Pillars of Excellence Awards Submission Form

I. General Information

a. Submission Title: The Transformative Journey of Building a Reimagined Supplementary Financial Assistance: Optimizing a Mutual Framework for Program, Service, and Evaluative Excellence

b. Agency Name: Jewish Family and Child Service of Greater Toronto

c. Pillar Submission is Aligned With: Best Practices

d. Supporting resources (url, pdf): See full report attached.

II. Summary

a. Description of Submission

For the past 55 years, Jewish Family and Child Service of Greater Toronto (JF&CS) has been lending a hand to those who need it the most, through the Supplemental Financial Assistance Program (SFAP), made possible in part by the generous donors of, and funding from, JF&CS, the United Way, and the United Jewish Appeal Federation of Greater Toronto (UJA).

As the need in Toronto’s Jewish community has changed, so has SFAP, in order to best meet these needs. For example, what was once simply a way of providing financial support so that individuals and families could make financial ends meet; SFAP now also provides an entire basket of holistic supports built around the Social Determinants of Health (SDoH), to address the individual and systemic barriers that clients face. Individual barriers include physical, developmental, medical, and mental health and/or addictions challenges, which become more pronounced from the effects of age and living in poverty for years. Situational and/or generational barriers affecting poverty include factors such as un- or underemployment, a lack of skills training, and family or relationship breakdown. Systemic barriers include access to affordable housing, the costs of medications and medical devices, transportation, food, social inclusion and access to appropriate care.

SFAP program activities seek to address these individual and systemic barriers, and centre on the building of assets along multiple dimensions including basic needs, skills, and employment, and the strengthening of resiliency as a multifaceted resource, enabling clients to withstand life’s challenges.

The program itself has also gone through a transformative journey, in terms of its underlying theoretical approach, due diligence, case management, and evaluation.

JF&CS has adopted the Sustainable Livelihoods Framework (SLF) (Murray & Ferguson, 2001) as the theoretical model underlying its Poverty reduction efforts. The SLF addresses the human (e.g., employable skills and knowledge, good physical and mental health) and social capital (e.g., personal and professional networks) involved in moving out of poverty while also addressing the role of systemic pressures (e.g., unaffordable housing, high cost of living, access to services, etc).

This comprehensive approach addresses the complex and numerous causes and consequences of poverty – and the interplay between them.

While supplementary budgets are still a component of SFAP, they are undergirded by Holistic Case Management, due-diligence in reviewing financial and bank records, and approvals from a Standing Committee that reviews each and every budget to determine the appropriate level of support, based on the client’s circumstances and potential. Further, each budget also requires ongoing managerial approval. This ensures clients are receiving a full basket of timely and appropriate services, of which financial support is only one part.

A more refined understanding of client need based on the use of the newly-implemented case management and evaluation tool, the Poverty Checklist, has also taken place, and shows two distinct sets of clients, with differing trajectories and need. With the first group of clients, who have a shorter anticipated program trajectory (< 2 years), the goal is to help individuals and families move out of poverty by providing the resources and supports to achieve financial
stability. With the second group of clients, who have a longer program trajectory (> 2 years), the goal is to reduce the negative impact of poverty on the most marginalized individuals in our community who are deeply embedded within the cycle of poverty. These clients have differing profiles and service needs. For example, shorter-term clients tend to be on average 12 years younger than longer-term clients (x̄ = 43 vs 55 years old), are more likely to successfully exit the program (43% vs 22% during the 1.5 year range examined), and receive Ontario Works (government welfare) compared to Ontario Disability Support Program (disability pension), which longer-term clients are more likely to be receiving. On average, shorter-term clients have been in the program for 1.4 years, versus 6.9 years for longer-term clients. In terms of service needs, both groups require supports for finances and mental health, with shorter-term clients showing an increased need for vocational supports, trauma-informed care, and justice-related supports, whereas longer-term clients require additional supports around physical health.

The evaluation approach for SFAP is based on these two distinct groups of clients, in which some clients may experience the program on a more temporary basis as they develop the requisite assets for independence, whereas some other clients, due to factors such as health and age, may experience the program’s ongoing support as a necessity in maintaining their livelihoods with dignity. Program success, then, cannot be a blanket set of outcomes, but rather, outcomes appropriate to the unique needs of these two types of groups. For example, with shorter-term clients, evaluation results show an increase in attaining employment, which was not expected, nor found, among longer-term clients who are no longer able to actively participate in the workforce. Thus, simply rolling up these analyses into a single domain collapsed across both streams, would lose this important result!

At a higher level, there are a number of initiatives taking place that seek to continuously improve the program itself and the system in which it operates. Training on how to engage the most difficult to engage in the process, will be provided to SFAP staff, with the goal of increasing in clients’ motivations to engage in change. A Community of Practice (CoP) has been formed among all internal and external SFAP stakeholders, who meet monthly in order to: build a shared staff and partner knowledge of poverty, its causes, solutions, and any emerging learnings; identify concerns around poverty to allow for shared and creative problem solving, and; create a sustainable communication feedback loop and ongoing communication amongst program partners, to improve program and systems-level responsiveness to poverty and its causes.

Finally, JF&CS is taking the lead in developing The Centre of Service and Program Excellence for Poverty, which seeks to promote and strengthen poverty-related programs, services, and our community of systems, through partnerships, utilizing emerging and evidence-informed practices, and knowledge exchange.

This transformative journey has strengthened SFAP, placing it in a strong position to continue its much needed work of addressing poverty within Toronto’s Jewish community.

b. Initial Problem(s)/Challenge(s) to be Addressed

Let us appreciate the ongoing need for the Supplemental Financial Assistance Program (SFAP) by confirming our shared understanding of poverty in Toronto’s Jewish community. The 2011 National Household Survey shows that 24,315 Jews, or 12.9% of the total population of Jews residing in the Toronto Census Metropolitan Area (CMA), live below the low income cut-off (LICO). This amount for Toronto is currently $20,998 per year after tax for a single person. While this may sound like a lot of money, the average rent alone in Toronto for a one-bedroom apartment, is $15,240 per year. Simple math tells us that an individual who lives at LICO is then left with $479.83 per month to cover all their food, clothing, basic goods, transportation, phone,
and any emergency needs that arise. And keep in mind, this is AT LICO, not below it, which is where ALL SFAP clients find themselves. Toronto has the highest number of Jewish poor of all the Jewish communities in Canada, with 42.5% of the country’s total residing in the Toronto CMA. Thirty-four percent of Toronto Jews who are unattached (living alone or with non-relatives) and more than half (53.1%) of individuals relying on "Other Government Sources" of income, such as Ontario Works (OW) or Ontario Disability Support Program (ODSP), live below the LICO. It may sound counterintuitive – that people receiving government benefits can still be living in poverty below LICO – but this is the reality for ALL of our SFAP clients who receive such assistance. Among individuals 55-64 who rely on such government transfer payments, the poverty level is 68.8%.

