



# Social Return On Investment (SROI) Case Study: Women Moving Forward



## Fast Facts

For many years, support groups have been available for teen mothers between the ages of 13-20 who are living in the Jane Finch area.

Upon reaching 20, the young women had learned how to parent, to address relationship issues and had survived a highly complicated transition from teen to adult.

But most had not been able to develop a career or long term plan. Without a plan, they knew that they would remain on course for a life of poverty.

**Women Moving Forward** was created in response to the desire of young, sole-support mothers, to achieve financial sustainability and personal self-sufficiency.

- 110 women have participated since 2005
- 72% have successfully completed the program
- 65% no longer receive Ontario Works
- 50% report better parenting skills
- 83% of the women report increased financial knowledge
- 99% report improved decision-making

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**"Women Moving Forward helped so much to realize my goals and dreams. It was a way for me to take control of my future and education, and put in place specific action steps to reaching my goals. Here I come world, look out!" *Rachelle, Azure Queens***

## Program Background:

Women who become sole-support mothers at a young age face many obstacles. These include poverty, an incomplete high school degree and the lack of resources to create an action plan that will guide them as they change their circumstances.

Women Moving Forward (WMF) was designed in response to the desire of young sole-support mothers to achieve self-sufficiency and a life of financial sustainability. The program offers guidance and support as participants overcome the obstacles that might otherwise prevent them from achieving their financial sustainability and self-sufficiency goals.

Over a 10-month period, participants experience a process of self-assessment and goal setting, professional development and training. At the end of their experience, women have a plan of action, clear goals and the confidence to achieve them.

## Social Value Created

While Women Moving Forward does enable young, sole-support mothers to move into the workforce, to complete high school and to attend post-secondary and training, the program also creates value in many other ways.

All WMF participants are living in poverty with their children when they enroll in the

program. Along with poverty, their families are often living in unstable housing, with a lack of adequate clothing, limited access to healthy food, poorer health and multiple stresses. When this is a day-to-day reality, the negative impact can increase the likelihood of mental health issues, such as depression and anxiety.

These feelings of disempowerment and a tendency towards depression and/or anxiety can be passed down to one's children.

Due to their circumstances, young, sole-support mothers suffer from low self esteem and hold a limited view of their own and their child/children's futures. They

don't possess the most basic financial planning skills, do not typically self-advocate in a positive way (if at all), and typically feel completely disempowered.

Many WMF participants have experienced emotional, physical and financial abuse, both as children and in their adult life. These women have become so accustomed to abuse that they simply do not realize that they should be treated with greater care and respect.

Women Moving Forward creates value by moving a women from disempowerment to self-sufficiency. While a key goal of the program is helping women achieve financial security, self-sufficiency also involves learning to manage their money, learning to take care of basic necessities, increased self-confidence and setting a higher personal standard for themselves and their children.

## Theory of Change—Summary

*Young, sole-support mothers on social assistance who demonstrate their commitment to breaking the cycle of poverty will become economically self-sufficient, more active in their community and stronger role models for their children when they are offered tools, support and opportunities to change their circumstances.*



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## About the Program

While the WMF program is a 10-month program with a planned routine and curriculum, it is also a highly personalized experience.

To begin, participants are required to research and choose 2-3 possible career paths that they might like to pursue, based upon extensive self-reflection and self-assessment. Each participant then designs a professional development plan that will assist her to prioritize her interests and to map out the time, resources and steps required to achieve her career objectives.

Finally, the women are supported as they explore their employment opportunities and pursue further education or skills development. This might include returning to complete their high school diploma, completing a post-secondary bridging program, or beginning their post secondary degree.

Some participants also complete skills training courses, or enter directly into the workforce.

## Participant Outcomes

In addition to becoming more financially independent, there are a number of changes that WMF women typically achieve.

