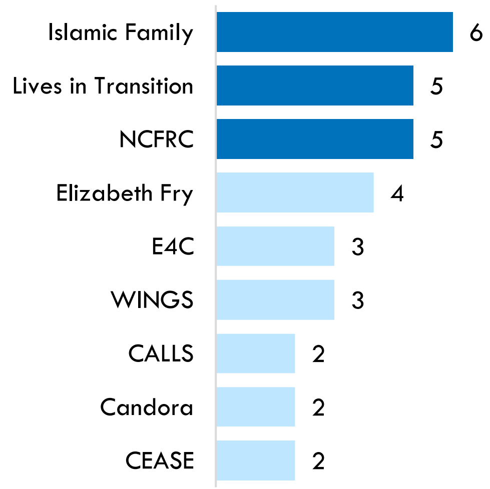
In 2025, the Empower U program expanded its reach compared to the previous year. Nine agencies facilitated 32 groups (up from 24 in 2024), delivering 297 sessions to 421 enrolled participants. Of these, 292 participants completed the program, resulting in a 69% completion rate (down from 75% in 2024).



In 2025, agencies facilitated between two and six Empower U groups each. Islamic Family delivered the most groups (six groups), followed by Lives in Transition (LIT) and NCFRC, who facilitated five groups each. Eight of the nine agencies maintained or increased their delivery compared to 2024.

Notably, LIT and WINGS continued their co-facilitation partnership, which was launched in 2024 to address capacity constraints. This collaboration demonstrates how agencies are adapting to resource limitations while maintaining program delivery. For evaluation purposes, participants in co-facilitated groups are attributed to their primary agency.

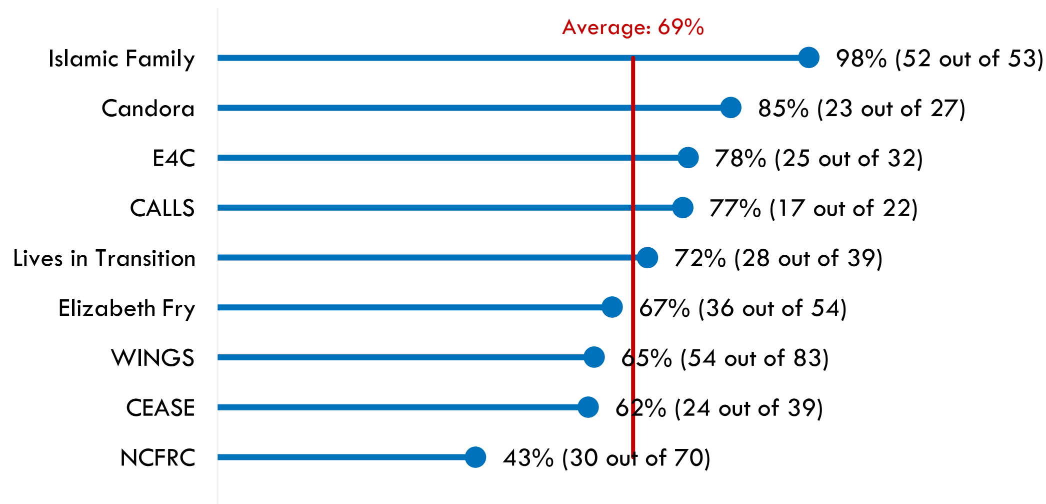
Number of Empower U Groups per Agency



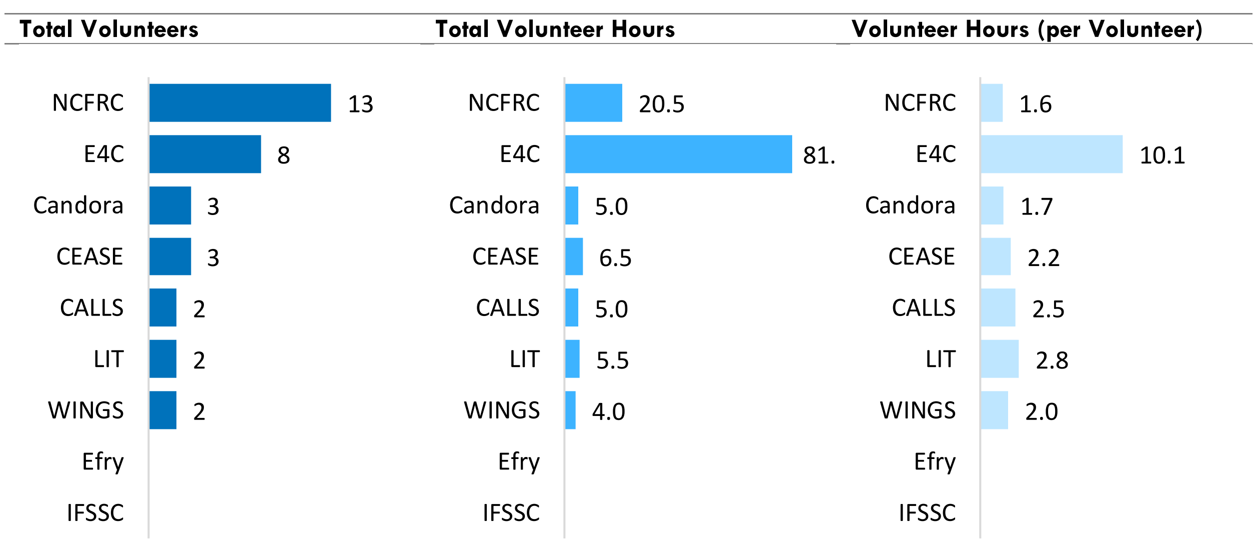
Overall, 69% of enrolled participants completed the program in 2025, a decline from 75% completion rate last year. However, agency-level results varied considerably. Five of the nine agencies improved their completion rates compared to the previous year, while four agencies experienced declines.

Islamic Family achieved the highest completion rate at 98%, a slight improvement from 97% in 2024.

Completion Rate (# of Completed/ # of Enrolled)



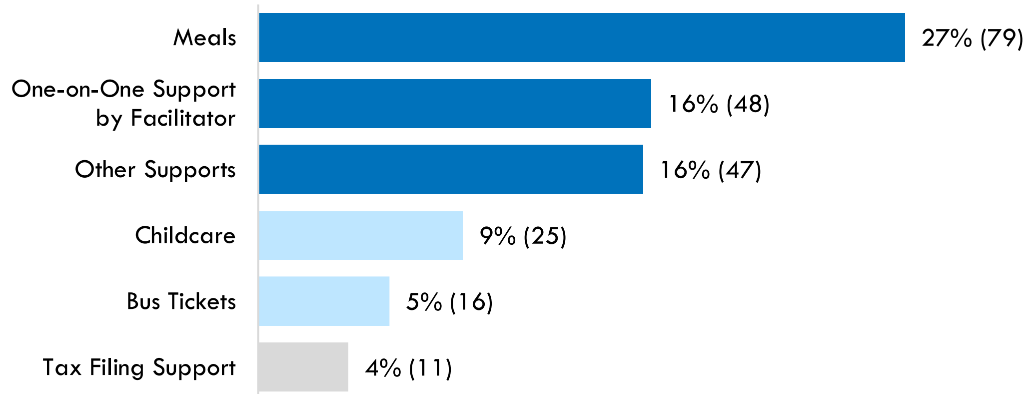
In total, Empower U volunteers contributed 127.5 hours to the program in 2025, providing facilitation support for seven of the nine agencies. Most volunteer support came from guest speakers and general volunteers, with fewer hours contributed by dedicated coaches.



Some agencies offer supports beyond the standard Empower U curriculum to encourage attendance and reduce participation barriers. These may include transportation assistance, childcare, meal provisions, or incentives. However, such supports depend on agency resources and staffing capacity, meaning they are not universally available. Participants consistently report that these additions meaningfully improve their program engagement.

Meals remained the most offered support in 2025, serving the dual purpose of meeting basic needs and fostering community connection. The second most common support was one-on-one facilitator assistance, a shift from 2024, when this was slightly less prevalent.

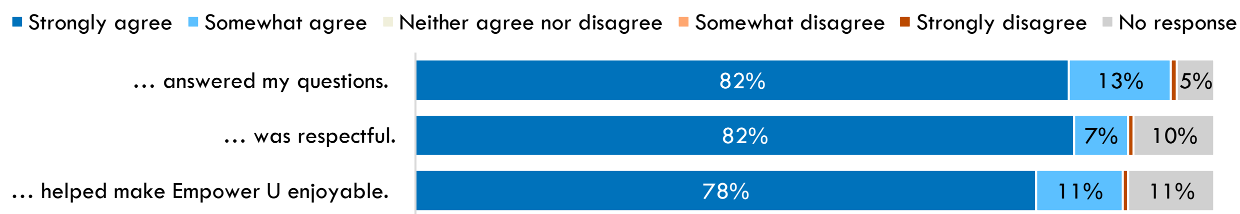
Additional Supports Accessed by Empower U Participants in 2025



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

Respondents to the post-program survey expressed highly positive experiences with their Empower U facilitators. Respondents praised their facilitators' professionalism, kindness, clarity, supportiveness, and ability to explain challenging financial concepts clearly.

My Empower U Facilitator...
Source: Post-Program Survey (n = 148)



**Percentages under 2% not labelled. Note that under …answered my questions, 1% of respondents replied to the Neither agree nor disagree, Somewhat disagree, and Strongly disagree categories. As well, under …was respectful, 1% of respondents replied Neither agree nor disagree.*

These positive experiences were reflected in participants' suggestions for program improvements, with many sharing that the program should have more sessions, and/or that sessions should be longer to cover more topics in greater depth. Some participants suggested adding additional interactive and hands-on learning opportunities to sessions, securing quiet, comfortable, and technologically equipped rooms for better learning environments, and offering sessions at different times to accommodate a variety of participant schedules. Similarly, some participants suggested offering more virtual options, which can be particularly valuable for individuals with caregiving responsibilities or scheduling constraints.

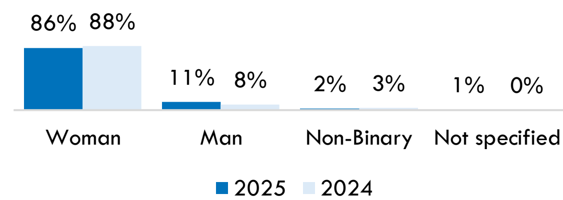
Empower U Participants

The following demographics were compiled from participants' pre-program survey responses. Thus, these demographics reflect only those participants who chose to complete the survey and may not accurately represent all program participants.

Gender Identity

In 2025, most Empower U participants were women (86%). Compared to last year, a slightly greater proportion of survey respondents this year identified as men, while three respondents did not indicate their gender identity.

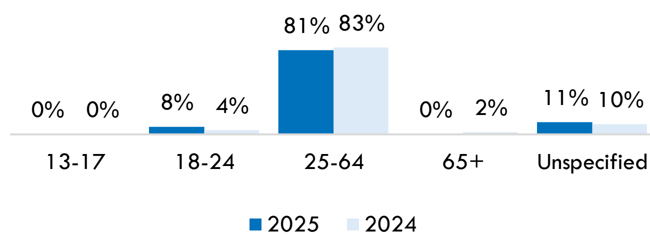
Gender Identity
Source: Pre-Program Survey, N = 253



Age

Consistent with previous years, most Empower U participants who completed the pre-program survey were between 25 and 64 years in age. However, there was a greater proportion of respondents 18-24 years old and a slight decrease in those aged 65+ compared to last year, suggesting increased reach of the program to younger adults.

Participant Age Group
Source: Pre-Program Survey, N = 253



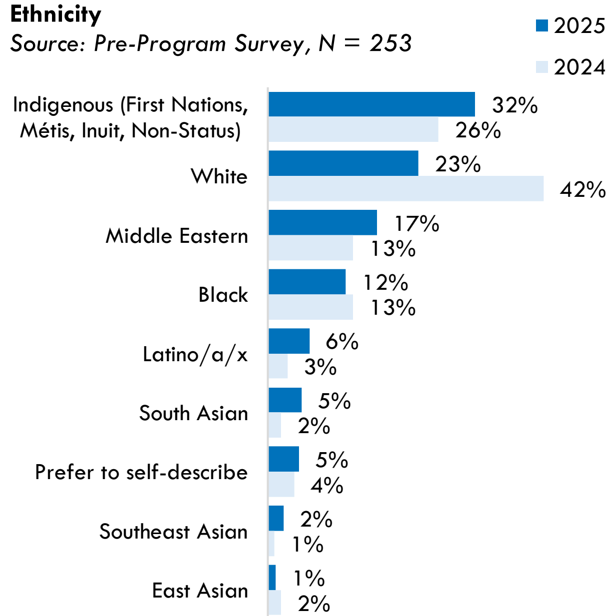
Immigration Status

Nearly half of respondents were immigrants to Canada (42%), most of whom had immigrated within the past three years (60% of immigrant respondents). This was a notable increase from last year, when just 29% of respondents were immigrants.

Ethnicity

The distribution of survey participants' ethnic identities also differed notably from last year, with the proportion of White respondents dropping by nearly half, and Indigenous respondents increasing by 23%. Notably, despite the departure of IAAW from the Empower U program in 2023, this year is the first year that has shown an increase in the proportion of Indigenous respondents, who represent the greatest proportion of survey completers this year.

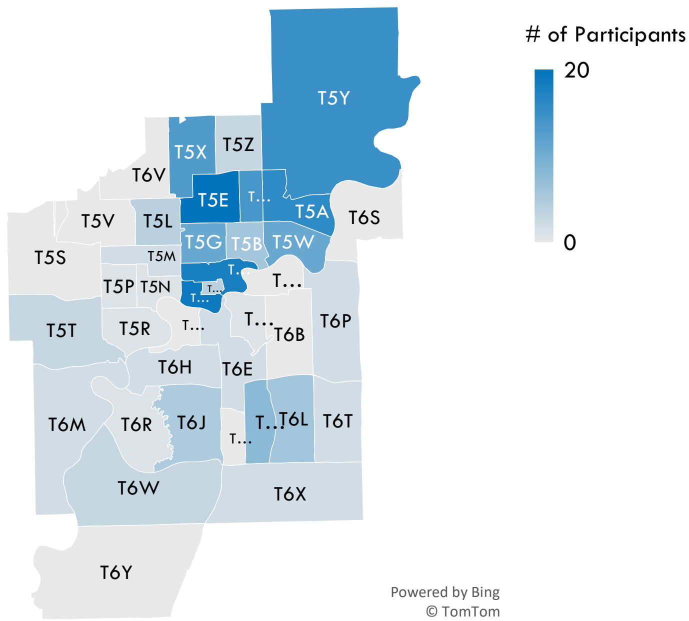
Ethnicity
Source: Pre-Program Survey, N = 253



Geographic Location

Consistent with previous years, most respondents were located in Edmonton (78%), with 6% located elsewhere in Alberta, 1% from outside of Alberta, and 14% who did not specify their location. Among those located in Edmonton, most were from communities in Central and Northeast Edmonton.

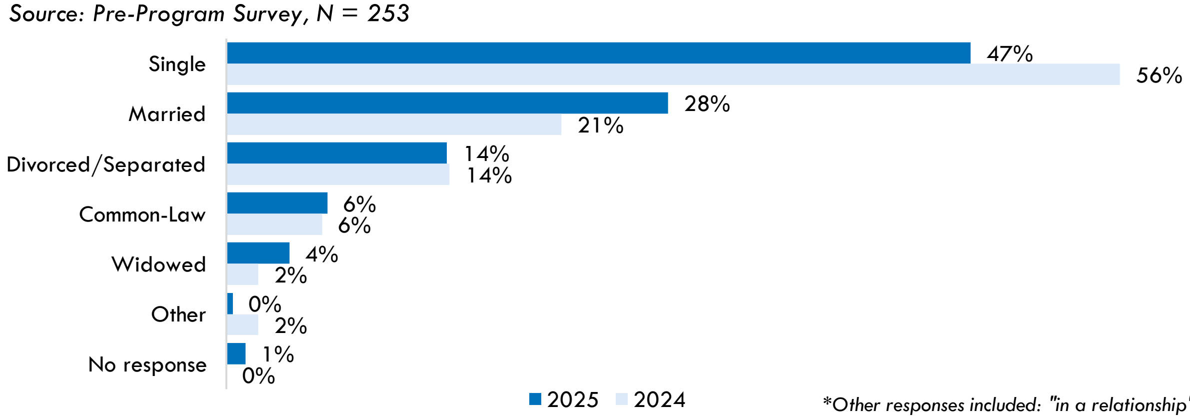
Geographic Location (in Edmonton, AB)
Source: Pre-Program Survey, n = 198



Marital Status

Participants' marital status was largely consistent with previous years, with most respondents identifying as single. However, this year marked a notable increase in the proportion of married respondents (+33% from last year), while the proportion of single respondents declined by 16%.

Marital Status
Source: Pre-Program Survey, N = 253

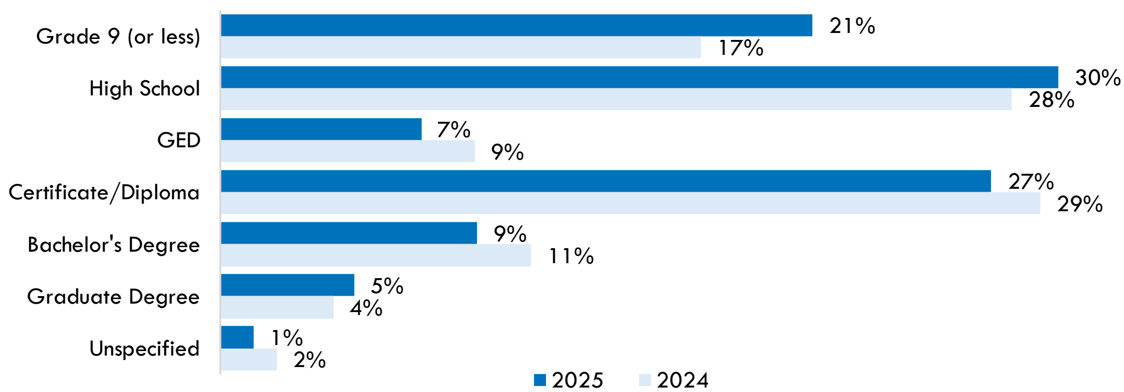


**Other responses included: "in a relationship"*

Educational Attainment

In terms of educational attainment, respondents had an overall lower level of education compared to last year. Specifically, a smaller proportion of respondents reported completing post-secondary education this year (41%) than last year (44%; 7% decrease). However, respondents who completed either high school or GED and/or have achieved a diploma or certificate continue to comprise the greatest proportion of respondents (64%).

Educational Attainment
Source: Pre-Program Survey, N = 253



Household Composition

In 2025, about one-quarter of respondents indicated living alone (28%), while 11% lived with one other person, and 61% lived with two or more other household members. Three-quarters of respondents lived in households with 1 to 3 other adults (including themselves), while 13% had children under the age of 2 years old. About one-quarter had between 1 to 3 children aged 2 to 5 years old, 33% had 1 to 3 children aged 6 to 12, and 24% had 1 to 3 other household members between the ages of 13 and 17. These figures highlight the diverse household compositions of Empower U participants.

