



# Improving financial empowerment services for multi-barriered newcomers

**Pathways to Prosperity 2023 National Conference**

November 21, 2023

---

Janet Flynn, Helaine Boyd, Shermeen Beg

Head to [www.menti.com](https://www.menti.com)

---

Insert the code: 5385 9368

You may now enter your response  
(you may submit one answer per person).



Please enter the code

The code is found on the screen in front of you

5385 9368

Join



# First poll

---

As of 2017, what percentage of Canadians are living with a disability?

- A. 5%
- B. 13%
- C. 22%



## Second Poll

---

Of those Canadians living with a disability, how many are newcomers to Canada?

- A. 3%
- B. 21%
- C. 33%



# Meet Jesy

---

Jesy, a mom who recently came to Canada, is facing the challenge of understanding how things work here, especially when it comes to taxes. She's trying to figure out how to file taxes and get benefits for her family. As a caring mom, Jesy is also dealing with finding good childcare while she looks for a job.



## After this session, you will be able to

---

- Understand how service design can be adapted to include disability accessibility to improve service outcomes.
- Learn best practices and initiatives for supporting newcomers with disabilities get access to benefits.
- Find free resources and tools to help newcomers and newcomers with disabilities improve their financial wellness.



# Agenda

---

- Prosper Canada and Disability Alliance BC – Who we are.
- People with Disabilities project – accessible tool design.
- Best practices for supporting newcomers with disabilities.
- Resources and Financial Empowerment (FE) tools for newcomers.
- Questions.



# Who we are

---





# Prosper Canada

Founded in 1986, **Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty** through program and policy innovation.

As **Canada's leading national champion of financial empowerment**, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.



# Disability Alliance BC

---

Since 1977, Disability Alliance BC (DABC) has been a cross-disability voice in British Columbia.

As a provincial non-profit organization and registered charity, our mission is to support people, with all disabilities, to live with dignity, independence and as equal and full participants in the community.

We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research and publications.





## Land acknowledgement



*Art by Simon Brascoupé and digital illustration by Mairi Brascoupé*

# Let's hear about you!

---



# Peoples with Disabilities project – accessible tool design

---





# Project overview

---

**The Increasing access to benefits for people with disabilities project** is a three-year pilot project funded by the Government of Canada's Social Development Partnerships Program – Disability.



The ultimate objective for this project is to develop an effective service, with the potential for sustainable scaling, that can support people with disabilities – at no or low cost to them – to access government benefits they are eligible for, but not receiving.



# Project overview: Increasing access to benefits for peoples with disabilities

## The problem



Due to the many barriers people face in access, billions in benefits remain unclaimed.

## The objective



Develop a service to help people living with disabilities access benefits.

## Our project



Document an Access to Benefits process, test a service, evaluate and share results.



