



Extending Our Reach:

Integrating
Innovative Technology
into WoodGreen's
Financial Empowerment
Program



Opportunity made here.



An agency of the Government of Ontario,
Un organisme du gouvernement de l'Ontario.

About Ontario Trillium Foundation

The mission of the Ontario Trillium Foundation is to build healthy and vibrant communities throughout Ontario by strengthening the capacity of the voluntary sector, through investments in community-based initiatives. The Ontario Trillium Foundation is an agency of the Government of Ontario.

We would like to thank the Ontario Trillium Foundation for funding this feasibility study.



Opportunity made here.

About WoodGreen Community Services

A United Way Anchor Agency, WoodGreen combines significant scale and a proven track record with an entrepreneurial mindset, continuously seeking and developing innovative solutions to critical social needs.

Founded in 1937, WoodGreen has grown to become one of the largest social service agencies in Toronto, now serving 37,000 people each year. Together, our 750 staff and 1,000 volunteers help people find safe, affordable housing, seniors live independently, internationally-trained professionals enter the job market, parents access childcare, children and youth access after-school programs, newcomers settle in to Canadian life, homeless and marginalized people get off the streets, youth find meaningful employment and training and provide a wide range of mental health supports.

Visit www.woodgreen.org to learn more about who we are and what we do.

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Ontario Telemedicine Network	Reconnect Community Health Services
Toronto Public Library	Engagement to Reduce Isolation of Caregivers at Home and Enhancing Seniors (ENRICHES)
Bridgepoint Active Healthcare	
Canadian Mental Health Association	
Toronto Central Local Health Integration Network (LHIN)	

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Extending Our Reach

Background & Context

Walk into WoodGreen's Income Tax Clinic any time throughout the year and you will see a bustling center of activity. A steady stream of clients keeps the staff and volunteer team busy as they complete hundreds of tax returns.

For many lower-income Torontonians, navigating and accessing financial services can be daunting, and many have had negative experiences with non-traditional financial institutions. Programs like Financial Empowerment (FE) at WoodGreen provide trusted services that are essential to fill in the gaps through a host of specialized interventions that are geared towards the needs of our clients.

WoodGreen strives to *build new opportunities by harnessing evidence-based practices, codesign, collaboration and technology to create results that matter*. As a Prosper Canada Financial Empowerment Champion, the FE program has committed to exponentially growing its reach. WoodGreen is up for the challenge, doubling its client capacity in the past two years alone. *In 2017, the program served 7,000 clients and returned \$17 million back to the community.*

The FE program has achieved robust growth. However, the program now stands at a crossroads. Current service delivery relies heavily on a high contact human resource model delivered by FE staff and over 175 volunteers annually. The majority of service delivery is carried out onsite and through direct contact between clients and the FE team, especially the volunteers.

While this model allows volunteers the opportunity to give back to their community in a way that is both impactful and rewarding, it is increasingly difficult to scale in proportion to growing client demand. It lags behind relative to the technological solutions that currently exist in the field. Most importantly, program data and feedback from clients shows that this model of service delivery remains inaccessible to those who are immobile or isolated.



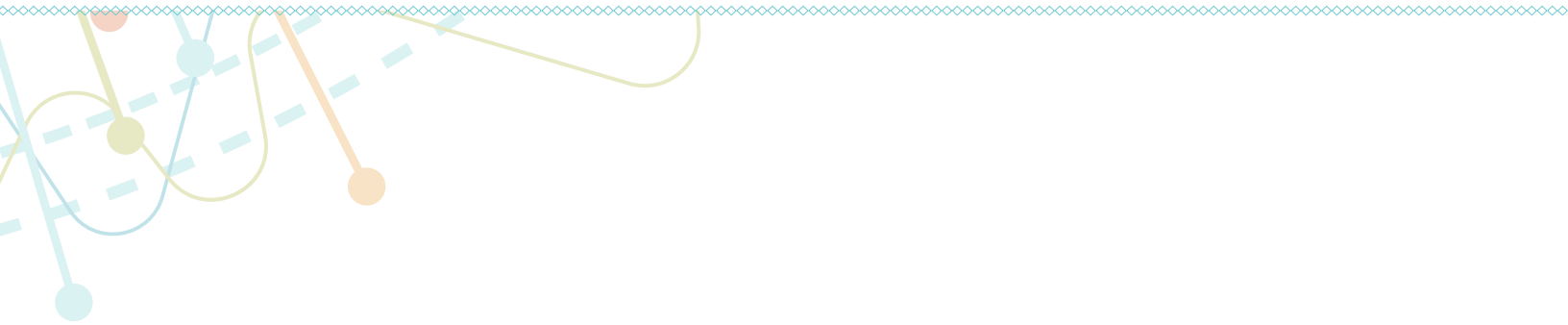
WoodGreen believes that the long-term sustainability and effectiveness of FE programming needs to address this gap in service delivery. There is now an opportunity to use innovative technologies, such as those under the Fintech umbrella, to deliver services that low-income individuals are looking for. These technologies are especially promising because they can help extend our services to reach immobile and isolated clients.

The objective of this study was to investigate how WoodGreen can effectively provide financial services to community members who are immobile, isolated or otherwise facing barriers (e.g. newcomers, job seekers, older adults and seniors, youth, etc.) using remote technologies and coordinated service approaches to improve accessibility, efficiencies and ultimately, client impact.

This report

This report presents the findings of the study and is intended to be a guiding document for WoodGreen's Financial Empowerment program. It consists of six sections:

1. An introduction to Financial Empowerment at WoodGreen
2. Methodology
3. Environmental Scan: Emerging Themes in Financial Empowerment
4. Stakeholder Engagement: Voices from the Community
5. Key Findings
6. Shortlisted Options





Financial Empowerment at WoodGreen

Financial Empowerment (FE) is a comprehensive approach to poverty reduction that seeks to reduce barriers to financial security for low-income people and empower them with the skills and knowledge necessary to take control of their finances¹. This approach employs a set of interventions that are complementary to existing social programming and services to improve their impact by addressing the root financial problems that clients face, which are often not targeted by other programs.

Five key interventions are essential to the Financial Empowerment approach²:

1. Access to financial education and counselling so that people learn how to take control of their finances and get help with complex issues that arise;
2. Assistance in applying to government benefits for people who are entitled to them;
3. Access to financial products and services that are affordable and safe so that clients are not preyed upon and are able to start getting on the right track;
4. Assistance with saving and asset building in order to transition out of poverty;
5. Increasing client awareness of fraud and predatory practices in finance.

There are a variety of forms in which these interventions can take shape. The most common - financial coaching, counseling, education, and planning or consulting - are unique interventions that provide clients with access to diverse skillsets and information.

WoodGreen's vision is a Toronto where everyone has the opportunity to thrive

WoodGreen's Financial Empowerment program provides lower income, barrier-facing Torontonians with the financial skills and knowledge necessary to take charge of their financial future. We do this by providing unbiased, financially-specialized services and intentional integration with internal programs as well as collaboration with community partners.

The Financial Empowerment program grew out of over twenty years of experience as a volunteer income tax clinic. In 2011, the program evolved into a holistic program in response to client needs.

The FE program's highly trained staff and volunteers provide three essential services for clients:

1. Income tax preparation
2. One-on-one counseling sessions including assistance with benefits applications
3. Financial education workshops

These services often make the difference for clients, whether they need to show eligibility for affordable housing or access retirement income. Recognizing how essential FE services are for clients in achieving financial success, the program is actively working to scale its services and has set out the following growth objective:

Goal: Scale our services to serve 15,000 clients by 2021

Scaling services to this extent is not possible with the current volunteer-based service delivery model; it is simply not feasible to recruit and train exponentially more volunteers. The FE program at WoodGreen looks to this report for a solution to this issue and as a guide to improve and scale services to maximize client success.