Household Income

Over 1 in 5 respondents had a household income of less than $15,000 before taxes at the start of Empower U. According to 2023 data from Statistics Canada[3], a single-person household in a city the size of Edmonton is considered to be low-income if they earn less than $25,297 annually. This year, **40% of Empower U respondents fell below the low-income threshold**. Since this data has not been adjusted for inflation, the actual percentage of Empower U participants living below the low-income cut-off is likely underestimated. Further, 50% of respondents reported living in multi-adult households (i.e., 2 or more adults). While we cannot directly match income and household size for each individual, the overlap between low-income and larger household sizes indicates that financial strain likely affects multiple-member households, not just individuals.

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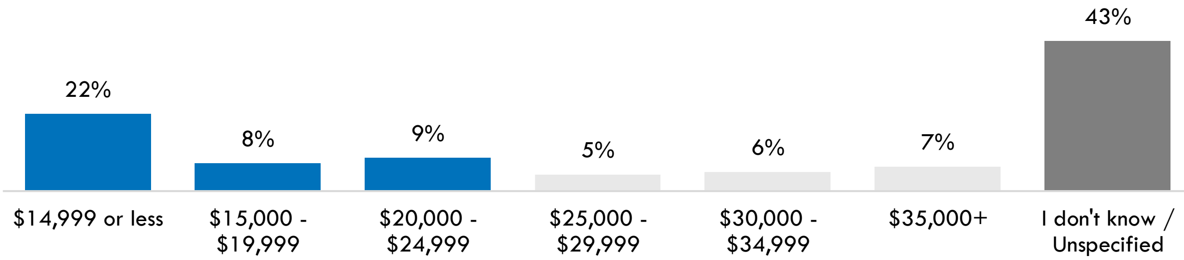
[3] https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101&pickMembers%5B0%5D=2.1&cubeTimeFrame.startYear=2023&cubeTimeFrame.endYear=2023&referencePeriods=20230101%2C20230101

Annual Household Income
Source: Pre-Program Survey, N = 253



Social Benefit Use

This year, 47% of respondents relied on income from social benefit programs, while 32% of employed respondents earned below $9,999 from employment annually. In contrast, 12% of respondents reported personal employment income of $35,500 or more annually, highlighting the diverse financial situations among Empower U participants.

SUMMARY: Who is completing Empower U?

Empower U participants in 2025 represent a diverse group of adults facing financial strain and seeking to build financial stability. Most were women (86%) between 25-64 years old (81%), with a notable increase in the proportion of young adults aged 18-24 compared to previous years. Immigrant representation rose significantly, with 42% of respondents having immigrated to Canada, many within the last three years. The ethnic makeup of participants also shifted notably, with Indigenous participants now representing the largest proportion of respondents.

Participants' living situations and income levels highlight substantial economic vulnerability. 40% of respondents were below the low-income threshold for a city the size of Edmonton, and over 20% earned under $15,000 annually. Nearly half relied on social benefits, and even among employed respondents, many earned under $10,000 per year in personal income from employment. Household compositions varied, but most lived with multiple adults and/or children, indicating financial strain across family units.

Education and marital status varied as well, with fewer respondents holding post-secondary credentials than last year. While unmarried participants remained the largest group of respondents, the proportion of married respondents increased by 33% from last year. Most participants lived in Edmonton, particularly in Central and Northeast communities, while a few lived elsewhere in Alberta.

Overall, Empower U served individuals facing financial pressure, diverse caregiving demands, and many facing settlement and integration challenges.

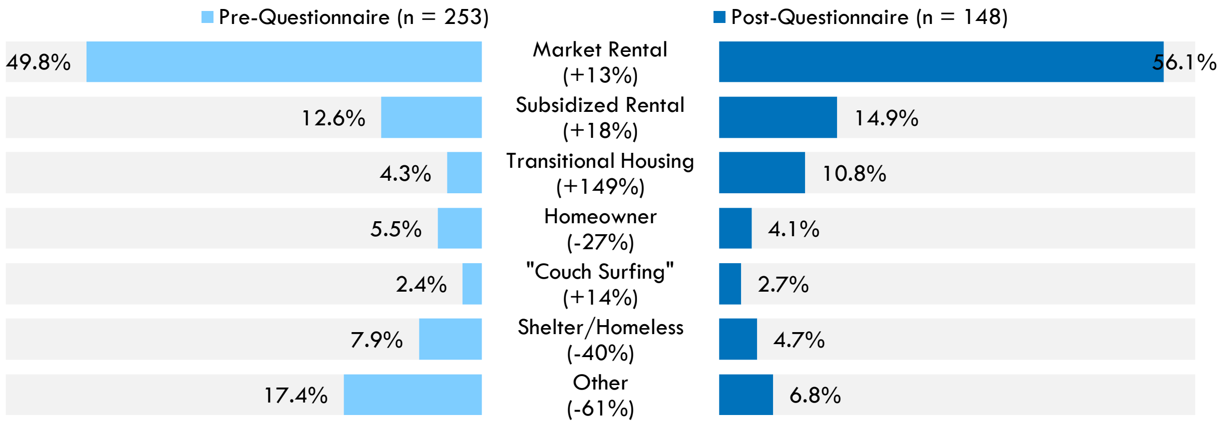
What is the Immediate Impact of Empower U?

Results presented within this section highlight changes in key outcomes between the baseline survey conducted at the start of the program and the post-program survey completed immediately after program completion.

Housing

Compared to before the program, a greater proportion of respondents were living in market-rate rentals, subsidized rentals, transitional housing, and "couch surfing" after participating in Empower U, while fewer were in shelters, experiencing homelessness or in other housing arrangements. Interestingly, a lower proportion of respondents were homeowners after the program than before[4].

Current Housing Status
Source: Pre- and Post-Program Surveys

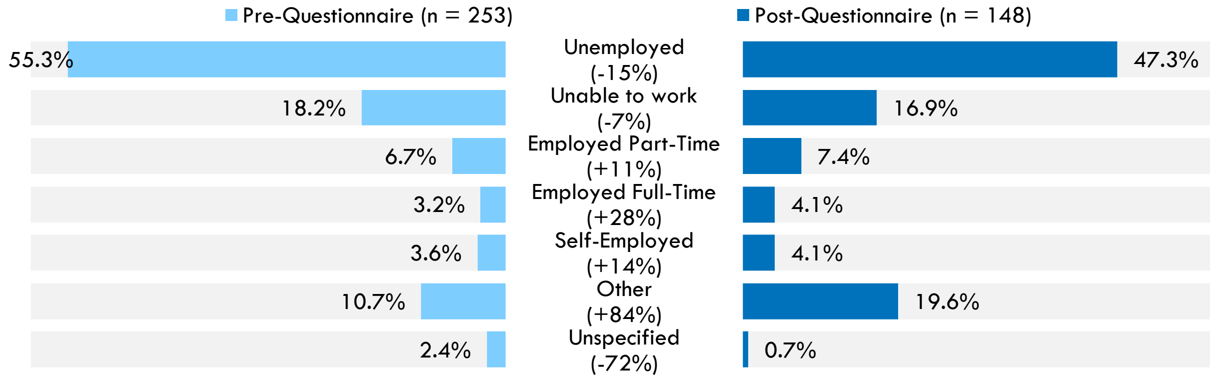


Employment

This year, over half of all respondents were unemployed at the start of the Empower U program. By program completion, unemployment had decreased by 15%, with relative increases in the proportion of respondents securing part-time, full-time, or self-employment opportunities. This shift suggests a strong improvement in employment outcomes among participants. For those employed at the end of the program, 47% had regular employment, 39% were temporary or seasonal workers, and 18% were casual or on-call.

[4] Decimal points have been added to comparison charts to improve the accuracy of percentage change comparisons between time points.

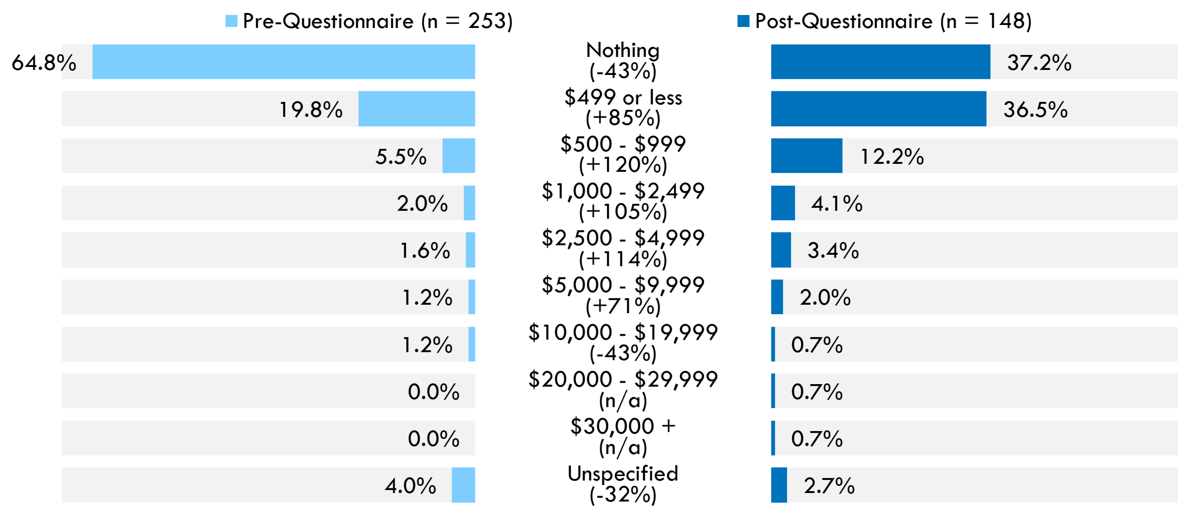
Employment Status
Source: Pre- and Post-Program Surveys



Savings

By the end of the program, the proportion of respondents with no savings decreased substantially, from 65% at baseline to just 37% immediately after program completion (43% decrease). By the end of their program, the proportion of respondents with under $1,000 in savings increased by over 80%, while the proportion with $1,000 or more in savings more than doubled (150% increase).

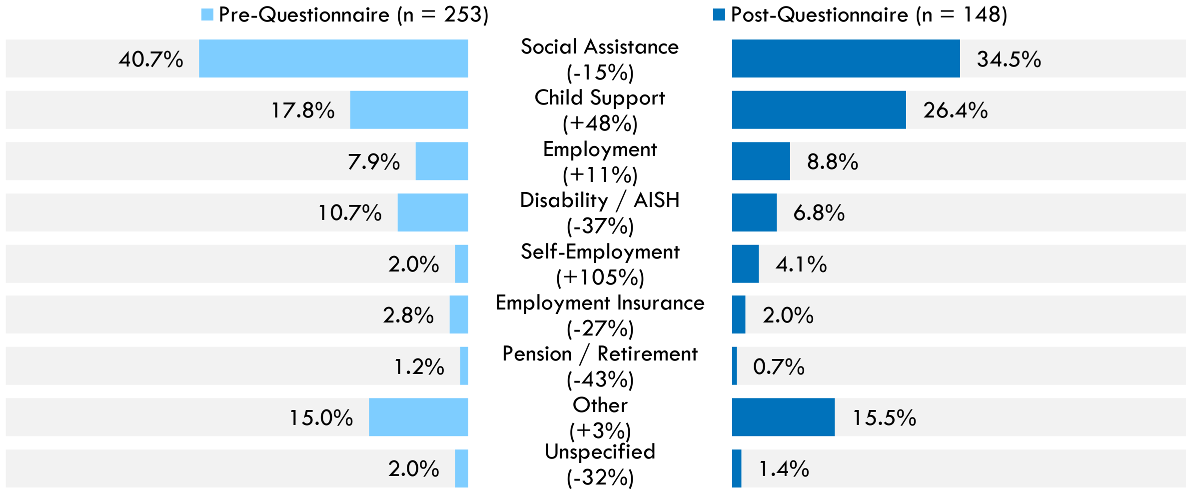
Amount Saved
Source: Pre- and Post-Program Surveys



Primary Source of Income

While there was a moderate decrease in the proportion of respondents for whom social assistance was a primary source of income from baseline (41%) to after program completion (34%), social assistance remained the most common primary source of income among respondents, consistent with findings from previous years. Notably, however, the proportion of respondents whose primary income came from self-employment more than doubled. Participants who indicated 'other' as their primary source of income reported multiple primary income sources, such as social assistance and child support, income from insurance settlements, student loans, and/or familial support.

Primary Source of Income
Source: Pre- and Post-Program Surveys



SUMMARY: What is the immediate impact of Empower U?

Empower U has a clear and measurable impact on participants' financial stability, employment, and housing situations. By the end of the program, unemployment decreased by 15%, with more participants securing part-time, full-time, or self-employment opportunities. Housing outcomes also shifted, with fewer respondents living in shelters or experiencing homelessness and more living in rental or transitional housing than before beginning Empower U. The proportion of respondents without any savings dropped dramatically from 65% to just 37%, and while social assistance remained the most common source of primary income, reliance on it decreased moderately.

Overall, Empower U produces immediate improvements in employment, financial resilience and housing stability, showing that participants exit the program in a better position to secure income, build savings, and move toward more stable living conditions.

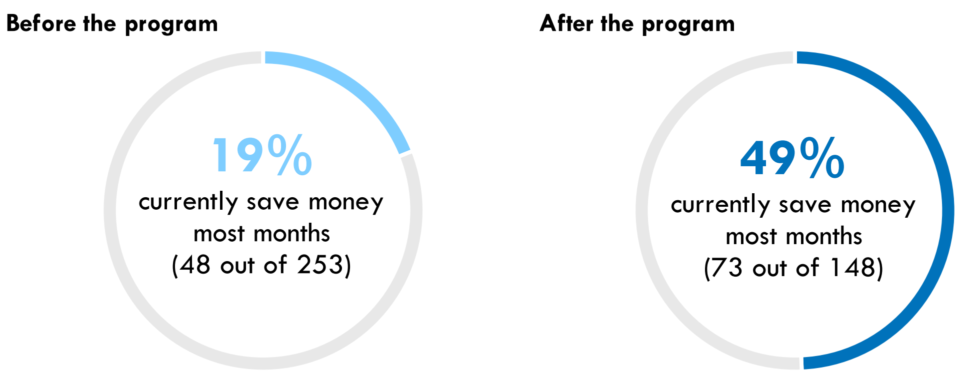
OUTCOME 1:
EMPOWER U CONTRIBUTES TO THE IMPROVED FINANCIAL HEALTH OF PARTICIPANTS

Outcome 1a:
Participants Gain Confidence, Knowledge, and Skills in Finances and Money Management

The primary goal of the Empower U program is to support participants in gaining confidence, knowledge, and skills related to finances and money management.

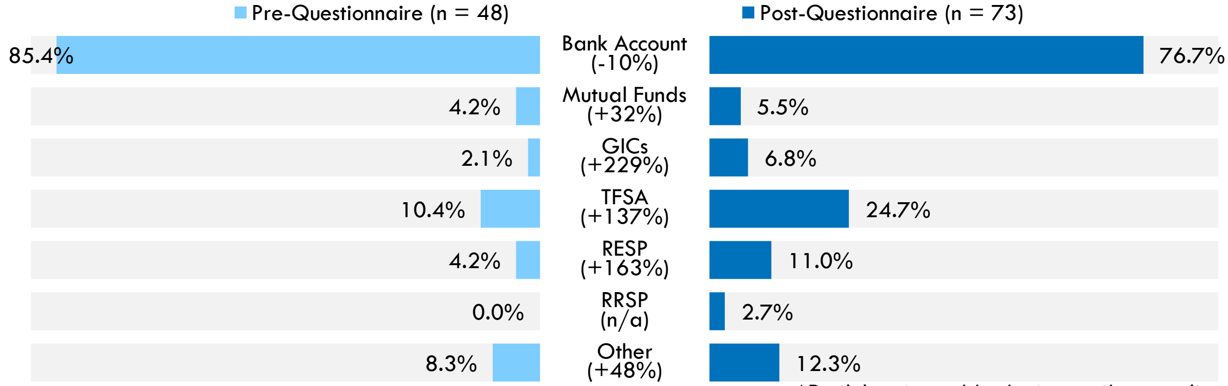
Savings

Immediately after completing Empower U, the proportion of respondents who were currently saving money most months over doubled from baseline, increasing from 19% before the program to nearly 50% after.



Respondents learnt about and employed new ways of saving during their time in Empower U, with a slight decrease in the proportion saving money in bank accounts, and increases in the proportion using mutual funds, guaranteed investment certificates (GICs), tax-free savings accounts (TFSAs), and registered education (RESP) and retirement (RRSP) savings plans.

Current Saving Method
Source: Pre- and Post-Program Surveys

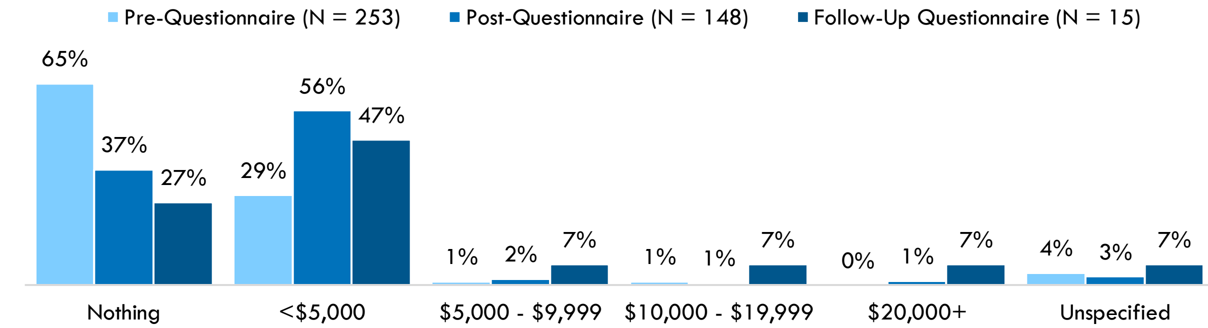


*Participants could select more than one item

Six months after completing the Empower U program, the percentage of respondents with no savings dropped again, with just one-quarter reporting no savings at the six-month follow-up, demonstrating sustained and improved saving habits over time. Additionally, while the proportion who had savings up to $5,000 decreased at 6-months, the proportion with more than $5,000 saved increased, suggesting that once participants began saving, they continued doing so after program completion.