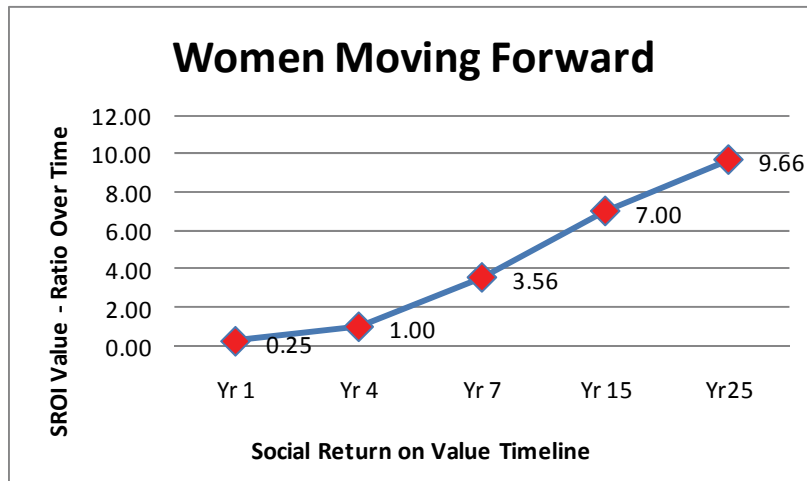
They learn about the government, their rights and how to self-advocate. They learn about what community resources are available to them, and as a result, participants become effective at accessing resources (i.e. student finance programs or skills training) and supports (i.e. counselling or recreational programs).

Their confidence increases as they realize their potential to achieve the goals they set out for themselves. The women increase their ability to think critically and process information, both academically and financially. They work toward their goals more persistently, finding ways and resources to overcome

barriers and achieve personal milestones.

As the communication and literacy skills of participants increase, they advance their career readiness. Many discover they can write at a college/university level. With an increased sense of confidence in their own school work, women become more engaged in helping their children with daily homework, and become more positive role models for their families. They often become more actively engaged in their community, as volunteers, as part of faith-based organizations or simply as more active neighbours.

Figure 1



## Valuing Change— Social Return on Investment

In calculating the SROI of the Women Moving Forward program, the timeframe during which the change occurs is an important consideration. (See Figure 1).

In year 1, the year of their enrolment, value is created as a woman's sense of empowerment increases, as she resolves

negative relationship issues and becomes a more confident and resourceful parent. These changes lead to a reduced need for police intervention and a reduced risk of an intervention by Children's Services for women who were previously experiencing violence or turmoil at home.

Typically, it is after the program is completed that the women move into work, training or education. Those who must finish high school will take longer to move off social assistance and other subsidies, but they do eventually.

Upon entry into the workforce or post-secondary training, women will no longer be accessing government subsidies for transportation or for an annual a grooming allowance (as part of a job readiness program). Those pursuing post-secondary education will access OSAP loans, and then pay them back over time, with interest.



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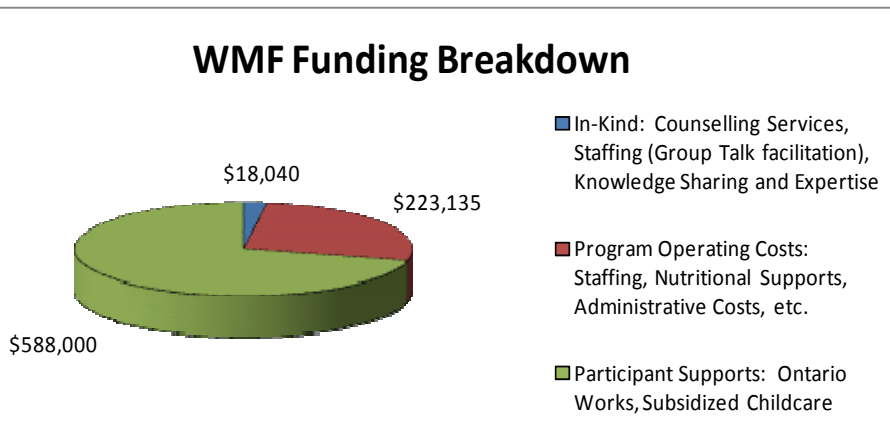


One of the most significant sources of social value created flow from women's new-found housing stability. Before enrolling in WMF, many women found they were paying nearly 90% of their income towards rent, and they often found themselves behind in their rental payments, with the threat of eviction very real. Women often used credit cards to cover the cost of daily living, such as food and clothing for their children. Those that took out credit cards found themselves paying interest at 19%, and many were in great financial debt. Women found themselves moving as many as four times a year due to the threat of eviction over rental arrears, which added not only to their financial burden, but their emotional and mental stress.