Case Study

WoodGreen-CRA Partnership: Text Prompt Trial

The FE staff are already developing and testing new methods of technology integration to improve client experiences and outcomes in their service delivery model. One such example is a text prompt project that seeks to reduce the number of instances in which clients miss appointments or arrive with incomplete documentation by texting reminders to clients before they come in. While trial results are not conclusive at this stage, we look forward to determining how small 'nudges' might have an effect on behaviour, and collaborating with the Canada Revenue Agency (CRA) to scale up these results in the Community Volunteer Income Tax Program (CVITP) across the country.



Methodology

This Feasibility Study used mixed methods to investigate which innovative technologies and coordinated service approaches have the potential to extend the reach of WoodGreen's Financial Empowerment (FE) program to community members who may be isolated, immobile or otherwise facing barriers.

Research Questions

The following research questions guided this Feasibility Study:

- 1** What types of Financial Empowerment services do clients want? How do they want them delivered?
- 2** What barriers prevent clients from accessing Financial Empowerment services?
- 3** Which existing technological options can improve WoodGreen's Financial Empowerment services?
- 4** What service delivery models offer the most potential for impact, and are feasible for WoodGreen?

Stages of the Study

To ensure this study was informed by the perspectives of lower-income individuals and aligned with the strategic plan for Financial Empowerment service delivery, we gathered data from multiple sources. Our four-step process is outlined below and in Appendix 1:

- 1 Environmental Scan**
A review of the grey and open-source academic literature revealed seventy-five promising technological solutions including Fintech tools, start-up enterprises, and service delivery models with the potential to help the Financial Empowerment program reach community members who may be isolated, immobile or otherwise facing barriers.
- 2 Stakeholder Engagement: Voices from the Community**
Interviews, consultations and focus groups helped us understand the perspectives of three primary stakeholder groups: WoodGreen clients, staff, and external stakeholders
- 3 Feasibility Analysis**
Results from the environmental scan and stakeholder engagement were analyzed and evaluated using a two-step framework. This created a shortlist of five promising technology options that we believe best fit with both stakeholders' needs and the strategic goals of the Financial Empowerment program.
- 4 Shortlisted Options**
Drawing on the findings from the feasibility analysis, we detailed our recommendations with considerations for implementation.

Study Scope

The objective of this Feasibility Study was to explore remote technologies and coordinated service approaches and highlight those that we believe offer the best opportunities to extend Financial Empowerment services to immobile and isolated community members. These recommendations are presented for consideration; implementing the recommendations is outside the scope of this study.



Environmental Scan: Emerging Themes in Financial Empowerment

Emerging practices in the fields of Financial Technology (or, Fintech) and Behavioural Economics can help us see how new technologies and behavioural insights can positively impact client outcomes. This section highlights broad emerging themes in the field of Financial Empowerment.

Financial Literacy & Capability

New research recommends shifting the focus of Financial Literacy programming towards building ‘financial capability’ and a sense of self-efficacy, versus strictly financial knowledge training.³ Evidence suggests that as someone becomes more confident in understanding financial information and their personal finances, outcomes improve. Improved outcomes include a better standard of living, improved day-to-day money management and debt management.⁴ This means that Financial Education must shift from providing information for the sake of sharing knowledge to providing actionable information that allows individuals to feel capable using what they’ve learned in their day-to-day lives. This insight can help WoodGreen frame its Financial Education programming moving forward, not only within FE but across multiple programs that incorporate FE in their curricula.

Financial Technology (Fintech)

Fintech describes a range of technology-enabled products and services, including payments, savings, investments, insurance and other products or transaction types. It also includes a variety of back-end systems to enhance operational efficiencies.⁵ While consumers will interact with some new concepts like crypto-currencies, blockchain or artificial intelligence, many more will play out behind the scenes on the business end of financial transactions. For the WoodGreen community, there is a different set of ideas emerging from Fintech circles, broadly themed as ‘Financial Inclusion’.



Financial Inclusion is the broad goal to “serve customers who have been historically left out of the financial mainstream through a variety of means with access to safe, affordable, and responsible financial products and services.”⁶



The World Bank notes that Financial Inclusion is achieved when “individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.”⁷ This means that banks, tech companies, and others are trying to bring safe, affordable financial products and services to those who are unbanked or under-banked, as well as to those who have chosen not to connect with banks due to concerns about security, theft, or misunderstandings of how these institutions function. These products and services are appropriate for WoodGreen’s clients and will be important for the FE program to consider in developing a forward-thinking strategy and modernizing our service delivery models over the next decade.

Behavioural Insights

The Government of Canada describes behavioural insights as resulting from “applying behavioural sciences to understand how humans actually behave and make decisions.”⁸ Behavioural insights research has found that people make decisions based on a number of influences, including:

- Persistent cognitive biases
- Complex time-based preferences
- Limited capacity to take into consideration and make choices

Based on this understanding, specific interventions and “nudges” can help individuals make optimal choices. For example, we understand that individuals with a lower-income have less “cognitive bandwidth” to make complex financial decisions due to competing priorities.⁹ Therefore, behavioural science interventions that provide reminders, incentives, or automation of recurring decisions can help us take actions we might otherwise avoid or forget, like saving more or applying for certain programs. There is strong evidence for the following behavioural insights:

Texting reminders:

- To help individuals increase the rate of repayment on loans¹⁰; get taxes filed at free tax clinics¹¹; increase savings¹²; improve credit scores¹³; and to support college financial assistance applications¹⁴

Automatic ‘rule setting’:

- To improve micro-savings using personal finance apps e.g.,
 - Qapital¹⁵: sets automatic weekly savings, saves when you spend less than budgeted, and sets individualized rules such as putting money aside when you spend on certain items
 - Digit¹⁶: analyzes spending patterns and automatically calculates daily savings

Budgeting & Access to Emergency Funds:

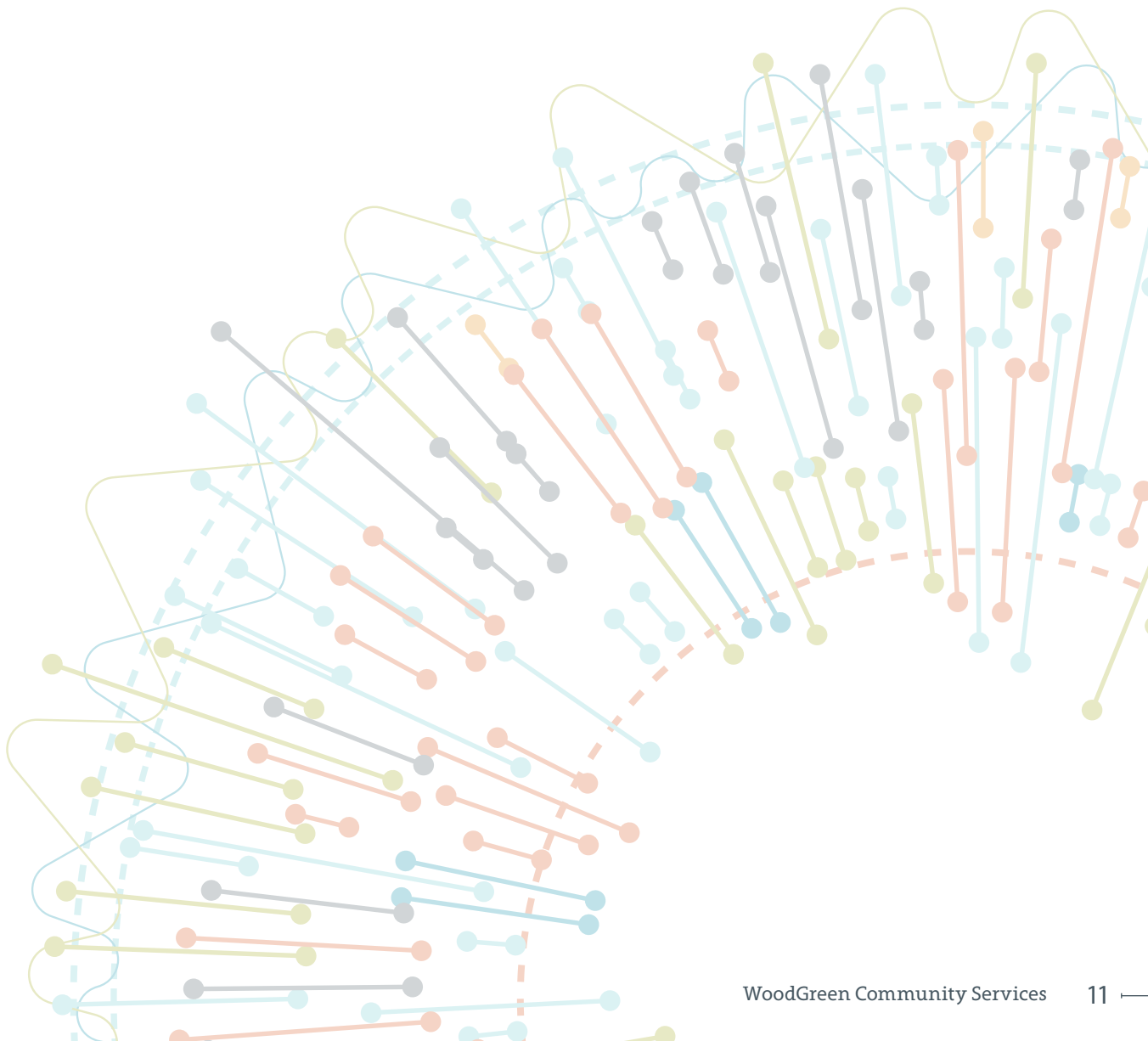
- Smartphone apps that allow users to request income from their employers before payday in emergencies, for example
 - Dave¹⁷, Instant¹⁸ and Even¹⁹ provide greater oversight of spending habits to enable users to save more effectively and budget with intention.