Amount Saved

Source: Pre-Program, Post-Program, and Follow-Up Surveys

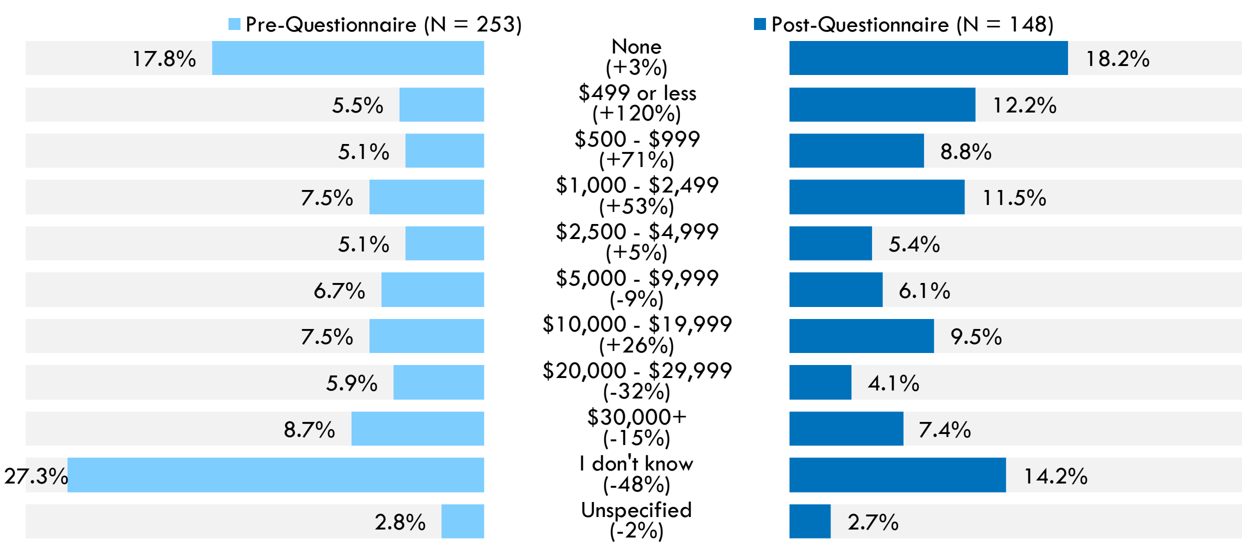


Debt

While the proportion of respondents who reported no debt stayed largely stable from baseline to 6-months after completing the program, there were notable changes in the amount of debt among respondents. At baseline, of the 52% of respondents with reported debt, 95% were trying to reduce the amount of debt they had. By program completion, the proportion with debt over $5,000 decreased slightly, from 29% before Empower U to 27% after. However, **the proportion who did not know how much debt they had was nearly halved by the end of the program**, suggesting that while there has been some progress towards reducing debts, awareness of one's debt has increased substantially.

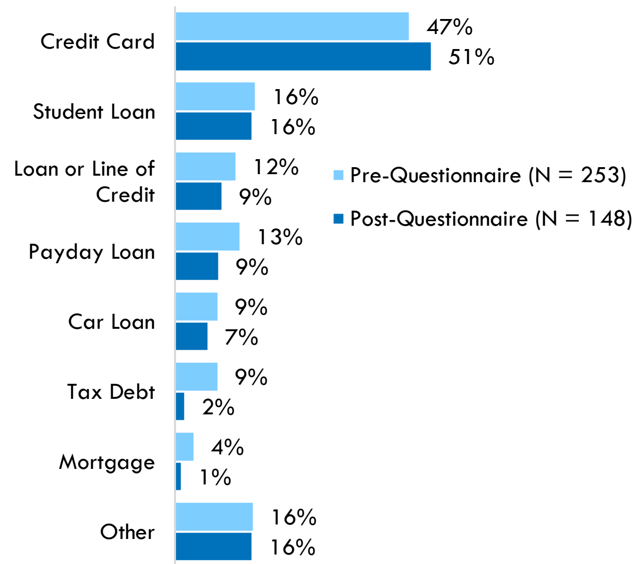
Current Debt Amount

Source: Pre- and Post-Program Surveys



Before joining Empower U, credit card debt was the most common form of debt, affecting nearly half of respondents. Other significant forms of debt included student loans, personal loans/lines of credit, and payday loans. After completing Empower U, the proportion of respondents with credit card debt increased marginally, while lower proportions reported current debt in the form of loans or lines of credit (↓25%), payday loans (↓31%), car loans (↓22%), and tax debts (↓78%). Notably, 16% of respondents reported other forms of debt both before and after completing Empower U, including phone and utility bills, outstanding fines, loans from friends and family, hospital bills, and government benefit reductions.

Type of Debt
Source: Pre- and Post-Program Surveys



Story 1: "I Am Debt Free Now"

(All names are pseudonyms)

Nadia is a newcomer to Canada and a mom of four. "My financial situation was not good at all," she explained and shared that she had struggled with credit card debt prior to Empower U. Without proper guidance, Nadia found it "really messy" to navigate the Canadian banking system as someone new to the country. Debt wasn't just a financial burden—as a Muslim, the accumulation of interest created spiritual distress. "I was worried, I was stressed out, I couldn't even sleep well," she recalled.

Empower U gave Nadia the practical education she needed to get her finances in order. The sessions on credit cards were particularly memorable: "the credit card thing... If you['re] stuck paying that, you're not gonna be debt free." Nadia took immediate action. "I stopped using my credit card at all," she said, committing instead to "paying a little by little" above the minimum payments. In her interview, Nadia credited Empower U for giving her renewed motivation to tackle her credit card debt: "with the program, it reinforce what my goal [was] and then the strength that I had to really, really make it happen"

The outcome speaks for itself: "So it happened. I am debt free now"

It's been 6 months since Nadia graduated from Empower U. She now uses budgeting "every single day", and the stress that once kept her awake at night has lifted. While job stability remains a challenge, she is now free to start building her wealth in the absence of debt.

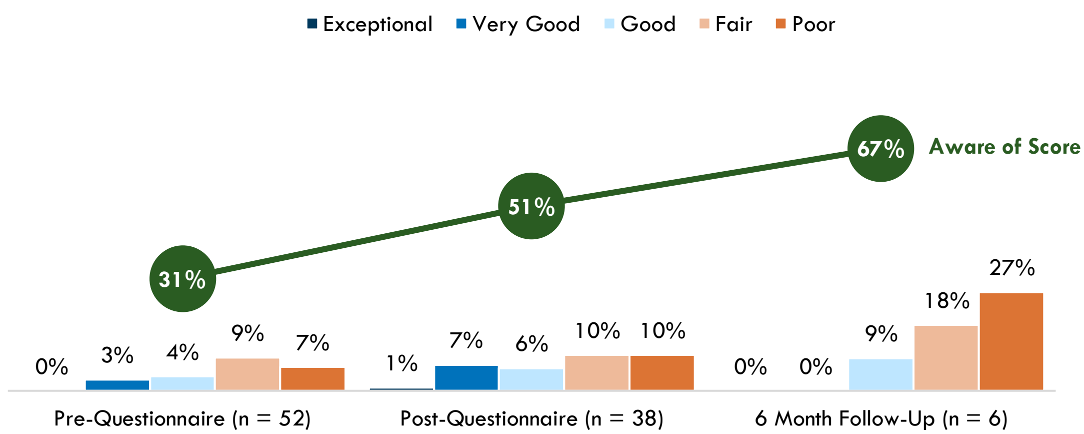
Credit Scores

Prior to participating in Empower U, less than one-third of respondents were aware of their credit score. After completing the program, this figure increased to 51%, and six-months later to 67%, demonstrating continued improvements in financial awareness.

After completing the program, the proportion of respondents with poor credit scores remained stable (29%), while those with fair scores decreased from 40% before the program to 29% after, and those with **scores of good, very good, or exceptional increased from 31% pre-program to 42% post-program**. Six months later, the proportion of respondents who reported poor credit rose to 50%; however, this rise was accompanied by the rise in awareness.

It is possible that many respondents who were unaware of their credit score prior to the program had poor credit but weren't able to report it at baseline. As awareness increased over time, more participants may have learned their score and reported it at follow-up, potentially inflating the proportion reporting poor credit. As such, this shift may reflect the increased awareness rather than a true worsening of credit scores and may indicate that participants are now aware of and are better positioned to take steps towards improving their credit.

Credit Score Awareness and Rating Over Time
Source: Pre-Program, Post-Program, and Follow-Up Surveys



Note: Reporting credit score was optional.

Budgeting

Approximately 4% of respondents were using a budget prior to joining Empower U.[5] Immediately after completing the program, 74% report actively using a budget, while 73% were doing so at six months after program completion.

In total, 80% of respondents said they had created a budget during and in the six months after participating in Empower U. Among those who had created a budget through the program, 92% report actively using it six months after program completion.

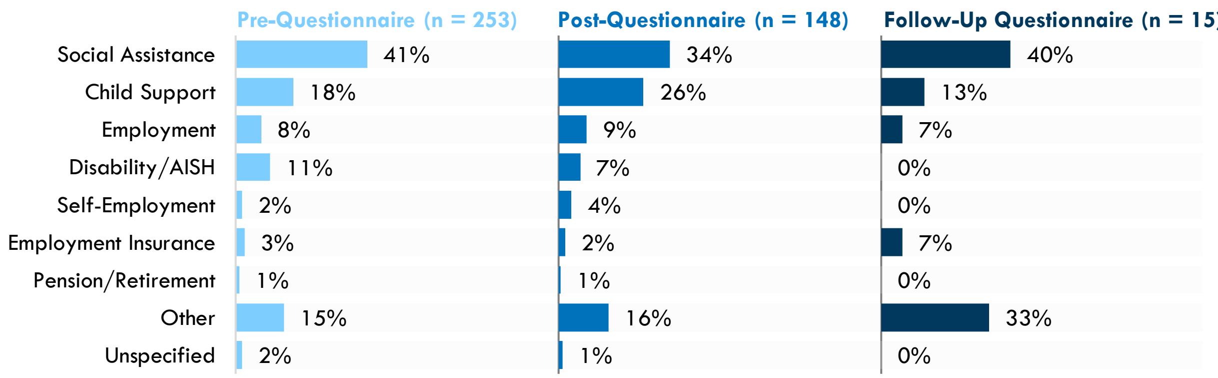
[5] Based on the number of respondents who did not report creating a budget during the program but did report actively using a budget at post-program data collection.

Primary Income Source

Before Empower U, most participants (41%) relied on social assistance as their primary source of income, followed by child support (18%), and other income sources (15%). While social assistance remained the most common primary source of income by the end of the program, this proportion decreased by 15%, suggesting a shift away from reliance on social assistance and towards income from self-employment (↑105%), child support (↑48% increase), employment (↑11%), and other income sources (↑3%). However, six months later, the proportion relying on social assistance as their primary source of income increased to nearly baseline levels (40%), while those relying on other sources of income doubled from baseline (to 33% from 15%). Other sources of income included spousal support payments, money from family and friends, student loans, inheritances, and scholarships.

Primary Source of Income

Source: Pre-Program, Post-Program, and Follow-Up Surveys

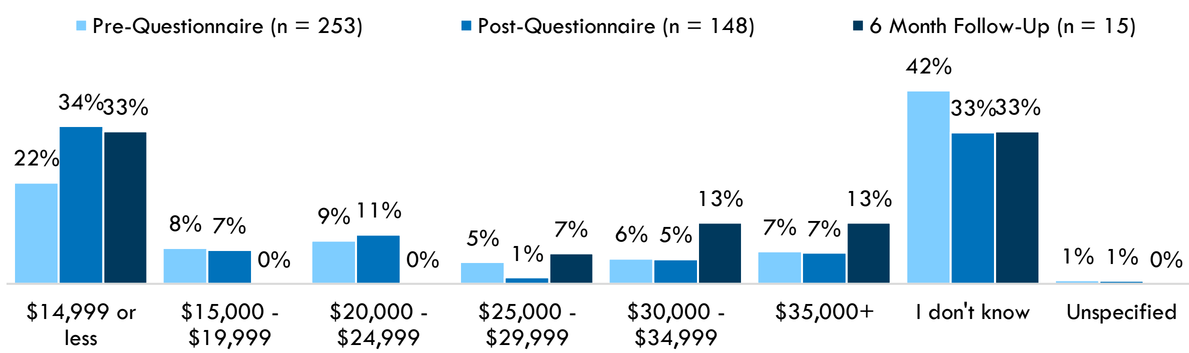


Annual Pre-Tax Household Income

Before participating in Empower U, about 22% of respondents made less than $15,000 annually, while another 22% made between $15,000 and $30,000, and just 7% earned $35,000 or more before taxes. Notably, 42% reported being unsure of their annual household income. After completing the program, the proportion of those unsure of their income decreased while those reporting annual incomes below $15,000 increased, suggesting that participants with low incomes had learned their annual household income through the program. Six months later, the proportion unaware of their household income remained stable, while greater proportions reported annual household incomes of $30,000 or more compared to before and immediately following Empower U. These changes suggest that Empower U helped participants become aware of their annual household income and apply learnings from the program to help increase it over time.

Annual Pre-Tax Household Income

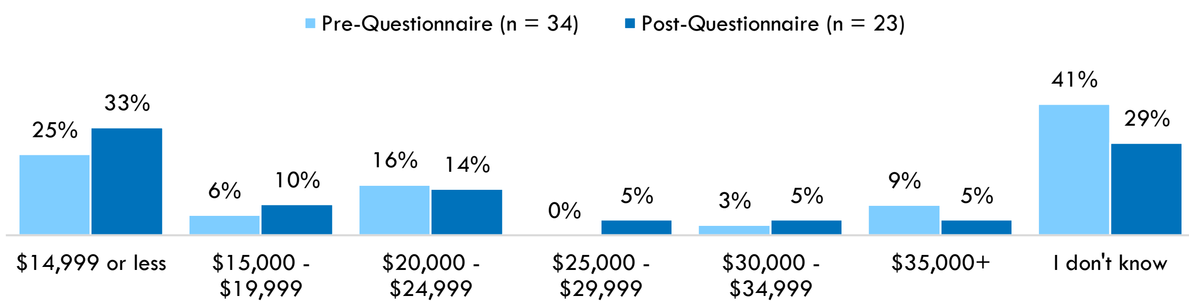
Source: Pre-Program, Post-Program, and 6 Month Follow-Up Surveys



Personal Income from Employment

Personal income from employment showed similar trends after Empower U, with more respondents aware of their personal income at post-program than before. Similarly, while the proportion of individuals earning less than $15,000 from employment was greater after Empower U, it is likely that this change reflects an increased awareness of personal income among low-income earners rather than a true increase in the proportion of individuals earning below $15,000. Just two respondents reported receiving personal income from employment at six months post-program. Thus, personal income trends beyond immediately after program completion could not be assessed due to the small response rate.

Annual Personal Income From Employment
Source: Pre- and Post-Program Surveys

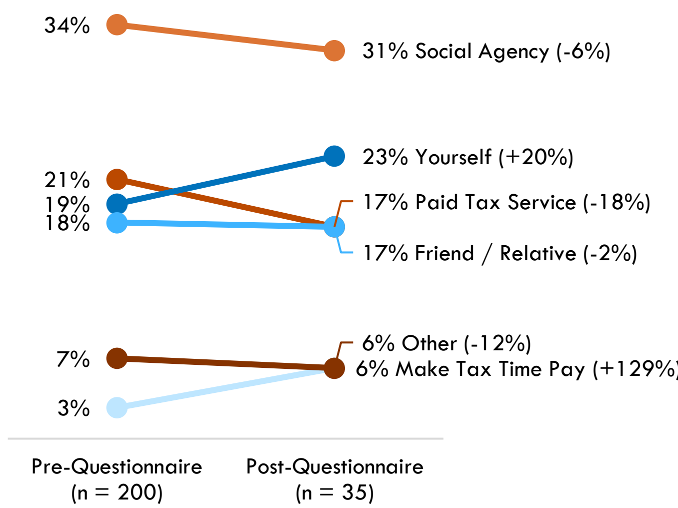


Income Tax Returns

Before participating in Empower U, 79% of participants were up to date on their income tax returns. Immediately after the program, when asked if they had filed back taxes, 29% stated it was not applicable as they were already up to date, while another 24% had filed, 16% planned to, 28% had not, and 3% did not respond. Six months later, the percentage of participants who filed back taxes had increased to 27%, while 40% were already up to date. These findings suggest that **Empower U has helped participants to address outstanding tax filings over time.**

Before participating in Empower U, 34% of participants relied on social agencies to complete their tax returns, while 21% used a paid tax service, and 19% completed their returns themselves. By the end of the program, reliance on paid tax services decreased by 18%, while 20% more respondents filed their returns independently. Notably, the proportion of respondents participating in Make Tax Time Pay more than doubled, indicating a greater awareness of free tax filing supports through Empower U. Six months after Empower U, just four respondents (27%) reported having filed back taxes, all of whom used social agencies to do so. **These findings suggest that Empower U increased awareness of free tax filing services like Make Tax Time Pay, and increased participants' confidence in filing their income tax returns independently.**

Method of Tax Return Completion
Source: Pre- and Post-Program Surveys



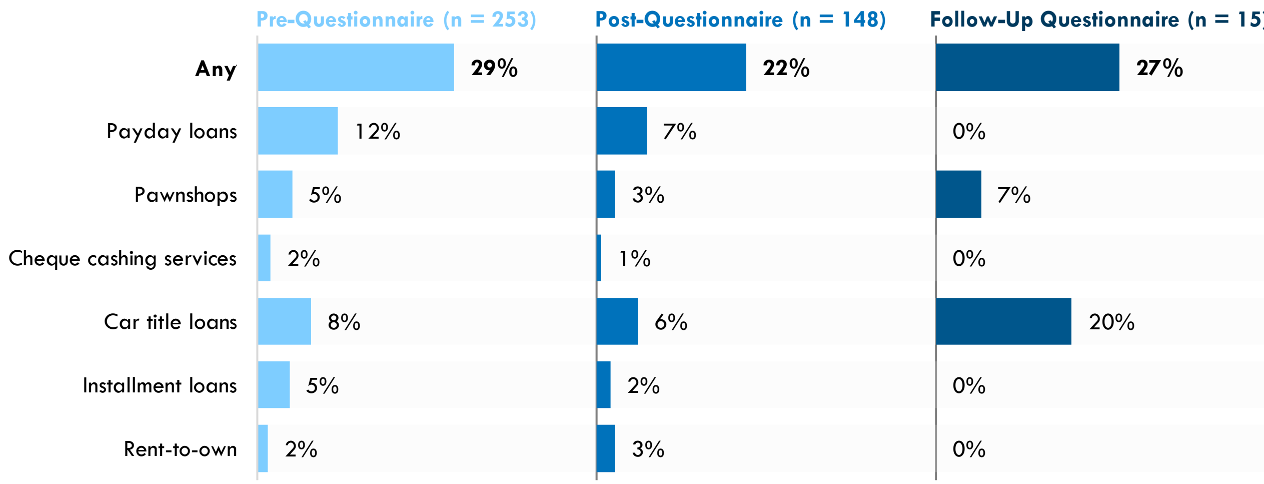
Bank Accounts and Alternative Financial Services

Nearly all respondents reported having bank accounts prior to Empower U, with a slight increase to 97% after program completion.

Before joining Empower U, 29% of participants reported using one or more alternative financial services, with Payday loans (12%) and pawnshops (8%) being the most common. Immediately after the program, the proportion of respondents using these services decreased to 22%. While Payday loans and pawnshops remained the most commonly used alternative services after the program, the proportion of respondents using them decreased by 42% and 25%, respectively, while use of car title loans increased by 50%.

Six months after completing Empower U, the proportion of respondents who used these services increased to 27%, with a substantial increase in the proportion using pawnshops (20% at six months post-program), and a slight increase in cheque cashing services (7% at six months post-program).