In 2016, a needs assessment was conducted, examining poverty in Toronto’s Jewish community. This report, ‘The Face of Poverty: A Jewish Community Study’, provides an in-depth look at how poverty is experienced by members of the Jewish community, and recommendations for service providers to address some of these issues. The areas of need addressed by the report substantially overlap with the areas of need in which SFAP seeks to affect, which include meeting basic needs, food security, housing, mental and physical health, employment needs, social connections, and children’s needs. Within each of these areas, the stories are quite telling. For example, 32% of participants skip a meal or go hungry; 50% are unable to pay rent or bills on time; 51% of participants are in less than good health, while 54% of participants report that their financial situation has negatively affected their physical or mental health over the past year. Over 40% of participants reported living in poor or fair housing conditions, and only 12% were working full-time. Of those seeking employment, 41% have been looking for more than three years. In terms of the needs that children face, 19% do not eat three meals a day, over a third are not eating healthy food, over two thirds of children do not participate in extracurricular activities, while 48% do not attend summer camps.

With regard to connections, 45% of participants reported that they felt looked down upon or isolated by the Jewish community and Jewish community organizations, and of these, 75% felt it was due to their disadvantaged economic situation. It should be perfectly clear that there is indeed a need within Toronto’s Jewish community to address the poverty experienced by its members, both in terms of addressing the causal effects, along with the consequent effects that poverty has had on individuals and families.

c. Successes and Lessons Learned

The abovementioned transformation of the Supplementary Financial Assistance Program has led several client-level and program-level successes. The new model has facilitated 5 successes: (1) Allows more clients to be eligible for service; (2) Allows clients to receive direct cash assistance from sources other than SFAP funds (e.g. tax refund, reduced rent, government assistance, improved employment etc.); (3) Allows for a more differentiated model of service delivery; (4) Allows for a financially sustainable approach to the Supplementary Financial Assistance Program (SFAP); (5) Reinforces successful partnerships with other poverty reduction work (e.g. our partnership with Jewish Vocational Services for pre-employment and employment supports)

III. Components

a. Jewish Community Component

The Jewish community component is woven throughout the success of this remodelling effort. First, as mentioned above, for the UJA has partnered with us to raise the essential funds needed to distribute direct financial aid to the most disadvantaged within our community. Second, this program, embodies a social justice lens and in doing so promotes important Jewish communal values such as Tzedakah and Tikkun Olam. Third, this remodelling work has allowed us to
continue to partner to a greater extent with important community partners such as JVS so that we can respond as holistically as possible to all the needs we see in our clients.

b. Human Services Component
While supplementary budgets are still a component of SFAP, they are undergirded by Holistic Case Management, delivered by about 20 highly skilled social workers. While there are a number of community services within SFAP’s geographic area that address specific elements of poverty such as housing, financial advocacy, and mental health, they typically do not consolidate services in order to address the complex array and interconnectedness of need found among these clients. There are also very long wait lists for services and great competition for resources. SFAP’s holistic case management approach is unique in our community and geographic area, because it provides an integration of services that build the resiliency in our clients. SFAP operates within a continuum of community-based services by collaborating with a number of complimentary agencies such as: West Neighbourhood House; Woodgreen; Prosper Canada; Jane and Finch Community Centre; various synagogues; Bernard Betel Centre, Circle of Care, JIAS, Kehilla, JVS, JCCs of Greater Toronto, Alpha Omega Dental Fraternity; JRCC furniture bank, and U of T counselling.
The advantages of using an explicitly holistic approach to case management based on the theoretical framework of Sustainable Livelihoods Frameworks, is that it has allowed for reduced caseloads facilitated by a robust understanding of each client’s full set of needs, rather than just managing crises. Smaller caseloads have in turn allowed for more prevention-focused work, and the addition of two more frontline positions -- a Financial Empowerment and Problem Solving (FEPS) worker, and a Housing Case Aide. Financial Advocacy, Empowerment, and Problem-solving Services (FEPS) worker specifically assists clients in: accessing services and benefits (e.g., debt consolidation, tax filing, subsidized housing application, accessing any public/government entitlements, etc); creating and managing a budget and setting financial goals; and providing individual and group sessions focusing on financial literacy and financial empowerment. The Housing Case Aide worker supports clients in: accessing more affordable housing; ensuring clients are on the appropriate waitlists for affordable housing and in supporting clients in keeping their housing. This often includes mediation with landlords in order to assist clients get and keep housing. This position has also enabled the agency to develop meaningful relationships with landlords thus facilitating the access to more housing options that may have not been available prior to this relationship.
The availability of highly skilled social workers and therapists enable clients to also address issues of trauma, systemic poverty, abuse, personal challenges and other issues that have blocked them from being financially independent. The ongoing support and counselling can continue after the client has become financially sustainable.

c. Outreach/Community building Component
The remodelled suite of poverty reduction services is embedded with our multi-service agency which delivers over 35 programs and services across three key priority areas: (1) Reducing the Effects of Poverty; (2) Increasing Safety & Security; and (3) Improving Mental Health & Wellness. These priority areas can and do overlap, both conceptually and in practice. JF&CS seeks to ensure that all client needs are met through its client-centred model of service delivery, which emphasizes seamless service delivery and effective communication so that services are wrapped around the ongoing needs of the client. A significant strength of JF&CS is its multi-service structure, which allows the Agency to respond to multiple client needs without the need for referrals. When referrals are needed, our Centralized Intake Department has a comprehensive understanding of community resources. JF&CS also has partnerships with several community-based agencies in order to effectively coordinate the ongoing provision of services. Collaborative efforts with numerous and diverse partner agencies also ensures that JF&CS services are known and made available to the broadest community possible. As increasing numbers of newcomers
arrive in the Greater Toronto Area, we adapt and respond accordingly. Case conferencing and multi-disciplinary approaches support the holistic model of client service. Finally, our Manager of Poverty Reduction sits on many planning tables associated with poverty to ensure service complementarity and to identify service gaps.

