



Guidebook of Strategies and Indicators for Action on Financial Wellbeing & Financial Strain

Executive Summary

MARCH 2022

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The University of Alberta respectfully acknowledges that we are situated on Treaty 6 territory, traditional lands of First Nations and Métis people.

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Guidebook of Strategies and Indicators for Action On Financial Wellbeing & Financial Strain

Introduction

What is this Guidebook of Strategies and Indicators About?

This Guidebook of Strategies and Indicators presents targets, evidence-based strategies, and indicators to support organizations and governments in their efforts to reduce financial strain and improve financial wellbeing (see *Key Concepts and Definitions*). We developed this Guidebook alongside our *Action-Oriented Public Health Framework on Financial Wellbeing and Financial Strain*¹ (Figure 1). The Framework indicates high impact areas of intervention – referred to as ‘entry points for action’. This accompanying Guidebook of Strategies and Indicators supports the operationalization of the Framework by extending its relevance for policy and practice. The Guidebook provides a set of targets, evidence-based strategies, and process and outcome indicators for those designing, implementing, or assessing/evaluating financial strain or financial wellbeing related initiatives.² In total, the Guidebook contains 62 targets and 140 evidence-based strategies, corresponding to the 17 entry points for action found in the Framework.

Framework shows the complex system of domains and entry points for action, while the Guidebook presents detailed information on where to act (i.e., targets), what to do (i.e., strategies related to targets), and how to assess progress and performance (i.e., indicators that can be used to assess the progress or success of strategies).

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1. For more information on the Framework, refer to: Centre for Healthy Communities (CHC) & Centre for Health Equity Training, Research and Evaluation (CHETRE). *Action-Oriented Public Health Framework on Financial Wellbeing and Financial Strain - Executive Summary* [Internet]. Edmonton (Canada): Centre for Healthy Communities; 2022. 19 p. DOI: 10.53714/term5260
 2. Policies, programs, services, and practices are all here referred as initiatives.



FIGURE 1.
Action-Oriented Public Health Framework on
Financial Wellbeing and Financial Strain

Key Concepts and Definitions

Financial Wellbeing

Is “when a person is able to meet expenses and has some money left over, is in control of their finances, and feels financially secure, now and in the future” (p.1596).³ Based on this definition, financial wellbeing has both objective and subjective components.

- Objective: includes measures of income and ownership of assets. It involves being able to meet regular expenses, having a buffer to cover unexpected events, and having money left over for discretionary spending.
- Subjective: includes perceived levels of control over finances and feelings of financial security (i.e., worry or satisfaction with financial circumstances) in the present and future.

Financial Strain

Refers to anxiety or worry about not being able to cope financially in the present.⁴ The term *financial strain* can be used interchangeably with *financial stress* or *financial distress*. It is subjective and reflects how a person feels about their current financial situation.

- Financial strain differs from poverty, indebtedness, and income, which categorize people based on quantifiable measures. For example, a person may be under financial pressure according to their income levels and yet feel like they are coping well, thus not experiencing financial strain.
- In this way, financial strain is not the opposite of financial wellbeing; rather, it is the perception of *relative* financial wellbeing in the present. Therefore, addressing financial strain is an essential part of strategies for improving financial wellbeing.

3. Salignac, F., Hamilton, M., Noone, J., Marjolin, A., & Muir, K. (2020). Conceptualizing Financial Wellbeing: An Ecological Life-Course Approach. *Journal of Happiness*, 21, 1581–1602. <https://doi.org/10.1007/s10902-019-00145-3>

4. French, D., & Vigne, S. (2019). The causes and consequences of household financial strain: A systematic review. *International Review of Financial Analysis*, 62, 150–156. <https://doi.org/10.1016/j.irfa.2018.09.008>

Power⁵⁻⁶

- Power refers to the ability to either keep the present circumstances (*status quo*) or change the course of an event(s).
- Power is a driving (visible, hidden, or invisible) force behind decision-making processes.
- Power operates at every level of human relationships, be it the household, community/neighbourhood, organization, or government.

Power can be used for either negative or positive action:

Negative (domination, oppression, or coercion)

- **power over** individuals and population groups.

Positive (individual or collective action [agency] leading to empowerment, emancipation, and transformation)

- **power to** act in any sense, including to reconfigure social hierarchies.
- **power with** others (i.e., shared power for mutual support and cooperation).
- **power within** an individual and society (i.e., individual or collective sense of self-worth, value, and dignity that comes from gaining consciousness of one's capacity to act).



5. Harris, P., Baum, F., Friel, S., Mackean, T., Schram, A., & Townsend, B. (2020). A glossary of theories for understanding power and policy for health equity. *J Epidemiol Community Health*, 74(6), 548-552. doi: 10.1136/jech-2019-213692
6. Solar, O., & Irwin, A. (2010) A conceptual framework for action on the social determinants of health. Social determinants of health discussion paper 2 (Policy and Practice). World Health Organization.

Purpose

What is the Guidebook of Strategies and Indicators For?

This practical Guidebook of Strategies and Indicators aims to:

- Inform, assist, and strengthen initiatives related to financial strain or financial wellbeing, regardless of their focus (e.g., financial inclusion, childcare provision, etc.), target audiences (e.g., Indigenous communities, LGBTQ2+ people, etc.), level of intervention (e.g., individual or structural level), and organization type (e.g., public health agencies, academia, etc.) or government bodies delivering those initiatives.
- Enhance decision-makers' and stakeholders' knowledge on the interconnectedness of policies, programs, services, and practices occurring at multiple levels and across different areas to address financial strain or promote financial wellbeing.
- Encourage partnerships between organizations and government sectors who share the same objectives and goals for multisectoral action on financial wellbeing or financial strain (including addressing poverty or basic needs).
- Support engagement with representatives of disadvantaged groups for whom initiatives are targeted.
- Promote equity-focused thinking in the design, implementation, and assessment or evaluation phases of government, organization, or community-led financial strain and financial wellbeing related initiatives.
- Guide action and meaningful assessment of how financial strain and poor financial wellbeing impact people's life circumstances, social, mental, and physical health, and overall wellbeing among diverse population groups and settings, including those experiencing disadvantage.

Provide high-level guidance on the design, implementation, and assessment or evaluation of initiatives related to financial strain reduction or financial wellbeing promotion.



Background

Why Was this Guidebook of Strategies and Indicators Developed?

This Guidebook addresses critical knowledge-to-action gaps by providing a set of targets, evidence-based strategies, and indicators that extend past current policies, programs, services, and practices, which are predominantly focused on behaviour change (e.g., via individual financial literacy) and consequences of poverty. Using a system-based approach, this Guidebook – like its companion Framework – situates financial wellbeing promotion and financial strain reduction initiatives within a broader perspective. It reflects the complex and multidimensional nature of people’s financial circumstances and financial decisions, as well as the short- and long-term socioeconomic and health impacts of financial wellbeing and financial strain at the individual and societal levels. This Guidebook considers the dynamic and interactive relationships between individual agency (based on values and needs that shape behaviours, attitudes, and decisions) and the contextual factors affecting one’s capabilities to improve financial wellbeing (such as systemic racism, high costs of healthcare, and restrictive conditions on social welfare benefits, among other factors).

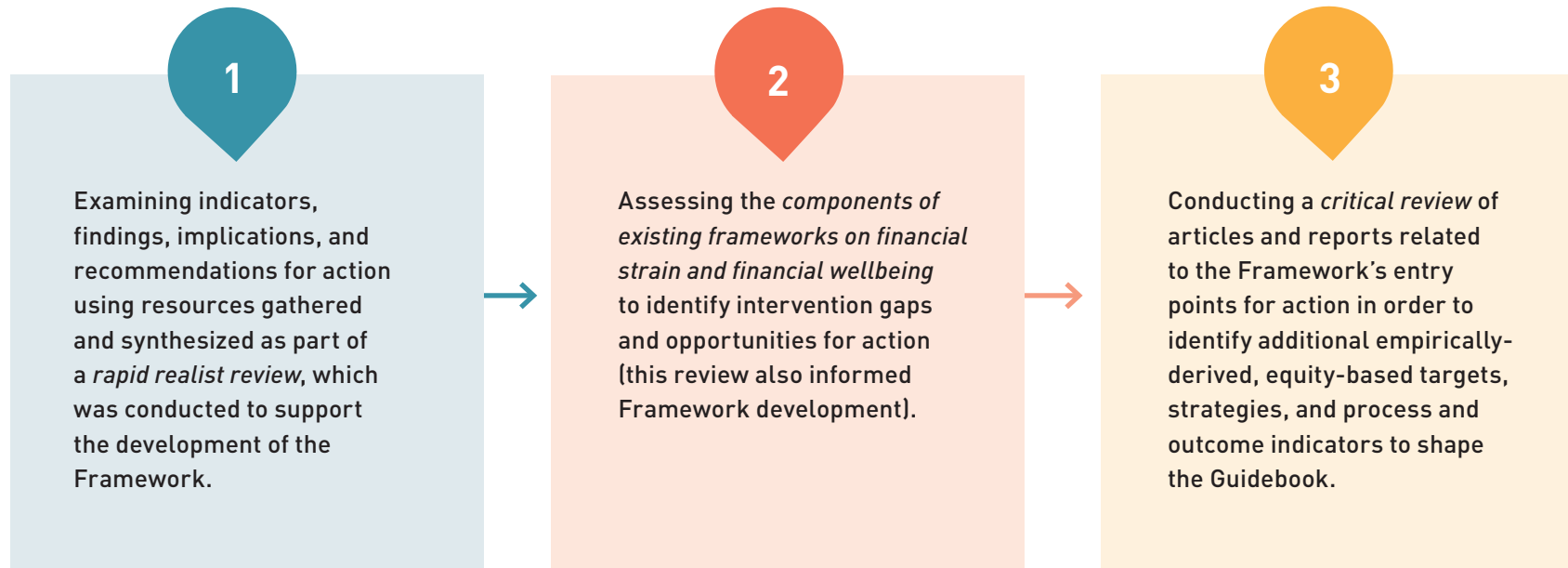
This unique and innovative Guidebook presents targets, evidence-based strategies, and indicators that can inform action – and the monitoring and impact assessment of those actions – on financial strain and poor financial wellbeing. The concrete actions in this Guidebook provide high-level guidance that can be used at any stage of decision-making, from design to delivery to assessment or evaluation of initiatives.



Methodology

How Was the Guidebook of Strategies and Indicators Developed?

For each of the 17 entry points of action presented in our *Action-Oriented Public Health Framework on Financial Wellbeing and Financial Strain*, we identified relevant and useful targets, evidence-based strategies, and sample indicators through an evidence-informed approach. We used a three-step, systematic process drawing from academic and practice literature, including:



Social determinants of health, health equity, and Health in All Policies principles were used as lenses in developing the Guidebook to ensure a holistic approach and equity focus. Adopting an Integrated Knowledge Translation approach, we invited professionals from multiple areas of knowledge and/or practice expertise who were affiliated with universities, governments, and professional or community organizations to inform development of the Guidebook. The final heterogenous panel was composed of 16 Practice Advisory Committee members (Canada) and six stakeholders from not-for-profit organizations (Australia) alongside the research team (two principal investigators, six co-investigators, and six highly trained research staff members in Canada and Australia).

Figure 2 shows the sectors to which experts were affiliated. This expert panel comprehensively reviewed the draft Guidebook and provided feedback via online questionnaires, workshops, group meetings, and/or individual conversations. Through a consensus-based process, we revised the Guidebook and further developed its targets, evidence-based strategies, and indicators.

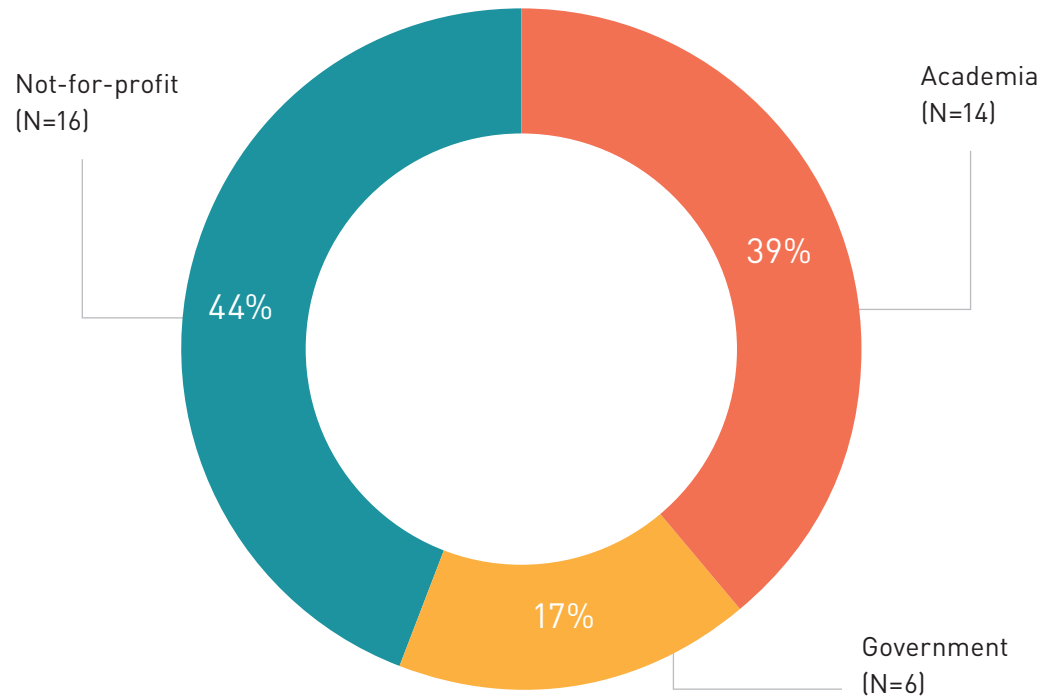


FIGURE 2. Participants from government (all levels), not-for-profit organizations, and academia.