Use of Alternative Financial Services in past 3 Months
Source: Pre-Program, Post-Program, and Follow-Up Surveys



Trust in Financial Institutions

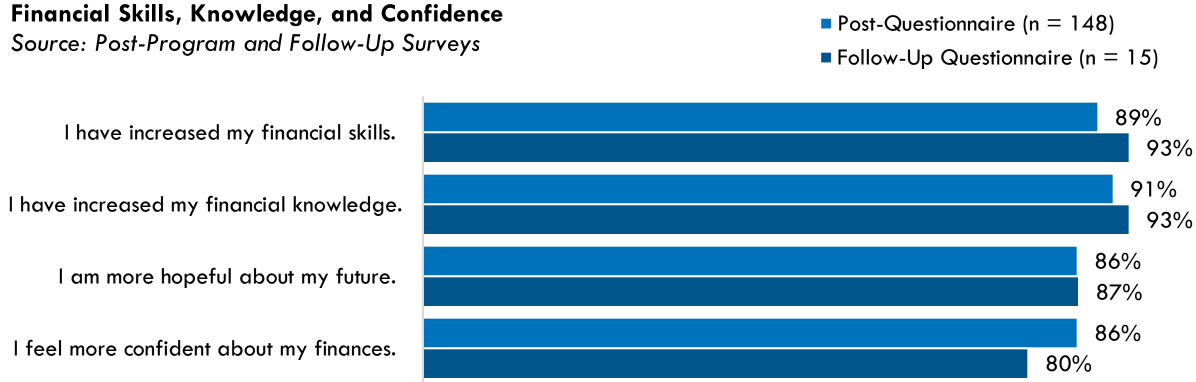
Immediately after Empower U, participants reported an average trust rating of 7.4/10, up 9% from their pre-program trust rating of 6.8/10. However, 6 months later, the respondent trust rating decreased to 6.7/10, down 1% from baseline. The reason for the decline at six months post-program is not clear, but it may be due to relatively low response rates compared to pre- and post-program surveys.

Average Trust In Financial Institutions Ratings
Source: Pre-Program, Post-Program, and Follow-Up Surveys

Financial Knowledge, Skills, and Confidence

Immediately after Empower U, more than 85% of respondents reported increases in their financial skills, knowledge, confidence, and hope for the future. These improvements were largely sustained 6 months after program completion, with evidence of further growth in their skills and knowledge. While financial confidence was highest immediately following program completion and declined over the following six months, 80% of respondents maintained higher degrees of confidence compared to before participating in Empower U.

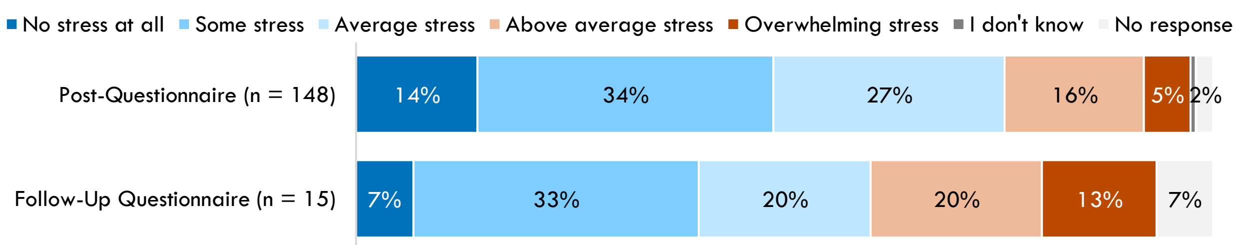
Financial Skills, Knowledge, and Confidence
Source: Post-Program and Follow-Up Surveys



Financial Stress

Immediately after completing the Empower U program, 14% of respondents reported experiencing no financial stress; however, this figure decreased to just 7% at the six-month follow-up. While about 50% reported experiencing average, above average, or overwhelming financial stress immediately after Empower U, this increased to 53% at the six-month follow-up. This suggests that Empower U may contribute to immediate reductions in financial stress, but that these may not be sustained over time. This may be due to financial supports provided during the program's duration, which provide temporary relief from extreme financial stress but are not continued beyond the program's duration, or new financial challenges that participants encounter in the months following their participation.

Financial Stress Over Time
Source: Post-Program and Follow-Up Surveys



Percentages under 2% not labelled. Note that 1% of respondents selected 'I don't know' at Post-Program, while 0% selected 'I don't know' at follow-up.

Story 2: From Anxiety to Empowerment

(All names are pseudonyms)

Maya is a single mother navigating the aftermath of family violence. "I was on social assistance, and then after years, he finally had to pay child support [...] and so because there's the child support, I don't qualify for social assistance," she explained, describing the precarious income situation that defined her daily reality. Financial stress wasn't just about scarcity for Maya—it was about fear and feeling powerless.

Empower U met Maya where she was. She appreciated that "it was very thorough but it wasn't overwhelming, "and that "it left you kind of growing, and it left you having better understanding." One-on-one access to a financial advisor provided personalized support, and the matched-savings incentive offered her both motivation and tangible reward. Maya described that the respectful, non-judgmental environment made learning feel safe. Maya put what she learned into practice and set short- and long-term goals, built an emergency savings buffer, and talked with the financial advisor she met through Empower U to address collections and debt.

The transformation was profound. When child support payments are inconsistent, she now has an emergency fund and a budget to catch her. "I'm not worried because I have things budgeted and balanced. [..] It's taken that stress away from me," Maya shared. The program changed "dramatically" how she manages money and, by extension, how she experiences daily life.

She explicitly connects these changes to Empower U: "after Empower U, it did shift a lot of things [...] I actually did feel like I could overcome those things. I could fix my credit; I could save for down payment for a house." With financial stability came the ability to make choices for herself, including changes to her social circles and returning to church. Maya now lives with less stress, less anxiety, and more financial freedom.

Outcome 1b:

Empower U Supports Participants to Meet Financial Goals

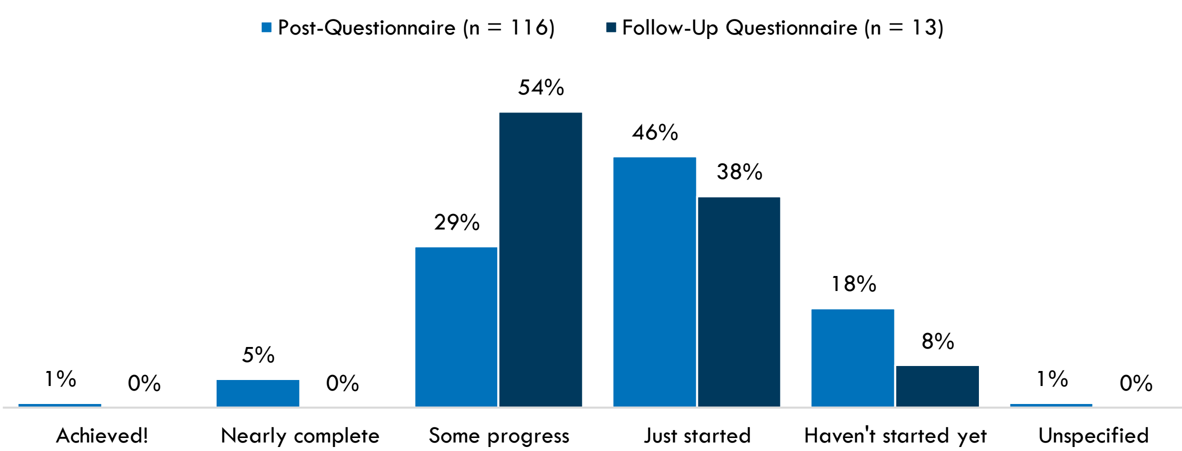
Financial Goals

At the end of the Empower U program, 78% of respondents had set financial goals. Many participants aimed to build their savings (22%), reduce or pay off debts (18%), find employment (18%), or improve their credit scores (11%). Smaller proportions aimed to work on budgeting, paying bills on time, changing or improving their employment, starting a business, or reducing their use of social benefits. Immediately after the program, **over 80% of those with goals had started or made progress towards them.**

Six months after completing Empower U, 92% of respondents reported continuing to work towards their financial goals. However, participants described encountering a number of challenges that impeded progress towards their goals both at post-program and six-month follow-up. These challenges included:

- **Income and Employment Instability** due to lost jobs or reduced work hours, limited availability of full-time and permanent positions available, and lack of Canadian employment experience for newcomers.
- **Unexpected or Emergency Expenses**, vet bills, vehicle repairs, appliance failures, and unanticipated legal fees, and dependents aging out of child benefits eligibility.
- **Housing Instability** due to evictions, moving due to sudden rent increases, and challenges in finding stable housing due to poor credit or low income.
- **Health and Disability-Related Barriers,** including chronic medical conditions, struggles with mental health, injury or illness impeding their ability to work, and caregiving responsibilities for loved ones.
- **Rising Cost of Living / Inflation,** such as higher costs for food, utilities, transportation, and clothing, making it difficult to save or pay down debt.
- **Debt and Credit Constraints,** such as persistent high-interest debt, overdue bills, and poor credit scores impacting the ability to secure stable housing, transportation, and lower interest rates on loans.
- **Reduced or Delayed Government Benefits,** including cuts to AISH and child benefits, delays in receiving EI or income support, and loss of subsidies due to small changes in reported income.
- **Newcomers described challenges finding employment, understanding financial terms, and accessing financial services** due to language barriers and a limited understanding of Canadian financial systems and practices.
- **Personal Barriers & Life Circumstances** such as low confidence and difficulty contributing to savings consistently, financial abuse and unsafe relationships, legal issues and fees, and lack of transportation to jobs and interviews.

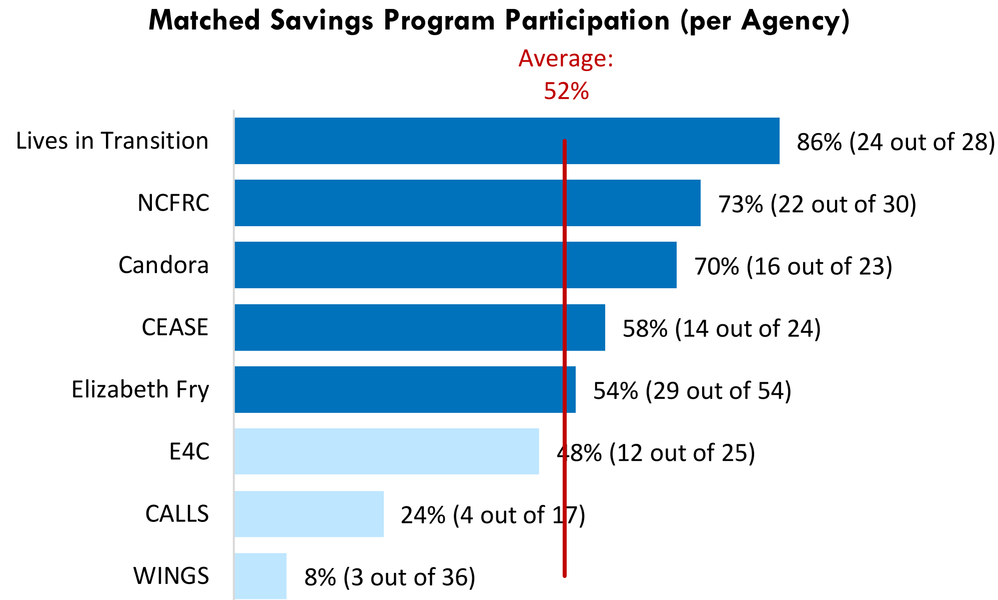
Progress Towards Financial Goals
Source: Post-Program and Follow-Up Surveys



Matched Savings

The matched savings program remains a core component of Empower U, helping participants build positive saving habits. Participants can open a savings account with ATB Financial and save up to $250 over five months. The program matches their savings at a 2:1 ratio, meaning a participant who saves the full $250 receives an additional $500 for a total of $750. Participants can direct these funds toward RESPs, TFSAs, emergency savings, or other financial goals.

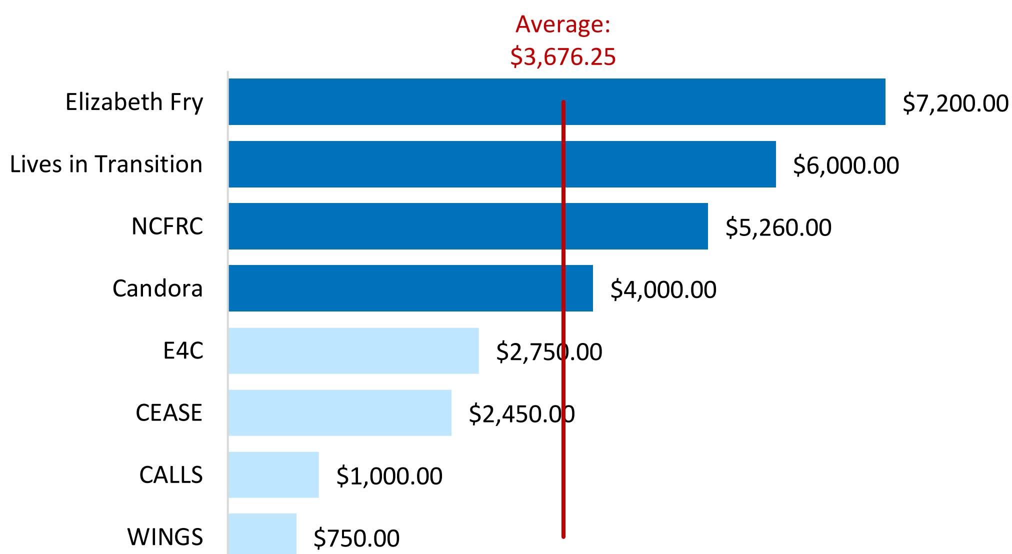
In 2025, 124 participants accessed the matched savings program, compared to 115 in 2024. This represented 52% of program completers, though participation rates varied considerably across agencies, ranging from 8% to 86%.



**Islamic Family did not offer the matched savings program in 2025 and is excluded from matched savings figures and calculations.*

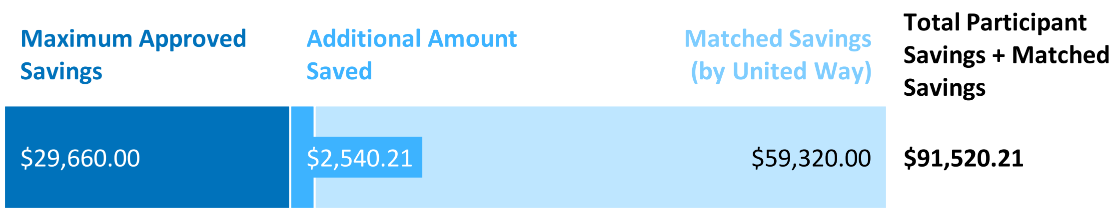
Participants saved an average of $3,676 in 2025, comparable to the 2024 average of $3,581. Savings varied considerably by agency. Participants at Elizabeth Fry averaged $7,200, while those at LIT and NCFRC each averaged over $5,000.

Total Amount Saved (per Agency)

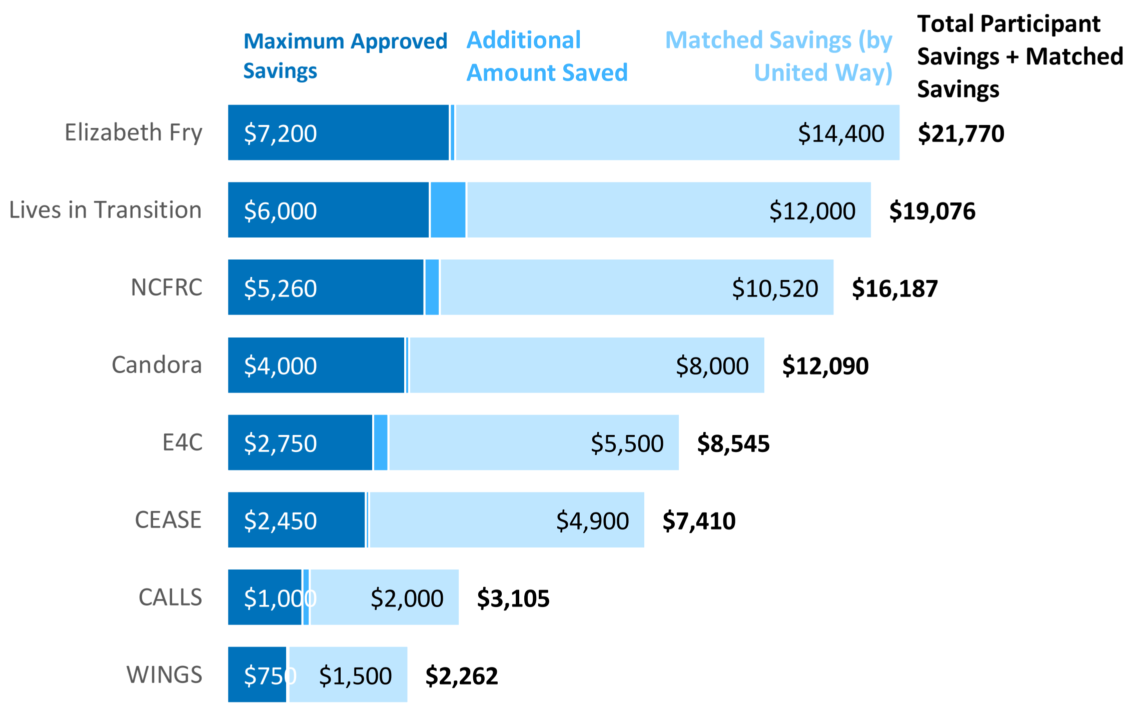


Participants and the program collectively saved $91,520 in 2025. Of this total, participants contributed $29,660 (32%) in matched savings accounts, which the program matched with

$59,320 (65%). An additional $2,540 (3%) came from additional savings. It should be noted that the total savings figure includes one participant from DECSA, an agency that participated in Empower U from 2013, who ended up cashing out in 2025. While DECSA is no longer part of the program, their participant's savings and cash out are reflected in the 2025 totals. The agency-level breakdown that follows focuses on the nine agencies currently participating in Empower U.



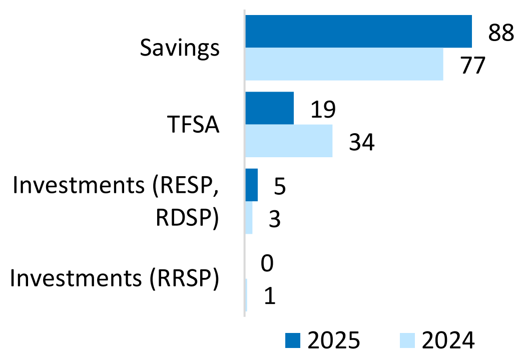
Total savings varied considerably by agency, ranging from $2,262 to $21,770, with most agencies exceeding $6,000. The pattern of approximately one-third participant contributions and two-thirds matched funds held across agencies. LIT was a notable exception, contributing an additional $1,026 beyond the standard matched savings, while additional savings at other agencies were minimal.



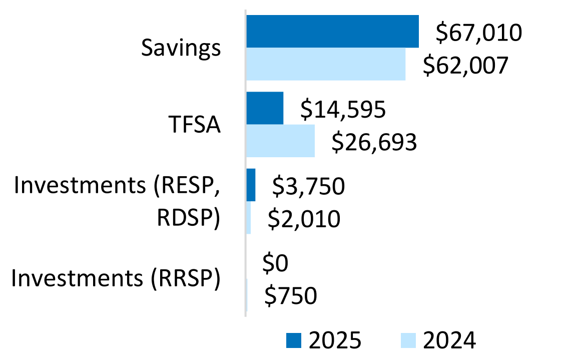
**Note: The agency breakdown above reflects only the nine agencies currently participating in Empower U. The overall program totals include one additional participant from DECSA, which participated from 2013 and completed their cash out in 2025.*
***Additional savings under $1,000 are not labelled.*

In 2025, most participants (79%) deposited their savings into standard savings accounts, with 17% utilizing TFSAs. While standard savings accounts remained the dominant choice, TFSA usage declined from 30% in 2024 to 17% in 2025.