IV. Outcomes

a. Outcomes

A more refined understanding of client need based on the use of the newly-implemented case management and evaluation tool, the Poverty Checklist, has also taken place, and shows two distinct sets of clients, with differing trajectories and need. With the first group of clients, who have a shorter anticipated program trajectory (< 2 years), the goal is to help individuals and families move out of poverty by providing the resources and supports to achieve financial stability. With the second group of clients, who have a longer program trajectory (> 2 years), the goal is to reduce the negative impact of poverty on the most marginalized individuals in our community who are deeply embedded within the cycle of poverty. These clients have differing profiles and service needs. For example, shorter-term clients tend to be on average 12 years younger than longer-term clients (x̄ = 43 vs 55 years old), are more likely to successfully exit the program (43% vs 22% during the 1.5 year range examined), and receive OW compared to ODSP, which longer-term clients are more likely to be receiving. On average, shorter-term clients have been in the program for 1.4 years, versus 6.9 years for longer-term clients. In terms of service needs, both groups require supports for finances and mental health, with shorter-term clients showing an increased need for vocational supports, trauma-informed care, and justice-related supports, whereas longer-term clients require additional supports around physical health.

b. Evaluation Method

The evaluation approach for SFAP is based on these two distinct groups of clients, in which some clients may experience the program on a more temporary basis as they develop the requisite assets for independence, whereas some other clients, due to factors such as health and age, may experience the program’s ongoing support as a necessity in maintaining their livelihoods with dignity. Program success, then, cannot be a blanket set of outcomes, but rather, outcomes appropriate to the unique needs of these two types of groups. For example, with shorter-term clients, evaluation results show an increase in attaining employment, which was not expected, nor found, among longer-term clients who are no longer able to actively participate in the workforce.

At a higher level, there are a number of initiatives taking place that seek to continuously improve the program itself and the system in which it operates. For example, we have enhanced the Standing Committee which is comprised of four to five Poverty Reduction “experts” and they review all assessments and budgets on a weekly basis to ensure equity across cases and a fulsome approach to service delivery. Recommendations are made to frontline staff and managers to implement. Additionally, the Community of Practice (CoP) has been formed among all internal and external SFAP stakeholders, who meet monthly in order to: build a shared staff and partner knowledge of poverty, its causes, solutions, and any emerging learnings; identify concerns around poverty to allow for shared and creative problem solving; and create a sustainable communication feedback loop and ongoing communication amongst program partners, to improve program and systems-level responsiveness to poverty and its causes.

Finally, JF&CS is taking the lead in developing The Centre of Service and Program Excellence for Poverty, which seeks to promote and strengthen poverty-related programs, services, and our community of systems, through partnerships, utilizing emerging and evidence-informed practices, and knowledge exchange.
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V. Sustainability
a. Total Program Initiative Cost/Major Income Sources
   For the most recent fiscal year our cost to run the program was just over $1.6 M. However this is down from just a few years ago, where in its peak, program costs exceeded $2.2 M. Our cost savings are attributed to more oversight in the applications of rules for our direct financial aid as well as the preventative efforts at the agency (e.g. housing case aid, financial empowerment and problem-solving). Our major funders of this program are: JF&CS, the United Way and the UJA. In addition, we have been fortunate to receive private donations in order to develop the pilot phase and implement the program in a meaningful way.

b. Agency’s Plans for the Continuation
   As we continue to evaluate our remodelling efforts, for the time being, we have permission from one of our funders (i.e., UJA) to apply unused funds to staffing of key program elements (e.g. Housing Case Aide, FEPS worker, partnership with JVS). We are demonstrating the success and impact on the community and this is attracting new donors to support this program. As success is made public and the program is shared, more donors and funders have been interested in having their brands associated with this.

VI. Contact Information
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The Transformative Journey of Building a Reimagined SFAP

Optimizing a Mutual Framework for Program, Service, and Evaluative Excellence
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Executive Summary

For the past 55 years, Jewish Family and Child Services of Greater Toronto (JF&CS) has been lending a hand to those who need it the most, through the Supplemental Financial Assistance Program (SFAP), made possible in part by the generous donors of, and funding from, JF&CS, the United Way, and the UJA.

As the need in Toronto’s Jewish community has changed, so has SFAP, in order to best meet these needs. For example, what was once simply a way of providing financial support so that individuals and families could make ends meet, SFAP now also provides an entire basket of holistic supports built around the Social Determinants of Health (SDoH), to address the individual and systemic barriers that clients face. Individual barriers include physical, developmental, medical, and mental health and/or addictions challenges, which become more pronounced from the effects of age and living in poverty for years. Situational and/or generational barriers affecting poverty include factors such as un- or underemployment, a lack of skills training, and family or relationship breakdown. Systemic barriers include access to affordable housing, the costs of medications and medical devices, transportation, food, and access to appropriate care.

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The program itself has also gone through a transformative journey, in terms of its underlying theoretical approach, due diligence, case management, and evaluation.

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anticipated program trajectory (< 2 years), the goal is to help individuals and families move out of poverty by providing the resources and supports to achieve financial stability. With the second group of clients, who have a longer program trajectory (> 2 years), the goal is to reduce the negative impact of poverty on the most marginalized individuals in our community who are deeply embedded within the cycle of poverty. These clients have differing profiles and service needs. For example, shorter-term clients tend to be on average 12 years younger than longer-term clients (\( \bar{x} = 43 \) vs 55 years old), are more likely to successfully exit the program (43% vs 22% during the 1.5 year range examined)\(^2\), and receive Ontario Works (OW) compared to Ontario Disability Support Program (ODSP)\(^3\), which longer-term clients are more likely to be receiving. On average, shorter-term clients have been in the program for 1.4 years, versus 6.9 years for longer-term clients. In terms of service needs, both groups require supports for finances and mental health, with shorter-term clients showing an increased need for vocational supports, trauma-informed care, and justice-related supports, whereas longer-term clients require additional supports around physical health.