Incentivized savings:

- Prize-linked savings, e.g.,
 - Every \$25 deposited into a savings account gets one entry into a draw to win prizes. *Save to Win* is a non-profit that aims to help lower-income Americans to save²⁰
 - For every dollar kept in a savings account, you become eligible to win money in a monthly draw.²¹
- Matched Savings, e.g.,
 - For every month that you save at least \$20, savings will be matched with \$10— “up to \$60 for just saving your own money!”²²

Financial Institutions and Fintech start-ups are increasingly focused on using behavioural insights in two main areas: increasing budgeting and savings behaviour using smartphone applications, and helping individuals manage income volatility. These types of technologies are more applicable to the everyday user, and address key issues that we know Canadians struggle with, such as putting aside savings, paying bills on time, planning large expenses and important decision-making. As *Nonprofit Leaders in Financial Technology* (NLift) puts it, “Fintech-enabled tools enable users to move money quickly and easily across time and place, to obtain credit almost instantaneously, to budget and manage money more effectively, to research financial issues or get quick answers to financial questions, to ensure against a wide range of risks, and to save and invest (and monitor those savings and investments) more easily.”²³

As Fintech and behavioural insights become a greater part of financial industries, it is important that organizations like WoodGreen are able to leverage these technologies and methods to better serve lower-income clients.





Stakeholder Engagement: Voices from the Community

Central to our feasibility study is the question, do clients or consumers want or need this service or product? Too often service providers assume they know what clients want, without explicitly asking them. To ensure this study was grounded in the diverse needs of lower-income clients we consulted clients, staff and community partners to understand how technology in Financial Empowerment might best fit their needs. With our mandate to put clients at the core of all our services and in our decision-making process, no new programming can be considered without first knowing it is desirable for our clients.

Given that WoodGreen’s services are designed to be equitable and serve barrier facing individuals, we engaged a wide range of stakeholders. Their insights and knowledge helped highlight solutions that would be most effective moving forward. To understand the perspectives of community members who may be isolated, immobile or otherwise facing barriers, we interviewed and consulted with individuals from the following groups:



Clients told us about their use of technology, how they felt about financial situations, how they managed their banking, and about the challenges they faced when connecting with WoodGreen. External stakeholders talked about their experiences of service coordination, collaboration, technology integration, and the gaps they see in the system.

As we analyzed the engagement data, we created personas that reflected insights from the feedback we heard. The personas helped ground our consultations and analyses in the lived experiences of our stakeholders.

In this section, we use the client personas and insights from staff and stakeholder engagement to help us answer research questions one and two:

1 What types of Financial Empowerment services do clients want?
How do they want them delivered?

2 What barriers prevent clients from accessing Financial Empowerment services?

What we heard - Newcomer Adults


Meet Arjun

I moved to Toronto two years ago with my family. I'm 33 years old and in India I was an engineer. I'm in the process of getting my permanent residency, while I work full time. I decided to go to the Employment Centre because I need a better job, but my credentials aren't recognized here and I don't have Canadian experience in my field. I check the job boards every day on my phone, and I go to the Employment Centre about twice a week.

We had money saved to come to Canada, but it was quickly used up. Money is very tight right now. I've figured out some financial information through talking with friends and going to the bank, but I'm not sure that I've got things set up properly. I have no idea what my credit score looks like or if I could get a loan. My daughter will be starting school soon and I have nothing set up for her at all. I would go to my bank but it feels like they're trying to sell me something. And there's been so much going on that it really hasn't been a priority.

Insights: Newcomer Adults	
Technology Usage	Tech savvy; comfortable using phones and computers to navigate financial information
Communication with WoodGreen	Prefer to receive communication via email
	Prefer to connect with WoodGreen via face-to-face services (vs. phone/virtual services) at least at the beginning in order to build trust
Priorities	Financial support to family - in Toronto and other locations
	Learning English and gaining citizenship
	Learning about finances is not highest priority; but express concern about confusion related to financial system, jargon, financial products
Concerns and Challenges	Lack of confidence communicating in English
	Confused by financial jargon and terminology
	Concerned about financial fraud (e.g., CRA tax scam and others)
Comments about service delivery	May be interested in receiving financial information, but struggle with time constraints due to work and other commitments; information via email/online may be most helpful

"Everything here I need to pay for and if you have a son, he wants everything. You need to give good food to your kids and yourself, even when you don't have the money. You need to buy good stuff, even when it's expensive."



“I still don’t have any credit history because I haven’t gotten a credit card yet. Honestly speaking, I knew [very little] about credit cards [before arriving in Canada]. But when I came to Canada, I learned about credit cards and what that really means. Before, I thought that a debit and a credit card were the same thing. But I’m ok now.”

Approaches to Consider

- Build relationships through face to face meeting before moving to virtual services
- Link financial education to clients’ current priorities and future goals
- Provide information that is clear, tailored to newcomers and in languages other than English
- Build on trust developed with FE Team to link clients to additional financial services in the community
- Provide financial education training for WoodGreen staff to build capacity and help them stay current in financial services and programming

What we heard - Employment Seekers

Meet Joe

I find myself in a difficult situation. I worked in a factory for most of my life, but a few years ago I was laid off. Now I'm in my forties and I'm competing with young people to find work. I've been in and out of work. I'm lucky that Employment Insurance has helped a lot. I never bothered about saving or making a budget before because I always had a job and a paycheque. Recently, I hurt my back and things got really rough, so I went on Ontario Works. Ontario Works helps a bit, especially because medical is covered, but it's not enough to live on.

I'd like to get back to work, I've always been a hard worker. I go to the Employment Centre to use the computers and check my email. That's been a learning curve—I never used a computer before and I never went to college. The folks at the Employment Centre are great, but I don't like going anyway. I'm embarrassed about my situation and I get anxious about not having a job. I really hope I find something decent soon.

Insights: Employment Seekers	
Technology Usage	Mixed experience with technology: younger clients more comfortable with computers and online banking; older clients less comfortable/interested in using computers
Communication with WoodGreen	Preference for email communication from WoodGreen Preference for service delivery to start in person, face-to-face, helping to build trust
Priorities	Finding a job is the first priority; Understanding financial information without having a regular paycheque is less relevant Wish to learn workarounds and strategies for budget issues that are more customizable to their personal situation and what they view as critical expenses, rather than just following the generic way that WoodGreen staff coach every client to budget. Clients are confident in their ability to achieve their financial goals if they can find work Clients emphasize the importance of having the confidence, support and encouragement at WoodGreen even more so than the technical job search skills
Concerns and Challenges	Concerned about online security: hacking, identity theft Don't want to share banking info with unknown third party applications System navigation is challenging; feel fortunate to have found WoodGreen's Employment Centre which provides information & support
Comments about service delivery	Interested in learning how to file taxes online via a trusted source

“You know the way you get information from the web today is not the real information that you get from an advisor who has the financial background and a good understanding of the banking system.”

