



# **Creating Change by Saving Change: A Participatory Evaluation of the Banking Accessibility Pilot Project**

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*section d'OTTAWA branch*

## Executive Summary

*"I feel important even though I don't have a lot of money."*  
(BAPP participant)

### Background

This project began with a conversation between a parent and a bank manager about the possibility of putting together a package of no-fee banking services that might lend some financial stability to the lives of people living with serious mental illness. The focus would be on those receiving Ontario Disability Support Program (ODSP).

A Banking Accessibility Work Group was formed in 2007. It drafted goals, prepared terms of reference and various documents to recruit participants and survey their financial situation at the outset of their participation. The Work Group met regularly through the course of the project, fine-tuning it as needed, choosing a participatory model for evaluating the pilot, and engaging the researcher to conduct the evaluation.

The goals of the project were modest:

- To increase access to bank accounts with few or no fees charged;
- To educate participant-consumers in using ATMs and bank services to enhance their financial management skills and confidence;
- To educate and sensitize bank staff about mental illness and health, as well on how to accommodate customers living with mental illness; and
- To assess project outcomes and explore opportunities to expand.

Recruitment of the 29 participants involved a brochure and information sessions, informing support workers about the project and getting them to sign up eligible clients. Seven community support agencies worked as partners with the BAPP Work Group (Appendices A and B). The local ODSP office arranged to electronically deposit the monthly cheques directly into participant accounts once these were set up.

### Literature review

We found no studies that were specific to banking accessibility for people living with serious mental illness. However, the literature did show us that there is a need for this kind of service and that support workers and family caregivers experience considerable stress in trying to assist people with serious mental illness manage their finances.

## Evaluation methodology

A participatory approach was proposed and implemented through the inclusion of three project participants on the evaluation team. We selected a mixed method design for this evaluation in order to maximize our understanding of the program and its effects. This was accomplished by balancing statistical evidence with narrative information based on the lived experiences of participants and the perspectives of other key players. This design also assisted in ‘getting it right’, enhancing the quality of our findings by allowing for triangulation of the data, as well as examining differences.

## Findings

The project yielded a lot of hope and optimism among all the players involved.

**Participants** were pleased with the no-fee accounts, as they are able to make their money stretch a bit longer and the savings from the no-bank fees made a difference in their money-scarce lives. The fact that their money is secure, that they have services which support their budgeting, and that they have more control over the entire banking process gave them more of a sense of financial security. At the same time, their confidence in money management and even personal self-confidence increased. The quality of services at the bank, as well as the ongoing presence of their support workers, played an essential role in these outcomes.

Being welcomed into basic institutions such as a bank allowed participants living in poverty who live with serious mental illness to experience acceptance as members in the community.

*“People in charge have been very nice, not ‘huffy-puffy.’ This bank has not been demoralizing or degrading or snooty.”*

Before joining the project, some people were unable to stretch their money past the first week of the month; by the end of the project, all participants interviewed were able to do this.

*“It helps me watch my spending, helps me be more budget oriented.”*

Three quarters (75%) of respondents said they felt they had more control over their money and an equal percentage reported feeling more self-confident than before they joined the project. Sixty-eight percent of reported an increased success in managing their money, citing predictability of funds. Over two-thirds of respondents (68%) indicated that their money lasted longer than before. They felt able to stretch their money a bit longer with the no-fee accounts. While this project did nothing to address the inadequacy of ODSP rates, participants reported a 25% reduction in borrowing money from friends and family. Prior to joining the project, almost 50% did not pay bills on time; afterwards this was reduced by half. The findings also indicated that respondents in bank project

were less likely to carry large sums of money in their pockets than previous to the project.

**Support workers** echoed many of the participant comments such as increased safety and stability, awareness of the importance of money management, financial independence, enhanced self confidence and feelings of respectability for their clients. This positively changed the dynamic of their relationship with the participants in that not having to work on finances as often reduced the stress inherent in that role and allowed them to work on other therapeutic goals.

*“We can focus on rehab goals, once that finance piece is taken care of...”*

**Family members** reported decreased stress on them as the participants took more control of their finances. This has had a positive effect on the participants’ maturity and confidence, and on the familial relationship.

The combination of support worker encouragement and good service by the bank has resulted in both positive personal and financial outcomes for participants.

*“It has changed her into a more mature person. Her moods change much more sweetly. Instead of being hostile and threatening me with my life and I’d have to call a taxi and send her back because it was too dangerous when she was like that – always in a crisis, always spending too much money. It doesn’t happen like that now.”*

**Bank staff** expressed considerable pride in their involvement in this project, and a great deal of satisfaction from being able to serve this clientele well. Their confidence in participating in the project was directly linked to the computer messaging system, manual processes and the leadership and commitment of the branch manager.

*“It makes me feel good that the BAPP clients can do banking, just like anyone else.”*

### **What have we learned? Putting the pieces together**

Essential inputs included the ongoing presence of support workers in assisting their clients, the willingness of participants to try something different, the welcoming and respectful atmosphere shown by bank staff and the coordination provided by the BAPP Work Group.