The evaluation approach for SFAP is based on these two distinct groups of clients, in which some clients may experience the program on a more temporary basis as they develop the requisite assets for independence, whereas some other clients, due to factors such as health and age, may experience the program’s ongoing support as a necessity in maintaining their livelihoods with dignity. Program success, then, cannot be a blanket set of outcomes, but rather, outcomes appropriate to the unique needs of these two types of groups. For example, with shorter-term clients, evaluation results show an increase in attaining employment, which was not expected, nor found, among longer-term clients who are no longer able to actively participate in the workforce. Thus, simply rolling up these analyses into a single domain collapsed across both streams, would lose this important result!

At a higher level, there are a number of initiatives taking place that seek to continuously improve the program itself and the system in which it operates. Motivational Interviewing training will be provided to SFAP staff, with the goal of increasing in clients’ motivations to engage in change. A Community of Practice (CoP) has been formed among all internal and external SFAP stakeholders, who meet monthly in order to: build a shared staff and partner knowledge of poverty, its causes, solutions, and any emerging learnings; identify concerns around poverty to allow for shared and creative problem solving, and; create a sustainable communication feedback loop and ongoing communication amongst program partners, to improve program and systems-level responsiveness to poverty and its causes.

Finally, JF&CS is taking the lead in developing The Centre of Service and Program Excellence for Poverty, which seeks to promote and strengthen poverty-related programs, services, and our community of systems, through partnerships, utilizing emerging and evidence-informed practices, and knowledge exchange.

\(^2\) Interestingly, shorter-term clients are also more likely to exit the program for failing to comply with guidelines or consent to receive services, compared to longer-term clients (20.4% vs 6.1%), which denotes good oversight of the program.

\(^3\) OW and ODSP are forms of social assistance.
This transformative journey has strengthened SFAP, placing it in a strong position to continue its much needed work of addressing poverty within Toronto’s Jewish community.

The Need
Let us appreciate the ongoing need for the Supplemental Financial Assistance Program (SFAP) by confirming our shared understanding of poverty in Toronto’s Jewish community.

The 2011 National Household Survey\(^4\) shows that 24,315 Jews, or **12.9% of the total population of Jews** residing in the Toronto Census Metropolitan Area (CMA), **live below the low income cut-off (LICO)**. This amount for Toronto is currently $20,998 per year after tax for a single person\(^5\). While this may sound like a lot of money, the average rent alone in Toronto for a one-bedroom apartment, is $15,240 per year\(^6\). Simple math tells us that an individual who lives at LICO is then left with $479.83 per month to cover all their food, clothing, basic goods, transportation, phone, and any emergency needs that arise. And keep in mind, this is **AT** LICO, not below it, which is where **ALL** SFAP clients find themselves.

**Toronto has the highest number of Jewish poor of all the Jewish communities in Canada**, with 42.5% of the country’s total residing in the Toronto CMA. Thirty-four percent of Toronto Jews who are unattached (living alone or with non-relatives) and more than half (53.1%) of individuals relying on "Other Government Sources" of income, such as Ontario Works or ODSP, live below the LICO. It may sound counterintuitive – that people receiving government benefits can still be living in poverty below LICO – but this is the reality for **ALL** of our SFAP clients who receive such assistance. **Among individuals 55-64 years who rely on such government transfer payments, the poverty level is 68.8%**.

In 2016, a needs assessment was conducted, examining poverty in Toronto’s Jewish community. This report, ‘The Face of Poverty: A Jewish Community Study’\(^7\), provides an in-depth look at how poverty is experienced by members of the Jewish community, and recommendations for service providers to address some of these issues.

The areas of need addressed by the report substantially overlap with the areas of need in which SFAP seeks to affect, which include meeting basic needs, food security, housing, mental and physical health, employment needs, social connections, and children’s needs. Within each of these areas, the stories are quite telling. For example, 32% of participants skip a meal or go hungry; 50% are unable to pay rent or bills on time; 51% of participants are in less than good health, while 54% of participants report that their financial situation has negatively affected their physical or mental health over the past year. Over 40%

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\(^4\) The most recent accessible data on income levels within the Toronto Jewish Community is still from sources that cite the 2011 NHS. This includes more recent UJA-sponsored reports, such as ‘The Face of Poverty: A Jewish Community Study’ (Schnoor et al., 2016) which uses the 2011 figures, and ‘2018 Survey of Jews in Canada’ (Brym et al, 2018), which delineates annual income into three categories: < $75,000; $75,000-$150,000; and $150,000+. While more current, these values do not allow for an in-depth examination of lower-income groups, as is the case with the clients we serve.

\(^5\) [https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101)


\(^7\) The Face of Poverty: A Jewish Community Study’ (Schnoor et al., 2016)
of participants reported living in poor or fair housing conditions, and only 12% were working full-time. Of those seeking employment, 41% have been looking for more than three years. In terms of the needs that children face, 19% do not eat three meals a day, over a third are not eating healthy food, over two thirds of children do not participate in extracurricular activities, while 48% do not attend summer camps.8 With regard to connections, 45% of participants reported that they felt looked down upon or isolated by the Jewish community and Jewish community organizations, and of these, 75% felt it was due to their disadvantaged economic situation.

It should be perfectly clear that there is indeed a need within Toronto’s Jewish community to address the poverty experienced by its members, both in terms of addressing the causal effects, along with the consequent effects that poverty has had on individuals and families.

For the past 55 years, Jewish Family and Child Services has been lending a hand to those who need it the most, made possible in part by the generous donors of, and funding from, JF&CS, the United Way, and the UJA.

**SFAP Client Profiles**

The clients within the SFAP program have needs similar to those identified in the above-mentioned ‘Face of Poverty’ study results. As part of the SFAP transformation, JF&CS has taken a deeper dive into examining whether there are two streams of clients, each with a distinct profile and set of needs. Based on the Sustainable Livelihoods Framework, which is the underlying theoretical approach on which the SFAP transformation has been built, and on results from the recently-implemented Poverty Checklist (see next section for an overview on each), results show compelling evidence for two distinct program streams and groups of clients: those with shorter trajectories within the program (< 2 years) versus those with longer anticipated program trajectories (> 2 years). As shown in Appendix B, each stream of clients has different profiles and service needs. For example, shorter-term clients tend to be on average 12 years younger than longer-term clients (\( \bar{x} = 43 \) vs 55 years old), are more likely to successfully exit the program (43% vs 22% during the 1.5 year range examined)9, and receive OW compared to ODSP, which longer-term clients are more likely to be receiving. On average, shorter-term clients have been in the program for 1.4 years, versus 6.9 years for longer-term clients. In terms of service needs, both groups require supports for finances and mental health, with shorter-term clients showing an increased need for vocational supports, trauma-informed care, and justice-related supports, whereas longer-term clients require additional supports for physical health. Accordingly, in order to tell the full story of SFAP and its clients, it is essential to examine these groups separately, since each has different needs and trajectories, which would be lost by rolling results up into a single analysis.