What we heard - Older Adults & Seniors

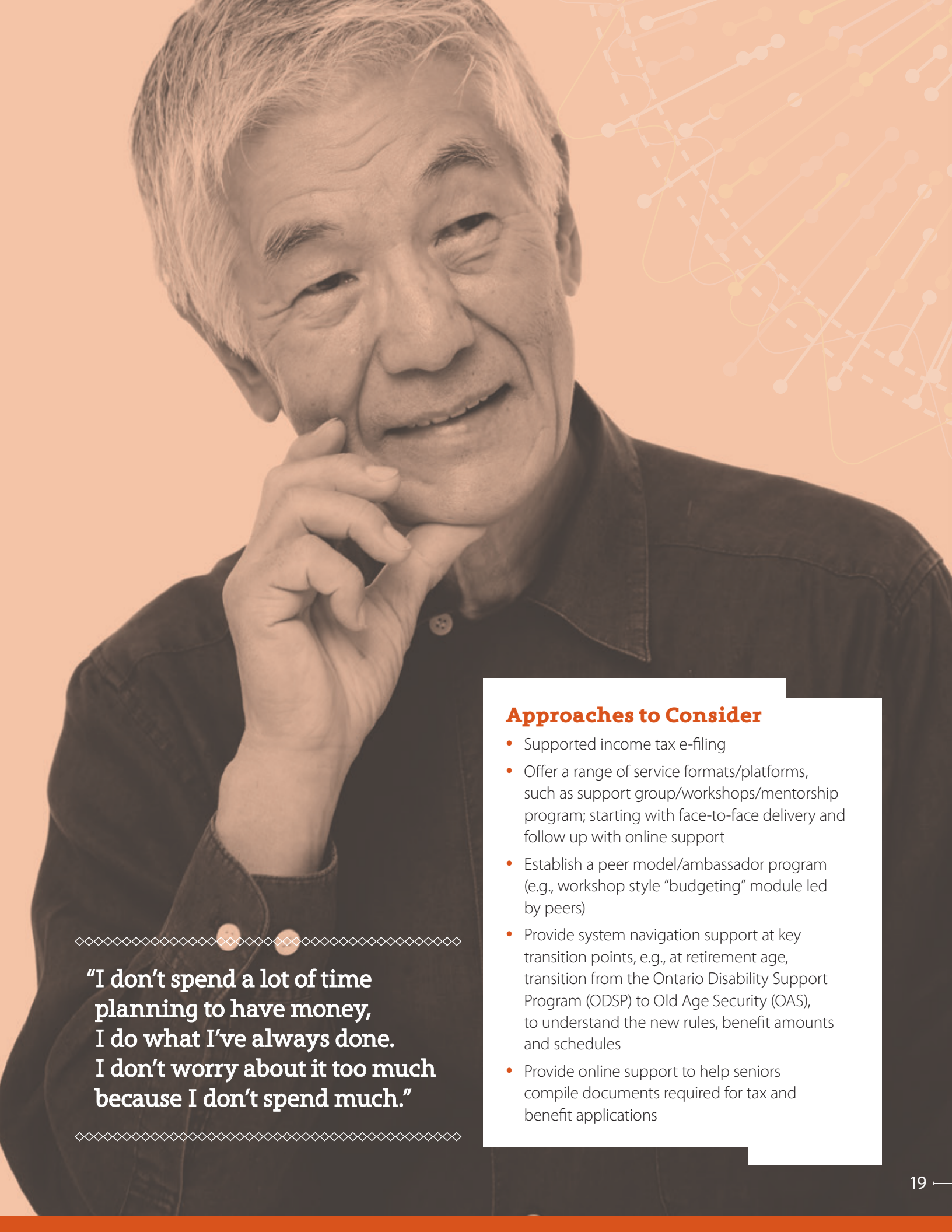
Meet Dean

My name is Dean and I'm 70 years old. I recently had a stroke and I'm in hospital now. I live alone and my two kids live out of town. My daughter Julia came to see me after the stroke; she's back in Vancouver.

In the hospital they tell me I need to buy different equipment to help me get around at home. I really wasn't prepared for that expense. Julia helps me. She handles my bills at the moment because the stroke affects my memory but I don't want to be a burden. The doctors here keep talking about discharge but I'm honestly not sure how I will manage. I can't do stairs now, so I might have to find a new apartment. Also, I'm going to need help with cleaning my place and grocery shopping.

All the worry about my health is making me really stressed and on top of that my finances are not good. I get really depressed sometimes – I can't see a way out of this.

Insights: Older Adults and Seniors	
Technology Usage	Some older adults have little experience/comfort level with technology including smartphone or computer; may lack access to Wi-Fi at home. Others are familiar with technology, bank online, use a smartphone, and are familiar with social media such as Facebook.
Communication with WoodGreen	Preference for phone and in-person communication
Priorities	Tax filing is a key concern for clients; clients who haven't filed taxes do not receive all their income/benefits, e.g., Guaranteed Income Supplement, and may be in financial crisis Some older adults and seniors need help to file taxes from a Financial Empowerment worker; This also helps link them to a range of income supports and benefits they are eligible for Financial education not viewed as a priority; especially for clients in financial crisis
Concerns and Challenges	Worry about being vulnerable to scams (e.g. phone scams, credit card scams) Some older adults and seniors want face-to-face communication only; this may be due to communication challenges and trust concerns Express difficulty determining what is trustworthy online: concerned about security of online video and phone banking, concerned about vulnerability to identity theft Clients who don't have credit cards face challenges when this is the only payment option; others have built up significant credit card bills and need help managing debt Older adults may feel judged about their money management capability and this may be a barrier to seeking information, advice and support
Comments about service delivery	Booking ongoing appointments with FE can help clients keep finances on track and build trust Preference for filing taxes in person versus online; older adults expressed concern that they are confused by CRA paperwork Support with benefits navigation/resource navigation would be helpful



“I don’t spend a lot of time
planning to have money,
I do what I’ve always done.
I don’t worry about it too much
because I don’t spend much.”

Approaches to Consider

- Supported income tax e-filing
- Offer a range of service formats/platforms, such as support group/workshops/mentorship program; starting with face-to-face delivery and follow up with online support
- Establish a peer model/ambassador program (e.g., workshop style “budgeting” module led by peers)
- Provide system navigation support at key transition points, e.g., at retirement age, transition from the Ontario Disability Support Program (ODSP) to Old Age Security (OAS), to understand the new rules, benefit amounts and schedules
- Provide online support to help seniors compile documents required for tax and benefit applications

What we heard - Newcomer Youth

Meet Aya

I came to Toronto with my family six months ago and I'm just getting settled in now. We had to leave Syria, so my uncle is sponsoring us here; we've all had to figure things out together.

Although I'm 18, I'm in grade 10. I didn't go to school for a few years because of the situation back home and I don't know much English. I heard about WoodGreen's homework program and then I found out they have a soccer league. I love soccer.


My parents give me money for TTC, but I'd love to have extra for fun things. My Canadian friends spend so much! I can't buy fancy drinks at Starbucks and I'd love to have a new phone. But for now, I'm kind of reliant on my parents because I don't have a job and I don't have a bank account. I don't know how any of that stuff works.

I want to learn how to be smart with my money; they don't teach that in school. How can I find out more?