Interpretation

What Do the Components of the Guidebook Mean?

The Framework components (with their definitions) are embedded in the Guidebook to facilitate navigation. For this reason, the Guidebook presents the domains (i.e., overarching areas for action) and entry points for action (i.e., actions to perform within the domain). The Guidebook is divided into five sections representing the five *domains* of the Framework: Government (All Levels), Organizational & Political Culture, Socioeconomic & Political Context, Social & Cultural Circumstances, and Life Circumstances. The Government (All Levels) domain is the only one specific to the public sector. The other four domains are applicable to organizations as well as government sectors.

Each of the five sections is further divided into *entry points for action*. Across the five domains, there is a total of 17 entry points for action. Under each entry point for action, targets and respective evidence-based strategies and sample indicators are shown. *Targets* are specific areas of intervention (i.e., initiatives). For instance, within the domain *Government (All Levels)* and entry point for action *Improve Regulation, Oversight, and Funding of Macro-Economic Systems and Policies*, the specific targets are: *Banking sector, Housing market, and Employment and labour market*. For each target, the Guidebook presents some *evidence-based strategies*, which are specific actions that are more likely to be successful in generating long-term positive impact on the issue of interest. They are followed by sample *indicators* to support assessment of progress and performance of the initiatives.



Utilization

How to Use the Guidebook of Strategies and Indicators?

- This Guidebook is not prescriptive. Instead, it is meant to be used as an open-ended guide to support decision-making and assessment.
- Organizations and governments are encouraged to select and prioritize the targets and evidence-based strategies that are the most important and achievable to them. Selected targets and strategies should be aligned with their organizational mandate, capacity, jurisdictional boundaries, and scope of practice.
- The Guidebook presents a sample of process and outcome indicators spanning a range of quantitative and qualitative data. The list is neither comprehensive nor exhaustive. It is designed to serve as a *starting point* for organizations and governments to brainstorm possibilities to (i) assess an initiative's progress or performance and/or (ii) reflect on how to adapt the indicators to the initiative's circumstances and evaluation priorities.
- Importantly, the sample quantitative indicators are not associated with thresholds because their levels and values may be context specific. We encourage organizations and governments to define their parameters of success either through benchmarking or setting their own targets (trends or specific values) relative to their contexts.
- We recommend application of an equity lens when using quantitative indicators. Consider either tailoring the measures to specific population groups or stratifying the indicators by equity-seeking groups to report magnitude and direction of inequalities.
- We also suggest that qualitative indicators, whenever possible, be used to better capture people's lived experiences and voices relative to the financial strain or financial wellbeing initiatives.

The Guidebook is flexible and is designed to accommodate differing levels of resource availability and capacity within organizations and governments.





Each domain along with its definition is presented in different section title pages.

ENTRY POINT FOR ACTION

GOVERNMENT (ALL LEVELS)

Improve Regulation, Oversight, and Funding of Macro-Economic Systems and Policies

Increase effectiveness and impact of government regulation and oversight of financial sector, housing market, and employment and labour market. Ensure adequacy of funds for sustainable actions.

POLICY TARGETS	EVIDENCE-BASED STRATEGIES	SAMPLE INDICATORS
Banking sector	Governments develop effective policies and regulations that encourage financial institutions to provide accessible and affordable banking services for disadvantaged groups that meet their unique needs, including short- and long-term financial goals.	<ul style="list-style-type: none"> • Adherence of financial institutions to government regulations • Adherence of financial institutions to internal controls defined by government policy • Levels of financial mismanagement, abuse, and/or fraud at the individual level • Digital accessibility in banking (e.g., for people with limited internet access or who are experiencing disabilities) • Geographic distribution of banking outlets (e.g., stratified by neighbourhoods) • Affordability of banking services • Trends in costs of financial transactions • Individual's perceived ability to meet unique financial needs (e.g., stratified by age) • Individual's perceived ability to meet short-term financial goals (e.g., among disadvantaged groups) • Individual's perceived ability to meet mid- and long-term financial goals (e.g., among disadvantaged groups)
Housing market	Governments regulate and oversee the housing market to protect homebuyers from predatory subprime loans. Governments regulate land appreciation, uncontrolled growth of property prices, and housing shortage to provide opportunities to all people to move from rentership to ownership.	<ul style="list-style-type: none"> • Percentage of homeowners or renters paying more than 30% of their pre-tax income on housing (e.g., utilities, property taxes, and mortgage payments) • Household stress (using a threshold such as housing costs are more than 30% of disposable (or gross) household income and households are in the bottom 40% of the income distribution, e.g., stratified by homeowners, public renters, and private renters) • Extreme household stress (using a threshold such as housing costs are more than 50% of disposable (or gross) household income and households are in the bottom 40% of the income distribution, e.g., stratified by homeowners, public renters, and private renters) • Homeownership rates • Rentership rates • Percentage of people changing status from tenants to homeowners • Rental vacancy rates • Trends in house prices by neighbourhood

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The pages following the section title page present a series of entry points for action and their respective targets, strategies, and sample indicators.

Initiatives Stages and Steps

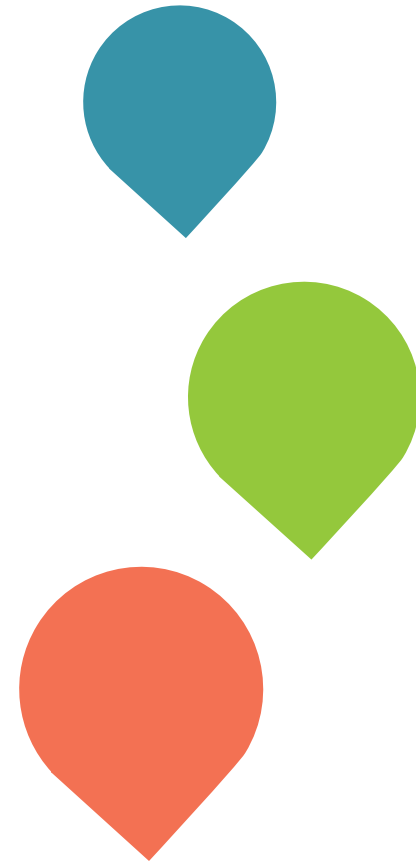
Below is a brief description of how to use the Guidebook most effectively.

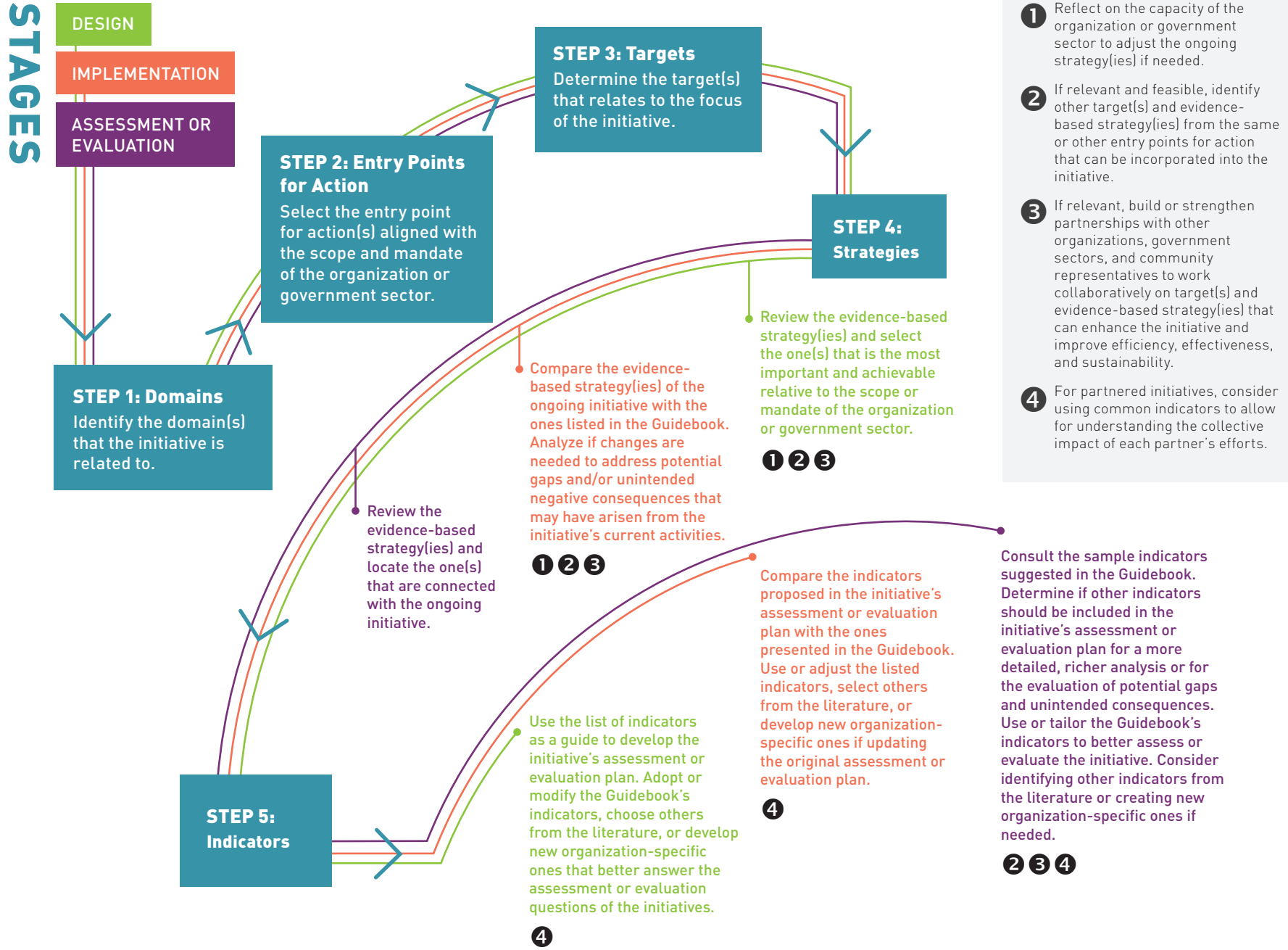
- a. Identify the domain(s) that the initiative is related to.
- b. Select the entry point for action(s) aligned with the scope and mandate of the organization or government sector.
- c. Determine the target(s) that relates to the focus of the initiative.
- d. Review the evidence-based strategy(ies) and define the one(s) that is the most important and achievable.
- e. Reflect on the capacity of the organization or government sector to act on that strategy(ies) or to adjust the ongoing initiatives.
- f. Use or adapt the suggested indicators to assess initiatives or select different ones from the literature that better answer the assessment or evaluation questions of the organization or government sector.
- g. If relevant and feasible, identify other target(s) and evidence-based strategy(ies) from the same or other entry points for action that can be incorporated into the initiative.
- h. Identify partnerships with other organizations, government sectors, and community representatives to work collaboratively on target(s) and evidence-based strategy(ies) that can enhance the initiative and improve efficiency, effectiveness, and sustainability.

The flowchart on the next page provides more specific guidance about how to apply points *a-h* detailed above. Specifically, the flowchart content is divided into:

- *Stages* of the initiative (i.e., design, implementation, and assessment or evaluation); and,
- *Steps* (i.e., domains, entry points for action, targets, strategies, and indicators) to align with each of the stages.

To use the flowchart, identify what stage the organization or government is at. Then follow that colour throughout the flowchart to understand what steps should be implemented to align with this stage.





Target Audiences

Who Should Use the Guidebook?

We understand that initiatives targeting different dimensions of living conditions (e.g., poverty, discrimination, affordability of banking fees) can affect real or perceived individual financial circumstances. Therefore, this Guidebook is intended for users in the federal, provincial/territorial/state, and municipal governments and in the private sector or not-for-profit organizations working across different areas that directly or indirectly impact financial strain or financial wellbeing (e.g., financial industry, employment and training services, charities helping violence and abuse victims, among others).

Policymakers, decision-makers, and practitioners can use this practical Guidebook to support their decisions about what types of initiatives can better address financial strain and promote financial wellbeing in their settings. They can also utilize the Guidebook to identify indicators that can be used to monitor progress or assess outcomes of those actions.

The Guidebook is also meant to inform research. It can be used as a tool, for example, to map and compare a group of strategies in place within or between jurisdictions to determine what has been missing in the current efforts as well as use the list of indicators to monitor and assess specific initiatives or system-wide influences on financial strain and financial wellbeing.

Relevance

Why Use this Guidebook of Strategies and Indicators? How is it Relevant to Your Organization?

The targets, evidence-based strategies, and process and outcome indicators provided can guide organizations and governments in their actions to address the causes or consequences of financial strain and poor financial wellbeing. The Guidebook helps to:

- Set goals, priorities, and a plan of action.
- Understand factors directly or indirectly related to financial strain or poor financial wellbeing that may not have been considered when designing or implementing the initiatives, or that have changed since the initiatives were originally created.
- Map proximal, intermediate, and distal root causes (i.e., determinants) of financial strain and poor financial wellbeing.
- Anticipate and address unintended consequences of initiatives.
- Build a case for action, including information to support budget and resource allocation discussions.
- Identify gaps in current approaches.
- Indicate opportunities to form strong and effective partnerships between organizations, government sectors, and representatives of communities that share same objectives and goals.
- Assess progress and success of initiatives.