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8 Ibid

9 Interestingly, shorter-term clients are also more likely to exit the program for failing to comply with guidelines or consent to receive services, compared to longer-term clients (20.4% vs 6.1%), which denotes good oversight of the program.
The Opportunity

In the past, there has been a negative perception of SFAP among some stakeholders as simply being an ATM, that dispenses cash handouts to people who are too lazy to work. It is unclear where these erroneous perceptions originated, however, this characterization of the program does mirror the perception felt among individuals experiencing poverty, who feel stigmatized and looked down upon by Jewish organizations. As one participant in the report stated, “People were insensitive. People are callous, cruel, indifferent, pejorative, punitive.” Accordingly, deliberate consideration should be taken to ensure that any stigmatizing perceptions do not inform SFAP program decisions or planning.

Decades of research shows that poverty is a multifaceted issue. Poverty is both predictive of, as well as the result of, numerous challenges including: stress, depression, and anxiety; mental health issues; physical and developmental disabilities; alcohol and substance use; poor physical health; unaffordable housing; social isolation and social stigma; limited education, training, and employment opportunities; family violence, instability, and intergenerational trauma, and crime.

Recent research conducted by Princeton University professors Eldar Shafir and Sendhil Mullainathan suggests that scarcity of any kind preoccupies the mind and in doing so, actually reduces fluid intelligence and executive control – what the researchers call “bandwidth”. Living in poverty, they say, reduces one’s bandwidth in a way similar to going without food or sleep (Mullainathan & Shafir, 2013). Thus, if we want our clients to make sound decisions and maintain motivation in the face of obstacles, we need to help them achieve the “bandwidth” or capacity to do the work they need to do in their lives.

To this end, JF&CS has adopted the Sustainable Livelihoods Framework (SLF) (Murray & Ferguson, 2001) as the theoretical model underlying its Poverty reduction efforts. The SLF addresses the human (e.g., employable skills and knowledge, good physical and mental health) and social capital (e.g., personal and professional networks) involved in moving out of poverty while also addressing the role of systemic pressures (e.g., unaffordable housing). This comprehensive approach addresses the complex and numerous causes and consequences of poverty – and the interplay between.

Specifically, the SLF focuses on building assets in six main areas in an individual’s life: basic needs (e.g., food security, affordable housing, safety, etc.); health (e.g., mental, emotional and physical wellbeing); connections (e.g., support from family and friends, access to services, etc.); sense of self (i.e., self-confidence, self-efficacy, and resilience); money (e.g., ability to make ends meet, access to government benefits, etc.), and; skills and employability (e.g., education and training, ability to find and retain work, etc.). The SLF is a good fit for JF&CS as it is holistic in nature and tracks growth within individuals on multiple domains. Thus, what was once an implicit holistic approach to SFAP is now explicitly articulated and supported by a robust theoretical model, allowing for the use of a shared language and an equitable, holistic approach to service delivery.

10 Ibid, p. 76
The Social Determinants of Health (SDoH) are factors that can affect an individual’s health, such as poverty, unemployment, social exclusion, housing, literacy, and education. These factors can interact with broader systemic factors such as the economy, social safety net, and the healthcare system, in a complex and cumulative manner, to influence overall health. In actualizing the SDoH identified within the SLF, JF&CS has developed a Poverty Checklist (PC) used to identify these domains during intake, track these domains throughout a client’s case management support, and to evaluate the overall efficacy of SFAP. The Poverty Checklist contains 109 items across seven domains: Basic Needs (e.g., housing, food, transportation, etc), Physical Health (e.g., overall health, links to physicians, access to medications), Mental Health and Stress (e.g., presence of MH and addictions issues, access to MH and addictions supports, access to medications), Money and Finances (e.g., ability to make ends meet, ability to manage debt, access to eligible income supports), Skills and Employability (e.g., employment experience, ability to plan, access to employment supports), Sense of Self (e.g., self-confidence, resiliency, self-care), and Connections (e.g., social supports, links to community services).

The Transformed Service Delivery Model
Being transformative is more than a set of buzz-words. It requires a bold approach, evidence-informed theory, and the desire to be curious. SFAP took this to heart as it engaged on a long, well-thought-out, and still evolving, transformative journey.

While supplementary budgets are still a component of SFAP, they are undergirded by Holistic Case Management, due-diligence in reviewing financial and bank records, and approvals from a Standing Committee that reviews each and every budget to determine the appropriate level of support, based on the client’s circumstances and potential. Further, each budget also requires ongoing managerial approval. This ensures clients are receiving a full basket of timely and appropriate services, of which financial support is only one part. Please see Appendix A for an overview of the previous and current SFAP Service Delivery Processes. The result of the enhanced service delivery model is that there is an equitable approach between cases. Each client maximally benefits from JF&CS’s programs and external programs and/or funds and the eligibility of those who can receive service at JF&CS is increased.

While there are a number of community services within SFAP’s geographic area that address specific elements of poverty such as housing, financial advocacy, and mental health, they typically do not consolidate services in order to address the complex array and interconnectedness of need found among these clients. SFAP’s holistic case management approach is unique in our community and geographic area, because it provides an integration of services that build up those SLF-related assets, using a purpose-built tool. SFAP operates within a continuum of community-based services by collaborating with a number of complimentary agencies such as: West Neighbourhood House; Woodgreen; Prosper Canada; Jane and Finch Community Centre; various synagogues; Bernard Betel Centre, Circle of Care, JIAS, Kehilla, JVS, JCCs of Greater Toronto, Alpha Omega Dental Fraternity; JRCC furniture bank, and U of T counselling.