Insights: Newcomer Youth

Technology Usage	"Digital natives," comfortable using computers, cell phones, apps, have access to data and devices Wi-Fi widely available at school; Wi-Fi typically available at home or via phone data plans
Communication with WoodGreen	Prefer communication via Facebook (prefer other social media with peers)
Priorities	Lack experience with goal setting or financial planning Interested in planning for university/college but may not have given it much thought yet Value improving English language skills
Concerns and Challenges	Face challenges related to being new to Canada: such as social isolation, lack of income, understanding financial issues; want support academically and/or financially
Comments about service delivery	Would benefit from support navigating financial aid/scholarships/bursaries systems for post-secondary education Would benefit from support with specific budgeting goals e.g., saving for a laptop

"I'm trying to save money, I spent money mostly on TTC, school clothes and winter stuff. I'm saving up for a laptop in the long term. I'll probably take out loans for college."



“I plan to save money for university. I’m looking for part time work now and then later on I’ll go to university.”

Approaches to Consider

- Recommend or offer online financial tracking options, especially those that leverage social media/public accountability
- Integrate key financial concepts with ‘fun’ activities and/or summer and part time job preparation in Employment & Settlement services e.g.,
 - money management for student life
 - financial goals for youth new to Canada

What we heard – WoodGreen Staff

Meet Rochelle

Rochelle is Senior Manager of WoodGreen’s Seniors Mental Health and Addictions Services. She leads three large programs, including Crisis Outreach Service for Seniors (COSS) which offers short-term (up to 8 weeks) supports to older adults with mental health, addictions, dementia, and physical mobility concerns.

COSS Team reached out to the Financial Empowerment Team to pilot a ‘tax ferrying’ program whereby Outreach Workers visit homebound clients to help them complete their tax filing documents. COSS staff bring the clients’ documents to the WoodGreen income tax clinic for processing. Staff return the completed tax forms for clients to sign. After testing this approach over several years, Rochelle identified the need to simplify and streamline the process, making it less resource intensive and in turn more sustainable.



Insights: WoodGreen Staff

Opportunities	Most WoodGreen clients have bank accounts; few clients are ‘unbanked’
Preference for communication with WoodGreen	Staff identify that clients prefer face-to-face service delivery; building trust with clients is key for program managers
	Staff need FE resources to respond to clients in languages other than English
Concerns and Challenges	Staff identify that clients need support to file taxes quickly/on-time with an online option for fast turnaround. Many clients need fast access to benefits
	Staff identify barriers to managing personal finances and accessing on-site services, including complex health concerns, mobility and travel costs
	Staff worry that some clients are left behind when services move online, especially as financial statements are becoming exclusively digital
	Staff identified that time scarcity, competing priorities and personal crises mean that prioritizing finances can be a challenge for clients. Using mobile tax clinics and other options for remote/immobile clients reduces some of this burden
Programming Challenges	Staff can meet clients’ needs when they are in WoodGreen programming but worry how progress will be sustained
	Staff believe financial workshops are useful for clients
	Program staff may overestimate the success of internal referrals to Financial Empowerment; may need a more systematic way to connect clients to FE program
	Helping clients gather all their necessary paperwork, especially proof of rental payment, in order to file taxes is a challenge for staff



“We need to find ways to address [clients’] primary concerns, and address the ways their financial situation is impacted by or impacts on other areas of their lives.”



Approaches to Consider

- Use text messaging to remind clients of income-tax filing deadlines and documentation requirements
- Systematize internal case-notes/database reminders to alert staff about clients’ upcoming FE tasks and deadlines
- E-file taxes for clients who do not attend the tax clinic in person; they often need a quick turnaround time
- Expedite FE support to clients in crisis, for example, income tax preparation with a dedicated staff/volunteer, or offer dedicated hours
- Offer virtual financial counseling for immobile clients and clients facing barriers to on-site service; include clients’ support workers as appropriate
- Implement a dedicated FE phone line and provide online FAQ for staff to use.


What we heard – Community Partners

Meet Oonagh

Oonagh Maley is a Client Services Manager in Home and Community Care at the Toronto Central Local Health Integration Network (TCLHIN). Oonagh manages two teams of registered health professionals who support over 2200 seniors and their caregivers/families in managing their care needs and accessing relevant services. Oonagh is very familiar with the complex needs of clients, especially seniors living in the east end of Toronto.



Insights: Community Partners	
Perspectives of Client Challenges	Community partners identify that clients’ physical and mental health concerns impact their financial management
	Community partners worry about vulnerable clients who are at risk of financial exploitation
	Community partners identify the need to take varied language and literacy skills, including technology literacy challenges, into account
	Partners emphasize that accessibility and mobility issues are significant barriers for clients who need financial services. Partners often struggle to help clients who are unable to physically participate in programs and services
Community Services Challenges	Community partners need support to stay current in FE and support clients with system navigation, especially since eligibility requirements frequently change
	Partners find that bank customer service staff can be unfamiliar with the multiple barriers that clients face and this creates obstacles to service
Service Delivery Insights	Support is needed for clients who have difficulty getting through CRA’s identification/ privacy screening protocol. Difficulties may relate to cognitive impairment, mental health concerns and language barriers, or that clients lack appropriate documentation
	Partners and clients find system navigation challenging: government forms and eligibility criteria can be confusing, it can be hard to find appropriate low-barrier services for clients such as financial information, counseling and help with benefit applications



“It’s empowering to be able to navigate these systems by yourself.”

Approaches to Consider

- Leverage community partnerships to extend FE services to additional populations
- Offer remote income tax preparation & filing – identified as vital for all client populations
- Collaborate with CRA to support clients who experience barriers to accessing CRA’s information line
- Continue text message reminders for client appointments and upcoming tasks
- Create peer mentorship/support groups to help people who rely on Ontario Disability Support Program (ODSP) and Ontario Works (OW) manage their money
- Develop an e-learning curriculum with input from Community Partners, with topics such as “making the most of ODSP”
- Develop a handbook or online resource to help community partners assess eligibility for benefits/supports at the community-, municipal-, provincial- and federal-levels
- Offer online and tablet-based FE services to help reach individuals who face barriers to on-site services



Key Findings: Voices from the Community

In this section we discuss the results of our stakeholder engagement and what we learned about opportunities to use technology to extend our reach to clients facing barriers to on-site services.

1

Perceptions of Technology

- Participants were overwhelmingly receptive to the idea of using technology in our FE programs. Though we assumed that older adults would not be receptive, many told us they used technology to manage their finances.
- Cybersecurity was a concern for older- and newcomer-adults in particular.
- Text, email and Facebook communications with WoodGreen were preferred. While other software products were discussed, participants told us that multiple communication channels would be hard to keep track of.
- Text prompts were successfully trialed in the FE program this year (see Case Study, page 5). Although the results have not been fully analyzed, the trial was well-received and shows potential for scaling.

2

Address Barriers to Service

- Obstacles to on-site service delivery included physical and mental health concerns, lack of childcare, income, employment, and time pressures. These persist despite our best efforts – e.g., free year-round services, multiple locations, and collaborations with community partners.
- Many participants enjoyed easy access to technology; some were “digital natives”. Older adults in particular lacked access to devices and Wi-Fi, and spoke about their lack of computer knowledge.
- Clients who were less familiar with technology told us they would file their taxes online if someone was available to support them.

To reach immobile and isolated clients, we learned we need virtual, self-serve and supported remote options. Virtual counseling and remote tax preparation in particular were raised as opportunities to extend our reach to home-bound clients.

3

Build Capacity in the System

- All stakeholders found system navigation challenging; it was difficult to find relevant services, understand eligibility criteria for income-support programs, and manage tax and application paperwork.
- Clients and partners wanted to know more about WoodGreen's FE services, and this told us we need to expand our reach in new and innovative ways.

Collaborative service delivery models, like the COSS 'tax-ferrying' program (see page 22) help build capacity and reach isolated clients, as well as support clients with technology. That said, we learned that we need innovative sustainable approaches to joint service delivery that are less resource intensive.

4

Build Trust

- Participants told us they value and trust our FE staff. In fact, our clients often travel across the city, even when services exist in their neighbourhoods.
- Trust in our FE staff is a vital component for clients; they told us they lose trust when financial representatives use jargon, promote products that are hard to understand, or require decisions on the spot.

