

Belon AP¹, Nykiforuk CIJ¹, de Leeuw E², Harris P², Glenn N¹, Yashadhana A², Jaques K², Nieuwendyk L¹.

¹ Centre for Healthy Communities, School of Public Health, University of Alberta, Edmonton, Canada, ² Centre for Health Equity Training, Research and Evaluation, University of New South Wales, Sydney, Australia.

Website: uab.ca/chc. Email: healthycommunities@ualberta.ca

BACKGROUND

Current initiatives targeting individuals' financial situations have focused on behaviour change and consequences of poverty; such policies, programs, services, and practices are more likely to produce short-term effects. Addressing the determinants of financial strain and poor financial wellbeing (e.g., structural unemployment, deterioration of welfare systems, and discrimination) is needed. Our research-practice collaborative project developed a unique guidebook of strategies and indicators to support decision-makers and stakeholders in designing, implementing, and assessing actions on financial wellbeing and financial strain across diverse settings and jurisdictions.

METHODS

The Guidebook builds on our newly developed Action-oriented Public Health Framework on Financial Wellbeing and Financial Strain (Fig. 1). We conducted a rapid realist review, policy scan, and critical literature review to identify targets, evidence-based strategies, and indicators for each of the 17 entry points for action presented in our Framework. Using an Integrated Knowledge Translation approach, we invited a diverse body of representatives from governments and other stakeholders linked to universities and organizations to work alongside the research team in the refinement of the Guidebook. They provided feedback via online questionnaires, workshops, and group and individual meetings.

RESULTS

Our innovative Guidebook (Fig. 2) is divided into sections representing the five domains in the Framework: Government (All Levels), Organizational Culture, Socioeconomic and Political Context, Sociocultural Circumstances, and Life Circumstances. Under each domain, there are entry points for action for which we developed targets (where to act), strategies (what to do), and progress and outcome indicators (how to monitor and assess). The Guidebook is available in English and French.

DISCUSSION

- The Guidebook, like its companion Framework, reflects the interconnections between individual agency and contextual factors affecting people's opportunities to be and feel financially secure.
- It provides high-level guidance for organizations and governments designing, implementing, and assessing or evaluating initiatives related to financial wellbeing or financial strain at the individual or structural levels.
- It can help strengthen a wide range of initiatives (e.g., financial inclusion, transportation services, childcare provision) by encouraging equity-focused thinking in the decision-making and development of partnerships across government sectors and organizations.



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

POLICY TARGETS	EVIDENCE-BASED STRATEGIES	SAMPLE INDICATORS
Instrumental and symbolic value of money and assets	<ul style="list-style-type: none"> 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). Initiatives recognize the durability of relationships (e.g., solidarity and family relationships) reporting in financial decision-making, which may go beyond and above weighing economic costs and benefits. 	<ul style="list-style-type: none"> Number/percentage of people reporting not feeling judged for their cultural values when making their financial decisions Number/percentage of people who report finding supportive environments to share their stories and lived experiences when discussing financial issues Perception about strategies being reported to the people's sociocultural values and meanings attributed to their economic resources Number/percentage of people who report not being bullied or intimidated by self over financial matters Number/percentage of records of abusive interactions with staff during financial decision-making
Culturally appropriate and sensitive strategies	<ul style="list-style-type: none"> Initiatives consider the diverse and complex social, cultural, and historical conditions of people's lives, communities, or population groups. Community-led initiatives that are designed and implemented using a partnership model can facilitate a good fit with cultural values, community needs, and sustainability. 	<ul style="list-style-type: none"> Number/percentage of initiatives with flexible implementation to accommodate targeted populations' values and needs Number/percentage of initiatives with mechanisms for meaningfully engaging community partners in all phases of the initiative 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

FIGURE 2. Sample Pages of Guidebook of Strategies and Indicators.

MORE INFORMATION

- Centre for Healthy Communities (CHC), Centre for Health Equity Training, Research and Evaluation (CHETRE). Guidebook of Strategies and Indicators for Action on Financial Wellbeing and Financial Strain - Executive Summary [Internet]. Edmonton (Canada): Centre for Healthy Communities; 2022. 71 p. DOI : 10.53714/giok6749. Available from: https://www.ualberta.ca/public-health/research/centres/centre-for-healthy-communities/what-we-do/financial_wellbeing.html
- 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/lerm5260. Available from: https://www.ualberta.ca/public-health/research/centres/centre-for-healthy-communities/what-we-do/financial_wellbeing.html