The advantages of using an explicitly holistic approach to case management based on a theoretical framework, is that it has allowed for reduced caseloads facilitated by a robust understanding of each
client’s full set of needs, rather than just managing crises. Smaller caseloads have in turn allowed for more prevention-focused work, and the addition of two more frontline positions – a Financial Empowerment and Problem Solving (FEPS) worker, and a Housing Case Aide.

The Reimagined SFAP

The goals of the reimagined SFAP are twofold: The first overarching goal is to help individuals and families move out of poverty by providing the resources and supports to achieve financial stability. These individuals may experience situational and/or generational barriers affecting poverty due to factors such as un- or underemployment, a lack of skills training, family or relationship breakdown, and issues related to health and mental health. Program activities centre on the building of assets along multiple dimensions including basic needs, skills, and employment, and the strengthening of resiliency as a multifaceted resource, enabling clients to withstand life’s challenges.

The second overarching goal of the SFAP is to reduce the negative impact of poverty on the most marginalized individuals in our community who are deeply embedded within the cycle of poverty. The majority of clients are single individuals with no dependents who are facing significant barriers at both the individual and systems levels. Individual barriers include physical, developmental, medical, and mental health and/or addictions challenges, which become more pronounced from the effects of age and living in poverty for years. Systemic barriers include access to affordable housing, the costs of medications and medical devices, transportation, food, and access to appropriate care. Program activities focus on addressing basic needs, promoting health, and social inclusion, so that clients may experience fewer and less severe crises, while maintaining longer-term quality of life by lessening the negative effects associated with poverty. Where possible, the program also seeks to address systemic issues faced by clients around affordable housing, with one example being through the Housing Case Aide worker, who works with clients to access and help them keep affordable housing. Furthermore, SFAP actively participates in the Collective Impact to end Jewish Poverty, to help collectively move the needle of poverty towards reducing the incidences and impacts faced by individuals experiencing poverty.

Program Activities

Program activities within SFAP that seek to mitigate the effects and negative experiences of poverty include the following (please note that supports are tailored to each client’s unique needs and eligibility, which will be discussed further in the section on ‘Evaluation Approach’):

Financial and Holistic Well-being Assessment

- Holistic assessment of the individual's needs; based on holistic approach of Sustainable Livelihoods Framework, using the Poverty Checklist
- Identifying areas where JF&CS or its partners can provide service
- Reviewing conditions for participation
- Explanation of the program, its guidelines and limitations
- Explaining the roles of various workers
- Providing immediate emergency assistance, if needed
- Addressing crises (e.g. Housing, financial and safety concerns)

**Supportive Counselling, Case Management, and Support in Navigating Complex Systems**
- Addressing ongoing crisis management and safety concerns (as needed)
- Co-creating an initial service plan
- Obtaining client consent to contact collaterals
- Facilitating connections to internal and external services through staff, volunteers, and mentors as needed
- All counselling and case management efforts are focused upon reducing vulnerability and building client resiliency in areas of employability (where applicable), family relations, social networks, and financial security

**Financial Advocacy, Empowerment, and Problem-solving Services (FEPS)**
- Assisting in accessing services and benefits (e.g., debt consolidation, tax filing, subsidized housing application)
- Assisting in creating and managing a budget and setting financial goals
- Providing individual and group sessions focusing on financial literacy and financial empowerment

**Housing Case Aide**
- Support clients in accessing affordable housing
- Ensuring clients are on the appropriate wait-lists for affordable housing
- Supporting clients in keeping their housing
- Liaising with community and government partners related to housing

**Provision of Direct Financial Aid**
- Providing Basic Income Supplement (budget/monthly income supplement)
- Providing emergency financial and items assistance (e.g., utility arrears, medical expenses not covered by OHIP, transportation, food, camp subsidies)

**Forums and Working Groups that Support Staff and Service Provision**
- Supervision, case consultation, and peer support opportunities that occur on a regular basis
- Community of Practice for services related to the effects of poverty
- Centre of Excellence for Poverty-related services
- Motivational Interviewing training for Staff
- Collective Impact to End Jewish Poverty
The Plan to Demonstrate Impact

Client-Level Outcomes

The client-level outcomes emerging from SFAP participation are built upon the SLF’s operationalization of ‘Poverty’ as a constellation of domains experienced by individuals related to the SDoH, and thus, can be measured using the PC.

It is important to keep in mind two main points when examining and understanding SFAP’s intended outcomes: the first, is considering the implications of having two main overarching goals, in which some clients may experience the program on a more temporary basis as they develop the requisite assets for independence, whereas some other clients, due to factors such as health and age, may experience the program’s ongoing support as a necessity in maintaining their livelihoods with dignity. Program success, then, cannot be a blanket set of outcomes, but rather, outcomes appropriate to the unique needs of these two types of groups. Thus, it is necessary to conduct analyses based on each of these two groups, given the methodological, theoretical, and interpretive limitations of, for example, looking at the employment needs of a younger individual seeking to attain financial independence, versus an older individual, who, for reasons demonstrated by his or her receipt of ODSP, is no longer able to actively participate in the workforce. Simply rolling up these results into one set of findings would lead to erroneous interpretations of program success and areas for growth. Conducting analyses on these two groups independently, will allow for an examination of the holistic needs of each group, ensuring equitable, timely, and appropriate service delivery.

The second consideration to keep in mind is around the temporality of these change goals. While it is easy to equate ‘short-term’ outcomes as being temporary, and ‘long-term’ outcomes as downstream and permanent, this does not precisely translate into the way that programs such as SFAP tend to function on the ground. Rush and Ogborne (1991)¹³ conceptualize short-term outcomes as the more immediate, as opposed to temporary, changes that a program seeks to achieve, whereas longer-term outcomes can be considered to be the results from changes that occur from short-term outcomes, as they are repeated and progress over time.

In the case of SFAP, then, it is important to understand the underlying premise of the SLF, which indicates that for people living in poverty, basic needs must first be met and maintained in order for them to have the capacity (i.e., "bandwidth") to constructively solve their problems. According to SLF, clients progress along a continuum of six stages: (1) Destabilized/Stabilizing; (2) Engaging; (3) Foundation Building; (4) Transition; (5) Consolidation; (6) Sustainable Livelihood.