We learned that we need to build trust in virtual and online service delivery. For instance, services should begin with telephone and/or face-to-face communication before moving online.

5

Online Alternatives to Classroom Learning

- Learning about personal finances was not a priority for many clients. Improving English skills, finding employment, focusing on health, receiving citizenship, and finishing school were typically high priorities.
- Participants pointed out that understanding personal finance is integral to reaching these goals.
- Participants had mixed views on whether in-classroom versus online education was preferable.

Online self-paced FE modules that reflect clients' priorities may complement (or replace) in-person FE workshops.

This model addresses time, travel and income barriers and may help reach individuals who are unable or unwilling to join a traditional classroom setting.

Overall, we learned that we need to build **Financial Empowerment capacity in the community. To reach our goal of serving 15,000 clients by 2021, we will need innovative, integrated and sustainable service delivery models.**

In the next section, the stakeholder engagement and environmental scan data are used to inform our feasibility analysis, which identifies the five most promising opportunities.



Shortlisted Options

WoodGreen's Financial Empowerment (FE) programming is highly regarded and sought out by clients across the city. As such we are reaching our capacity to serve new clients with our existing service model. We are at a juncture where we need to implement new technologies to help reduce the resource intensive nature of our programming.

Central to this feasibility study is an assessment of which technology options might be successfully integrated into FE programs to extend our reach to community members who may be isolated, immobile or otherwise facing barriers. In this section we blended the insights from the stakeholder engagement with our environmental scan of innovative software products and service delivery models and analyzed them using a feasibility criteria framework. The feasibility criteria acted as a rubric, ensuring that each option was considered equally and, most importantly, that it covered all the primary indicators that would answer the research questions.

Five Recommended Options

To identify options that offer the most potential for WoodGreen's FE program, we used a two-phase feasibility criteria framework (see Appendix 2). In the first phase, all 75 technology options from the environmental scan were assessed, along with the results of the stakeholder engagement to answer research questions one and two:

1 **What types of Financial Empowerment services do clients want? How do they want them delivered?**

2 **What barriers prevent clients from accessing Financial Empowerment services?**

The second phase assessed whether the selected models/technologies can be operationalized in the WoodGreen context, and answers research questions three and four:

3 **Which existing technological options can improve WoodGreen's Financial Empowerment services?**

4 **What service delivery models offer the most potential for impact, and are feasible for WoodGreen?**

Using the feasibility criteria framework, we found five project options we feel fit client interests and needs and could be operationalized at WoodGreen. Ultimately, the options that will work best for WoodGreen are those that fit with our existing service delivery and that will help extend our reach to new clients with the impactful programming that we already offer. The cost figures and potential start dates are based on projections made in the Fall of 2018 and are subject to change based on increased client demand, resource reallocations and new strategic partnerships.

The following pages detail how each of the five short-listed option work, a case study of a similar model, and supporting evidence for this option. The shortlisted options show that our clients want and need key, high quality, accessible services to help them maximize their incomes, understand what they are eligible for, get help in times of need, and learn how financial planning can help them meet their personal goals. While the results of this feasibility study are perhaps more conventional in their recommendations than anticipated, we feel confident that the tech options considered here will be useful and impactful for our clients.

1 Virtual Financial Counseling

Virtual financial counseling would complement on-site services and expand access to free, confidential counseling for WoodGreen’s clients. This would extend the reach of Financial Empowerment’s existing one-on-one counseling model. It would enable clients, including those who face barriers to on-site service, to meet one-on-one with a financial counselor from their home or other location via phone, video chat or text.

Case Study

Ontario Telemedicine Network²⁴(OTN) offers a variety of services that allow the patient to receive the support they need remotely from their health practitioner. E-Consult allows patients in rural areas to receive a specialist’s opinion and consultation via video chat. Other OTN services, such as psychiatry for postpartum depression, allow patients to connect with health practitioners via video from home.

Impact:

Expanding the capacity and reach of our one-on-one FE counseling aligns with clients’ stated needs. This is one of FE’s most popular services and is currently at capacity using our regular service model.

Efficiency:

Reaching clients over video chat, text or call could increase the number of appointment times and reduce wait times for clients. Virtual communication models would reduce the need for clients to travel to and from WoodGreen’s locations.

Accessibility:

This technology allows the FE program to increase their reach by connecting with clients who cannot otherwise access onsite services.

Cost:

\$6,500 upfront; \$50,000 operating costs → **\$56,500 Total**

Potential Start Date:

In the next 6 months – 1 year

2 Remote Tax Filing

Remote tax filing would allow clients to file their taxes independently or with support from home or another location. By using new software to leverage real time electronic file transfers, clients could upload files and send them to the volunteer tax preparers at WoodGreen. Specialist tax preparers could send the files back as soon as they're completed. For clients, this model would reduce transit but still ensure that trained volunteers complete their income tax returns. For clients who require support, this model could be offered as a coordinated service with community partners who assist clients. Income tax returns would be completed quickly and efficiently, helping client access benefits linked to completing a tax-return, and reducing travel barriers for clients experiencing mobility challenges.

Case Study

Turbo Tax Live²⁵ is a software product that allows Canadians to file their own taxes by entering the appropriate information online, and then e-filing with the CRA. It is very user-friendly and efficient software. Turbo Tax also offers online support for those who want to verify their tax information or ask a professional to explain the tax return.

Impact:

Remote tax filing would allow WoodGreen to file taxes for clients who are unable to come into our in-house tax clinic. Filing taxes is the first step for those in crisis, and immediately establishes eligibility for many government benefits. Remote tax filing, especially when supported by our COSS team or other care providers, would enable quick, efficient and accurate tax filing without the client needing to leave home.

Efficiency:

In WoodGreen's COSS tax ferrying pilot program, social workers must go directly to and from a client's home to our in-house tax clinic, carrying the necessary documents back and forth. By enabling taxes to be filed on the spot via a tablet, workers can ensure taxes are e-filed within a shorter period of time.

Accessibility:

This model could reduce the need for face-to-face service delivery at our in-house tax clinic, and ensure that clients who cannot visit in person can file their taxes efficiently and accurately. For isolated and immobile clients, this service delivery would enable WoodGreen to connect them to services they would otherwise be unable to receive.

Cost:

\$21,000 upfront; \$75,000 operating costs → **\$96,000 Total** (*WoodGreen completes tax preparation*)

\$13,000 upfront; \$36,000 operating costs → **\$49,000 Total** (*Corporate Partner completes tax preparation*)

Potential Start Date:

In the next 3-6 months

3 Virtual Community Volunteer Income Tax Program

This program would expand WoodGreen’s current Community Volunteer Income Tax Program (CVITP). The mobile tax clinic, modeled on the successful Virtual VITA (Volunteer Income Tax Assistance) in the US, would allow WoodGreen to host mobile ‘tax intake clinics’ at accessible locations across the city. At these sites, documents would be scanned and sent securely to WoodGreen, where volunteer tax preparers would complete the returns quickly and efficiently. Completed tax returns would then be sent securely to the mobile clinic, where clients pick up their completed returns at a convenient time.

Case Study

Virtual VITA²⁶ allows clients to meet with tax intake volunteers at a convenient location and submit their tax documents, whereby the files are sent through a secure server to a tax preparation ‘hub’. The client can leave the site and return to pick up their tax return later in the week. All taxes are completed off site by volunteer tax preparers who then upload the completed documents to the server. This model reduces the amount of time clients have to spend waiting for their taxes to be prepared. It reduces the amount of transportation volunteers have to take, as fewer individuals are necessary at each outreach location. This model also significantly reduces the cost per return to the VITA provider. Finally, the model is scalable and able to reach more individuals because VITA sites end up being more accessible for clients, placed in convenient neighbourhood locations.

Impact:

WoodGreen’s existing mobile tax clinics are in high demand and have proven successful in extending our reach to harder to reach populations. Virtual CVITP sites would streamline existing mobile clinics and allow the FE program to scale up.

Efficiency:

The virtual CVITP model would improve efficiency at our mobile tax clinics by reducing transportation for clients and volunteers, the space required at each site and the need to move equipment back and forth.