# What is service design?

---

**A human-centred design method with a focus on:**

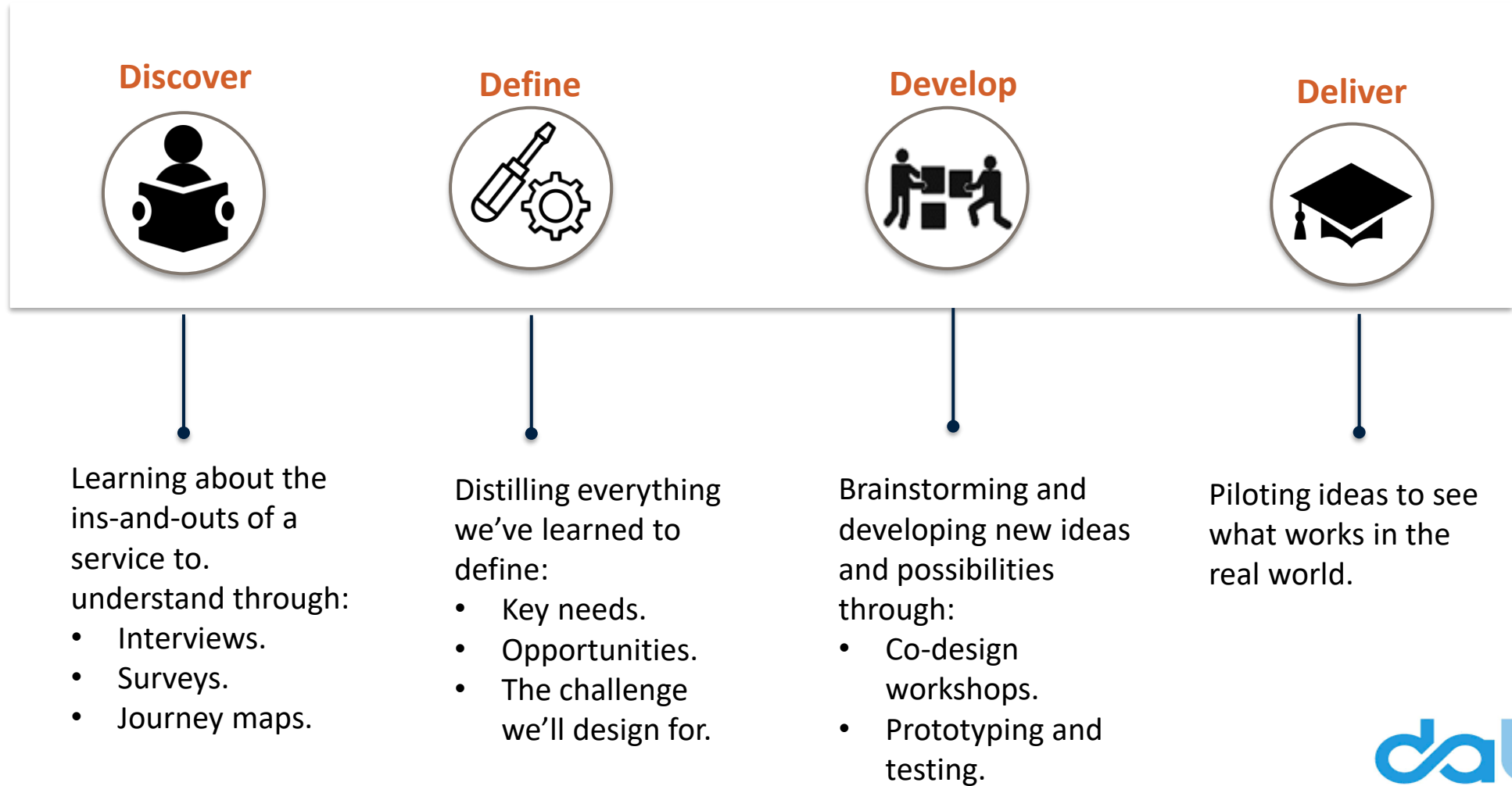
Building an in-depth understanding of the experiences and needs of clients and staff.

- Designing with, not for, people who use the service.
- Testing and piloting new ideas early and often.