## The Value of Annual Investment

The Jane/Finch Community and Family Centre partners with several agencies and investors in order to make the Women Moving Forward program a success. Currently, the Ontario Government invests in the success of WMF women through Ontario Works (which includes the provision of a transportation and grooming allowance) and investing in subsidized child care services. Individual investors fund program operating costs, additional child care support, nutritional supports for program participants and their children, and a transportation top-up. Community agencies contribute in-kind donations of staff time, space and expertise in shaping the program. A WMF Program Advisory Committee provides invaluable expertise and guidance around marketing the program and funding initiatives. Together, a combination of \$812,000 in cash, in-kind goods, government subsidies and expertise is invested in Women Moving Forward annually, all of which contributes to the value created through the program.

Figure 2



WMF participants experience a change that creates value that lasts a lifetime, for the woman, her child, and her surrounding communities. By year 4, investors in the program (private and public combined) have broken even. After 7 years, the investment/value ratio of \$3.36 for every dollar invested. After 15 years, that ratio grows to \$7.00 and at 25 years, it has increased to a return value of \$9.66 for every dollar invested.

Specifically, value is created by Women Moving Forward as the women become employed, receive OSAP loans in order to pursue post-secondary education, pay those loans back with interest, remove violence and poverty from their lives and set a new path for themselves and their children. As illustrated in by the graph below and the following case studies, the timeline for total value created will depend upon a women's chosen path. Value creation, however, begins as soon as each woman begins to map out her career path during her time in the Women Moving Forward program, as this is where she starts to progress towards her goal of financial sustainability and self-sufficiency. Her increased confidence and belief that she can change her own future is the first and most valuable change that she will realize.

## Looking Forward

Women Moving Forward is a proven approach that empowers women and helps them move their families out of poverty. We have a vision to share our learning with other community agencies eager to implement WMF in their communities.

Even more, WMF could be modified to become as effective with young men, i.e. a Men Moving Forward Program, as many program elements are transferable to helping men move themselves and their families out of poverty.

## Profile Participant A: Upgrading, Post-Secondary School and Work

Participant A joined WMF in 2005 at the age of 21. She had a one-year old daughter and was living at home with her mother and step-father. She was a recipient of social assistance and had not completed high school.

Participant A was involved in an abusive relationship and described herself as having a 'loss of self'. She was confused about what she wanted to do career wise, and had a very low level of confidence.

After completing WMF, Participant A knew that she wanted to become a social service worker. After completing a one-year upgrading course at Seneca college and a Microsoft Office course, she went on to complete her Social Service Worker diploma at Seneca College. Graduating in April 2010, Participant A began working full-time at a community agency as a job developer in September 2010. She now has her own apartment, and recently bought her first car. In December, she began dating a man whom she describes as a friend and her biggest supporter. Her daughter, who is now 6 years old, is thriving in school.

## Participant Profile B: Training and Work

Participant B joined Women Moving Forward in 2007 at the age of 24. She had a 10 month old daughter, was a recipient of social assistance and was living in social housing.

Participant B came to Canada as a teenager. The only family support she had in Toronto was an older sister. When she became pregnant, her sister and her family back home all disowned her.

During her time in WMF, Participant B decided that she wanted to open her own home-care facility. She completed a community training program and applied to the City of Toronto to become licensed as a home-care provider.

At that time, she lived on a floor that was too high to have her own in-home facility. While she waited for a transfer to a new housing unit, she began working at a local daycare centre.

Today, Participant B has been approved to open her own home-care centre. She recently got married, and had a second daughter in April 2010. While ties to her family are still strained, she has developed a support system with other childcare providers in the community.

## Participant Profile C: Post-Secondary

Participant C joined WMF in 2009 at the age of 29. She had three children, aged 8, 3 and 1. At the time, she was involved in an abusive relationship and was a recipient of social assistance. She had not completed high school, having left at the age of 16.

During her time in the program, Participant C decided to leave her abusive partner. While in the program, she began the 'Bridging Program' at York University. After obtaining an average of B+, she was accepted into the Women's Studies faculty.

She is currently in her first year of study at York and is maintaining a B average. Her long term goal is to complete a joint degree in Women's Studies and International Development and hopes to work with the United Nations to improve the status of women internationally.

Participant C is an active member of the university community, and continues to work with WMF as a role model for other women. Her eldest daughter, now 9, wants to one day go to university. The entire family does their homework together.

Figure 3