Accessibility:

This model still requires that clients come to a mobile location to file their taxes. However, it reduces wait times. This model could also increase the number of mobile tax clinics WoodGreen can provide during tax season, making these sites more accessible due to an increase in availability.

Cost:

\$40,000 upfront; \$100,000/year operating costs → **\$140,000 Total**

Potential Start Date:

In the next 12 – 18 months

4 Benefits Navigation

Many Canadians are unaware that they need to file their income taxes to receive or maintain benefits - or that these benefits even exist. As a result, millions of dollars in benefits are left unclaimed every year. An online Benefits Navigation website would connect clients and support workers/caregivers with information related to government benefits, their eligibility criteria, and links to further resources. This tool would help Financial Empowerment's clients and could be integrated into existing service delivery. Whether clients are coming to WoodGreen for tax preparation or financial counseling, the Benefits Navigation tool would help users understand the array of benefits available, whether they are eligible, and how to apply.

Case Study

Service Canada's Benefits Finder²⁷ is an online calculator that allows the user to enter their personal information (income, age, health situation, family makeup, etc.) and receive a list of federal, and provincial/territorial services and benefits they may be eligible for. The Benefits Finder does not provide the user with eligibility criteria or support them with the ensuing applications, nor does it provide municipal-level information.

Impact:

Benefits Navigation holds promise for WoodGreen because of the ease with which it can be integrated into programming. For clients who do not participate in one-on-one counseling with FE, using a benefits navigator could alert them to a variety of resources they might otherwise be unaware of. This has potential to result in positive outcomes for our clients.

Efficiency:

Using an online benefits navigator would streamline the existing eligibility process that FE counselors conduct with new clients. This site could be the first step before talking with an FE counselor and could alert staff to supports worth applying for. While it may increase the amount of time spent with a client, it would also ensure that nothing important is missed.

Accessibility:

Clients typically receive information about possible supports and benefits ad-hoc, based on the information that service providers are aware of. A benefits navigator would increase accessibility to possible supports by ensuring that clients are made aware of all possible benefits and making this information available to all.

Cost:

\$40,000 upfront; \$100,000/year operating costs → **\$140,000 Total**

Potential Start Date:

In the next 3-6 Months

5 Financial Education Resource Platform

An online educational platform available as a self-serve tool would link clients to financial education resources beyond WoodGreen's FE curriculum, such as websites, online videos and courses. The platform could include proprietary e-learning workshops, or other 'course packs'. Self-serve, self-paced information could be available for clients to use as they wish. The platform could also be leveraged to create a flipped classroom option, enabling clients to review content on their own, and then participate in future workshops or webinars with WoodGreen in person. For best results and increased use, we recommend linking the platform to the WoodGreen website, and including a schedule of services, a list of items required for tax filing, and other FAQs.

Case Study

Moodle²⁸ is an open-source education platform capable of hosting numerous users, content in video, text, and audio formats, as well as chat rooms, discussion boards, webinars, and video call functions. WoodGreen already has internal learning content hosted on Moodle and could connect additional FE content to the platform.

Impact:

Clients expressed interest in finding out more information about the FE program and personal finances on their own time. By hosting an online platform that could include educational resources, information about the program, and frequently asked questions, clients could access this information all in one place, and be confident that it is accurate and in their best interests.

Efficiency:

By hosting general information about the FE program online, a resource platform could allow the program to test a transition from in-person educational workshops to e-learning. This would allow the FE program to extend our reach, using the current staffing model.

Accessibility:

Information and educational resources posted online will be more accessible to a broader range of clients. This would mean we could add content in numerous languages, keep information current, and support service navigation by linking clients to additional services and programs more easily. As mentioned previously, some clients may have challenges navigating online content. This could be addressed with education, and in our experience is likely to decrease over time as connecting online becomes ubiquitous.

Cost:

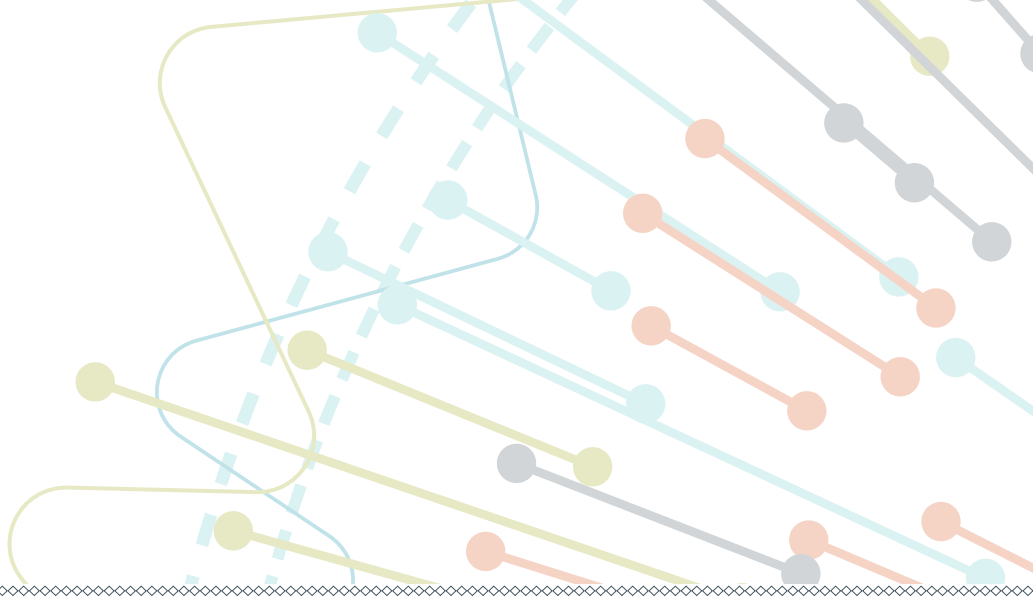
\$25,000 upfront; \$25,000/year operating costs → **\$50,000 Total**

Potential Start Date:

In the next 12 – 18 months



Building
Opportunities

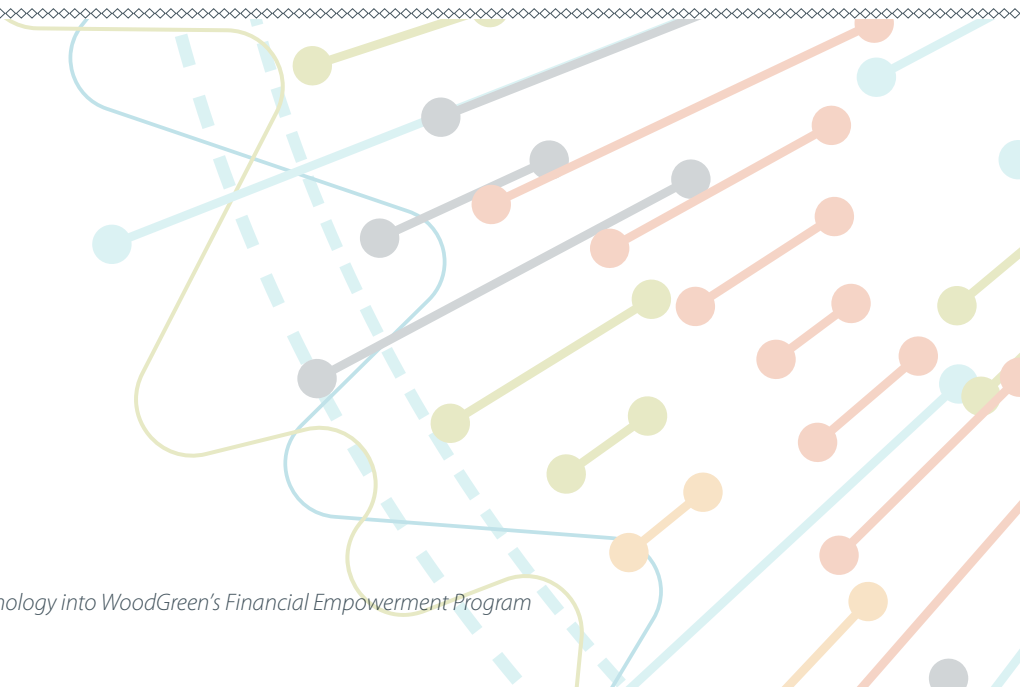


WoodGreen **builds opportunities** – *this means delivering programs and services in impactful and innovative ways that help lower-income Torontonians create new paths to opportunities.* Financial Empowerment is one of the key pillars to creating these pathways, others include employment and workforce development interventions, newcomer services, youth programming, and community supports that remove barriers and allow individuals and families to thrive.