Future Work

What's Next?

With the expert panel's validation of the design of the Guidebook, we will now concentrate our efforts on the validation of its applicability in everyday practice to strengthen its relevance and meaningfulness. To do that, we will continue to create engagement opportunities for experts from community and professional organizations and representatives of municipal, provincial/territorial/state, and federal governments to provide feedback on the Guidebook.

Future work will create logic models to show how the Guidebook can be used by different actors alone or in partnership with other organizational, community, and government actors. That work may lead to refinement of the Guidebook to further enhance its applicability and utility. The Guidebook is a 'living document' that will be revised to accommodate the specific needs of organizations and governments targeting specific issues (e.g., homelessness or education attainment, among others) or population groups (e.g., racialized communities or older women, among others) resulting in tailored versions of the Guidebook.



GOVERNMENT (ALL LEVELS)

This domain targets structural actions that can be taken by governments through the governing systems of public and private sectors. It refers to macroeconomic, public, and social policies as well as underlying power structures.



PUBLIC SECTOR











ENTRY POINT FOR ACTION




GOVERNMENT (ALL LEVELS)

Improve Regulation, Oversight, and Funding of Macro-Economic Systems and Policies

Increase effectiveness and impact of government regulation and oversight of financial sector, housing market, and employment and labour market. Ensure adequacy of funds for sustainable actions.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Banking sector	Governments develop effective policies and regulations that encourage financial institutions to provide accessible and affordable banking services for disadvantaged groups that meet their unique needs, including short- and long-term financial goals.	<ul style="list-style-type: none"> • Adherence of financial institutions to government regulations • Adherence of financial institutions to internal controls defined by government policy • Levels of financial mismanagement, abuse, and/or fraud at the individual level • Digital accessibility in banking (e.g., for people with limited internet access or who are experiencing disabilities) • Geographic distribution of banking outlets (e.g., stratified by neighbourhoods) • Affordability of banking services • Trends in costs of financial transactions • Individual's perceived ability to meet unique financial needs (e.g., stratified by age) • Individual's perceived ability to meet short-term financial goals (e.g., among disadvantaged groups) • Individual's perceived ability to meet mid- and long-term financial goals (e.g., among disadvantaged groups)
Housing market	<p>Governments regulate and oversee the housing market to protect homebuyers from predatory subprime loans.</p> <hr/> <p>Governments regulate land appreciation, uncontrolled growth of property prices, and housing shortage to provide opportunities to all people to move from rentership to ownership.</p>	<ul style="list-style-type: none"> • Percentage of homeowners or renters paying more than 30% of their pre-tax income on housing (e.g., utilities, property taxes, and mortgage payments) • Household stress (using a threshold such as housing costs are more than 30% of disposable (or gross) household income and households are in the bottom 40% of the income distribution (e.g., stratified by homeowners, public renters, and private renters)) • Extreme household stress (using a threshold such as housing costs are more than 50% of disposable (or gross) household income and households are in the bottom 40% of the income distribution (e.g., stratified by homeowners, public renters, and private renters)) <hr/> <ul style="list-style-type: none"> • Homeownership rates • Rentership rates • Percentage of people changing status from tenants to homeowners • Rental vacancy rates • Trends in house prices by neighbourhood

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Housing market	Governments help to increase availability and affordability of diverse housing options in all neighbourhoods, including those most affluent.	<ul style="list-style-type: none"> • Availability of public funding to support affordable housing development projects in high-, middle-, and low-income neighbourhoods • Supply shortage of affordable housing units • Variety of affordable housing options (e.g., duplexes and laneway homes) in high-, middle-, and low-income neighbourhoods • Revisions on single-family dwelling zoning laws
	Governments develop policies and regulations to encourage and provide for safe, affordable housing developments in desirable, accessible locations (e.g., close to amenities, dispersed throughout the municipality).	<ul style="list-style-type: none"> • Adherence to safe, affordable, and accessible housing regulations (e.g., local governments, housing authorities, and housing development organizations) • Number/percentage of regulated housing authorities and developers following the internal controls defined by government policy • Number/percentage of affordable housing options in diverse and desirable neighbourhoods (e.g., centrally or conveniently located) • Population density
	Governments subsidize income and/or housing (e.g., rental supplements, interest-free housing loans) to ensure long-term housing security.	<ul style="list-style-type: none"> • Average length of single shelter stay (e.g., for children, youth, and adults) • Percentage of shelter users with more than one shelter stay per year • Occupancy rate in emergency and temporary shelters • Homelessness levels • Costs associated with re-housing a homeless person • Number of households on waiting lists for government subsidized housing • Social housing waiting lists for people experiencing disabilities • Number of people placed in longer-term housing • Availability of affordable home-buying schemes, such as shared ownership programs • Individual's perception of the ease of application process for affordable home-buying programs, such as shared ownership programs
	Governments regulate anti-discrimination in housing policies (e.g., preventing landlords from not renting to tenants who are receiving housing supplements).	<ul style="list-style-type: none"> • Number/percentage of inclusive, affordable housing options for people experiencing disabilities • Number/percentage of municipal governments that have addressed age discrimination against children in tenancy rules • Number/percentage of families with children who report securing affordable, inclusive housing in multi-unit dwellings • Availability of non-discrimination laws protecting people who receive rental subsidies and income supports

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Housing market	Governments provide funding for social housing construction.	<ul style="list-style-type: none"> • Availability of funding for social housing projects • Availability/supply of social housing units relative to population needs • Average waiting time of applications for a social housing program to be fulfilled
	Governments invest in diverse options for affordable housing and encourage private providers to supply housing for disadvantaged groups (e.g., seniors, people experiencing disabilities, or low-income families).	<ul style="list-style-type: none"> • Availability of affordable housing units for disadvantaged groups • Diversity of affordable housing units (e.g., multiplexes, high-rise condominiums) for disadvantaged groups
Employment and labour market	Governments develop or revise a regulatory framework to guarantee and enforce human rights, social and labour protections, and benefits to all workers with a particular focus on low-wage, precarious contracts (e.g., part-time work) and populations who are typically overrepresented in these groups (e.g., people with less education, people who experience disability).	<ul style="list-style-type: none"> • Number/percentage of minimum wage workers • Remuneration trends among low-wage workers (e.g., those working in agricultural sector, cleaning services, or hospitality industry) • Nominal values of minimum wage(s) • Number/percentage of people working in precarious, unsafe work conditions (e.g., disadvantaged groups) • Availability of mechanisms to denounce abusive, exploitative work conditions • Easy access to mechanisms to denounce abusive, exploitative work conditions • Number of enforcement actions over time • Number of regular on-site inspections • Availability of anonymous surveys for workers about working conditions • Availability of anonymized data sharing mechanisms to provide evidence supporting employment stability actions
	Governments ensure all workers in public and private sectors have access to pension plans, insurance benefits, and leave provisions. Transparency, accessibility, and regular disclosure of public sector compensation packages support private sector workers in their bargaining negotiations.	<ul style="list-style-type: none"> • Ratio of private sector workers who are members of a union to that of the public sector • Level of transparency of public sector compensation packages • Trends of non-wage benefits (e.g., coverage) in the private sector • Inequalities in non-wage benefits between public and private sector workers









**ENTRY
POINT FOR
ACTION**




GOVERNMENT (ALL LEVELS)




Expand Provision, Regulation, and Funding to Care, Education, and Transportation Services




Ensure governments oversee, regulate, and provide guaranteed level of adequate funding to quality essential care (e.g., childcare, health care), education, and transportation services.




POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Health care, including health care related services (e.g., dental and pharmaceutical care)</p>	<p>Governments provide substantive public financing to universal health coverage and use funds effectively to ensure equitable access to no-cost or affordable high-quality health services and financial protection to all.</p>	<p>In countries with universal government-funded health systems:</p> <ul style="list-style-type: none"> • Eligible people’s (e.g., citizens) levels of satisfaction with the quality of health care services • People’s perceived level of difficulty in accessing health care services (e.g., eligibility for services) • Number/percentage of governments with regulatory and financial policy tools for essential services • Number/percentage of people ineligible for the universal health care system (e.g., non-citizen residents) who report having access to high-quality health services at low cost • Perceived ability to meet health-related costs among people ineligible for the universal health care system, stratified by socioeconomic status • Trends of out-of-pocket expenditures on health among people ineligible for the universal health care system • Number/percentage of people ineligible for the universal health care system reporting fear of the financial costs associated with health care use • Inequalities between eligible and ineligible groups regarding health status, use of health care services, and health-related debts <p>In countries with (non)universal public and/or private insurance systems:</p> <ul style="list-style-type: none"> • Number/percentage of governments with effective regulatory controls ensuring actions from for-profit and not-for-profit organizations are aligned with the public interest and health goals, particularly regarding quality, costs, and access to health services • Number of countries with regulation of private sector and good regulatory capacity ensuring strict management and financial protection in the health care sector • Average of household expenditure on health care expenses, stratified by socioeconomic status • Individual perceived financial hardship associated with use of private health care services • Health inequalities between patients of the private health care sector and patients of the public health care sector • Financial health inequalities between patients of the private health care sector and patients of the public health care sector • Number/percentage of Emergency Department visits, stratified by socioeconomic status • Number/percentage of preventable pediatric hospitalization per year, stratified by socioeconomic status • Average cost of an admitted emergency visit




POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Long-term care (i.e., nursing care, assisted living care, and home- and community-based services)</p>	<p>Governments provide substantive public financing to no-cost or highly subsidized long-term care provision and use funds effectively to ensure equitable access to appropriate high quality long-term care services to all who need them.</p>	<ul style="list-style-type: none"> • Number of high-quality, public non-profit (no-cost or affordable) nursing care and assisted living care facilities relative to population and geographic distribution • Individual's perception of access to high-quality, public non-profit (no-cost or affordable) nursing care and assisted living care facilities • Number of high-quality, public non-profit (no-cost or affordable) home- and community-based services relative to population and geographic distribution • Availability/supply of long-term care facilities relative to local needs • Number of home- and community-based services, stratified by area of residence • Number/percentage of people assisted by home- and community-based services • Number/percentage of participants who feel home- and community-based services enable them to remain in their communities and live meaningful and full lives • Number of high-quality and affordable long-term care options for seniors and people experiencing disabilities, stratified by area of residence • Length of wait times and waiting lists for long-term care home placements • Socioeconomic inequality in long-term care use • Caregiving burden (e.g., among women) • Gender gaps in labour force participation (e.g., stratified by occupation categories) • Gender gap in income • Quality of life levels among people in need of long-term care and their families/caregivers

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Long-term care (i.e., nursing care, assisted living care, and home- and community-based services)</p>	<p>Governments regulate and oversee long-term care provision standards and practices as well as administrative capacity to ensure a high-level of quality.</p>	<ul style="list-style-type: none"> • Number/percentage of patients/residents and families/caregivers reporting consistency and continuity of care • Number/percentage of governments that collect and analyze systematically disaggregated data on health, social, and financial outcomes related to long-term care services • Number/percentage of governments that produce periodic data analysis reports with updated and disaggregated findings on health, social, and financial outcomes among recipients of long-term care services • Number/percentage of governments that present evidence-based recommendations, defining steps for improvements in long-term care services quality, options, accessibility, and equity • Number/percentage of governments that conduct standardized and periodic on-site quality evaluations and health inspections • Number/periodicity of health inspections (e.g., stratified by type of facility or service) • People’s perceived difficulty in accessing findings from quality assessments of services • Patient/resident staffing ratios • Number/percentage of long-term care services meeting safety and quality standards • Number/percentage of preventable accidents (e.g., falls) and health issues (e.g., urinary tract infections) among patients/residents • Number/percentage of facilities and services that are held accountable for poor quality of care (e.g., stratified by type of facility or service)
	<p>Governments regulate and oversee private, for-profit long-term care facilities to ensure affordability and high-quality of services. Governments hold private, for-profit facilities accountable for investing public funds in better care while diminishing profits.</p>	<ul style="list-style-type: none"> • Financial inequities between users of private, for-profit long-term care services and users of public non-profit (no-cost or affordable) long-term care services • Health inequalities between users of private, for-profit long-term care services and users of public non-profit (no-cost or affordable) long-term care services • Mortality and hospitalization rates at private, for-profit long-term care facilities • Patient/resident staffing ratios at private, for-profit long-term care facilities • Trends in dispensing antipsychotic medications at private, for-profit long-term care facilities • Average monthly fees for private, for-profit facilities

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Childcare and early childhood experiences	Governments have a clear, shared understanding of the critical role that subsidized or free childcare plays in economic development, poverty reduction, and financial wellbeing promotion.	<ul style="list-style-type: none"> • Trends in public expenditure in childcare • Childcare burden, stratified by sex and gender (e.g., food preparation and feeding, and care, training, and instruction of children) • Number/percentage of parents/guardians who started an education or job training program (i.e., pursuit of higher education opportunities) • Trends of household income over time • Female participation in the workforce (especially for families with young children) • Gender wage gap
	Governments provide childcare subsidies.	<ul style="list-style-type: none"> • Number/percentage of families who report being able to access and afford safe, high-quality, reliable childcare spaces, stratified by socioeconomic status
	Governments provide child tax credit and benefits (e.g., family allowance).	<ul style="list-style-type: none"> • Perceived financial strain among families with children younger than the age of 6 • Employment rates among parents and guardians (e.g., stratified by sex and gender) • Estimated impact of program participation on annual household earnings
	Governments address time-related barriers that are not compatible with caregivers' work schedules (e.g., incentives to offer flexible and nonstandard hour childcare).	<ul style="list-style-type: none"> • Proportion of childcare providers supplying affordable, high-quality nonstandard hour care • Number/percentage of parents/guardians working nonstandard or unpredictable schedules reporting finding affordable, high-quality childcare services that meet their needs • Average number of (un)paid working hours per week, stratified by sex and gender