Results demonstrate an increase in both personal and financial outcomes:

- **Personal outcomes** include an increase in participants' control over their money, enhanced feelings of self confidence, independence and belonging to the mainstream. Relationships with family members have improved as stress around money issues has decreased. Relationships with support workers have improved as these professionals have increased time and opportunity for non-financial rehabilitative goals. The bank staff feel an increased sense of pride in their work, as the first branch to offer such a program.
- **Financial outcomes** derive primarily from the saving of bank fees, but also in participants' money lasting a bit longer, and support with budgeting. Key features such as automatic deposit of ODSP cheques, automatic rent and bill payments and limits on withdrawals contribute to these outcomes.

These project outcomes are related to two important social determinants of health; income and social inclusion, Being able to exert some degree of control over one's finances contributes to healthier outcomes, as does feeling part of a community, seeing oneself as a member of mainstream society. All of these points have been addressed positively for participants in this no-fee banking project.

Many of the concerns raised in the literature are addressed in this project. For example, coercion by families or support workers can lead to increased psychiatric symptoms for people living with mental illness. Empowerment, via collaborative relationships, however, can assist those with mental illness in controlling their symptoms. It would seem that the opportunity to utilize direct deposits, direct bill payment, limits on withdrawal amounts and no-fee banking offers a viable banking service that can combine self-determination with a degree of money management supports for people living with serious mental illness. This gives them more support in managing their money without having a trustee or other third party look after their finances.

This project contributes to the literature in that it documents the benefits, for both clients and workers, of not having to deal with financial issues and being able to focus more on rehabilitative goals. The project also clearly addresses the key concerns associated with family caregivers around issues of dependency and stress.

## **Conclusions**

*"[Before] they had fallen further and further out of the mainstream. And now they're getting their life more together, to have that access. They have that card-the ATM card." (Support worker)*

### **Overall, BAPP has worked well**

The pilot project has achieved success far beyond its initial goals. It has been a win-win for both the participants and support workers. The benefits also extend to bank staff who

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feel good about extending hospitable banking to people who might have been, or felt themselves to be, excluded from mainstream banking.

The benefits to care-giving family members were another added bonus. This banking service can offer relief from potentially unhealthy dependency relationships between parents and adult children with serious mental illness who cannot effectively manage their own finances yet whose situation is not so serious as to require the use of a public trustee. It also presents the hope of providing long-term financial management and related security as these parent caregivers grow old.

The collaboration among participants, support workers and bank staff resulted in positive outcomes for participants, while also strengthening the relationship between them. The topic of money was no longer a ‘taboo’ subject. Individuals and their support workers could move beyond day-to-day finances, and focus on other therapeutic goals. Similarly, individuals and their family members could move beyond financial concerns and just enjoy spending time together. The high quality of service at the bank has also been a significant factor in the success of this program.

While overall, participants did save money and it lasted a bit longer, it is essential to understand this within the context of the limited amount of money available to ODSP recipients.

The results of this project reinforce the research suggesting that being able to master day to day tasks in a process that supports self-determination positively affects well being.

The results also demonstrate the positive impact that specific services – in the case a collaboration of banking and support services – can have on people living with serious mental illness.

In addition to endorsing the further expansion of this valuable public-private service, recommendations include suggestions for support workers, bank staff and the bank’s file management systems, as well as a broader set of suggested changes such as providing no fee account access in hospitals, and advocating for increased ODSP rates. Suggestions for further research are also proposed.

## **Recommendations**

We strongly recommend that this service be gradually expanded across the city, the Champlain district, the province and eventually the country, with continual monitoring as it goes along. Essential to this is the careful cultivation of relationships of trust and support among all the institutions involved – especially the bank branches and support worker agencies. This will ensure that participants receive the ongoing support they need to fully make use of this important public-interest banking service.

### **(A) Bank**

1. Expand no-fee services to other Ottawa designated branches
2. The process needs to be clearer for all branches to support tellers in serving participants in the project, while maintaining participant confidentiality
3. Support worker contact information should be kept confidential but available to the home branch staff if they have a concern and feel they need to contact the worker
4. Support clients to create direct deposits for other government cheques (e.g: GST & CPP-D)
5. Implement training for TD Canada Trust employees:
  - Orientation
    - Learning about BAPP (purpose, background, rationale)
    - Mental health issues and working with participant customers
    - Introduce participants to the tellers
    - Could involve project participants in the training of bank employees
  - Computer system:
    - Learn how the message system works
    - Be sure to read the messages on the account
6. Schedule regular meetings (of tellers and managers) to facilitate clarity, feedback

### **(B) Support workers**

7. Have the workers support clients to fill in the project sign up sheets before going to the bank. Less paperwork will then be required when opening the account.
8. Include TD no-fee accounts as part of the discharge process for patients leaving the hospital
9. Consider involving the family members in the process (at the beginning), if appropriate

### **(C) Overall**

10. Coordinate promotion of TD no-fee accounts (bank, CMHA Ottawa, support workers)
11. Add further financial education opportunities for no-fee account participants
12. Explore with participants their interest in arranging for limits on some bills
13. Advocate for no-fee account access with other banks that have ATMs in hospitals
14. Advocate for an increase in ODSP rates
15. Explore the possible role of existing project participants to act as peer supporters as the project expands