# of Participants Saving Money



Amount of Money Saved



Story 3: Learning to Save

(All names are pseudonyms)

Rachel arrived at Empower U with limited financial literacy and poor savings habits. "I never really gave it much thought. I was always kind of terrible at savings," she admitted. Credit, mortgages, and investing were concepts she'd never really examined.

The approach of the Empower U program resonated with Rachel immensely. "I really enjoyed it. Enjoyed the delivery and just the layout of the program [...] it was very interactive," she said. The matched-savings component was particularly motivating: "it was nice to be able to, like, save the money throughout the program and then have the incentive."

Once she started learning about personal finance, Rachel took concrete steps to change her habits. She adopted regular budgeting practices and committed to on-time payments that she has been able to sustain long after Empower U: "I don't owe anybody any money. I'm on time with my rent and I always just have a little bit of savings set aside"

The impact has been both practical and emotional. " I just, I feel less broke. I'm just really aware of my spending," Rachel reflected in her 6-month interview. She directly attributes her growing financial confidence to the program: "It did have a big impact on my confidence in my money wise." The changes have also extended beyond her bank account—better budgeting has meant "eating healthier" and she shared, "I get a lot more fruits now."

Because of her positive experience with Empower U, Rachel now actively promotes it to others: "I tell women all the time. I tell them to sign up for that class. And I want my daughter to go, and I tell my niece and I tell her people."

Financial Assets (SLAM)

The Sustainable Livelihood Asset Mapping (SLAM) exercise is a tool used in the Empower U program to assess participants' resources and strengths in five key areas before and after the program. One of these core areas is financial assets, which include savings, income stability, access to financial services, and overall financial security. Pre- and post-SLAM data were not available for Islamic Family participants.

By completing the SLAM exercise, participants self-report their financial situation on a scale from 1 to 10 at the start of the program and again at the end, allowing Empower U to track changes over time. This year's data shows that participants across nearly all agencies experienced increases in their financial assets after completing the program, with agencies such as Candora and E4C showing the most significant gains among participants, while LIT showed a decrease in participants' financial assets.

Overall changes in participants' financial assets across agencies were comparable to last year, with a 42% increase in the overall average score (compared to 37% in 2024). While participants from nearly all agencies had higher scores after completing the program, participants from LIT showed a modest decrease from 5.8 at pre-program to 4.4 after completion (24% decrease).

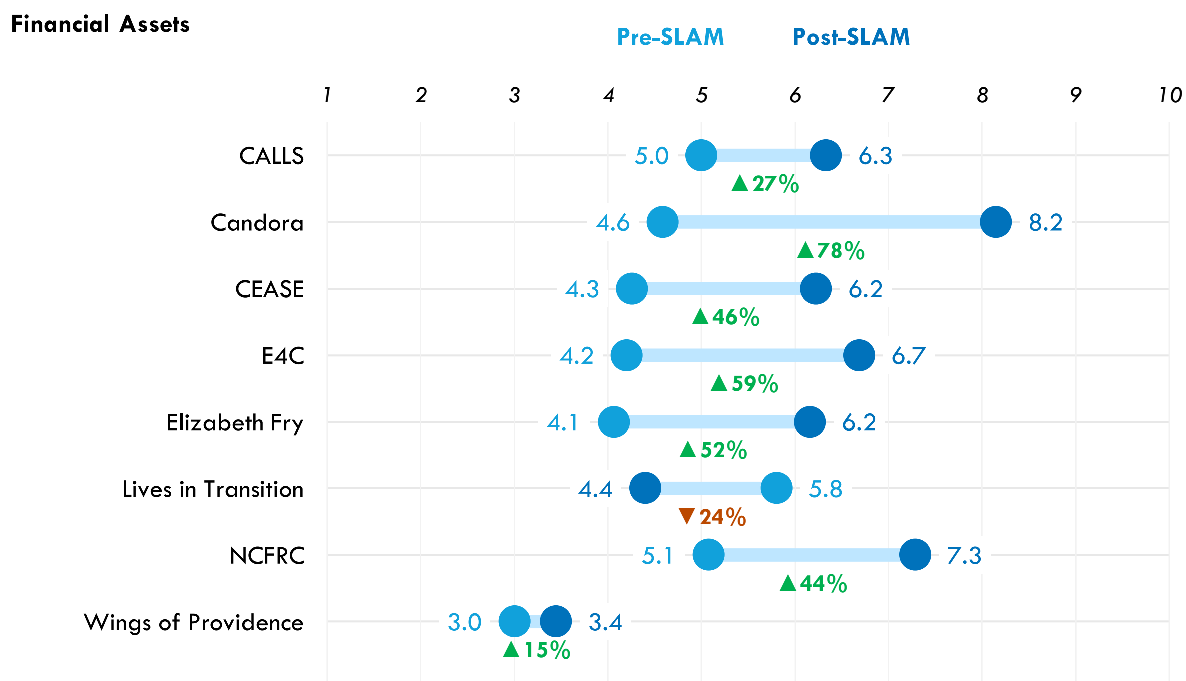


Table 1. Financial Asset SLAM Scores before and after Empower U, 2024 and 2025.

	2024			2025		
Agency	**Pre**	**Post**	**% Change**	**Pre**	**Post**	**% Change**
CALLS	3.2	n/a	n/a	5.0	6.3	+27%
Candora	5.5	7.0	+28%	4.6	8.2	+78%
CEASE	2.9	4.4	+51%	4.3	6.2	+46%
E4C	3.8	4.6	+22%	4.2	6.7	+59%

Elizabeth Fry	*4.4*	*7.0*	*+58%*	4.1	6.2	+52%
Lives in Transition	*4.9*	*6.3*	*+29%*	5.8	4.4	-24%
NCFRC	*4.1*	*5.9*	*+42%*	5.1	7.3	+44%
Wings of Providence	*3.5*	*5.0*	*+43%*	3.0	3.4	+15%
Overall	***4.2***	***5.8***	***+37%***	**4.6**	**6.5**	**+42%**

SUMMARY: Empower U contributes to the improved financial health of participants

Empower U significantly strengthens participants' financial health by improving savings habits, financial knowledge, and day-to-day money management skills. Participants demonstrated immediate shifts in savings behaviours, and were more likely to be saving regularly, using tools like TFSAs and RRSPs, and continue building savings after program completion. Budgeting skills also increased dramatically, with most participants creating and actively using a budget after program completion. Participants became more aware of their income, debt, and credit scores, putting them in a better position to make confident and informed financial decisions. The program also showed a reduced reliance on high-risk financial services like payday loans, supported increased independence in filing income tax returns, and boosted participant trust in financial institutions.

The Matched Savings Program further reinforced positive habits, helping participants to collectively save tens of thousands of dollars this year.

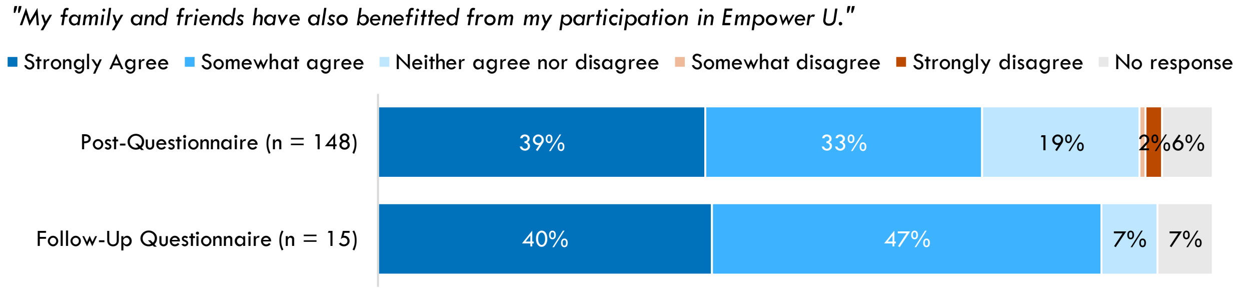
Participants have made meaningful progress towards personalized financial goals such as reducing debt, improving credit, building savings, or finding employment. While many continue working towards these goals six months after program completion, they do so despite structural barriers such as rising living costs, unstable employment, housing insecurity, and health challenges. Despite this, Empower U's impact is evident, with participants reporting sustained improvement in financial skills, knowledge and confidence, and SLAM assessments showing a 42% increase in financial asset scores across agencies.

OUTCOME 2:
EMPOWER U CONTRIBUTES TO WHOLE PESRON WELL-BEING

Outcome 2a:
Participants Gain Confidence and Knowledge in Social Well-Being

Empower U's impact has extended beyond program participants, with over 70% agreeing that their family and friends have benefited from their participation immediately after completing the program, and 87% agreeing at the six-month follow-up.

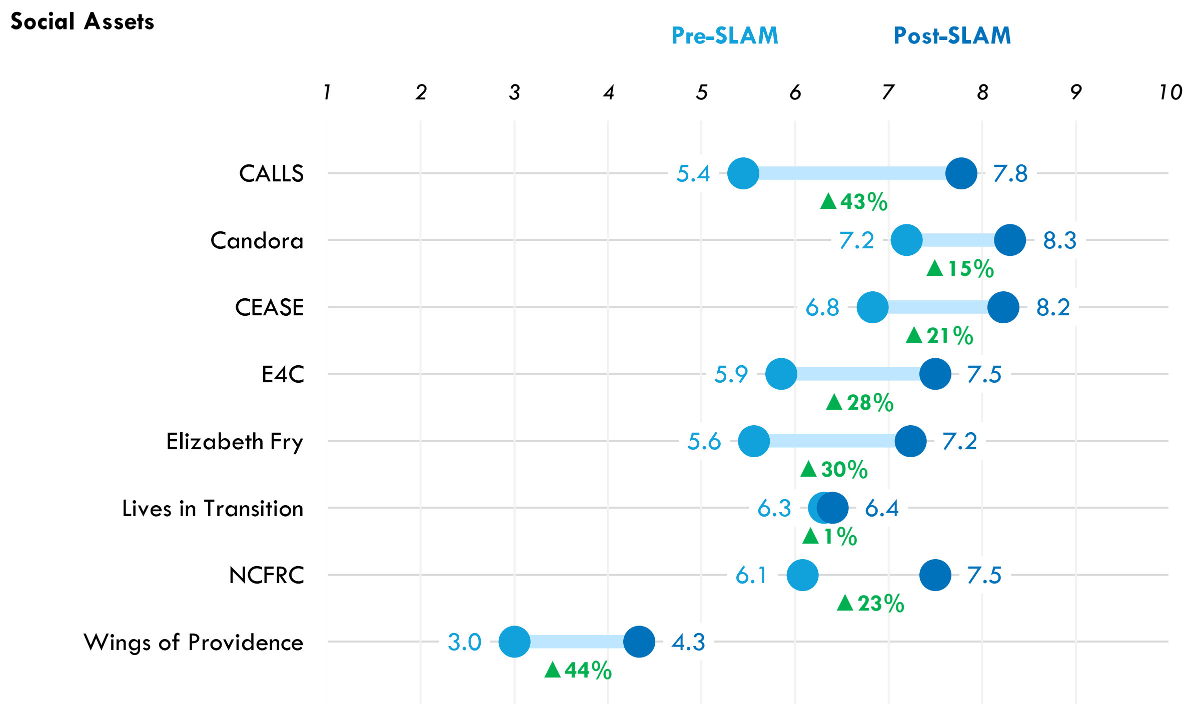
Empower U's Impact on Friends and Family Members
Source: Post-Program and Follow-Up Surveys



Social Assets (SLAM)

Social assets, as measured in the SLAM exercise, refer to the relationships and networks that participants have to help them cope in daily life. SLAM data were not available for Islamic Family participants.

This year, participants from all agencies experienced higher levels of social assets after the program, indicating that many had built stronger social networks, formed new relationships, and gained access to more community resources. Consistent with 2024 SLAM findings, Wings of Providence participants saw the greatest improvement across agencies. Notably, while social asset SLAM scores were lower after completing the program for NCFRC participants in 2024, scores from this agency improved by nearly 25% in 2025.



Agency	2024 Pre	2024 Post	2024 % Change	2025 Pre	2025 Post	2025 % Change
CALLS	4.8	n/a	n/a	5.4	7.8	+43%
Candora	6.4	7.7	+21%	7.2	8.3	+15%
CEASE	5.8	7.9	+30%	6.8	8.2	+21%
E4C	5.0	6.4	+27%	5.9	7.5	+28%
Elizabeth Fry	6.0	6.9	+14%	5.6	7.2	+30%
Lives in Transition	6.0	7.1	+18%	6.3	6.4	+1%
NCFRC	5.4	5.3	-6%	6.1	7.5	+23%
Wings of Providence	3.8	7.5	+100%	3.0	4.3	+44%
Overall	5.8	6.8	+19%	**6.0**	**7.5**	**+24%**

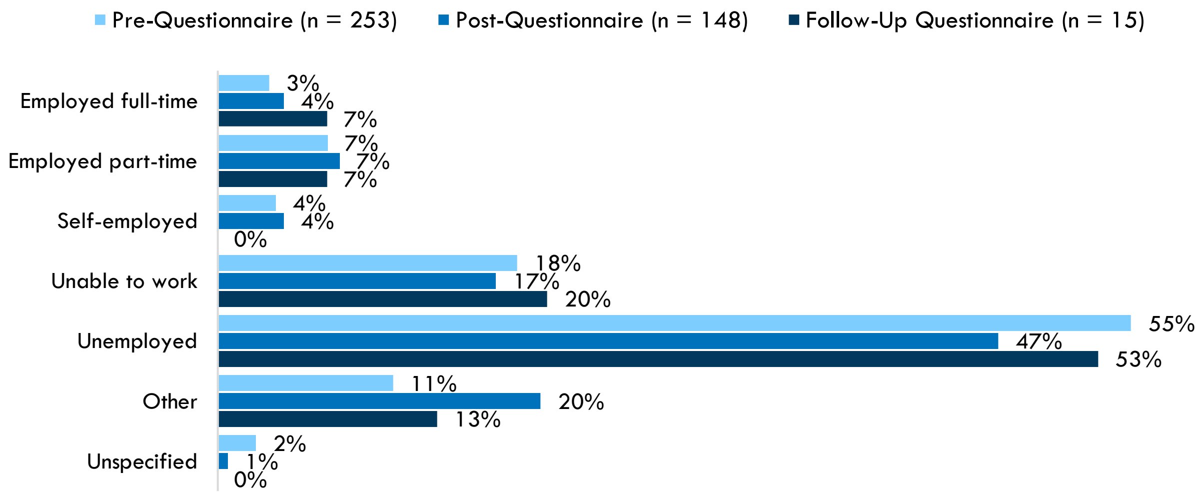
Outcome 2b:

Participants Gain Confidence and Knowledge in Human Well-Being

Employment

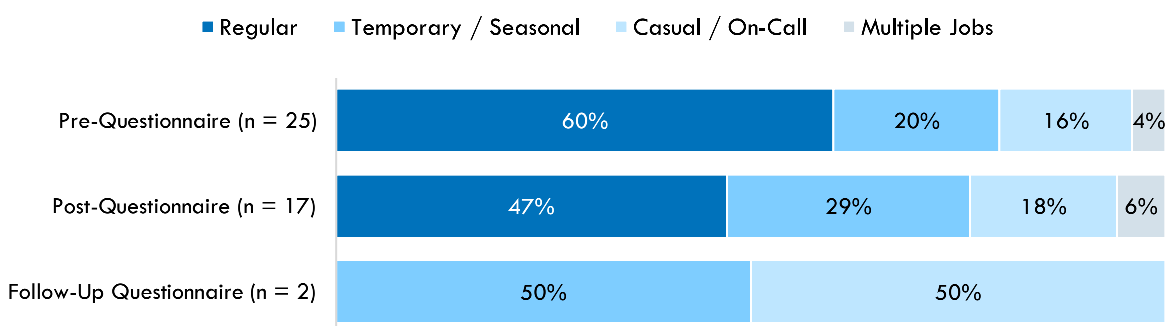
Prior to joining Empower U, most respondents were unemployed (55%) or unable to work (18%). Immediately after completing the program, unemployment declined to 47%, while those unable to work remained largely stable (17%). However, six months after program completion, unemployment increased to near-baseline levels (53%), while the proportion unable to work exceeded that from baseline (20%). Notably, while self-employment dropped to 0% at follow-up, the proportion with full-time employment more than doubled from baseline (3%) to six months after Empower U (7%).

Employment Status Over Time
Source: Pre-Program, Post-Program, and Follow-Up Surveys



Among those with full- or part-time employment, more than half reported regular employment before the program, declining to 47% after completion, and 0% at the six-month follow-up. These changes, however, should be interpreted with caution, as very few participants with full- or part-time employment completed the six-month follow-up survey (n = 2).

Type of Employment Over Time
Source: Pre-Program, Post-Program, and Follow-Up Surveys

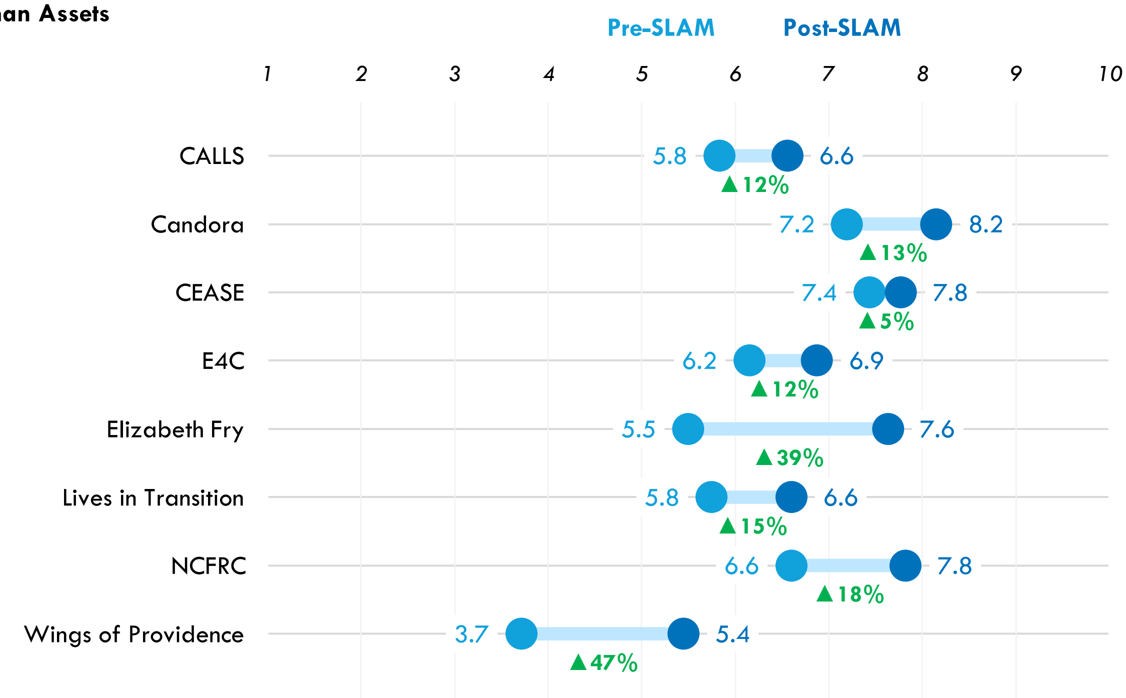


Human Assets (SLAM)

Human assets, as measured in the SLAM exercise, refer to the skills, knowledge, abilities, and capabilities that aid in the development of other asset areas. SLAM data were not available for Islamic Family participants.