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Childcare and early childhood experiences	<p>Governments invest in early childhood care to promote child health and development and have long-term positive effects on children’s economic futures.</p>	<ul style="list-style-type: none"> • Availability of licensed, high-quality early childhood care per area (e.g., in low-income areas) • Child-staff ratio • Trends in early childhood outcomes such as problem-solving, language development, and autonomy (e.g., stratified by socioeconomic status and race/ethnicity) • Parents’ perceptions of their children’s early life experiences, such as diet, parental affection, and nurturing environment (e.g., stratified by immigrant status) • Number/percentage of children experiencing a cumulative advantage pattern in their first years of life • Children’s likelihood to enjoy better employment conditions and income later in life increases (e.g., family income) • Upward economic mobility among children from low-income backgrounds • Intergenerational mobility across the distribution of income, i.e., probability for the child of being in the same quintile as their parent • Intergenerational transmission of occupational status • Intergenerational socioeconomic disadvantages (e.g., stratified by socioeconomic status)
	<p>Governments establish and enforce affordability and licensing standards for childcare centres.</p>	<ul style="list-style-type: none"> • Average annual cost of childcare • Number/percentage of parents/guardians spending more than 10% of their gross household income on childcare fees • Number/percentage of parents/guardians reporting they can choose between having their children attending or not attending childcare programs because of affordability of fees (e.g., per household income level) • Parents/guardians’ perceptions about their ability to choose if they want to participate in the workforce, stratified by sex and gender • Access to a high and consistent standard of childcare (e.g., stratified by socioeconomic status and race/ethnicity)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Primary and secondary education	Governments fund and provide no-cost, affordable high-quality education to children.	<ul style="list-style-type: none"> • Cumulative advantage pattern in the lives of disadvantaged children attending schools • Children’s chances to enjoy better opportunities to secure well-paid, stable jobs later in life (particularly those with disadvantaged backgrounds) • Children’s chances to experience better financial wellbeing into adulthood (particularly those with disadvantaged backgrounds)
	Governments consider education a basic human right.	<ul style="list-style-type: none"> • Government spending on public education • (In)Equity in accessing high-quality education (e.g., stratified by children’s social backgrounds, identities, and ability levels) • Children’s educational outcomes (e.g., educational experiences, cognitive skills, knowledge, and analytical abilities; stratified by family/household income) • Number/percentage of schools with programs providing the foundations of financial literacy and financial capability
	Governments regulate the education system to ensure consistent high standards and place-based equity.	<ul style="list-style-type: none"> • Inequalities in high-quality education across school districts • School funding per school district • Number/percentage of well-qualified staff working in schools (e.g., in low-income neighbourhoods) • Educator turnover (e.g., stratified by neighbourhood income) • Retention rates (e.g., stratified by neighbourhood income) • Resources (e.g., computers, books) available in schools located in higher- and lower-income neighbourhoods

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Post-secondary education and training	Governments provide subsidies to low-income individuals to obtain diplomas or certificates in post-secondary education and training institutions.	<ul style="list-style-type: none"> • Education attainment levels among low-income people • Number/percentage of low-income people who report feeling encouraged and structurally able to pursue higher education • Number/percentage of youth in foster care attending post-secondary education and training programs
	Governments strengthen regulatory frameworks and administrative capacity to oversee and enforce standards across the post-secondary educational/training system to ensure tuition affordability and high-quality of education services.	<ul style="list-style-type: none"> • Number/percentage of regulated post-secondary education and training institutions complying with the regulation • Levels of student loan debts • Post-secondary education/training completion rates (e.g., stratified by socioeconomic status or race/ethnicity) • Number/percentage of students feeling financially stressed due to the costs of their education (e.g., stratified by household income) • Number/percentage of students considering dropping out of post-secondary institutions for financial reasons • Drop-out rates (e.g., stratified by socioeconomic status and race/ethnicity)
Public transportation network	Governments invest in multi-modal transportation infrastructure to improve intra- and inter-city connectivity and mobility, including provision of funding for private sector interested in enhancing the public transit system.	<ul style="list-style-type: none"> • Trends of traffic jams • Trends of pedestrian, cyclist, and traffic accidents and fatalities • Number/percentage of bus stops, distributed by neighbourhood • Air pollution rates, relative to higher- and lower-income neighbourhoods • Noise pollution rates, relative to higher- and lower-income neighbourhoods • Transportation network connectivity and density
	Via regulatory mechanisms, governments ensure public transit services are affordable, reliable, convenient, and meet the needs of people with different levels of ability.	<ul style="list-style-type: none"> • Percentage of household income spent on transportation, by transportation type (e.g., private vehicle, active transit, or public transit use) • Self-reported commuting time, by transportation type • Public transit ridership rates • Number/percentage of eligible low-income people with subsidized monthly public transit passes • Perceptions of public transit accessibility among people experiencing disabilities









**ENTRY
POINT FOR
ACTION**

GOVERNMENT (ALL LEVELS)

Prioritize Redistribution-Based & Universal-Type Policies

Build and improve equity-based policies that redistribute wealth or span the socioeconomic spectrum. Such policies (e.g., progressive taxation, universal basic income, and raising minimum retirement pension) disproportionately benefit people who experience disadvantage.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Concentrations of privilege and inequity	Government programs and services reduce entitlements for people and families that already experience privilege (e.g., tax benefits for dual-parent families). Initiatives ensure that the most disadvantaged groups have access to either the same benefits or more and higher benefits than the least disadvantaged groups.	<ul style="list-style-type: none"> • Intergenerational transmission of socioeconomic disadvantage • Intergenerational earnings mobility (e.g., stratified by family income) • Intergenerational mobility of education (e.g., stratified by family income) • Socioeconomic gap between single-parent and two-parent families
‘Targeted’ approaches versus ‘proportionate’ or ‘targeted within universal’ approaches	<p>Governments consider the potential unintended consequences of targeted policies and programs (e.g., stigmatization and discrimination of the recipients, limited impact on inequities, narrowed focus on the effects of the causes, and undermining of politics of solidarity in public funding) and move to ‘proportionate’ or ‘targeted within universal’ approaches.</p> <p>Governments and organizations use a mixed approach of targeted and universal strategies (proportionate universalism or targeted within universal) for fair distribution of benefits across the socioeconomic gradient, according to population needs.</p>	<ul style="list-style-type: none"> • Ratio of targeted policies and programs to universal policies and programs • Acceptance levels of taxation to support publicly funded policies and programs • Number/percentage of taxpayers agreeing with taxes being used to support public provision of services (e.g., stratified by household income) • Number of policies and programs referring to inclusion as part of their mission and/or goals • Proportion of policies and programs outlining plans to address the structural causes of financial strain and poor financial wellbeing • Proportion of policies and programs focused on redressing concentrations of power and resources

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
‘Targeted’ approaches versus ‘proportionate’ or ‘targeted within universal’ approaches	Governments and organizations increase benefits through the socioeconomic gradient so that they are proportionate to the level of disadvantage (i.e., proportionate universalism approach).	<ul style="list-style-type: none"> • Number/percentage of people receiving income from social welfare programs (e.g., stratified by total household income categories) • Poverty levels (e.g., stratified by total household income categories) • Trends in socioeconomic inequalities
	Governments and organizations provide additional benefits to people experiencing more disadvantage (i.e., targeted within universal approach).	<ul style="list-style-type: none"> • Changes in the number/percentage of recipients living below poverty line • Percentage point decreases in poverty for program recipients • Social welfare earnings (e.g., among the most disadvantaged groups) • Share of people receiving more than half of their income from social welfare programs (e.g., stratified by total household income categories)
Progressive taxation	Governments adopt a progressive taxation system to enhance universal and equity-based policies as well as redistribute wealth to support health, economic, and social equity.	<ul style="list-style-type: none"> • Taxes paid by ultra-wealthy people • Trends in government spending, particularly in social protection






ENTRY POINT FOR ACTION

GOVERNMENT (ALL LEVELS)

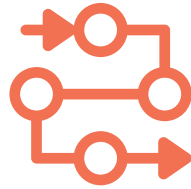
Provide Sustainable Funding to Programs and Services

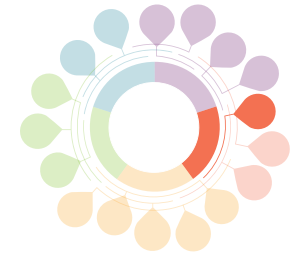
Ensure continued and appropriate amount of public financial assistance to support operations and service delivery infrastructure of organizations and governments targeting areas that directly or indirectly impact people’s financial circumstances.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Social services	Governments provides steady financial support for initiatives to improve efficiency while ensuring no disruption of operations and service delivery.	<ul style="list-style-type: none"> • Number of grant programs relative to population needs • Total amount of government funding per year
Financial capability programs (i.e., attitude, knowledge, skills, and self-efficacy for day-to-day money management)	Governments provide funding and guidelines for financial capability programs that reflect a holistic approach to financial strain and financial wellbeing as well as the application of user-centered principles in the design, implementation, and evaluation of initiatives.	<ul style="list-style-type: none"> • Number/percentage of financial capability programs using key performance indicators to measure success (e.g., change in participants’ self-rated or measured financial capability) that go beyond funder priorities (e.g., participation rates) and consider multiple aspects of people’s lives • Number/percentage of financial capability programs that address the social and structural determinants of people’s financial circumstances

ORGANIZATIONAL & POLITICAL CULTURE

This domain targets those processes that affect the delivery and sustainability of government, organizational, and community actions. It involves consideration of organizational culture and power dynamics.











ENTRY POINT FOR ACTION




ORGANIZATIONAL & POLITICAL CULTURE




Simplify Access to Benefits & Services

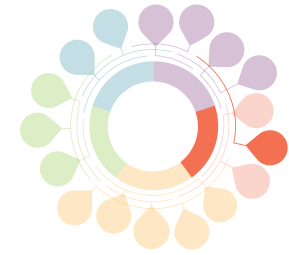
Remove barriers and bureaucratic ‘red tape’ that limit people’s access to benefits, programs, and services, including communication barriers (e.g., low literacy levels), strict contingencies (e.g., work-for-welfare), restrictive eligibility criteria, and onerous assessments (e.g., to qualify for disability benefits).

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>People’s understanding of benefits, programs, and services</p>	<p>Initiatives identify and address information gaps and poor awareness of benefits, programs, and services to ensure eligible groups can access them when needed.</p>	<ul style="list-style-type: none"> • Availability of information about benefits, programs, and services • Perceived levels of difficulty to access information about benefits, programs, and services • Number/percentage of initiatives using different formats and modes (e.g., brochures, TV advertisements, social media) to present information about benefits, programs, and services • Number/percentage of eligible people aware of benefits, programs, and services
	<p>Initiatives ensure that information about benefits, programs, and services is readily available in languages tailored to population and context.</p>	<ul style="list-style-type: none"> • Availability of informative material in different languages, appropriate for populations targeted by the benefits, programs, and services • Proportion of staff reporting that their organization uses language services to better assist clients • Inequalities in achieving the outcome of interest by people from linguistically diverse backgrounds • Enrolment levels in benefits, programs, and services
	<p>Initiatives consider different levels of literacy and linguistic abilities to improve accessibility of information about social welfare policies and benefits, with particular focus on non-native speakers and people with low education levels.</p>	<ul style="list-style-type: none"> • Availability of information about benefits, programs, and services written in plain language (e.g., grade 8 reading level or lower) • Proportion of initiatives employing visual resources (when appropriate) in information materials
<p>Stigma and discrimination in the access of benefits and services</p>	<p>Initiatives review their programs and communication strategies that have unintentionally classified recipients into two groups: deserving or undeserving of taxpayer-funded cash support.</p>	<ul style="list-style-type: none"> • Assistance-seeking behaviour among all eligible groups (e.g., stratified by age, sex, gender, migration status) • Number/percentage of eligible groups reporting fear of being stigmatized for assistance (e.g., stratified by age, sex, gender, migration status) • Take-up rates of benefits and services according to degree of need • Trends of unmet needs over time • Rate of participation among those eligible to participate

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Eligibility criteria for social welfare programs	Initiatives eliminate restrictive or complex eligibility criteria (e.g., the need to meet all criteria to qualify)	<ul style="list-style-type: none"> • Take-up rates among eligible groups
	Initiatives eliminate complex application processes (e.g., requiring extensive documentation) and enrolment procedures. Through interdepartmental coordination, initiatives implement one-stop-shops to integrate social welfare services fully and also provide support for tax-filing to ensure eligibility for federal programs and services.	<ul style="list-style-type: none"> • Number/percentage of eligible people who report needing support to navigate the application process (e.g., in-person assistance) • Availability of one-stop-shop websites to access social services • Number/percentage of eligible people who agree with the statement that the application process (in-person, online, or via telephone) is straightforward and fast • Take-up of social welfare programs relative to need • Number/percentage of eligible people who report receiving assistance for filing their taxes
	Governments ensure all departments involved in social welfare provision share a common understanding of application and assessment processes, using the same explicit, clear guidelines and procedures to define eligibility.	<ul style="list-style-type: none"> • Applicants' perceptions of (in)consistent eligibility criteria across government sectors • Rates of appeals and reconsideration requests for benefit approval
	Governments adapt criteria, protocols, and eligibility criteria for social welfare to (i) acknowledge the reality of diverse family arrangements (e.g., an unemployed person who does not live with their children, but is still responsible to provide food) and (ii) be responsive to demographic changes and social relationships within and across individuals and families.	<ul style="list-style-type: none"> • Number/percentage of people who are not afraid that life changes would compromise their eligibility for the program • Number/percentage of people who feel the transition to other benefits (when needed) is smooth • Level of agreement with the statement that meaningful information about benefits is readily available