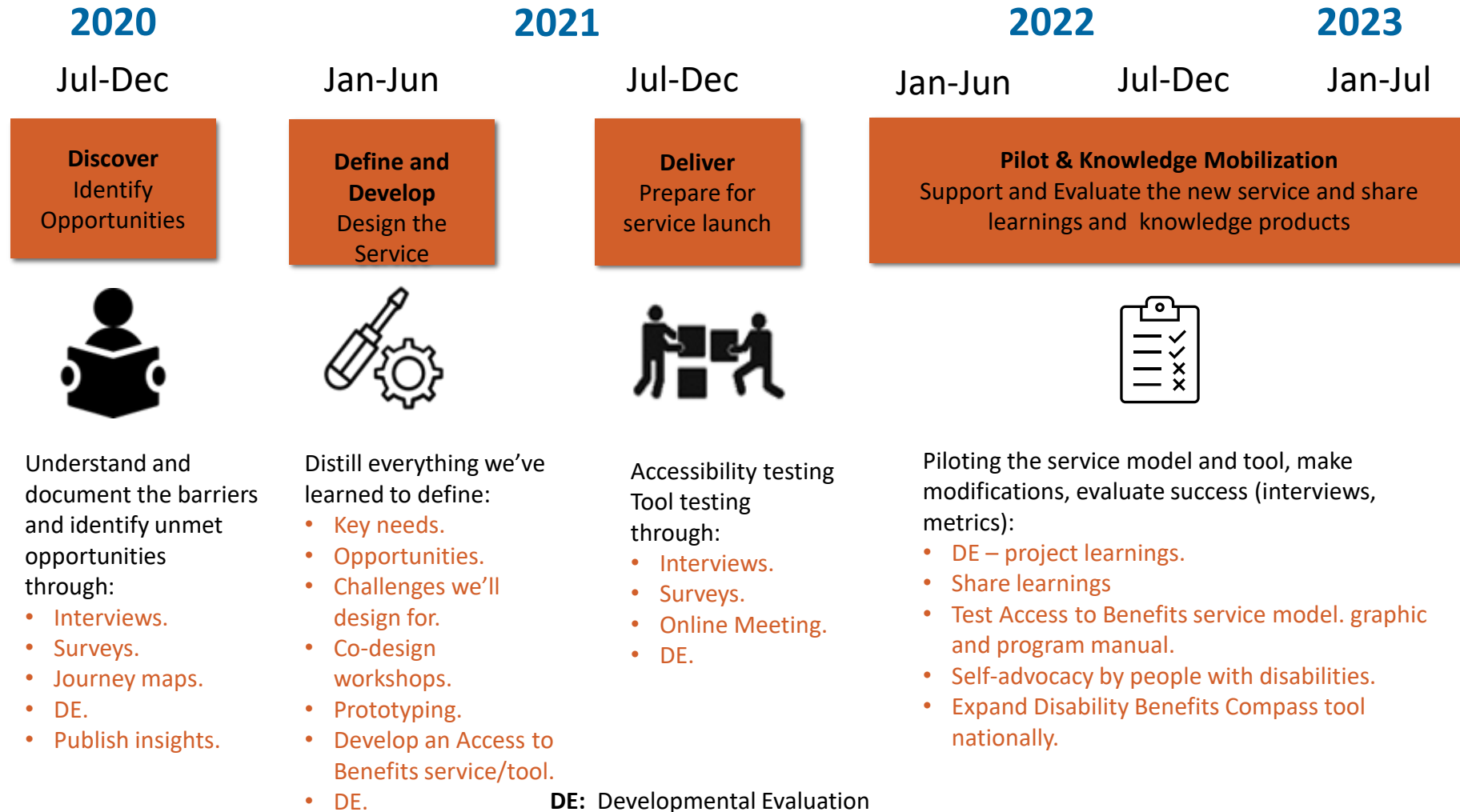




# Phases of Service Design



# Project timeline – by service design phase



**DE:** Developmental Evaluation

# Why service design?

---

- To identify the best unmet opportunities for supporting people with disabilities to get access to benefits.
- Take into account the experiences and perspectives of people with disabilities, system experts, and service providers.
- Develop a service and tool which can be used by all people with disabilities.

# Service design by phase

---

# Our research approach - Discover

## Discover Identify Opportunities

Jul-Dec 2020

- Literature review.
- Staff and champion interviews.
- People with disabilities participation.
- Evaluation approach.
- Insights report.

# Discover phase

---

## How we made it accessible:

- **Understand the lived experience** and needs at every stage.
- **Four ways to participate** and provide feedback:
  - 1:1 interview.
  - Weekly reflections.
  - Artwork activity.
  - Photo collage.

## What we learned:

- **People want to share** their stories and help improve the process for others.
- **Service design facilitates designing** a tool and service informed by those who use it.
- **Be flexible** to shift with a changing environment – multiple methods of engagement.

# Our research approach – define and develop

## Define and develop Design the service

Jan - Jun 2021

- Journey maps.
- Tool mock-ups.
- Draft service model.
- Staff interviews.
- People with disabilities participation.
- Evaluation approach next phase.