To this end, the outcomes for SFAP are as follows:

**Short-Term Outcomes:**
- Stabilize crisis (e.g., financial, housing, safety)
- Ensure stability regarding basic needs
- Gain an awareness of spending patterns and identify "money leaks"
- Increase financial budgeting and literacy knowledge
- Ensure clients are in receipt of all applicable benefits
- Increase understanding of employment and education options
- Increase dignity, hopefulness, and social support
- Increase knowledge of relevant supports and services
- Increase knowledge regarding health care, and mental health/coping skills
- Increase knowledge of community resources (e.g., health care)

**Intermediate Outcomes:**
- Increase financial budgeting and literacy skills
- Improve client’s standard of living
- Improve job readiness and employment skills
- Improve physical health
- Increase hope and self-efficacy
- Increase self-respect, self-esteem, and self-confidence
- Decrease feelings of loneliness and isolation
- Improve emotional, psychological, and physical well-being

**Long-Term Outcomes:**
- Improved financial stability, control, and savings
- Gainful employment (where applicable)
- Improved housing stability
- Improved emotional, physical, and psychological stability
- Improved self-confidence and self-efficacy
- Improved resilience
- Increased feelings of community inclusion
Evaluation Approach

Implementation of the Poverty Checklist began approximately 1.5 years ago, and with it, a new approach for evaluating SFAP. This tool has been administered every 90 days from the point of intake to program exit. Because of the time it takes to see client-level changes within SFAP, and because we acknowledge that some clients may be able to successfully exit the program, whereas others may require longer-term SFAP participation, our evaluation approach must reflect and incorporate these realities.

With relation to the first point, our analyses will examine the length of time that the participant has been in the program for, and compare their scores on the Poverty Checklist from their intake (T1 – done at approximately 30 days into the program) versus their most recent scores (T2). For participants who began the program prior to implementation of the Poverty Checklist, caseworkers were asked to complete the tool retrospectively. Analyses will look at the changes within each domain (Basic Needs, Physical Health, Mental Health and Stress, Money and Finances, Skills and Employability, Sense of Self, and Connections) from the time of Intake to the time of the most recent recording.

Analyses will also be performed in relation to anticipated client trajectory (shorter-term versus longer-term clients), to examine how these groups change in comparison to each other, and over time.

For ease of analyses and interpretation, scale items will be scored on a scale of 0-2, with higher scores indicating a more favourable outcome in relation to each respective asset area. Where applicable, similar-themed items scored on a binary scale have been rolled up into a single item with a continuum of response options. For example, the three items ‘Food - Skipping Meals’ (scored as a 0), ‘Food - Accessed food cards/food banks’ (scored as a 1), and ‘Food - Able to eat 3 meals a day independently (i.e., no reliance on food cards/bank)’ (scored as a 2), have been rolled up into a single item for food security, with a score ranging from 0-2. As this example illustrates, higher scores indicate more assets within that domain.

High-level Results from Poverty Checklist

Appendix D shows the results for each asset area, comparing Intake and Time2 results, differentiating by anticipated client trajectory. Further in-depth analyses will also be performed relating other client demographic and program information to PC score (i.e., age, OW/ODSP status, Spectrum Code, SFA amounts, reason for program exit, etc.).

Next steps in these analyses, are to conduct individual item-level analyses, examining the changes from T1 to T2 on each individual PC item, within each of the two groups of shorter and longer-term clients. This will uncover trends that get ‘hidden’ when differing patterns of results are rolled up not only into a larger asset domain (i.e., Employment), but as mentioned above, are further collapsed across shorter and longer-term clients. For example, looking at the results for ‘Employment’ for shorter-term clients, there appears to be no change. Does this mean the program is unsuccessful within this domain? After all, clients finding employment is one of the hypothesized benchmarks for program success, at least for the shorter-term clients. Examining the item-level results tells a different story: from T1 to T2, there is a distinct drop in the score for the item ‘Pre-employment – find appropriate postings & create resume’,
with T2 scores significantly lower than T1. Taken on its own, this does not seem to be the direction of change that would be anticipated. However, examining the item ‘Employment’, shows a significant increase from T1 to T2, meaning that clients are becoming employed. Taken together, then, it makes perfect sense that as clients successfully find employment, they no longer need to look for postings and apply for jobs. Likewise, this pattern of results does not exist, nor is it expected to, for longer-term clients who are no longer able to actively participate in the workforce. Simply rolling up these analyses into a single domain collapsed across both streams, would lose this important result!

**Program and System-Level Initiatives and Outcomes**

There are a number of initiatives taking place that seek to continuously improve the program itself and the system in which it operates.

The first initiative is **Motivational Interviewing (MI) training for SFAP staff**. The purpose of MI is to challenge what can be considered more ‘confrontational’ approaches to interviewing and case management that are based on having clients ‘admit’ that they have a problem, and to shift to an approach based on ‘**unconditional positive regard** for clients’. This approach seeks to engage clients who are ambivalent about change, not by convincing them to change or belittling them, but by uncovering and supporting their intrinsic motivations toward change. This is based on the work of Carl Rogers, who is quoted as saying ‘what people need is a good listening to’, an understanding of the ‘states of change’, and key skillsets contained within MI (such as utilizing open ended questions, affirmation, reflective listening, and summarizing). It is anticipated that staff will show an increase in MI skills, leading to an increase in clients’ motivations to engage in change.

A **Community of Practice (CoP)** has been formed among all internal and external SFAP stakeholders, who meet monthly in order to: build a shared staff and partner knowledge of poverty, its causes, solutions, and any emerging learnings; identify concerns around poverty to allow for shared and creative problem solving, and; create a sustainable communication feedback loop and ongoing communication amongst program partners, to improve program and systems-level responsiveness to poverty and its causes.