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Design supportive social welfare	<p>Governments structure social welfare to allow long-term sustainable exit from entrenched poverty or deep and persistent socioeconomic disadvantage.</p>	<ul style="list-style-type: none"> • Number/percentage of social welfare recipients transitioning out of supportive social welfare • Number/percentage of former social welfare recipients reapplying to the benefits • Food insecurity • Number/percentage of social welfare recipients finding sustainable, appropriate, and fairly paid jobs
	<p>Initiatives address the underlying root causes of financial strain, supporting individuals and families who otherwise would rely largely on government benefits for a long period of time; i.e., the positive effects of social welfare on financial wellbeing go beyond the time people were enrolled in the programs.</p>	<ul style="list-style-type: none"> • Number/percentage of people feeling their financial situation is worsening • Levels of financial stress (e.g., stratified by sex, gender, race/ethnicity, or household income) • Poverty levels
Integration of social welfare programs with other social supports	<p>Governments address structural barriers (e.g., unavailability of affordable or free daycare, sustained job shortages).</p>	<ul style="list-style-type: none"> • Stress levels among beneficiaries • Food security • Electricity security

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Contingencies and penalties for social welfare receipt	Governments utilize evidence-informed requirements for participation in the social protection system. For example, governments rely on updated evidence-based reports assessing how welfare conditionality influences effectiveness and rapport building with recipients.	<ul style="list-style-type: none"> • Number/percentage of initiatives referring to data and statistics as part of the rationale for their scope and requirements • Number/percentage of initiatives that discuss effectiveness relative to welfare conditionality
	Governments revise welfare conditions that penalize recipients with deductions from their welfare payments.	<ul style="list-style-type: none"> • Status of social welfare benefits relative to claw backs • Trends in social welfare earnings relative to changes in recipients' employment and life circumstances
	Governments remove welfare requirements that may force recipients to accept seasonal or part-time jobs with unreliable hours and low pay in order to continue to receive benefits.	<ul style="list-style-type: none"> • Number/percentage of social welfare recipients with insecure or precarious employment
	Governments address welfare contractual obligations that impose financial and time burdens on recipients (e.g., meeting the minimum job application quotas and attending regular appointments).	<ul style="list-style-type: none"> • Levels of fear, stress, and tension among social welfare recipients • Average amount of time and cost expended by recipients to meet the requirements • Perceived burden of the program among recipients
	Governments reassess the imposition of time limits on benefits and mandatory volunteering requirements.	<ul style="list-style-type: none"> • People's ability to transition to the workforce (e.g., before and after the removal of restrictions and requirements)
	Governments remove austerity-based penalties for noncompliance, which disproportionately affect the most disadvantaged populations (e.g., single parents, people experiencing disabilities, racialized groups). Governments eliminate strict and unrealistic work for welfare requirements that are evidenced to be counterproductive in supporting transitions into paid labour market (e.g., work requirements in rural and remote communities where there are job shortages).	<ul style="list-style-type: none"> • Number/percentage of benefits revoked for failure to meet social welfare conditions • Poverty levels among beneficiaries' dependents (e.g., children of unemployed parents/guardians) • Percentage of beneficiaries' children who experience a drop in poverty rates • Staff perceptions of the effect of the cessation of obligations on recipients (e.g., stratified by program type)









ENTRY POINT FOR ACTION

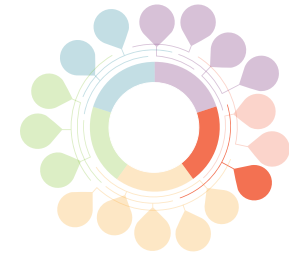
ORGANIZATIONAL & POLITICAL CULTURE

Budget for Wellbeing

Create budgets that prioritize long-term human wellbeing over financial outcomes alone (e.g., balancing budgets through austerity measures that negatively impact health and overall wellbeing).

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Wellbeing indicators	Initiatives incorporate reproducible, simple wellbeing metrics (e.g., happiness) and reliable tools into their decision-making process, including definition of priorities and actions and wellbeing budget planning.	<ul style="list-style-type: none"> • Number/percentage of initiatives with an understanding that economic success goes beyond personal wealth and includes health and wellbeing • Number/percentage of initiatives using wellbeing measures, such as self-reported life satisfaction, quality of life, trust in government, and community engagement
Wellbeing in policy-making	Governments recognize financial wellbeing as a key aspect of overall societal wellbeing and make improvement of wellbeing at the population level a goal of public policies.	<ul style="list-style-type: none"> • Number/percentage of initiatives defining improvements in individual financial circumstances as a top priority • Overall wellbeing rates at the population level
	Governments use wellbeing evidence in policy-making.	<ul style="list-style-type: none"> • Effectiveness of public spending with respect to overall wellbeing outcomes
	Initiatives develop economic policies that target collective wellbeing and that consider the social impacts and high societal costs of poor overall wellbeing.	<ul style="list-style-type: none"> • Overall wellbeing levels • Trends of incidence and/or prevalence of health and wellbeing outcomes
Limited budgets	Initiatives adopt innovative ways to deal with budget deficits to avoid cuts in the breadth and quality of services delivered.	<ul style="list-style-type: none"> • Trends in socioeconomic gaps • Trends in health inequities • Trends in beneficiaries' financial wellbeing relative to initiative's budgetary issues

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Recalibration of benefits	<p>Initiatives ensure social welfare payments go beyond covering basic subsistence levels and reflect adjustments to reductions in purchasing power of wages and rising local costs of living.</p>	<ul style="list-style-type: none"> • Number/percentage of recipients lifted out of poverty • Median household income of beneficiaries • Beneficiaries' perceptions of benefits adjusted to a livable wage • Overall wellbeing and financial wellbeing levels among beneficiaries (e.g., before and after recalibration of benefits) • Poverty gaps between beneficiaries and non-beneficiaries (who are financially better off) • Health gaps between beneficiaries and non-beneficiaries (who are financially better off) • Household food insecurity • Effects of increased monetary support on demand for programs
Cash-based safety net	<p>Cash benefits (e.g., income support payments for unemployment or parental leave) replace non-cash benefits (e.g., food stamps or cashless debit cards) to support wellbeing.</p>	<ul style="list-style-type: none"> • Income volatility • Individual sense of financial control • Individual's perception of ability to pay bills on time • Individual's perception of the effect/impact of cash benefits • Recipients' perceptions about their ability to manage their own money, cover their regular and unexpected expenses, and make purchases with choice and dignity









ENTRY POINT FOR ACTION

ORGANIZATIONAL & POLITICAL CULTURE

Assess and Measure Long-Term Impacts

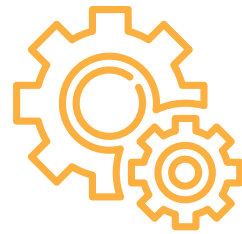
Use measures of human wellbeing to understand the long-term impacts of policies, programs, and services (e.g., social impact). Take a long-term approach to evaluation (e.g., cost-benefit analysis).

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Long-term outcomes</p>	<p>Initiatives move beyond the assessment of short- and medium-term outcomes to also include impacts over the long-term (e.g., within four years or beyond the term of current governments).</p>	<ul style="list-style-type: none"> • Number/percentage of governments or organizations with protocols detailing how and which measures will be used to assess long-term outcomes
	<p>Initiatives assess the long-term benefits that accrue to the individual and to society, examining the magnitude and extent to which their actions impacted living conditions, health status, and overall wellbeing at individual and population levels.</p>	<ul style="list-style-type: none"> • Gross National Happiness Index (e.g., before and after implementation of federal initiatives) • Levels of life satisfaction (e.g., before and after implementation of an initiative) • Self-reported health status (e.g., before and after implementation of an initiative) • Trends of preventable hospitalization (e.g., stratified by socioeconomic status or race/ethnicity) • Trends of prevalence rates of substance misuse • Median after-tax income of households (e.g., before and after implementation of an initiative)
<p>Data collection</p>	<p>Initiatives use routine, reliable administrative data for assessment, when appropriate. Initiatives ensure (i) modernized data collection systems and linkage procedures are in place and (ii) data are up-to-date and can be linked with other databases.</p>	<ul style="list-style-type: none"> • Number/percentage of governments or organizations releasing reports with current statistics • Number/percentage of governments or organizations reporting associations between socioeconomic and cultural factors and financial strain or financial wellbeing
	<p>Initiatives seek to implement data collection systems that support long-term assessment where administrative data is unavailable or incomplete.</p>	<ul style="list-style-type: none"> • Availability of new ongoing or periodic databases • Availability of qualitative data to contextualize statistics
	<p>Relevant and comprehensive demographic and socioeconomic data (e.g., race/ethnicity, sex, gender, socioeconomic status, immigration status) is routinely collected to allow for stratified analysis to better understand different groups' needs.</p>	<ul style="list-style-type: none"> • Availability of systematic collection of data categorizing identities and backgrounds • Number/percentage of governments or organizations presenting stratified or targeted data analysis

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Measurement of differential impacts	Initiatives conduct stratified analyses to determine differential long-term impacts (magnitude and direction) across population groups with the objective of minimizing social inequalities.	<ul style="list-style-type: none"> • Number/percentage of governments and organizations reporting social inequalities (e.g., from the most to the least disadvantaged groups) • Number/percentage of governments and organizations referring to updated, evidence-based reports on inequalities in their decision-making process
	Initiatives simplify assessment methods and publish protocols to support reproducibility and comparability across jurisdictions and over time.	<ul style="list-style-type: none"> • Number/percentage of initiatives with available step-by-step guidelines describing their assessment methods in detail • Number/percentage of initiatives with open access, or otherwise publicly available, protocols
Funding allocation	Initiatives set aside budget and resources, including for staff and training, to conduct long-term assessments.	<ul style="list-style-type: none"> • Number/percentage of staff agreeing with the statement that long-term assessments occur at the time expected • Number/percentage of staff reporting that initiatives apply evaluation findings about long-term impacts to refine activities
Assessment of long-term impacts to guide future funding	Long-term cost-effectiveness of initiatives support definition of funding priorities and decision-making regarding allocation of funds (e.g., budgetary expenditures or priorities).	<ul style="list-style-type: none"> • Availability of reports presenting analysis weighing the costs of investments and potential returns or value to society (e.g., tax base growth) • Number/percentage of initiatives using long-term or cost-effectiveness evidence to guide decisions about budget allocation, particularly when considering expenditure reduction • Stakeholders' perceptions on the clarity and sufficiency of information provided in the initiatives' cost-effectiveness reports to make independent and critical evaluations viable • Stakeholders' perceptions on data transparency (e.g., within organizations and governments)
	Governments prioritize the use of simple measures (e.g., rate of return for every dollar investment in the initiative) to assess long-term impacts and to support budget negotiation, including informed decision-making on how much, how long, and where to allocate resources.	<ul style="list-style-type: none"> • Reports of initiatives contain easy to calculate and interpretable economic metrics of long-term impacts • Availability of reports for third parties

SOCIOECONOMIC & POLITICAL CONTEXT

This domain targets social and political actions. It encompasses changes to the political and community landscape that, together, shape the availability of resources, opportunities for poverty reduction, possibilities for growth of the middle-class, and improvements in the distribution of power at the societal level.











ENTRY POINT FOR ACTION




SOCIOECONOMIC & POLITICAL CONTEXT




Expand Access to Financial Services & Products




Increase access to mainstream and alternative financial services and products that are inclusive, culturally appropriate, affordable (e.g., low-fee or no-fee), flexible in terms of contracts and transactions, and responsive to people’s needs and circumstances. Facilitate access to information about mainstream and alternative financial services and products.