# Define and develop phase

---

## How we made it accessible:

- **Include feedback** from all who may use the tool and service.
- **Four ways to participate** and provide feedback:
  - Mockup tool – benefits website review.
  - Voice interview.
  - Video workshops.
  - Take home activity.

## What we learned:

- Ask first – know your audience and how they like to participate.
- Provide multiple ways to engage.
- Modify methods for individual needs to ensure inclusion.



# Our research approach - Deliver

## Deliver Prepare for service launch

Jul - Dec 2021

- Define pilot service.
- Create content and tool structure.
- People with disabilities test the tool.
- Evaluation metrics.

# Deliver phase

---

## How we made it accessible:

- **Tool user testing** – 4 ways to participate and provide feedback:
  - Online survey.
  - Email.
  - Phone call – dedicated phone line.
  - Teams/zoom meeting.
- **Accessibility testing** – conducted by Context Creative.



## What we learned:

- **Participants' experience drives design** of the tool.
- **Methods ensured privacy** and comfort of sharing personal experiences.
- **Technology made collecting feedback easier** in a remote environment – SharePoint and OneDrive.
- **Building trust** through engagements led to willing participants for future opportunities.



# Our research approach - pilot

## Pilot

### Support and evaluate the new service and tool

Jan 2022 - Jun 2023

- Pilot kickoff & training session.
- Evaluation throughout pilot.
- People with disabilities provide feedback.
- Insights and recommendations.

# Pilot phase

---

## How we made it accessible:

- **Feedback** from those using the service and tool.
- Used **engagement methods** to ensure inclusion of feedback.

## What we learned:

- **The tool and service were successful** in helping people with disabilities access benefits by themselves.
- **The tool and service are continually improved** by incorporating the feedback of those using it.
- People who use the tool and **service want to share it with others** who would benefit by it.

# Tips for integrating service design

---

- Start and end with people.
- Build it together.
- Draw it out and make it real.
- See the big picture.
- Stay open to learning.



**Yes / No / Don't know / Want to**

---

Does your organization support clients with accessing disability related income supports?



# Newcomers with Disabilities Project

---



## Newcomers with Disabilities Project – the start

---

### How it started...

#### Vancouver Disability Solutions Network

- Identify major problems facing people with disabilities, service gaps they may be falling through, any duplication of services.
- Foster better collaboration between disability organizations to improve the lives of people with disabilities.
- Create dialogue amongst service providers.





# Vancouver Disability Solutions Network

---

## Forum on Newcomers with Disabilities - November 2022

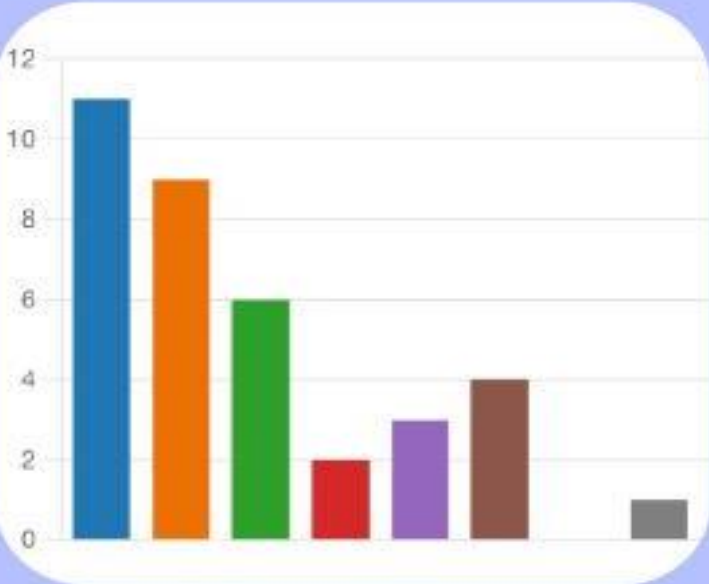
- Participants from service providers across the Lower Mainland.
- Online survey prior to forum.
- Focus Group Discussions with newcomers prior to forum.
- Panel discussion and breakout rooms to discuss gaps.
- Brainstorming ideas to meet.