This year, participants from all agencies showed improvements in their human assets from before to after Empower U completion. Consistent with last year, Wings of Providence participants showed the greatest improvement in 2025 (47% increase). Notably, while participants from Elizabeth Fry and NCFRC showed lower scores after completing the program in 2024, scores from both agencies increased through the program in 2025, suggesting potential ongoing improvements to program delivery and impact.

Human Assets



Agency	2024 Pre	2024 Post	2024 % Change	2025 Pre	2025 Post	2025 % Change
CALLS	4.6	n/a	n/a	5.8	6.6	+12%
Candora	7.4	8.2	+12%	7.2	8.2	+13%
CEASE	6.0	7.2	+19%	7.4	7.8	+5%
E4C	5.4	6.4	+18%	6.2	6.9	+12%
Elizabeth Fry	6.5	6.4	-2%	5.5	7.6	+39%
Lives in Transition	6.4	6.6	+3%	5.8	6.6	+15%
NCFRC	6.6	6.4	-4%	6.6	7.8	+18%
Wings of Providence	4.3	7.5	+76%	3.7	5.4	+47%
Overall	**6.3**	**6.9**	**+11%**	**6.3**	**7.4**	**+18%**

Outcome 2c:

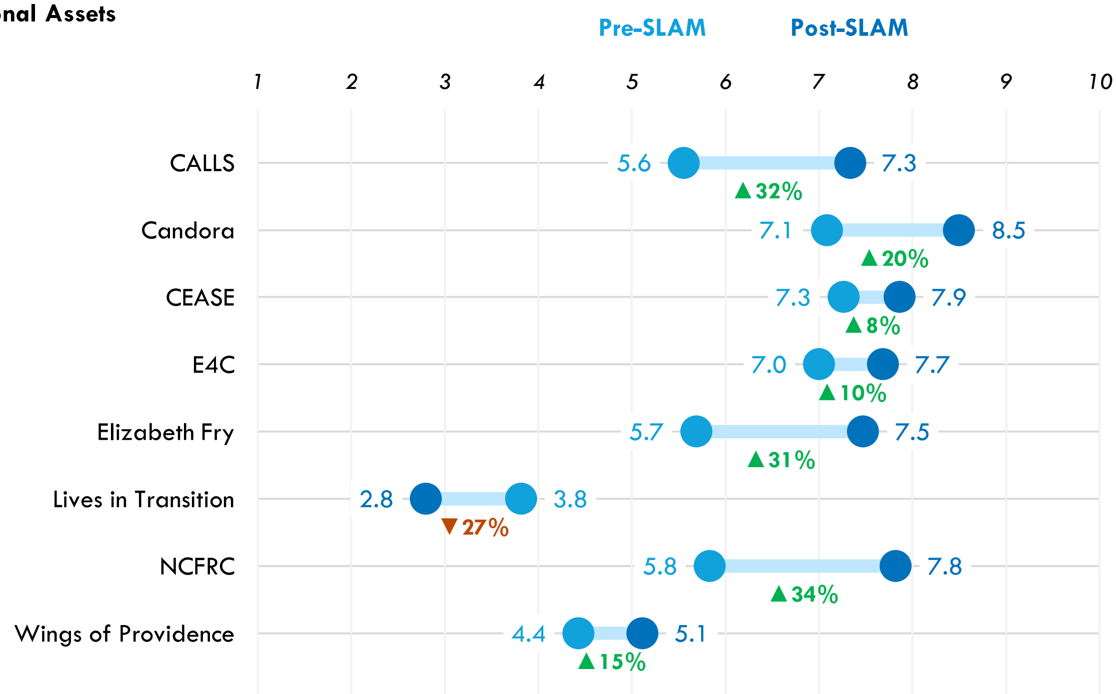
Participants Gain Confidence and Knowledge in Personal Well-Being

Personal Assets (SLAM)

Personal assets, as measured in the SLAM exercise, refer to the personal and cultural identities, values and beliefs, self-confidence and motivation of participants. SLAM data was not available for Islamic Family participants.

Participants from nearly all agencies saw increases in their personal asset SLAM scores after the Empower U program, other than LIT participants, who reported a 27% decrease in average scores compared to a 58% increase in 2024. However, personal asset SLAM scores increased by an average of 24% across all agencies this year.

Personal Assets



	2024			2025		
Agency	**Pre**	**Post**	**% Change**	**Pre**	**Post**	**% Change**
CALLS	4.0	n/a	n/a	5.6	7.3	+32%
Candora	6.6	7.6	+16%	7.8	8.5	+20%
CEASE	5.8	7.8	+33%	7.6	7.9	+8%
E4C	4.8	5.9	+23%	7.0	7.7	+10%
Elizabeth Fry	6.3	7.7	+22%	5.7	7.5	+31%
Lives in Transition	3.3	5.2	+58%	3.8	2.8	-27%
NCFRC	5.6	6.8	+22%	5.8	7.8	+34%
Wings of Providence	4.3	7.5	+76%	4.4	5.1	+15%
Overall	5.2	6.8	+30%	**6.0**	**7.4**	**+24%**

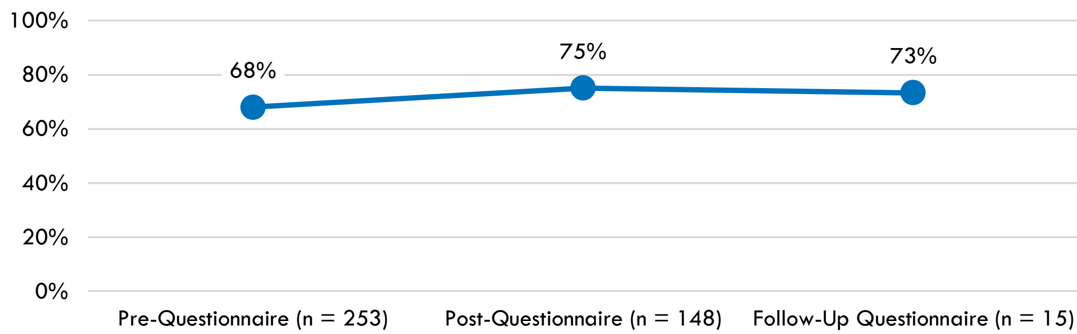
Outcome 2d:

Participants Gain Confidence and Knowledge in Physical Well-Being

Housing Status and Stability

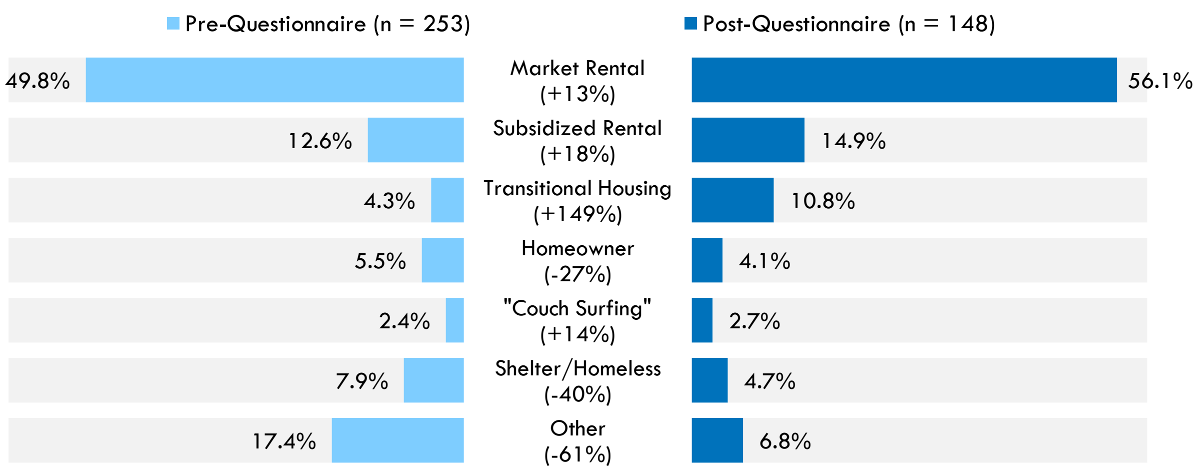
Before Empower U, nearly one-third of respondents reported living in unstable housing situations, including staying in a shelter, on the streets, 'couch surfing', or living in transitional housing. Immediately after program completion, just one-quarter of respondents had unstable living situations, which remained largely the same at six-months post-completion.

Proportion of Respondents in Stable Housing Over Time
Source: Pre-Program, Post-Program, and Follow-Up Surveys
Note: Stable housing includes market- and subsidized-rentals, and homeownership.



Specifically, 50% of respondents were renting at market price, while 13% rented subsidized homes before Empower U, which increased to 56% in market rentals and 15% in subsidized rentals immediately after program completion. Notably, while the proportion of respondents in transitional housing and 'couch surfing' was higher after Empower U than at baseline, respondents were also less likely to be staying in shelters or on the streets at program completion. This suggests that Empower U participants previously in shelters or unhoused found safer, alternative temporary shelter with friends/family members or through transitional housing programs. Six months after completing Empower U, no respondents reported staying in shelters or without shelter, while 13% were in transitional housing, and 67% were renting.

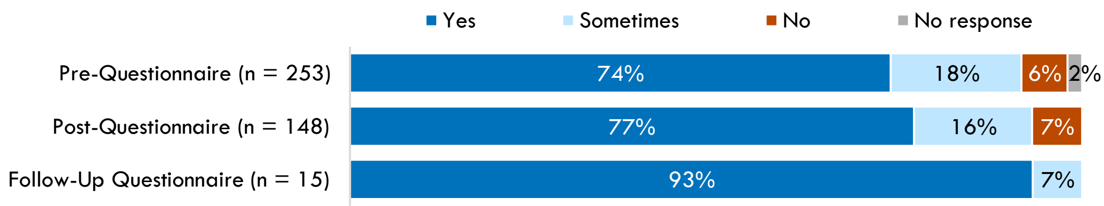
Current Housing Status
Source: Pre- and Post-Program Surveys



Basic Needs

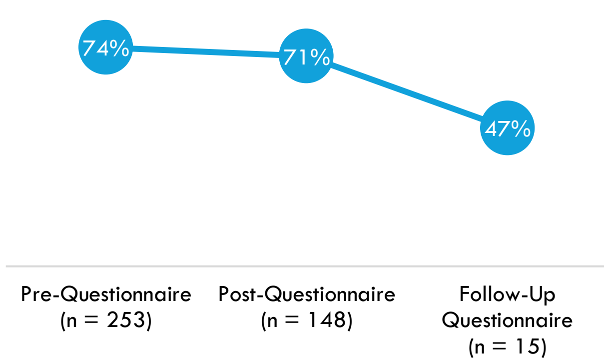
Before participating in Empower U, 74% of survey respondents reported feeling safe in their current housing situation. Immediately after the program, this figure rose to 77%, with 93% of respondents feeling safe in their housing six months later (21% increase from baseline).

Proportion Who Feel Safe in Current Housing
Source: Pre-Program, Post-Program, and Follow-Up Surveys

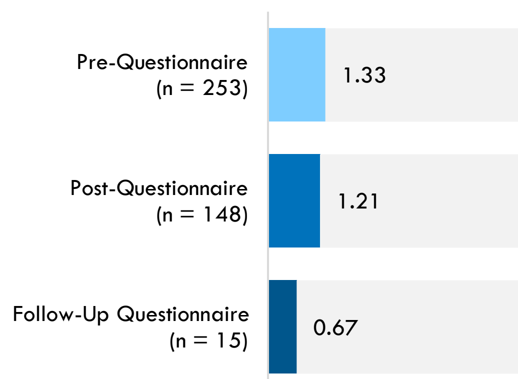


Before completing Empower U, nearly three-quarters of respondents found themselves without one or more basic needs, most commonly transportation, food, and adequate clothing. On average, respondents reported lacking access to 1.3 basic needs each. Immediately after the program, the proportion lacking access to one or more needs decreased to 71%, while the average number of unmet needs decreased to 1.1 (↓16% decrease). Six months after the program, less than half of survey respondents reported lacking access to one or more basic needs (↓37% from baseline), with an average of 0.7 unmet needs per respondent (↓94% from baseline).

Proportion with Unmet Needs
Source: Pre-Program, Post-Program, and Follow-Up Surveys



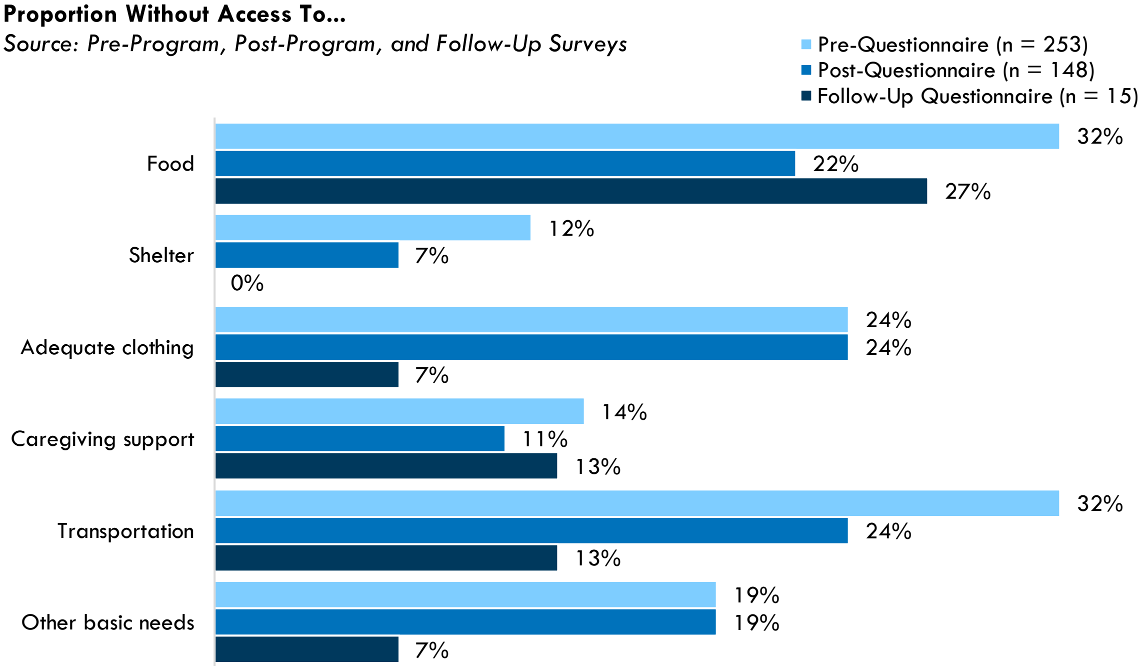
Unmet Needs Per Person **(average)**
Source: Pre-Program, Post-Program, and Follow-Up Surveys



While access to basic needs increased for nearly all categories over time, a greater proportion of participants found themselves without food at the 6-month follow-up than immediately post-program.

Proportion Without Access To...

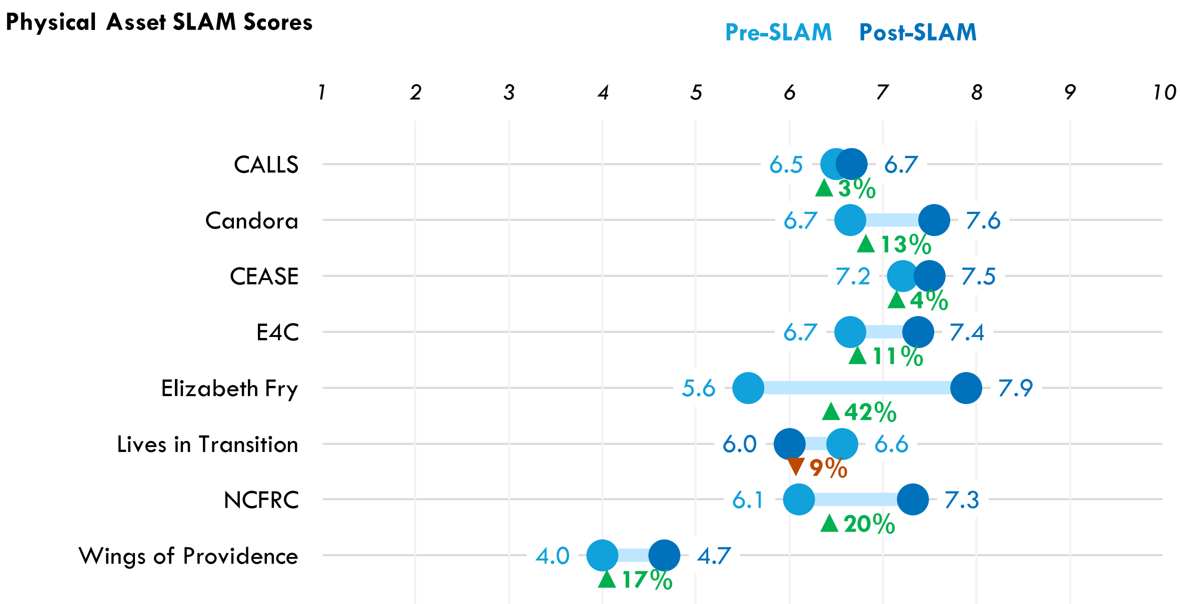
Source: Pre-Program, Post-Program, and Follow-Up Surveys



Physical Assets (SLAM)

Physical assets, as measured in the SLAM exercise, refer to the basic material goods and services that everyone needs to live well, including food, clothing, shelter, and transportation. SLAM data was not available for Islamic Family participants.

Of the eight agencies with available SLAM data, seven showed increased SLAM scores for physical assets after completing Empower U, while LIT participants' scores decreased slightly. This year, Elizabeth Fry had the greatest improvement in physical asset SLAM scores (42%). While both NCFRC and Wings of Providence had decreased scores last year, both showed moderate increases in participants' physical asset scores in 2025.



Agency	2024 Pre	2024 Post	2024 % Change	2025 Pre	2025 Post	2025 % Change
CALLS	4.8	n/a	n/a	6.5	6.7	+3%
Candora	7.1	8.1	+14%	6.7	7.6	+13%
CEASE	5.5	7.2	+30%	7.2	7.5	+4%
E4C	4.6	5.8	+26%	6.7	7.4	+11%
Elizabeth Fry	6.4	7.4	+16%	5.6	7.9	+42%
Lives in Transition	6.6	7.3	+11%	6.6	6.0	-9%
NCFRC	6.6	6.3	-5%	6.1	7.3	+20%
Wings of Providence	3.3	2.5	-23%	4.0	4.7	+17%
Overall	**6.1**	**6.9**	**+14%**	**6.3**	**7.2**	**+15%**

Story 4: Building Stability and Giving Back

Kim never thought she would own a home or attend post-secondary school, but with support from United Way programs and funded agencies, she built a strong financial future for herself and her family.

After a challenging adolescence marked by substance use and housing instability, Kim became pregnant in 2012 and stopped using drugs immediately. She described the turning point as facing how addiction had affected her life financially, emotionally, and socially. Starting over felt overwhelming, especially with a criminal record and limited work options.