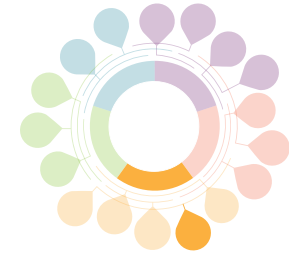
POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Financial inclusion (i.e., access to the formal financial system and institutions)</p>	<p>Initiatives help people who are unbanked or underbanked to participate in mainstream banking services through which people can cash or deposit cheques and safely save and access their money.</p>	<ul style="list-style-type: none"> • Number/percentage of unbanked or underbanked people • Trends in banking account ownership • Access to basic services (e.g., heating and water) increase among people who were previously unbanked or underbanked • Chances to secure employment improve among those people who recently obtained access to mainstream banking services • Number/percentage of people receiving electronic social welfare benefits payments
	<p>Initiatives focus on helping people to build credit score, access specialized loans (e.g., for home ownership), improve ability to save by providing low-fee or no-fee banking services and products, matched savings, and/or financial counseling, and support wealth accumulation.</p>	<ul style="list-style-type: none"> • Number/percentage of participants who established a credit score for the first time at the end of program • Number/percentage of people reporting an increase in their credit score • Number/percentage of low-income people who apply for and are successful in obtaining specialized loans • Annual personal savings rate • Average saving per person increases, particularly among low-income earners, while also being able to meet other financial obligations • High number/proportion of people receiving high-quality financial advice online or in-person
	<p>Initiatives promote fair access to the financial sector and provide new, tailored services and products for unbanked or underbanked people who are often considered to be too risky and less profitable as clients.</p>	<ul style="list-style-type: none"> • Number/percentage of innovative and affordable or no-fee banking services and products • Access to innovative and affordable or no-fee banking services and products • Number/percentage of underbanked, low-income people who agree with the statement that banking services and products meet their unique needs and short- and long-term goals • Number/percentage of low-income people with access to no-fee banking services and products

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Financial inclusion (i.e., access to the formal financial system and institutions)	<p>Initiatives are multidimensional and are attuned to the particular values and needs of different groups, depending on people’s social background and identities, instead of adopting a one-size-fits-all approach.</p>	<ul style="list-style-type: none"> • Availability of affordable or no-fee banking services and products (e.g., per jurisdiction) • Number/percentage of clients who report that their banking services accommodate their individual values and needs (e.g., relative to socioeconomic status or life circumstances) • Number/percentage of people who report that they can easily find and access banking services and products that meet their needs
	<p>Initiatives expand their offerings of financial services in the communities of target disadvantaged population(s), where banking outlets are often limited and quick-cash outlets are common.</p>	<ul style="list-style-type: none"> • Distance to the nearest banking outlets for target population(s) • Number/locations of banking outlets in a given area relative to the distribution of the population’s need for services
	<p>Initiatives provide accurate information on banking products and services that is widely and freely available, accessible, and easy for people with low English and French (other official languages) literacy and/or little previous exposure to banks and financial services to read and understand.</p>	<ul style="list-style-type: none"> • Number/percentage of initiatives using infographics (or other visual means) in their information materials to support easy and clear communication of a topic • Availability of materials through different media channels (e.g., magazines, websites, billboards, brochures, social media) • Number/percentage of initiatives adopting inclusive communication through language and format (e.g., adequate font size for people with impaired vision and plain language use)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Mainstream (formal), semi-formal, and informal financial services and products</p>	<p>Initiatives recognize that financial inclusion strategies (i.e., access to formal financial products and services) may have positive and negative impacts on a person's financial situation, which depends on the structures (i.e., financial products) and institutions (i.e., policies, programs, and services) of the financial sector.</p>	<ul style="list-style-type: none"> • Knowledge of the advantages and disadvantages of the formal financial system • Perceived access to affordable, no-fee financial services and products within the formal financial system (e.g., among disadvantaged people)
	<p>Initiatives consider the possible unintended consequences of financial inclusion strategies (i.e., access to formal financial products and services), such as taking on increased debt while building credit or prioritizing saving over emergency or basic needs, which can lead to, for example, the use of quick cash loans or borrowing from family or friends. Initiatives tailor strategies to protect disadvantaged groups who are using formal financial services and products from engaging in risky financial behaviours.</p>	<ul style="list-style-type: none"> • Number/percentage of people who asked for an extension for repayment • Number/percentage of people who failed to repay loan instalments by the deadline • Number/percentage of people who take loans to repay existing loans • Perceived level of difficulty to manage debts
	<p>Initiatives aim to help identify the most affordable, reliable options with fewer conditions that meet each person's financial values, needs, and goals through either mainstream banking services or semi-formal and informal financial products and services.</p>	<ul style="list-style-type: none"> • Financial confidence levels (e.g., among disadvantaged groups) • Number/percentage of people who report ease in finding the financial services and products they need within formal, semi-formal, and informal financial systems, that are supportive to their financial security (e.g., stratified by deprivation levels)
	<p>Initiatives acknowledge that appropriate and fair semi-formal and informal financial markets (e.g., borrowing from moneylenders and friends) may fit local sociocultural norms and the circumstances of a person's life. It recognizes that semi-formal and informal (non-exploitive) financial products and services may provide flexibility in terms of transactions and contracts and may offer reliable, free or low-cost options, particularly for people who experience complex needs. These may be viable alternatives for certain groups of people (e.g., those experiencing low-income) to achieve financial wellbeing.</p>	<ul style="list-style-type: none"> • Availability and accessibility of accurate and relevant information about semi-formal and informal financial services, products, and practices • Number/percentage of people reporting confidence in assessing the advantages and disadvantages of the non-mainstream banking system (e.g., among disadvantaged groups) • Number/percentage of disadvantaged people reporting that reliable semi-formal or informal financial services and products better meet their needs • Availability and perceived accessibility of mechanisms for people to report abusive and exploitation financial practices and obtain timely redress

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Financial literacy (i.e., knowledge and skills) and financial capability (i.e., attitude, knowledge, skills, and self-efficacy for day-to-day money management) programs</p>	<p>Considering people’s financial values, needs and contextual factors, initiatives help with knowledge acquisition about financial systems, institutions, products, services, and household finances as well as support skill development to help people navigate financial services and programs.</p>	<ul style="list-style-type: none"> • Availability of in-person (face-to-face or virtual) financial literacy programs • Availability of online financial literacy programs • Access to financial literacy programs (e.g., to all people in the community) • Availability of free or low-cost financial literacy programs • Knowledge of financial systems, institutions, products, services, and money management • Number/percentage of people who report knowing where to find the accurate, relevant, timely information needed to support their financial decision-making • Number/percentage of people who report shopping around and being able to consider several options before making a financial decision
	<p>Building upon financial literacy strategies, initiatives support adoption of positive attitudes and behaviours towards saving, borrowing, spending, and planning to better inform and facilitate people’s financial decision-making.</p>	<ul style="list-style-type: none"> • Availability of free or low-cost financial in person (or online) capability programs • People’s perceptions of the level of difficulty required for accessing financial capability programs (e.g., stratified by socioeconomic status) • Number/percentage of people with positive attitudes towards saving before and after participation in financial education programs • Number/percentage of financial educators and practitioners who report participants developed negative attitudes toward risky borrowing • Confidence in knowledge and skills regarding day-to-day money management • Number/percentage of people whose basic needs are met reporting staying within their budget (e.g., stratified by age and socioeconomic status) • Perceived ability to meet financial obligation and daily needs • Number/percentage of people who report considering spending money carefully and making informed financial decisions (e.g., stratified by sex, gender and age)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Financial literacy (i.e., knowledge and skills) and financial capability (i.e., attitude, knowledge, skills, and self-efficacy for day-to-day money management) programs	<p>Initiatives consider the context that constrains or enables people to exercise their money management decisions (e.g., insufficient income to cover basic expenses) and act in accordance with people’s best interests.</p>	<ul style="list-style-type: none"> • People’s perception of financial practitioners hearing and respecting their financial concerns and needs • Number/percentage of people who felt that financial practitioners developed customized strategies that met their needs and values • Number/percentage of financial educators and practitioners who report delivering personalized financial guidance and information according to people’s life circumstances and trajectories • Level of agreement with the statement that personalized steps outlined for improved financial literacy and capability are realistic and achievable
	<p>Initiatives help people to make informed decisions about what financial services and products reflect their values, meet their needs, and support their short- and long-term goals.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report knowing where to find appropriate, relevant, and accurate financial information and advice for making financial decisions • People’s perceptions of difficulty in finding financial services and products that meet their needs and values
	<p>Initiatives help people identify alternatives to using popular, but exploitative financial practices (e.g., payday lenders or cheque-cashing services).</p>	<ul style="list-style-type: none"> • Number/percentage of people feeling confident about their financial knowledge and skills in identifying and avoiding exploitative financial services and products • Number/percentage of people who report understanding the warning signs of financial exploitation
	<p>Initiatives provide independent information, resources, and tools on formal, informal, and semi-formal financial services and products.</p>	<ul style="list-style-type: none"> • Number/percentage of financial educators and practitioners who report delivering content/sessions dedicated to informal and semi-formal financial services and programs • Number/percentage of financial literacy and financial capability program participants who now feel well-informed on financial facts and concepts (i.e., improved financial knowledge) • Number/percentage of financial literacy and financial capability program participants who now feel well-instructed on how and where to find, understand, and act on financial resources (i.e., improved financial skills)






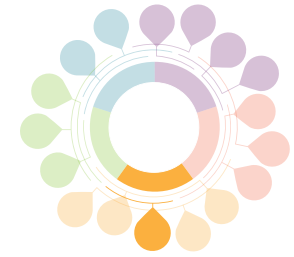
ENTRY POINT FOR ACTION

SOCIOECONOMIC & POLITICAL CONTEXT

Strengthen Employment Security (Income and Benefits)

Improve access to stable, well-paid, and regulated jobs with employee benefits programs for all workers.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Employment stability</p>	<p>Governments and a range of stakeholders (e.g., industry and advocacy groups) address changes in the nature of employment (due to gig economy and automation) and employment status (e.g., seasonal work).</p>	<ul style="list-style-type: none"> • Job stability (e.g., for those with precarious working arrangements) • Number/percentage of workers who secured full-time employment (e.g., stratified by age or socioeconomic status) • Number/percentage of workers who report thriving financially and enjoying economic growth • Number/percentage of workers who are overqualified for their jobs (e.g., stratified by race/ethnicity)
	<p>Policies and programs ensure employment conditions and work practices are stable, inclusive, and supportive of wealth generation, health, and overall wellbeing.</p>	<ul style="list-style-type: none"> • Availability of opportunities for promotion and career advancement (e.g., stratified by sex, gender, sexual orientation, and race/ethnicity) • Accommodation of breastfeeding employees' requirements in workplaces • Number/percentage of terminations of employment for failure to perform due to age or disability (i.e., where no legal protections exist)
<p>Income security</p>	<p>Governments and organizations develop strategies to prevent and address the consequences of income volatility associated with economic recessions, declines in stable contractual employment arrangements, increases in unemployment and underemployment rates, and decreases in cash assistance provided through welfare programs.</p>	<ul style="list-style-type: none"> • Number/percentage of existing programs and benefits that expand their target audiences, including population groups with need who were not previously targeted • Availability of new supports and benefits for target groups with high, complex needs • Access to income supports (e.g., among workers in precarious employment and working age people out of the labour force) • Income security (e.g., among workers in precarious employment and working age people out of the labour force) • Self-reported high/low variability of income
	<p>Initiatives address people's lack of access to sufficient and sustained income through education and job training opportunities, increase in cash welfare benefits, removal of minimum requirements for participation in welfare programs, and improved access to reliable, affordable financial services and products, including specialized loans with no or low fees.</p>	<ul style="list-style-type: none"> • Number/percentage of low-income people who enroll in free or low-cost education and training courses • Trends in the highest level of education achieved by adults • Availability of varied reliable, affordable financial services and products (e.g., to low-income people) • Availability of cash assistance • Perceived ability to provide for oneself and one's family • Perceived ability to cover basic needs and enjoy economic stability (e.g., among low-income individuals and families) • Number/percentage of people who report having money left over after meeting basic needs






ENTRY POINT FOR ACTION

SOCIOECONOMIC & POLITICAL CONTEXT

Enhance Quality Education

Facilitate access to education and training to improve people’s long-term income prospects.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Education and training</p>	<p>Initiatives address the educational and workforce training needs of people with no certification or degree to increase their employability, chances for securing better jobs with higher wages, and power to negotiate work conditions.</p>	<ul style="list-style-type: none"> • Levels of dependence on supports from governments and organizations • Average program receipt duration • Multiple, complex disadvantages experienced within and across generations • Number/percentage of adults earning their first degree or certification • Number/percentage of adults who previously did not have certification or degree transitioning to higher paying jobs • Number/percentage of adults who earned their first degree or certification and who feel they can request a salary increase • Unemployment rate (e.g., stratified by education) • Employment rate in the informal sector (e.g., stratified by race/ethnicity)
	<p>Initiatives provide equitable access to free or low-cost, high-quality education and workforce training. Initiatives seek to improve opportunities for all people – irrespective of their social backgrounds and identities – to secure socially and economically valuable jobs with economic security and a social safety net.</p>	<ul style="list-style-type: none"> • Rate of participation in apprenticeships among eligible people (e.g., stratified by age, sex, and gender) • Rates of part-time and full-time employment (e.g., stratified by race/ethnicity, age, sex, and gender) • Number/percentage of people feeling they can fully participate in civic and social life • Participants’ likelihood of being placed in a job with health insurance benefits
	<p>Initiatives adjust their programs to ensure qualifications, skills, and work experience of adults and youth are matched with the changing dynamics of the labour market, its needs and demands.</p>	<ul style="list-style-type: none"> • Number/percentage of staff who feel their programs adjust content and types of education and training whenever needed to better respond to the future knowledge and skills demands of a diversified workforce • Number/percentage of affordable or no-cost education and training courses, career planning tools, and other resources that quickly adapt to the latest changes in labour market • Qualification mismatch (e.g., stratified by immigration status)
	<p>Initiatives address the intergenerational transmission of the disadvantage cycle faced by working age groups who are the most exposed to chronic unemployment, such as people experiencing disability, racialized peoples, and older workers.</p>	<ul style="list-style-type: none"> • Generational complex disadvantage • Intergenerational transmission of welfare-income • Number/percentage of adults who grew up in low-income households who report working in higher paying jobs than their parents • Average income of the children when adults compared with income of their parents (e.g., for people with disadvantaged backgrounds)