# Barriers to service access for newcomers with disabilities

- I do not know which services exist 11
- I do not know where to find information on the services I need 9
- I do not feel confident that disability organizations can help me 6
- I do not feel valued, respected or welcome at disability organizations 2
- I do not understand the language spoken at many organizations 3
- I have had bad experiences with disability organizations in the past 4
- I am not interested in disability services 0
- There are no barriers 1
- Other 0

**Barriers preventing newcomers with disabilities from accessing services and resources**



# Newcomers with Disabilities Forum

## Lessons Identified

- Siloing of service providers – settlement services and disability services.
- Government funding is also siloed.
- Barriers to acquiring info in many languages.



**“Education on the dizzying array of services available to PWD is sorely lacking. It’s common for PWD to not receive the support they need solely because they are unaware that specific services exist.”**



# Newcomers with Disabilities Forum - ideas

---

## Ideas to bridge gaps:

- Formal partnerships that are dynamic and informed by clients.
- Advocacy for cross-sector funding.
- More navigator roles.
- A greater centralized referral network.
- Newcomers with disabilities peer network.



# Newcomers with Disabilities Project - progress

---

## How it's going:

- **Formal partnership with MOSAIC – Newcomers with Disabilities Project**
  - How we found funding.
  - Capacity building settlement workers.
  - Interpretation and translation services.
  - Mobile clinics.
  - Quarterly partnership meetings to brainstorm new ideas.



# Resources

---



## Prosper Canada Trainings (for frontline staff)

Course	Duration	Cost
<b>Financial Empowerment Foundations</b>	<b>2-3 hours</b>	<b>\$56.50</b>
<b>Foundations of Access to Benefits</b>	<b>3-4 hours</b>	<b>\$56.50</b>
<b>Financial Literacy for Facilitators</b>	<b>10-15 hours</b>	<b>\$135.60</b>

# Prosper Canada resources (for clients)

## Online tools

### **My money in Canada:**

- Financial wellness checklist.
- Financial system in Canada.
- Income and expenses.
- Money goals and savings.
- Credit and credit reports.
- Taxes.



# Prosper Canada resources (for clients)

## Online tools

### **Making the most of your money**

- Maximize what is around you.
- Minimize what is going out.
- Additional resources.

# More resources

---

## Toolkits:

- Money management worksheets.
- Financial empowerment integration and service design.
- Financial tools to use with clients.
- Financial topics.

## Webinars

## Discover library



## Word Cloud

---

**What word best describes how you are feeling as we wrap up today's session?**



# Contacts

---

## Prosper Canada

60 St. Clair Ave. East, Suite 700  
Toronto ON M4T 1N5  
(416) 665-2828  
[www.prospercanada.org](http://www.prospercanada.org)

## Helaine Boyd

Disability Alliance BC  
[helaine@disabilityalliancebc.org](mailto:helaine@disabilityalliancebc.org)

## Shermeen Beg

Prosper Canada, Toronto  
[sbeg@prospercanada.org](mailto:sbeg@prospercanada.org)

## Janet Flynn

Prosper Canada, Toronto  
[jflynn@prospercanada.org](mailto:jflynn@prospercanada.org)

## Disability Alliance BC

1470-605 Robson Street  
Vancouver, BC V6B 5J3  
(604) 872-1278  
[Advocacy@disabilityalliancebc.org](mailto:Advocacy@disabilityalliancebc.org)



# Resources – links to free materials

---

[Welcome to Disability Benefits Compass - Disability Benefits Compass \(benefitswayfinder.org\)](#)

[Benefits wayfinder](#) - The national Benefits Wayfinder tool

[Financial empowerment for people with disabilities - Prosper Canada](#)

[Roadblocks and Resilience - Insights from the Access to Benefits for Persons with Disabilities project \(prospercanada.org\)](#)

[Service Design - Prosper Canada](#)

[Prosper Canada Online Training](#)

[Do you want to feel better about your money situation? - Trove - Discover ways to improve your finances \(yourtrove.org\)](#)

[DABC Disability Benefits Helpsheets](#)

[Prosper Canada Learning Hub](#)