In 2013, Kim began working as an independent sales consultant for a wickless candle company. Running her own business allowed her to earn income without having to explain her past, though it required stepping outside her comfort zone. Through parenting groups and community connections, Kim rebuilt her social network, which later became a key support for her business and financial stability.

As her business grew, Kim realized she needed stronger money management skills. “It was easy come and easy go. I never thought about saving, let alone investing,” she shared. When she learned about Empower U through a local agency, she enrolled to better understand credit, savings, and financial planning.

The matched savings component was especially impactful. Kim saved toward a computer and printer to support her business, describing herself as becoming “almost addicted to saving” as her confidence grew. The new equipment transformed how she managed her work, allowing her to track finances, communicate with clients, and grow sustainably.

With improved credit, consistent savings, and stronger financial habits, Kim reached milestones she once thought impossible. Within two years, she saved a down payment and purchased a home. “Being able to provide stability and a future for myself and my daughter felt like a true victory,” she said.

Motivated to give back, Kim later enrolled in post-secondary education and completed a practicum at Elizabeth Fry Society, a United Way–funded agency that had supported her earlier in life. She now works full time as an Indigenous Housing Coordinator, helping others build stability and access supports. Kim’s story reflects how Empower U, combined with trusted community services, contributes to lasting financial, social, and family well-being.

SUMMARY: Empower U contributes to whole person well-being

Empower U has supported whole-person well-being by strengthening participants' social, human, personal and physical assets, and helping them to build confidence, stability and connection across multiple life domains. Participants report that their involvement in Empower U has benefitted not only themselves, but also their families and friends. Social well-being among participants improves as they build supportive relationships and expand their community networks, reflected in consistent increases in social asset SLAM scores across nearly all agencies. Human well-being also improves, with participants reporting gains in skills, knowledge, and capabilities that enable them to pursue employment and navigate life's challenges more confidently.

Empower U has also enhanced personal and physical well-being, with many participants reporting increased self-confidence, motivations and hope reflected in rising personal asset SLAM scores across nearly all agencies. Improvements in housing stability and feelings of safety contribute to enhanced personal and physical well-being, as does increased access to basic needs over time.

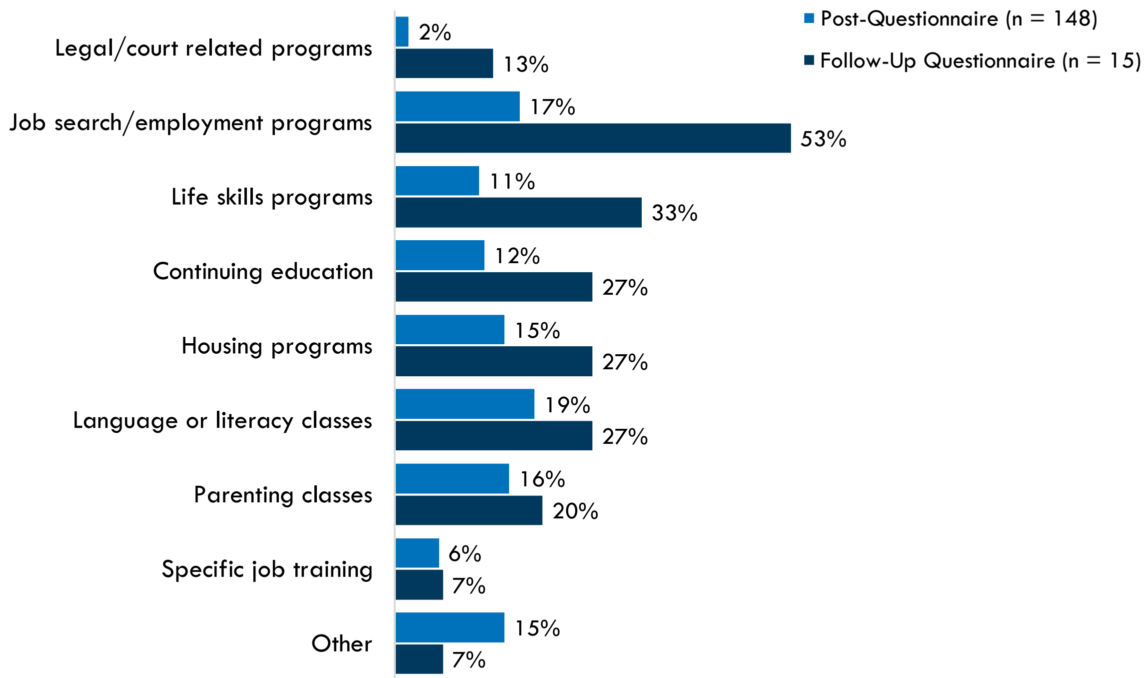
OUTCOME 3:
EMPOWER U CONTRIBUTES TO STRONG, VIBRANT COMMUNITIES

Outcome 3a:
Empower U Supports Participants to Navigate Access to Services

Access to Services and Programs

Immediately after completing Empower U, 22% of respondents had accessed a financial coach through the program, while approximately three-quarters of survey respondents reported accessing additional trainings or programs, increasing to 80% in the six months after Empower U. Notably, over half of all survey respondents reported accessing trainings or programs focused on job searching or employment at their six-month follow-up.

Respondent Access of Trainings and Programs
Source: Post-Program and Follow-Up Surveys

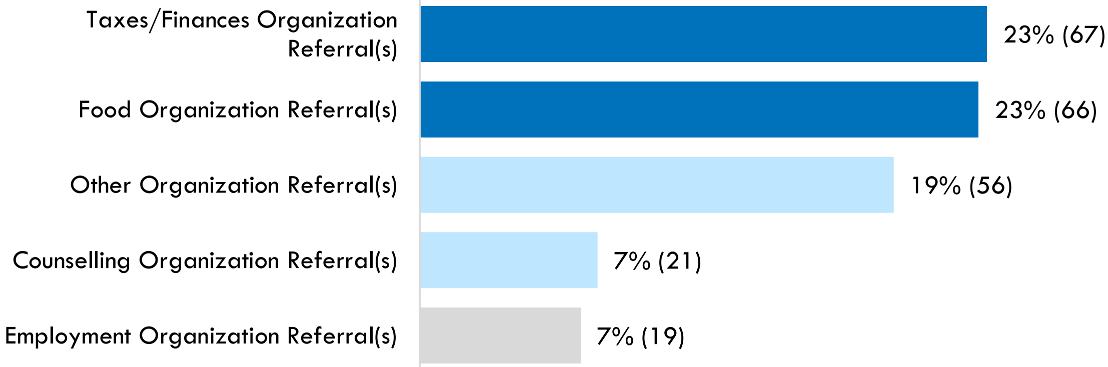


Of the 74% who accessed trainings or programs during their Empower U sessions, one-third said they had been referred to the training by their Empower U facilitator. Specifically, respondents shared that their facilitator had referred them to programs and trainings, including legal counselling and services through the Edmonton Community Legal Centre, employment and job-related supports through EmployAbilities and Women Building Future with Sarah Edwards, mental health supports, housing and shelter supports through Homeward Trust, and skill development through McEwan University.

Facilitator-Driven Referrals

Empower U facilitators referred participants to a variety of support programs and resources based on their needs. The most common referrals were to taxes and financial services organizations (23%), food organizations (23%), and other community resources (19%). Fewer participants were referred to counselling services (7%) or employment organizations (7%).

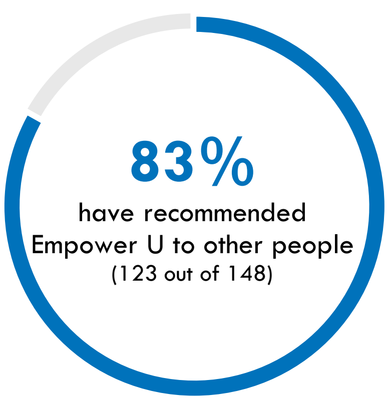
Referrals by Empower U Facilitators in 2025
Source: Empower U Facilitator Referral Tracking



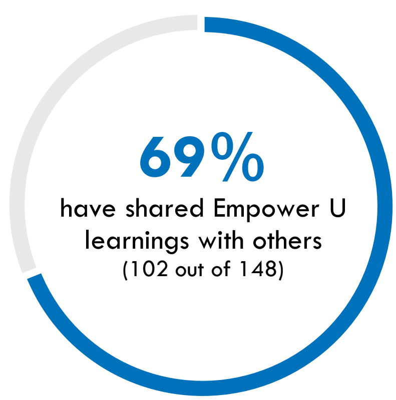
Outcome 3b:

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

At the end of the program, over 80% of participants said they had recommended Empower U to other people, while 69% reported having shared what they learned during the program with others. Participants most often reported sharing their learnings with friends and loved ones, including their significant others, children, siblings, and parents. Many discussed the various savings accounts and strategies they had learned about, budgeting tips, and strategies for managing and improving their credit scores. Some noted that they shared general financial information and recommended the program to members of their community facing similar financial challenges as themselves.



Source: Post-Program Survey



Source: Post-Program Survey

SUMMARY: Empower U contributes to strong, vibrant communities

Empower U strengthens communities by improving participants' ability to access services and by encouraging the sharing of financial knowledge within social networks. Immediately after completing the program, most participants engaged with additional community trainings and supports—reaching 80% at six-months post-program—with many pursuing employment-related supports. Facilitators play an important role in this connection, regularly referring participants to legal supports, housing services, employment programs, financial services, mental health resources, and other community organizations. These referrals help participants navigate complex systems and link them to the broader network of supports available within their communities.

The program also fosters community vibrancy by equipping participants to share financial knowledge and skills with others. More than 80% of respondents had recommended Empower U to peers, and nearly 70% report actively sharing budgeting strategies, savings tools, and credit-building tips with family, friends, and neighbours. This peer-to-peer knowledge sharing spreads financial literacy beyond the program itself, helping more households stabilize financially and contributing to strengthened community resilience.

OUTCOME 4:

EMPOWER U CREATES LASTING CHANGES THAT BUILD STRONG FUTURE GENERATIONS

Outcome 4a:

Empower U Strategically Engages Target Groups, With Particular Emphasis on Families and Women

Empower U employs a woman-centred approach, recognizing the unique needs and priorities of each participant. The program aims to create a safe and respectful learning environment where women can confidently explore new ideas and take risks. The gender distribution among participants has remained relatively stable in recent years, with women consistently making up over 80% of Empower U participants (86% in 2025; 88% in 2024; 83% in 2023).

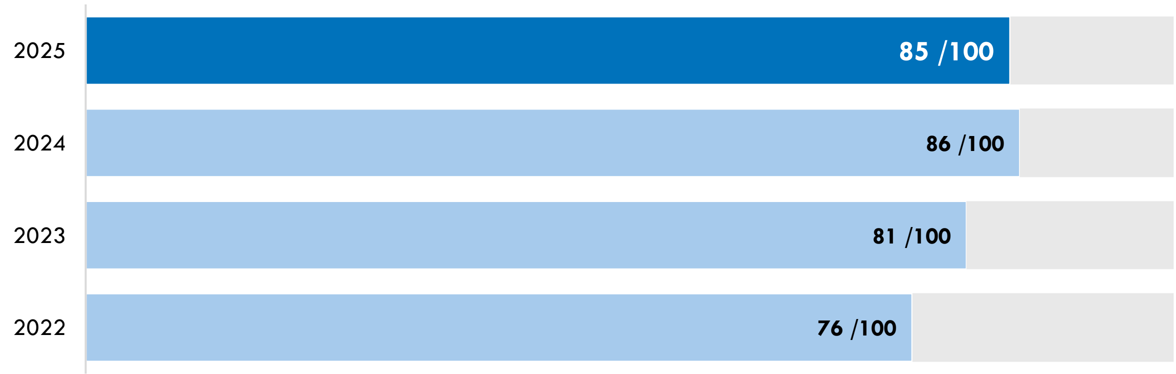
Outcome 4b:

Participants in Empower U Achieve Sustainable Improvements

At the end of the Empower U program, participants rated its positive impact on a scale from 0 to 100, where 0 represents no impact and 100 represents the greatest positive impact. **On average, Empower U received a rating of 85 in 2025, reflecting a meaningful influence on their financial knowledge, confidence, and overall well-being**. This rating was largely consistent with last year, suggesting that the program has continued to prove effective in empowering participants' financial confidence and stability.

Average Rating of Empower U's Positive Impact Out Of 100

Source: Post-Program Survey



SUMMARY: Empower U creates lasting changes that build strong future generations

Empower U creates long-term, intergenerational impact by strategically engaging women and families, and by equipping participants with skills, confidence, and stability that continue beyond the duration of the program. With women consistently representing more than 80% of participants, Empower U's women-centred approach provides safe, supportive learning spaces where participants can explore new ideas and take financial risks confidently. The focus on women, who often play central roles in household financial management, helps to strengthen family stability and contributes to positive outcomes that can ripple across generations.

Participants also report strong, lasting improvements after completing the program, demonstrating Empower U's sustained influence on their financial health and overall well-being. This year, participants rated the program's positive impact at an average of 85 out of 100, highlighting meaningful and sustained gains in knowledge, confidence, and financial capability. These lasting improvements, alongside the strengthened financial habits and increased empowerment, position participants to create more secure futures for themselves, their children, and their communities.

OUTCOME 5:
CROSS-ORGANIZATION COLLABORATION EFFECTIVELY AND EFFICIENTLY GUIDES EMPOWER U

Outcome 5a:
Empower U Supports Participating Agencies to Grow and Develop by Sharing Learnings and Referrals

In 2025, Empower U continued to function as a collaborative learning environment for participating agencies, supporting program growth, adaptation, and strengthened referral pathways. Agencies shared facilitation approaches, curriculum adaptations, and operational strategies, contributing to continuous improvement across the network.

Agencies reported making intentional program delivery changes based on participant needs and peer learning. Facilitators adapted curriculum content and teaching methods, including integrating Money Stories language into Prosper Canada materials, introducing Medicine Wheel–based activities, and using alternative asset mapping tools such as SEED Winnipeg exercises. Some facilitators redesigned slides and activities to enhance engagement, while others tailored content for specific populations, including youth-focused cohorts and participants in emergency accommodation. These adaptations were viewed as improving participant understanding, engagement, and relevance of financial concepts.

Collaboration between agencies was a key mechanism for growth. Co-facilitated sessions between LIT and WINGS allowed agencies to share facilitation duties, combine client groups, and increase the number of Empower U offerings. These partnerships enabled agencies to reach more participants while building staff capacity through shared delivery and informal peer mentoring. Facilitators described learning from one another's styles, tools, and approaches, particularly in managing group dynamics, pacing content, and supporting participants with complex needs.

Agencies also collaborated with external partners, including financial coaches, guest speakers, ATB Ambassadors, and community organizations. While scheduling challenges and limited availability of guest speakers were common, particularly during daytime sessions, many agencies reported strong working relationships with specific financial coaches and ATB staff. Over time, agencies refined their processes for connecting participants to financial services, such as proactively matching participants with nearby ATB branches and specific Ambassadors, which improved account opening success.

Examples from program delivery further illustrate the value of collaborative and culturally responsive practice. Elizabeth Fry of Northern Alberta's *Me and Money* Empower U sessions demonstrated how inclusive delivery and strong referral pathways support participant engagement and learning. The 2025 summer cohort included 14 graduates ranging in age from 22 to 62, with participants speaking Cree, Farsi, Arabic, and Hindi in addition to English. Participants were referred through a mix of internal programs, word of mouth, and external community partners, and Cree-speaking participants were able to support one another in their first language. Facilitators observed strong learning transfer, with participants applying concepts introduced earlier in the program and demonstrating increased knowledge across 18 financial literacy skill areas. Over ten bank accounts were opened, and several participants were immediately eligible to access matched savings, including one participant who reported that the matched savings would allow her to "finally afford to pay for my Canadian citizenship after so many years."

Some agencies experimented with condensed delivery models, such as running sessions twice weekly over shorter timeframes. These adaptations were associated with higher attendance consistency and reduced need for make-up sessions. Agencies noted that clearly communicating program structure and timelines upfront helped participants plan and remain engaged. Peer-based approaches also emerged, including the use of peer mentors with lived experience, which facilitators described as particularly valuable for participant learning and confidence-building.

Overall, Empower U supported participating agencies to grow and develop by fostering a culture of shared learning, collaboration, and adaptive practice. Through co-facilitation, curriculum experimentation, and strengthened partnerships with financial and community service providers, agencies enhanced their capacity to deliver responsive, effective financial empowerment programming while contributing to a more connected and resilient service ecosystem.

Outcome 5b:

Empower U Engages in Continuous Improvement Year-to-Year Through Evaluation and Reflective Stakeholder Engagement

Working Well

- **Expanded reach and delivery capacity**: Empower U grew to 32 groups across 9 agencies (up from 24 in 2024), delivering 297 sessions to 421 enrolled participants, showing strong network delivery capacity and reach.
- **Strong participant experience and facilitator quality**: Post-program survey respondents consistently praised facilitators' professionalism, kindness, clarity, and ability to explain complex concepts in accessible ways, suggesting the learning environment is supportive and effective.
- **Clear, measurable gains in core financial behaviours**: Participants showed substantial immediate improvements in key financial practices, including budgeting (from ~4% pre-program to 74% post-program; sustained at 73% at 6 months) and saving (saving most months increased from 19% to ~50% post-program; continued improvements at 6 months for some indicators).
- **Matched savings remains a high-value, tangible mechanism for change**: In 2025, 124 participants accessed matched savings (52% of completers), supporting concrete goal progress and enabling meaningful purchases/investments. Total savings reached $91,520 (32% participant contributions, 65% match, 3% additional), reinforcing the program's ability to translate learning into action.
- **Improved financial awareness and navigation**: Credit score awareness increased from under one-third pre-program to 51% post-program and 67% at 6 months, indicating increased financial awareness, even if credit score outcomes are complex to interpret.

- **Wraparound supports strengthen engagement**: Agencies that could offer supports (especially meals and 1:1 facilitator assistance) reported these additions meaningfully improved participation and the group experience by reducing barriers and building connection.
- **Broader impacts beyond finances**: Empower U contributed to whole-person outcomes, including improved SLAM scores across social, human, personal, and physical assets for most agencies, and strong reported spillover benefits to family and friends (70% post-program; 87% at 6 months).
- **Strong referral and connection pathways**: Participants accessed additional trainings/programs (about three-quarters during the program; 80% in the following six months). Facilitators referred participants to a wide range of supports (tax/financial services, food resources, housing, legal supports, employment supports, training), strengthening participants' connection to services.
- **Learning culture across agencies is growing**: Agencies adapted curriculum and delivery (Money Stories language, Medicine Wheel activities, alternative asset mapping, redesigned slides), collaborated through co-facilitation, and improved operational processes (e.g., better branch/ATB Ambassador matching), showing a "continuous improvement" culture.