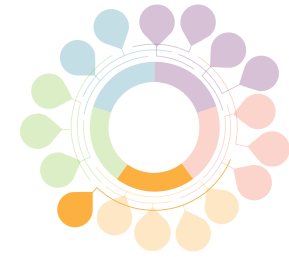
ENTRY POINT FOR ACTION

SOCIOECONOMIC & POLITICAL CONTEXT

Improve Housing Security

Strengthen affordable housing policies, including high quality options for public housing. Increase access to diverse affordable and supportive housing options in order to provide people with dignified choices that fit their needs.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Availability, accessibility, and affordability of housing options</p>	<p>Initiatives provide dignified long-term, transition, emergency, and supportive housing for people who face barriers to housing security (e.g., people who experience addiction or mental health challenges, people who experience intimate and family violence).</p>	<ul style="list-style-type: none"> • Number/percentage of people who experience or are at risk for homelessness reporting appropriate, supportive, and safe housing options • Waiting lists for shelter and housing services • Trends in demand for shelter spaces over time • Availability of varied housing services • People’s perception of housing services meeting their unique needs • Number/percentage of people placed in long-term housing
	<p>Initiatives help people find affordable, safe, secure, and accessible housing units that meet people’s needs.</p>	<ul style="list-style-type: none"> • Availability of affordable housing options • Rates of self-reported satisfaction with home affordability (e.g., stratified by housing tenure or area of residence) • Rates of self-reported satisfaction with sense of safety and security in the home (e.g., stratified by dwelling type or area of residence) • Rates of self-reported satisfaction with adequacy of number of bedrooms and amount of space (e.g., stratified by number of people per household) • Core housing need






ENTRY POINT FOR ACTION

SOCIOECONOMIC & POLITICAL CONTEXT

Promote Neighbourhood-Level Advantage

Increase neighbourhood-level access and opportunities for education, employment, safety, and security (e.g., addressing high exposure to the criminal justice system or providing meaningful supports for poorly funded public amenities). Target family, community, and neighbourhood through multi-level initiatives to improve local services and supports.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Safety, security, diversity, and quality of local services and amenities</p>	<p>Governments develop policies and regulations to support, create, and sustain safe and secure neighbourhoods in which all people can thrive.</p>	<ul style="list-style-type: none"> • Number/percentage of governments with a clear mandate of overseeing and supporting the development of equitable, safe, secure, and desirable neighbourhoods.
	<p>Governments fund essential local services and amenities (e.g., health care, parks and recreation spaces, public transportation) equally across neighbourhoods regardless of neighbourhood-level socioeconomic status (SES) and, if needed, provide additional support for high-quality and desirable amenities and services in low-SES neighbourhoods.</p>	<ul style="list-style-type: none"> • Funding equity among services and programs per jurisdiction • Inequalities in terms of diversity of services and amenities among neighbourhoods • Perceived neighbourhood safety • Levels of self-reported satisfaction with the quality of local services • Levels of self-reported satisfaction with the amenities located in the housing area • Perceived level of social connectedness (social capital, social cohesion) within neighbourhoods
	<p>Governments and organizations collect neighbourhood-level data (e.g., crime rates, quality of and access to green spaces, access to public transportation).</p>	<ul style="list-style-type: none"> • Availability of open-access or public-access databases • Periodic reports present updated findings on the inequalities among neighbourhoods and make recommendations for action
	<p>Governments regulate anti-discrimination in policing and work together with community organizations and stakeholders to better assess and address local strengths and needs.</p>	<ul style="list-style-type: none"> • Trends in representation of people of colour (e.g., Indigenous, Latino and Black groups) in the criminal justice system • Availability of mechanisms and channels to denounce racial biases in policing • Perceived level of difficult in access and report racially motivated incidents • Levels of trust in the police in disadvantaged neighbourhoods • Crime rates in low socioeconomic status neighbourhoods • Levels of overall wellbeing (e.g., stratified by neighbourhood-level income) • Public trust • Level of public support for the anti-discrimination regulation

SOCIAL & CULTURAL CIRCUMSTANCES

This domain is about political, community, organizational, and individual actions that shape or recognize social and cultural contexts, hierarchies of power, and people's social backgrounds and identities (e.g., immigration status, gender, sexual orientation, race/ethnicity) that accumulate to impact their financial circumstances.











ENTRY POINT FOR ACTION

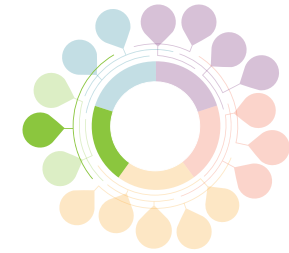
SOCIAL & CULTURAL CIRCUMSTANCES

Include Cultural Values of Financial Practices & Ways of Living

Recognize and respect the complexity and diversity of cultural values attributed to financial resources (e.g., money, goods) and financial transactions. Build initiatives that recognize the symbolic and economic values of different ways of being and doing (e.g., pay for informal caregiving).

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Instrumental and symbolic value of money and assets</p>	<p>Initiatives acknowledge that the significance of economic resources is both instrumental (from a utilitarian approach/ as a commodity) and symbolic (from a relational, value-based approach).</p>	<ul style="list-style-type: none"> • Number/percentage of people reporting not feeling judged for their cultural values shaping their financial decisions • Number/percentage of people who report finding supportive environments to share their stories and lived experiences when discussing financial issues
	<p>Initiatives recognize the plurality of rationalities (e.g., solidarity and family relationships) operating in financial decision-making, which may go beyond and above weighing economic costs and benefits.</p>	<ul style="list-style-type: none"> • Perception about strategies being respectful to the people’s sociocultural values and meanings attributed to their economic resources • Number/percentage of people who report not feeling bullied or intimidated by staff over financial matters • Number/percentage of records of abusive interactions with staff during financial decision-making
<p>Culturally appropriate and sensitive strategies</p>	<p>Initiatives consider the diverse and complex social, cultural, and historical conditions of people’s lives, communities, or population groups.</p>	<ul style="list-style-type: none"> • Number/percentage of initiatives with flexible implementation to accommodate targeted populations’ values and needs
	<p>Community-led initiatives that are designed and implemented using a partnership model can facilitate a good fit with cultural values, community needs, and sustainability.</p>	<ul style="list-style-type: none"> • Number/percentage of initiatives with mechanisms for (meaningfully) engaging community partners in all phases of the initiatives • Number/percentage of initiatives with strategies in place encouraging disadvantaged groups to share their lived experience with financial struggles and successes • Number/percentage of initiatives that prioritize improving community engagement in order to better serve the community

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Sociocultural norms and moral values around financial transactions</p>	<p>Initiatives contextualize the sociocultural appropriateness of financial practices and programs. Service providers have a clear, shared understanding of why some population groups – even when struggling financially – feel responsible and obliged to provide financial support and ensure financial wellbeing of their peers, friends, and relatives.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report difficulties in refusing to lend money to family and friends • Number/percentage of people feeling confident they can turn to relatives and friends for financial emergencies • Periodic staff training programs and learning opportunities about recognition and respect of diverse sociocultural norms and expectations around financial practices
<p>Self-worth and values of people's different ways of being and doing</p>	<p>Initiatives that focus on equity and inclusion increase the symbolic and economic value of people's many roles, including targeting ways of being and doing that are typically unpaid and/or undervalued.</p>	<ul style="list-style-type: none"> • Number/percentage of caregivers feeling that society acknowledges their work by providing paid leave with no contingencies or conditions • Levels of self-reported satisfaction with government assistance and paid caregiving services (e.g., stratified by socioeconomic status) • Financial stress among caregivers (e.g., stratified by age, sex, and gender) • Number/percentage of initiatives that acknowledge, respect, protect, and incorporate ancestral knowledge and traditions from Indigenous communities • Number/percentage of Indigenous communities that feel the initiative symbolically values the cultural and environmental work they perform in the community (e.g., in remote communities) • Distribution of benefits per type of caregivers









ENTRY POINT FOR ACTION




SOCIAL & CULTURAL CIRCUMSTANCES

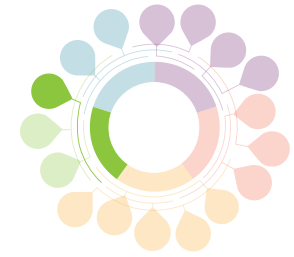
Address Stigma & Discrimination (e.g., systemic racism and ableism)

Build initiatives to explicitly reduce stigma and discrimination of groups who experience cumulative disadvantage across lifespan (e.g., racialized people) and intersecting challenges (e.g., Indigenous woman experiencing disability) in financial services, job markets, and workplaces. Address financial abuse and barriers to both financial independence and intergenerational wealth-building that disadvantaged groups have systematically experienced.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Trauma, violence, and abuse</p>	<p>Initiatives take a trauma-informed, strengths-based approach and address the consequences of stigma and discrimination, which includes trauma, violence, and abuse.</p>	<ul style="list-style-type: none"> • Number/percentage of programs that provide services to support the healing process from physical and psychological trauma as well as protection and security to people experiencing domestic and family violence • Number/percentage of survivors who feel empowered to keep themselves and their family safe • Survivors' ability to choose when/if they want to participate in financial literacy and capability programs • Periodic training on trauma-informed approaches as part of staff development strategies • Number/percentage of trauma-informed, strengths-based initiatives with implemented systems for progress monitoring and quality assurance
<p>Stigma and shame of debts</p>	<p>Initiatives recognize and address stigma and shame surrounding unmanageable financial debt (i.e., high debt levels compared to annual household income). Initiatives move away from judgmental language and adopt a strengths-based approach to support people managing their debts.</p>	<ul style="list-style-type: none"> • Individual levels of financial stress due to high debt load • Number/percentage of people seeking appropriate, reliable support to debt repayment • Number/percentage of people who report feeling that their debts are easily manageable • Level of non-mortgage debt before and after program

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Access to financial services and products</p>	<p>Initiatives ensure equitable conditions for all people to access financial resources and products.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report enjoying power to choose whatever financial services and products best meet their needs (e.g., stratified by socioeconomic status) • Web accessibility • Use of assistive technology in online and mobile financial services • Number/percentage of rural and remote communities with adequate broadband infrastructure • Trends in use of financial apps and online services (e.g., among people with vision disabilities)
	<p>Regardless of their social backgrounds and identities, people do not feel discriminated against and are treated equitably.</p>	<ul style="list-style-type: none"> • Number/percentage of initiatives that offer professional training opportunities focused on increasing cultural awareness and addressing staff’s assumptions and misconceptions of people’s financial knowledge and behaviours, particularly at financial institutions • Number/percentage of seniors and women who report receiving condescending financial advice • Type of advice for investments received (e.g., among non-white and white people) • People’s perception of the availability and accessibility to mechanisms to report discrimination in services and programs
	<p>Organizational culture embraces diversity and inclusion to better respond to and support people’s needs and values. Initiatives help staff have a clear understanding of the multiple, complex effects of discrimination disadvantaged people face due to their social identities and backgrounds (e.g., senior Black women with hearing impairment). Workplaces strengthen their diversity and inclusiveness strategies, including in hiring and promotion processes.</p>	<ul style="list-style-type: none"> • Availability of periodic staff training programs on practices about how to be respectful to diversity and inclusive in their day-to-day activities. • Number/percentage of staff feeling well-prepared to deal with socioculturally diverse clients • Number/percentage of initiatives with promotion of diversity and inclusiveness as part of the organizations’ goals • Percentage of applicants for open positions from diverse social backgrounds • Ratio of female and non-binary candidates who were selected for a job interview to that of male candidates • Trends in promotions awarded to people from diverse and non-diverse social backgrounds • Inequalities in retention levels (e.g., based on sex, gender, race/ethnicity, and age)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Employment and labour protection	<p>Initiatives ensure easy access to labour market opportunities for well-paid, secure, regulated employment as well as safe and healthy working conditions for all people, including newcomers.</p>	<ul style="list-style-type: none"> • Overrepresentation of disadvantaged groups in low-wage service jobs (e.g., workers from Black or Indigenous communities, workers experiencing visible and invisible disabilities, immigrants) • Gender parity in senior and middle management positions per country (e.g., in private sector) • Women’s earnings as percentage of men’s (e.g., stratified by occupation categories)
Wealth-building	<p>Initiatives address the root causes of socioeconomic deprivation and financial exclusion and recognize that historic, persistent discrimination against certain population groups has imposed barriers to building intergenerational wealth (i.e., more assets and/or money).</p>	<ul style="list-style-type: none"> • Household wealth by age (e.g., stratified by race/ethnicity, immigration status) • Share of household wealth by generation • Trends of wealth distribution at societal level • Levels of participation in government-led saving plans/accounts to fund post-secondary education for children (e.g., stratified by household income, immigration status)
Financial decision-making power (imbalances)	<p>Initiatives address power imbalances in financial decision-making and promote individual agency, particularly among disadvantaged groups who are the target of financial abuse.</p>	<ul style="list-style-type: none"> • Perceived control over financial resources • Percentage of conditional cash transfers to women (compared to men) • Social benefits payment to the accounts of people experiencing disabilities • Self-reported shared responsibility for managing household finances • Self-reported financial role within household (i.e., dependent, contributor, key financial decision-maker) • Person responsible for budgeting in the household