JF&CS is taking the lead in developing **The Centre of Service and Program Excellence for Poverty**, which seeks to promote and strengthen poverty-related programs, services, and our community of systems, through partnerships, utilizing emerging and evidence-informed practices, and knowledge exchange. The goal of the Centre is to bring together stakeholders to provide them with useful and accessible resources, such as supporting the CoP, creating topic-specific working groups, providing an online platform to share resources, program information, emerging-practices, lessons-learned and failures, and to provide ongoing opportunities for professional development, such as webinars and workshops. A launch event for the Centre to take place in May, 2019, will bring together approximately 80 stakeholders for panel discussions, activities around building the Centre, and skills-building workshops. Supporting the CoE is a Steering Committee composed of stakeholders from a number of agencies including the Canadian Mental Health Association and the John Howard Society of Toronto, as well as members who have lived-experience. This committee is also receiving support from community partners such as York University’s ‘Innovation York’, and former city counsellor Joe Mihevic. This
initiative has received seed money from former JF&CS Executive Director, Dr. Richard Cummings. To further the funding for this initiative, Dr. Nikki Mann has obtained an affiliation with the University of Toronto, that will allow for access to additional funding envelopes, such as the Connections Grant through the Social Sciences and Humanities Research Council (SSHRC).

An important caveat to keep in mind when considering the evaluation of systems-level initiatives, is the diminishing influence of causality as the level of analysis expands from the client and program levels, to that of the community and system. For example, it would be nice to predict that our Centre of Excellence will lead to reductions in poverty, however, the causal and control mechanisms for this would be too distal to make this claim, especially when considering the multi-faceted nature of poverty and the role of government policy in affecting these changes. Accordingly, in evaluating these initiatives, process and outcome measures will focus on relevant aspects such as stakeholder engagement and satisfaction, uptake and incorporation of skills, utilization of materials provided, and overall efficacy of these components.

**Next Steps**

As mentioned above, use of the newly-developed and implemented Poverty Checklist has been occurring for approximately 1.5 years now. As part of the Continuous Quality Improvement (CQI) plan for the tool, JF&Cs is currently analyzing results to examine client profiles, different program trajectories that groups of clients may take, and the changes clients have made since beginning the program. Additionally, the tool is currently being analyzed for its psychometric and data reliability properties, and, as part of its natural life-cycle, will be undergoing a round of revisions based on these data along with feedback from program staff and management, followed by trainings to support implementation and utilization of the new version.

In support of the UJA’s Collective Impact initiative, the UJA is working with SAMETRICA to develop, where possible, a shared measurement approach across various programs on poverty within the Jewish community. JF&CS is working with the UJA to develop synergies in evaluation approaches.
Appendix A: Appreciating the Evolution of the SFAP Service Delivery Model

Overviews of the previous and current SFAP Service Delivery Processes.
Appendix B: SFAP Client Profiles

<table>
<thead>
<tr>
<th></th>
<th>Client Trajectory &lt; 2yrs</th>
<th>Client Trajectory &gt; 2yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stream (&lt; 2yrs vs &gt; 2yrs) (N;%)</strong></td>
<td>158 (26.6%)</td>
<td>437 (73.4%)</td>
</tr>
<tr>
<td><strong>Spectrum Code</strong></td>
<td>59% - 111.1</td>
<td>67% - 111.3</td>
</tr>
<tr>
<td><strong>Open or Closed</strong></td>
<td>48.7% Open</td>
<td>70.7% Open</td>
</tr>
<tr>
<td></td>
<td>43% Closed with Success</td>
<td>22.2% Closed with Success</td>
</tr>
<tr>
<td><strong>Failed to Comply</strong></td>
<td>AFI: Closed with Prejudice n = 47 (20.4% of N=814)</td>
<td>LWD: Closed with Prejudice n = 35 (6.1% of N=814)</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>43 (20.5-69.5 years)</td>
<td>55.6 (23-95+ years)</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>37% M</td>
<td>45% M</td>
</tr>
<tr>
<td></td>
<td>54% F</td>
<td>53% F</td>
</tr>
<tr>
<td><strong>Cohabitation</strong></td>
<td>68.4% Alone</td>
<td>70.7% Alone</td>
</tr>
<tr>
<td></td>
<td>14.6% Cohabitate</td>
<td>3.9% Cohabitate</td>
</tr>
<tr>
<td><strong>Service Needs</strong></td>
<td>JVS, Vocation, Finances, Mental Health, Trauma, Law</td>
<td>Finances, Medical / Physical, Mental Health</td>
</tr>
<tr>
<td><strong>Length of Service (avg)</strong></td>
<td>1.4 years</td>
<td>6.9 years</td>
</tr>
<tr>
<td><strong>OW</strong></td>
<td>54.4% T1</td>
<td>22% T1</td>
</tr>
<tr>
<td></td>
<td>29.7% T2</td>
<td>14% T2</td>
</tr>
<tr>
<td><strong>ODSP</strong></td>
<td>13.9% T1</td>
<td>60.2% T1</td>
</tr>
<tr>
<td></td>
<td>16.5% T2</td>
<td>55.8% T2</td>
</tr>
</tbody>
</table>

Note: Items in **bold** reflect differences between the two streams.

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14 Range for these data is Sep. 19, 2017-Feb.15, 2019

15 ‘Failure to Comply’ cases were not included in the current analyses, since those clients did not meet program guidelines, nor successfully participate in program activities. Hence, analyses examining the FTCs were from a larger dataset of N = 814, whereas analyses examining program outcomes were from a sample of participants who complied with program guidelines, N = 595. All analyses within this report, with the exception of the one for FTC, were conducted with a final N = 595.

16 Percentages for Gender do not add up to 100% due to missing data and the suppression of cells with small counts, as would be the case for clients who do not wish to disclose gender or who identify as transgendered.
Appendix C: Appreciating How Services are Funded & Supported Via a Collaborative Model

The following infographic shows Poverty as a multi-faceted domain, containing systemic pressures, shown in orange, that combine to interact with individual circumstances, shown in blue. The response from JF&CS / SFAP, partly-funded by the UJA, is shown in purple.
Appendix D: High-Level SFAP Results

Results are based on collapsed asset areas from the Poverty Checklist and are differentiated by streams of clients who are anticipated to complete the program within two years, versus those who will most likely require ongoing support. Items are scored on a scale of 0-2, with higher scores indicating a more favourable outcome in relation to each respective asset area.

<table>
<thead>
<tr>
<th>Asset Area</th>
<th>Client Trajectory &lt; 2yrs</th>
<th>Client Trajectory &gt; 2yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Needs</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Physical Health</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Mental Health and Stress</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Money and Finances</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Skills and Employability</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Sense of Self</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
<tr>
<td>Connections</td>
<td>![Bar Chart]</td>
<td>![Bar Chart]</td>
</tr>
</tbody>
</table>

Intake: ■ T2: □