Areas for Improvement

- **Completion rate declined and varies by agency**: Overall completion dropped to 69% (from 75% in 2024), with uneven agency results. This indicates uneven completion across agencies and suggests differences in local context and/or delivery conditions.
- **Program length/scheduling and accessibility challenges**: Participants and facilitators flagged that the program can be a long commitment, and participants want either (a) more time to go deeper or (b) options to reduce/adjust sessions depending on context. Agencies also identified needs for varied session times, more virtual options, and better learning spaces (quiet, comfortable, tech-equipped).
- **Survey response rates and data completeness**: Agencies reported difficulty collecting surveys, especially online, and reluctance among some participants to share personal information. This limits confidence in representativeness and weakens the ability to track outcomes consistently across time points and demographics.
- **Follow-up outcomes are harder to sustain amid economic instability**: Financial stress reductions were not sustained at 6 months (e.g., "no stress" decreased; higher stress increased). This may reflect ongoing financial pressures participants face and/or follow-up response patterns.
- **Account-opening and banking process friction**: Some agencies continued to experience challenges booking ATB Ambassador appointments and navigating branch turnover/knowledge gaps. While agencies improved processes by matching participants with specific branches/contacts, this remains a vulnerability and can block access to matched savings.
- **Employment outcomes are difficult to interpret and sustain**: Immediate improvements in employment were promising, but 6-month data are limited (very low response for employed participants), and unemployment returned close to baseline at follow-up. Strengthening job/skills linkages and improving follow-up measurement could clarify impact.

- **Clarifying/refining curriculum priorities**: Some facilitators suggested reducing or restructuring certain content (e.g., taxes session) while participants requested more depth and hands-on activities. This tension suggests the need to refine curriculum pacing and decide where deeper practice is most beneficial (e.g., budgeting, credit, debt, benefits navigation).

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

Empower U is strengthened by a collaborative network of participating agencies that share learnings, adapt delivery approaches, and refine referral pathways to better meet participant needs. In 2025, agencies functioned as a connected learning community, exchanging facilitation strategies, curriculum adaptations, and operational practices that supported continuous improvement across the program. Through co-facilitation, peer learning, and curriculum experimentation—including culturally responsive and context-specific adaptations—agencies enhanced delivery quality and built staff capacity while expanding the program's reach.

This collaborative approach also supported participants' access to financial and community resources. Strengthened relationships with financial coaches, ATB Ambassadors, and community organizations, alongside more intentional referral and account-matching processes, **helped improve navigation and follow-through for many participants**, even as some access challenges persisted. Ongoing evaluation and reflective practice enable Empower U to remain responsive and adaptive, supporting continued refinement of program delivery in alignment with participant needs, agency capacity, and evolving community contexts.

Progress on Last Year's Recommendations

7 out of 11 recommendations were implemented in 2025, with 4 currently in progress:

Explore Opportunities for Additional Program Funding: In 2025, Empower U expanded its delivery to 32 groups across nine agencies, reaching more participants than in 2024 and demonstrating sustained demand and network delivery capacity. Volunteer contributions continued to play an important role, particularly through guest speakers; however, agencies reported ongoing challenges related to scheduling and access to dedicated financial coaches. These findings suggest that while volunteer-based supports remain valuable, they may not be sufficient on their own to sustain continued growth, consistency, and capacity across agencies, indicating that stable program funding remains an ongoing need.

Explore Additional Ways to Support Financial Goals: In 2025, participants accessed a wide range of referrals to employment services, housing supports, legal services, financial literacy tools, and income-boosting programs, strengthening goal-related supports during and beyond program participation. Empower U demonstrated substantial improvements in core financial behaviours, including a marked increase in budgeting adoption (from approximately 4% pre-program to 74% post-program), expanded understanding of savings options, and sustained engagement in saving behaviours over time. Despite persistent structural barriers such as housing instability, inflation, benefit changes, and employment precarity, most participants reported continuing to work toward long-term financial goals. Compared to 2024, one-on-one facilitator support was more commonly reported in 2025, and participants consistently identified individualized support as valuable. Overall, this recommendation was addressed, while also highlighting continued demand for more individualized and ongoing assistance.

Strengthen Program Delivery: Program delivery continued to strengthen in 2025. Participants consistently praised facilitators' professionalism, clarity, and supportive approaches. Many participants expressed interest in longer sessions, more interactive components, and improved learning environments, indicating positive experiences alongside opportunities for further enhancement. Snacks and meals remained the most common support offered, and agencies continued to tailor content to participant needs. While completion rates varied across agencies, five agencies improved their completion rates compared to previous years, suggesting strengthened delivery in many contexts.

Continued Program Evaluation: Program evaluation remained a core component of Empower U in 2025. A comprehensive annual evaluation was completed, assessing program reach, completion rates, participant demographics, and outcomes. Findings were used to inform program refinement and continuous improvement. Since 2024, Empower U also completed an Impact Genome Registry Report, further strengthening accountability and alignment with sector-wide impact reporting standards.

Enhanced Support Services: In 2025, agencies maintained or expanded wraparound supports, including meals, childcare, transportation assistance, and one-on-one support. Meals remained the most frequently offered support and were consistently described by participants as meaningful to engagement and group connection. Agencies also connected participants to a wide range of external community resources to address basic needs, including food security, housing supports, dental care, fraud prevention, and other services. Overall, program accessibility and participant support were sustained and strengthened.

Indigenous-Focused Programming: Notable progress was made toward this recommendation in 2025. After two years of decline following the exit of IAAW, Indigenous participation increased substantially. While collaboration with a specifically Indigenous-serving agency was not re-established, the program reversed declining Indigenous participation, indicating improved reach.

Language and Cultural Supports: With a sharp increase in immigrant participation in 2025 (42%, up from 29% in 2024), the need for language and culturally responsive supports increased. In response, some agencies integrated culturally grounded and plain-language tools, including SEED Winnipeg asset-mapping exercises that emphasize strengths-based, accessible approaches to financial learning. Improvements in personal asset SLAM scores, alongside participant enrollment in external language and literacy programs and continued growth in newcomer participation, suggest progress toward strengthening culturally responsive delivery and supporting diverse learning needs.

Continued Exploration of Collaborative Partnerships: Empower U strengthened agency-to-agency collaboration through co-facilitation, shared delivery, and informal peer learning. Joint facilitation between LIT and WINGS enabled agencies to combine groups, share facilitation responsibilities, and expand delivery capacity. Agencies also shared curriculum adaptations, facilitation approaches, and operational practices, with new facilitators benefiting from informal mentorship and direct support from United Way staff. In addition, United Way conducts a formal one-hour onboarding meeting with new facilitators and provides a program manual to agencies and facilitators to support program delivery and ensure smoother transitions when staff changes occur.

Review Structure of Matched Savings Program: This recommendation was partially addressed in 2025. The matched savings program remained a core and effective component of Empower U, with participation increasing from 115 participants in 2024 to 124 participants in 2025, representing 52% of program completers. While the overall structure of the program not formally changed, agencies worked to reduce access barriers through improved implementation practices. Facilitators refined account-opening processes by proactively matching participants with nearby ATB branches and specific Ambassadors and supporting navigation of cash-out requirements. At the same time, agencies identified ongoing structural limitations, including reduced purchasing power due to inflation, income eligibility constraints, account-opening delays, and administrative requirements that continued to limit access for some participants.

Enhance Effectiveness and Accessibility of Financial Coaching Services and Guest Speakers within Empower U: In 2025, volunteer support totaled 127.5 hours, primarily contributed by guest speakers, with fewer hours from dedicated financial coaches. Despite these constraints, 22% of respondents reported accessing a financial coach through Empower U, representing a substantial increase from 2024. This suggests improved access relative to the previous year, while also indicating ongoing capacity limitations related to availability and scheduling.

Develop and Implement a Community of Practice for Facilitators: United Way hosts quarterly Operations and Facilitators meetings that bring agencies together to promote learning exchange, troubleshoot implementation challenges, plan future training, and support evaluation requirements. In addition, United Way chairs the Edmonton Financial Empowerment Collaborative quarterly meetings, which provide broader capacity-building opportunities for financial empowerment practitioners across the sector. Facilitators continued to exchanged resources, curriculum adaptations, and delivery strategies through co-facilitation, peer learning, and ongoing informal communication. Joint facilitation arrangements, curriculum experimentation, and shared problem-solving around account opening, survey administration, and participant engagement supported learning across agencies and helped mitigate capacity pressures and staff turnover.

SUMMARY AND RECOMMENDATIONS

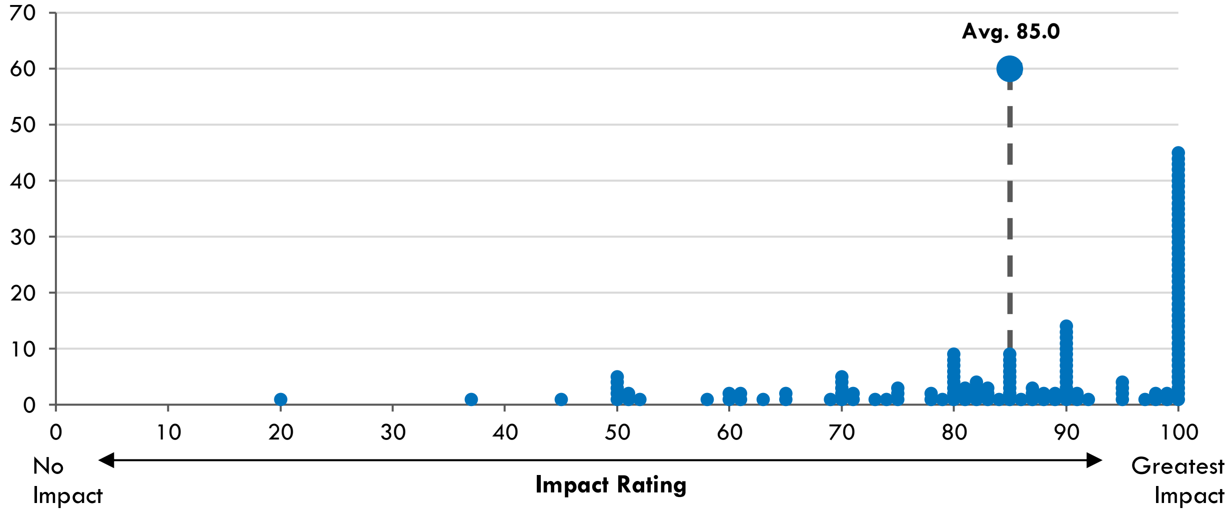
Summary

This evaluation was conducted to assess the impact of the Empower U program in 2025 and to identify key learnings that can guide ongoing program improvements. The findings also meet funder requirements by demonstrating Empower U's outcomes, reach, and overall effectiveness across participating agencies.

In 2025, Empower U expanded its reach significantly. Nine agencies enrolled 421 participants and delivered **297 sessions** across **32 financial empowerment groups** (up from 24 in 2024). Despite its expanded reach, the **completion rate declined from 75% to 69%** (292 program completions) with substantial variation across agencies. The Islamic Family stood out with a **98% completion rate**, consistent with strong performance in previous years. Volunteers contributed 127.5 hours of support, primarily as guest speakers and general volunteers. Agencies continued offering key supports such as meals, childcare, transportation, and one-on-one assistance—resources that participants consistently described as critical to their attendance and engagement.

Participant experiences remained overwhelmingly positive; on average, participants rated the program's positive impact to be 85 out of 100, with many scoring it 100/100. Respondents consistently praised facilitators for their clarity, kindness, and ability to explain complex topics. Many expressed a desire for longer sessions, more hands-on activities, and more scheduling flexibility including additional virtual options.

Positive Impact Rating (out of 100)
Source: Post-Program Survey, n = 148



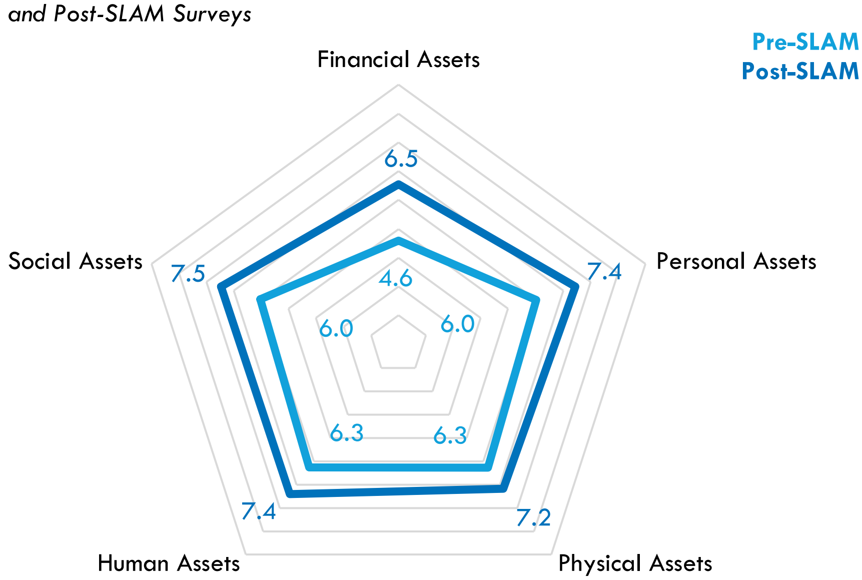
Each point represents a single participant, with the average rating highlighted.

The program reached a diverse participant base: 85% women, 42% newcomers to Canada, 32% Indigenous, and many facing significant financial vulnerability, with 40% living below the low-income threshold, and 41% relying on social assistance as their primary source of income.

Empower U has had a strong and immediate impact on financial health, with a 15% decrease in unemployment by program completion. Additionally, the proportion of respondents without savings decreased dramatically from 65% to 37%, while awareness of income and credit scores increased. Use of high-interest, predatory financial products such as payday loans decreased. Budgeting behaviour showed dramatic improvements, with 74% of respondents reporting using a budget after program completion. Participants also demonstrated increased ability to file taxes independently and had greater awareness of free community tax clinics. SLAM results also showed improvements in participants' financial health, increasing by 42% from pre- to post-program.

The program's influence extended beyond financial health, contributing to whole-person well-being. Social, personal, physical, and human assets all improved across most agencies. Six months after program completion, 93% reported feeling safe in their current housing situation, while the proportion with unmet basic needs declined from 74% to just 47% six months after program completion. Many participants also shared that their family and friends had benefited from their participation in Empower U, indicating impact beyond program participants alone.

Average SLAM Scores at Pre- and Post-Program
Source: Pre- and Post-SLAM Surveys



Empower U also helped to strengthen community connectedness. Between 74-80% of participants accessed additional training or support services, often through facilitator-driven referrals to legal supports, housing programs, employment services, food banks, literacy programs, and mental health resources. More than **80% recommended Empower U to others**, while **69% shared what they had learned** with family and community members, demonstrating the program's capacity to create ripple effect benefits.

Overall, Empower U's 2025 evaluation results show a program that is expanding its reach, deepening its impact, and fostering strong financial and personal outcomes for participants, many of whom are facing significant barriers. While challenges remain—such as variable completion rates, persistent employment instability, and varying access to supports—the program continues to empower individuals, strengthen families, and build more resilient communities across Edmonton and beyond.

Recommendations

Strengthen program completion by learning from agencies with a high program completion rate

Overall program completion declined to 69% (from 75% in 2024) and varied widely across agencies. Where feasible, Empower U can explore the delivery practices, supports, and engagement strategies used by agencies with a high program completion rate and share these as optional, adaptable learnings (e.g., facilitation approaches, pacing, use of supports, recruitment and onboarding practices, cohort structure). Recognizing that agencies operate in distinct contexts and serve participants facing different challenges, these learnings are best used as flexible reference points rather than standardized requirements, supporting agencies to strengthen completion in ways that align with their capacity, community context, and participant needs.

Improve program accessibility through flexible delivery options and stronger learning environments

Participants reported very positive experiences with facilitators, and their suggestions for improvement were consistent across agencies: longer sessions and/or additional sessions to go deeper into key topics, more hands-on and interactive learning opportunities, improved learning environments (quiet, comfortable, and well-equipped spaces), varied session times, and more virtual options to accommodate caregiving responsibilities and scheduling constraints. In 2025, agencies and facilitators have already begun responding to this feedback by trialing different delivery schedules and formats, including condensed delivery models and adjusted pacing. Building on this momentum, Empower U can continue to support a flexible "menu" of delivery options, adapted by agency and participant context, such as varied session lengths, scheduling options, and virtual or hybrid delivery where appropriate. This approach acknowledges that agencies operate in different contexts and supports facilitators to tailor delivery in ways that best meet participant needs and promote consistent attendance and engagement.

Expand and strengthen wraparound supports where feasible to reduce barriers to participation

Agencies continued to offer supports in 2025, including meals, childcare, transportation assistance, incentives, and one-on-one facilitator support; however, the availability of these supports varied by agency based on funding, staffing, and local capacity. Participants consistently reported that these additions meaningfully improved engagement and attendance. Where feasible, Empower U should continue to strengthen and align wraparound supports by exploring shared approaches that reflect agency contexts and funding realities. This may include identifying a small set of core supports that are prioritized when resources allow or seeking targeted funding to expand access in agencies serving participants with higher barriers.

Strengthen one-on-one goal support and accountability as a core delivery feature

One-on-one facilitator support was a commonly offered support in 2025, reflecting its value for participant engagement and follow-through. Given that Empower U serves many participants facing financial vulnerability and complex barriers, Empower U and agencies should continue to strengthen structured one-on-one supports (e.g., brief check-ins, goal follow-ups, coaching touchpoints, or facilitated "goal planning" moments) to increase accountability and support progress toward goals, especially for participants newer to goal-setting and financial systems.

Strengthen coordination with financial coaches and guest speakers where possible

In 2025, volunteers contributed 127.5 hours across seven agencies. Dedicated financial coaching support was more limited, and agencies reported ongoing challenges accessing external financial coaches and guest speakers due to availability and scheduling constraints, particularly during daytime sessions. While financial coaches operate externally to Empower U facilitators and agencies, Empower U can continue to support coordination where possible by clarifying roles and expectations, supporting earlier and more centralized scheduling, sharing effective practices across agencies, and strengthening relationships with recurring external partners. These efforts may help improve consistency of access to financial coaching across agencies, while recognizing that availability is influenced by external capacity and funding conditions.

Continue strengthening culturally responsive delivery to match shifting participant demographics

The participant profile shifted in 2025, including increased newcomer participation (42% immigrants, with most immigrating within the last three years), and an increase in Indigenous respondents. These shifts reinforce the importance of culturally responsive approaches and accessible learning tools. Empower U and agencies should continue integrating culturally grounded strategies and accessible learning tools (including approaches supported through SEED Winnipeg training) and ensure delivery approaches reflect participant language, learning needs, and cultural contexts.

Strengthen consistency and representativeness of outcome and participant data, where feasible

In 2025, data limitations were observed across demographic, outcome, and follow-up measures, particularly at post-program and six-month time points. Agencies reported challenges collecting surveys in virtual settings and noted participant hesitancy to share personal information, which affected the completeness and representativeness of results.

Where feasible, Empower U should continue to strengthen data quality through practice-based learning rather than compliance-driven approaches, including:

- **Sharing agency-level strategies** for what has worked to improve survey completion (e.g., when surveys are administered, how facilitators introduce their purpose, integrating surveys into sessions rather than as take-home tasks).
- **Leveraging trusted relationships** by supporting facilitators to frame surveys as part of learning and reflection, not assessment, using plain-language explanations already shown to build trust.

- **Exploring light-touch post-program connection points**, such as optional follow-up sessions, check-ins, or alumni-style gatherings, which can both sustain participant engagement and create more natural opportunities for follow-up data collection.
- **Aligning data collection with delivery context**, recognizing that virtual, hybrid, and condensed formats may require different approaches and timelines for collecting post-program and follow-up information.

These approaches support improved outcome tracking and equity monitoring while respecting agency capacity, participant trust, and the varied contexts in which Empower U is delivered.