Building opportunities is a shared responsibility: no program, agency or institution can achieve this on their own. As such, WoodGreen makes every effort to collaborate with the private sector, community organizations, donors, volunteers, and all levels of government to improve the lives of Torontonians.

Financial Empowerment is often the first point of contact for many clients because tax filing is essential to receiving other resources and supports. Findings from this study indicate that, while clients and other stakeholders believe Financial Empowerment services are critical for individual and family wellbeing, they also note that other services and supports (particularly employment and newcomer services) need to be integrated and coupled with financial services to create more impact.

Therefore, in order for WoodGreen to build opportunities, our Financial Empowerment services need to be scaled so that we **extend our reach** to help lower-income Torontonians move forward with their personal and financial goals.

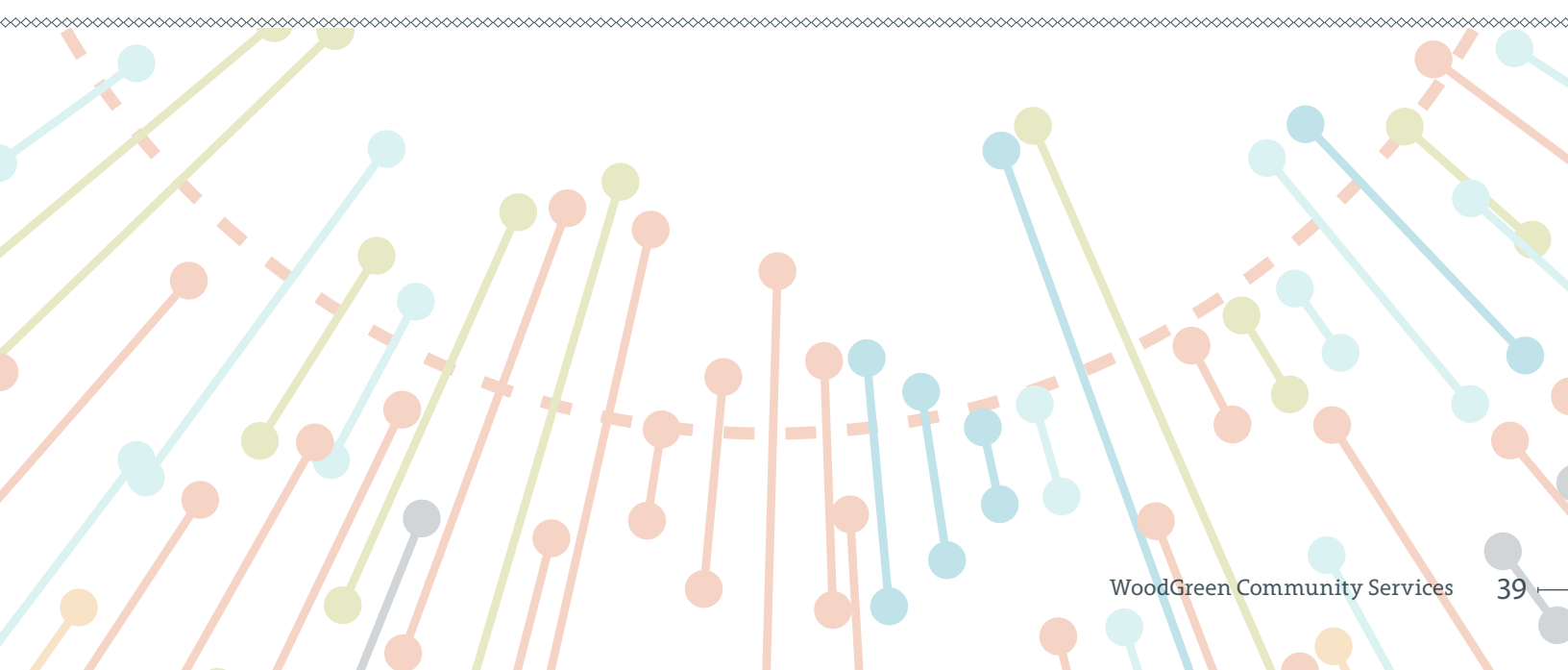




Our key reflections are the following:

- Immobile, isolated and otherwise barrier facing clients are open to and interested in using technology to access services and there are viable technological options to be pursued to address their needs (see page 30).
- Unusual cross-sector partnerships need to be further explored in order to create necessary shifts in existing service delivery models.
- Virtual solutions, like e-counseling and remote tax preparation, could create significant improvements and efficiencies to service coordination and ultimately better value the time and effort spent by service recipients to access needed supports.

As WoodGreen continuously moves toward addressing the emerging needs of our community, we hope to implement findings from this study so that our clients receive state-of-the-art Financial Empowerment services and interventions. While many people talk about innovation, for WoodGreen innovation is grounded in the ultimate goal of creating social and economic impacts for our clients. *We build these opportunities by harnessing evidence-based practices, co-design, collaboration and technology in meaningful ways. Most importantly, we use compassion, empathy and results to improve the lives of Torontonians.*



Appendix 1: Methodology Overview



Activity	Method	Purpose	Notes
Secondary Research	Environmental Scan & Literature Review	To better understand existing Fintech tools, trends in start-up enterprises, service delivery models	Sample of academic and grey literature, project websites and software products
Primary Research: Client and Stakeholder Engagement	Interviews with WoodGreen Staff	To better understand service delivery processes, client needs, interests and barriers; gather a brief history of collaborative models and pilot programs	Purposive sample; 12 individuals recommended by project team and program managers
	Interviews with Community Partners	To better understand client needs and capacities in external environments; opportunities for collaborative service delivery and current financial services delivery	Purposive sample; 9 individuals from 7 organizations recommended by project team and program managers
	Interviews with WoodGreen clients	To better understand clients' programmatic interests, facilitators and barriers to service delivery options, tech capacity and use	Purposive sample of 19 clients from four key client populations
	Focus Group & Consultations	To validate the feasibility of technology options and discuss potential for implementation & collaborative service delivery	Consultations with Financial Empowerment Team
Feasibility Analysis: Evaluation of Relevant Technologies and Models	Analysis and evaluation of data using two-phase feasibility framework	To analyze models of service delivery and technology initiatives through identified feasibility criteria; develop the top 5 recommended options	Stakeholder Engagement and Environmental Scan data
	Internal Consultations	To validate the feasibility of the top five options and understand implementation considerations	Consultations with Financial Empowerment Team, IT Specialist and Business Analyst

Appendix 2: Feasibility Analysis Framework

Phase 1

Using a holistic qualitative approach, assessed 75 models and programs identified in the environmental scan based on the following research questions:

- Which models best align with the service needs that clients identified?
- Which models are aligned with clients' technological capacity?
- Which models are aligned with increased service delivery accessibility for underserved populations?
- Which models have potential to improve efficiency & scalability for FE services?

After the phase 1 assessment, we narrowed the models and programs down to five potential solutions that address research questions 1 & 2 (see page 31).

Phase 2

The five projects were assessed based on the potential for operationalization within WoodGreen's Financial Empowerment program, addressing questions 3 & 4 (see page 31).

Criteria:

- Cost estimate
 - Capital costs (hardware/software)
 - Cost of maintenance and operations
 - Cost of implementation (startup costs)
- Staffing model
- Legal/Regulatory/Privacy considerations
- WoodGreen IT capacity
- Collaboration/Partnership requirements
- Alignment to other WoodGreen programs & services
- Organizational readiness

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