ENTRY POINT FOR ACTION

SOCIAL & CULTURAL CIRCUMSTANCES

Foster Connection & Belonging

Enhance community capacity, empowerment, and connections through community-led or participatory approaches promoting social capital and social cohesion.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Community development and strengths-based strategies	Initiatives adopting a community-driven, participatory approach have their goals and plans of action defined by and for the community (based on what they deem relevant and appropriate) and enjoy a broader impact.	<ul style="list-style-type: none"> • Number/percentage of participants reporting increased knowledge of topics relevant to their community and life situations • Participants report on how their gained skills and tools can positively impact their own community • Prevalence of the outcome of interest among non-participants • Number/percentage of participants who report their family and friends (i.e., non-participants) also benefited from the positive effects of the initiative
Trust, hope, and rapport-building	Initiatives adopt a multidimensional and long-term approach to foster trust in people and services, build relationships, and increase hopefulness in the future.	<ul style="list-style-type: none"> • Levels of perceived trust in the community services and structures • Level of agreement with the statement that community provides opportunities to build social relationships with other residents • Individual hopefulness in the future
Financial empowerment	Initiatives design specific strategies for empowering those who feel powerless and like they lack control over their circumstances.	<ul style="list-style-type: none"> • Number/percentage of people who report gaining or renewing their sense of control over their financial and life circumstances (e.g., stratified by sex, gender) • Perception of ability to plan for financial future (e.g., stratified by age, immigration status)
Family and community engagement	Initiatives are equitable, tailored, and take a long-term approach to facilitate family and community engagement and supportive involvement.	<ul style="list-style-type: none"> • Satisfaction levels of participants with the amount and quality of support received among participants • Number/percentage of community members who are motivated to continue participating in targeted programs and in their community more broadly. • Success rates of initiatives over time
Community building	Initiatives use group-based community development activities and long-term engagement with community members to build strong, supportive relationships and foster community capacity. Hosting initiatives in the target community, having facilitators from the target community, and tailoring initiatives to target population(s) can facilitate community-building activities.	<ul style="list-style-type: none"> • Number/percentage of initiatives that ensure social participation by people of different socioeconomic groups and identities in decision-making • Number/percentage of participants from diverse social backgrounds and identities who report seeing themselves represented in the initiatives • Number/percentage of initiatives that adopted shared language for enhanced communication and collaboration • Average attendance (e.g., stratified by race/ethnicity) • Resource usage (e.g., stratified by socioeconomic status)

LIFE CIRCUMSTANCES

This domain targets political, community, organizational, and individual actions that impact people's complex life circumstances, multiple roles, and power relationships (e.g., individual agency and power within a household) that come together – positively or negatively – to shape their financial situation.











ENTRY POINT FOR ACTION




LIFE CIRCUMSTANCES

Develop around People’s Everyday Realities

Remove barriers to enrolment and participation in financial strain and financial wellbeing related initiatives (e.g., access to childcare, transportation costs). Ensure the timing and content of the initiatives are tailored to the target populations. Consider people’s values, life stages, life demands, and daily roles and responsibilities.

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Wrap-around and integrated support</p>	<p>Initiatives develop an individualized plan of care for people who experience complex needs and/or disadvantage, which helps people to navigate the supports, services, and benefits available (e.g., completing applications and forms and providing referrals) to facilitate access.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report feeling overwhelmed by the application process • Level of self-reported satisfaction with assistance received to apply for programs • Number/percentage of disadvantaged people who report meeting their basic needs • Number/percentage of people who receive benefits from more than one program • Trends in living and health conditions (e.g., among the most disadvantaged groups)
	<p>Initiatives partner and foster collaboration with other organizations when offering wrap-around supports to meet people’s complex needs.</p>	<ul style="list-style-type: none"> • Number/percentage of intersectoral and intergovernmental collaborations with a clear mandate and framework for accountability • Number/percentage of intersectoral and intergovernmental collaborations with specific structures and processes that prioritize actions for achieving shared goals • Number/percentage of intersectoral and intergovernmental collaborations reporting outcomes according to the accountability framework and/or shared goals
	<p>Wrap-around initiatives employ a team-based, collaborative approach through which organizations provide comprehensive, holistic support to individuals, while avoiding fragmentation of policies, programs, and services.</p>	<ul style="list-style-type: none"> • Number/percentage of initiatives integrating policies, programs, and services to best respond to a particular need (e.g., unemployment) through co-location, or using a shared, single application process, etc. • Number/percentage of initiatives with memorandums or declarations that set out the main responsibilities of the staff members involved in the collaborative work • Number/percentage of recipients who feel the program has provided support in the areas they most needed

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Entry requirements for community services and programs	Initiatives remove rigid program access requirements that can exclude disadvantaged people.	<ul style="list-style-type: none"> • Number/percentage of people feeling not afraid of applying for the programs and services because of potential life changes • Number/percentage of applications relative to need (i.e., level of unmet needs decrease)
	Initiatives remove contingencies and conditions that limit enrolment (e.g., providing matched savings, which is by design contingent on initial savings and housing loans for high-engagement participants).	<ul style="list-style-type: none"> • Ratio of recipients to people who meet program eligibility criteria • Annual reciprocity rates • Number/percentage of people who report feeling encouraged to register in the programs and services • Number/percentage of people with multiple, complex needs who have their benefits granted
	Initiatives provide support for all people who are interested to sustain or achieve the minimum targets for participation.	<ul style="list-style-type: none"> • Number/percentage of recipients feeling motivated to continue participating in the programs and services • Number/percentage of recipients fulfilling the minimal requirements • Perceived benefits of program
Evaluation and eligibility assessment	Community-led initiatives understand recipients are managing competing priorities associated with their experiences of complex disadvantage.	<ul style="list-style-type: none"> • Number/percentage of programs and services offering flexible, unconventional hours for on-site support • Number/percentage of programs and services with no penalties for rescheduling of in-person assessments • Drop-out rates related to inability to attend in-person assessment
	Initiatives undertake a simplified assessment process to avoid imposing a burden for engagement upon recipients in terms of time, energy, and costs.	<ul style="list-style-type: none"> • Perceptions of staff about the extensiveness and onerousness of the assessment process • Trends of administrative costs for assessing if recipients are still meeting the administrative requirements and demands • Trends in time associated with periodic assessments of recipients • Number/percentage of applicants and recipients who report that the assessment process is cumbersome or onerous
	Initiatives move away from a punitive, retaliatory approach by eliminating or minimizing obligations (e.g., high – and sometimes unrealistic – job search expectations and compulsory work) and coercions and sanctions for noncompliance.	<ul style="list-style-type: none"> • Levels of stress related to the assessment process among recipients • Compliance levels

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Information about services and programs	<p>Initiatives provide accurate, safe, unbiased, and trusted information that can address people’s fears of repercussions related to applying for and receiving benefits and supports.</p>	<ul style="list-style-type: none"> • Number/percentage of pregnant women reporting not being afraid of unsupportive workplace when considering applying for parental leave • Number/percentage of applications for parental leave (e.g., stratified by occupational categories) • Approval rate of applications for parental leave (e.g., stratified by occupational categories) • Number/percentage of parents/guardians who report feeling less afraid of applying for child support due to the risk of incarceration associated with noncompliance with payment obligation • Participants report on their fears of negative consequences associated with their enrolment in the program (e.g., among people experiencing disabilities or unemployed people)
Back-to-work support services	<p>Initiatives focused on transition to employment adjust or eliminate work contingencies (e.g., increasing benefits amount based on work, decreasing benefits in a stepwise fashion after compensation).</p>	<ul style="list-style-type: none"> • Beneficiaries’ perceptions of the effect of removing obligations • Individual’s satisfaction with the support they received to find their way into workforce • Rates of temporary suspension of benefits for failure to comply with program requirements • Monetary fluctuations in social assistance payments to an individual while in the program
	<p>Initiatives analyze not only the effectiveness of work contingencies, but also their impact on each population group, particularly seeking to reveal what kinds of employment disadvantaged groups are finding when re-entering in the workforce.</p>	<ul style="list-style-type: none"> • Number/percentage of people experiencing disabilities who report not feeling obligated to accept low quality and insecure jobs with reduced benefits for fear of losing social support • Number/percentage of participants who secure sufficient and sustained employment (e.g., stratified by deprivation level) • Number/percentage of staff who believe evaluation of individual labour market prospects are fair and match with people’s work-experience and education • Number/percentage of initiatives with instruments and tools in place to capture people’s feedback on the impact of work contingencies on their trajectories to find well-paid, secure jobs • Ratio of effectiveness of programs and services with more work contingencies to that of programs and services with less work contingencies in terms of helping people reaching their goals









ENTRY POINT FOR ACTION




LIFE CIRCUMSTANCES

Consider Diverse Household Financial Circumstances

Create initiatives that are appropriate to people’s current financial circumstances, particularly for people experiencing poverty and facing unmet basic needs (e.g., food insecurity, energy insecurity, housing insecurity). Set realistic, achievable goals (e.g., building savings only after basic needs are addressed).

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
<p>Savings</p>	<p>Initiatives acknowledge that a person’s ability to save is intrinsically related to their social and financial situations. Savings-targeted initiatives consider how people are financially coping on a weekly basis as well as understand the nature of their work, their employment security and working conditions, the absolute level, volatility and source of their income, welfare payments, and their life goals and priorities.</p> <hr/> <p>Initiatives develop a customized achievable and realistic financial strategy for savings that aligns with a person’s life and financial circumstances, including their unique goals, values, and needs.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report increasing their savings balance on a monthly or yearly basis, regardless of the amount • Number/percentage of participants who report that they do not feel judged for their inability to save money • Number/percentage of people who find it difficult to come up with a lump sum of money for an emergency <hr/> <ul style="list-style-type: none"> • People’s perceived ability to save money • Participation rate in automatic savings programs • Self-reported amount (e.g., in Canadian dollars) that could be raised in a week • Number/percentage of people who report savings for more than six consecutive months
<p>Financial resilience</p>	<p>For population groups whose basic needs are already met, initiatives provide supports for people to improve their capacity to cope in times of financial adversity (i.e., financial resilience) so they are better equipped to weather and recover from a future financial shock, such as an unexpected major expense or income drop. For population groups struggling to meet their basic needs, initiatives first focus on addressing the barriers limiting people’s abilities to afford essential necessities, such as food and shelter.</p>	<ul style="list-style-type: none"> • Self-reported savings balance • Individual debt management skills • Self-reported capacity to meet living expenses (e.g., change in capacity over time) • Confidence levels in ability to raise emergency funds (e.g., stratified by income levels) • Average number of owned financial products (e.g., bank account, credit, insurance) • Confidence levels in financial decision-making among participants of financial capability programs (i.e., knowledge acquisition, skill development, and concrete opportunities for behaviour change) • Number/percentage of people who report leveraging financial support from social networks to meet their financial needs • Number/percentage of people who feel their community connections help them navigate available services (i.e., proxy of social capital)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Financial rehabilitation (i.e., starting over financially without debt)	<p>Initiatives raise awareness of the ripple effects of financial rehabilitation (e.g., limited opportunities for buying a house or opening a business) and the stronger negative impact on people with a low income and insecure employment relative to people of higher socioeconomic status.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report having access to clear and accurate information about the socioeconomic consequences of filing for bankruptcy, such as a reduced credit rating (included in their credit reports for years) and difficulties in obtaining loans, a mortgage, or credit cards • People's reports on their experiences in finding and using free, reliable, and unbiased financial advice (e.g., credit counsellor) to help them navigate their debts and improve their financial situations • Bankruptcy rate
	<p>Initiatives help people make informed decisions about their actions towards their debts and find the best alternatives for different socioeconomic groups, considering people's life circumstances.</p>	<ul style="list-style-type: none"> • Confidence levels about plans to pay off debt • Individual's perceptions of progress towards paying down their debt • Number/percentage of participants who report knowing how and where to go for information and advice before making financial decisions
	<p>Initiatives minimize the risks of bankruptcy-triggering poverty traps among disadvantaged people with insecure jobs and low and volatile income. Initiatives seek to equalize their conditions to those of people with access to sufficient and secure employment and steady and livable income.</p>	<ul style="list-style-type: none"> • Financial attitudes and behaviours (e.g., credit use, spending, and savings) before and after filing for bankruptcy • Number/percentage of people who agree their bankruptcy meant a fresh start in life (e.g., stratified by socioeconomic status) • Levels of self-reported satisfaction with current financial situation (e.g., stratified by income levels)

POLICY TARGETS 	EVIDENCE-BASED STRATEGIES 	SAMPLE INDICATORS 
Financial self-efficacy	<p>Initiatives (including financial self-efficacy strategies) boost people’s financial confidence while acknowledging the enabling or constraining financial environment and one’s life circumstances.</p>	<ul style="list-style-type: none"> • Confidence levels in financial skills • Confidence levels in financial decision-making • Perceived ability to pursue financial goals
	<p>Initiatives enhance knowledge of day-to-day money management and how to choose and use financial services and products while building upon people’s lived experiences of financial decision-making.</p>	<ul style="list-style-type: none"> • Number/percentage of people who report keeping watch of their financial affairs • Number/percentage of people who feel well-informed about finances • Number/percentage of people who report weighing risks and benefits before choosing financial services and products
	<p>Initiatives tailor the content of financial self-efficacy strategies that target low-income people and those who have experienced significant increases in expenditures in order to leverage external opportunities and mitigate barriers people face on a daily basis.</p>	<ul style="list-style-type: none"> • Number/percentage of low-income people who feel the services and programs set up achievable and realistic goals for them • Number/percentage of people who report feeling confident about navigating through life transitions • Levels of confidence in budgeting and managing finances • Risks to debt (e.g., middle-income people facing financial windfalls)

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