



Prosperity Gateways – Cities for Financial Empowerment, Toronto Public Library

ABLE Conference booth

November 10, 2021



Outline

What we did

A clarified model for municipal Financial Empowerment (FE) integration

Why Prosperity Gateways

A human-centred approach that leads to positive impact

TPL model to pilot

Next steps as we move to *Integrate* phase

Appendices

Additional highlights from our municipal engagements

What is the dollar amount of provincial and federal benefits that go unclaimed each year?

Over **\$1.7 billion** of income benefits and tax credits do not get claimed each year.

For more info see: [Who Doesn't File a Tax Return? A Portrait of Non-Fileers](#)

A woman with short reddish-brown hair is shown in profile, looking towards the right. She is standing in front of a large board covered with horizontal wooden slats. Several colorful sticky notes (yellow, pink, blue, green) are attached to the slats. The background is slightly blurred, showing what appears to be a room with other people or objects. The left side of the image is dominated by a large orange triangle that points towards the top right corner.

What we did

A clarified model for municipal Financial
Empowerment integration

Develop a clear vision

Our objective

Work with the City of Toronto to reduce poverty by making FE supports available to more Canadians living on low incomes on a permanent, sustainable and scaled basis, ensuring they access benefits to which they are entitled. The Toronto Public Library (TPL) volunteered to be the implementation partner.

Our approach

Use a structured, human-centred, design process to help municipalities identify, design and integrate FE supports into municipal programs and services, and scale these sustainably.

Deliver a framework

Our four phased approach



Discover

Identify the best opportunities for FE integration into TPL programs, based on available resources and constraints, and residents needs.



Design

Define, design and develop the new FE support(s) with TPL, municipal and community staff – everything needed to deliver the service(s) from beginning to end.



Integrate

Help TPL move from concept to integrated FE support(s), working with staff and clients to deliver and refine the FE support(s).



Transition

Enable transition to sustainable scaled delivery by developing FE leaders and champions and supporting key sustainability discussions and actions along the way.

Why Prosperity Gateways

A human-centred approach that leads to sustainable scaled impact



Financial stress of residents

Canadians report that their personal finances are the leading cause of stress in their lives.¹ More recently, the COVID-19 pandemic has had a disproportionate financial impact on low- and moderate-income households.

Cost of financial insecurity

Financial insecurity of residents costs municipalities an estimated 0.3 - 4.6% of their total budgets annually.²

Supporting people to meet their basic needs puts less pressure on municipal systems and reduces costs.

Sustainable scaled access to FE services

In 5 years, non-profit FE pilots in 14 communities across Canada helped 464,000+ people with low incomes to build their financial health and connected them to \$794+ million in new income through tax and benefit help.³

Municipal FE integration offers a critical pathway to scale FE services more broadly and to transform them from temporary pilots into sustained public services.

TPL model to pilot

Next steps as we move to *Integrate* phase



Model - Overview

One-on-one financial help online and in-branch

TPL will be embedding community FE experts in library branches to provide one-on-one financial coaching and problem solving to interested library users.

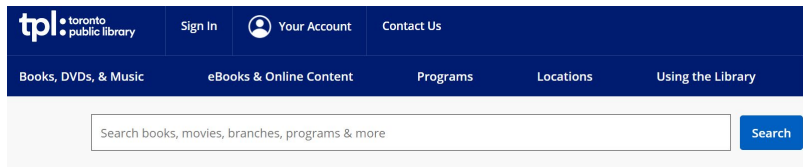
A new online “Money Desk” will also be available where people can independently access FE resources and, if needed, book an appointment in-branch with a community FE provider.

TPL will establish a central team to oversee and periodically renew their financial empowerment strategy and ensure consistent FE delivery, marketing, coordination and impact measurement across the system.



Model

Online Money desk



Your library online

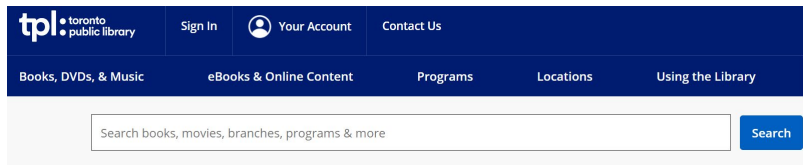
Money Help-desk

Your source for \$ information, and connection to one-on-one coaching to solve your money challenges.



In-branch supports

Online Money desk



Your library online

Money desk

Your source for \$ information, and connection to one-on-one coaching to solve your money challenges.



Responsible for:

- Defining and coordinating TPL-wide FE supports
- Curating FE resources
- Ensuring practice standards of 1:1 supports
- Developing and maintaining communication across different channels
- Training for TPL staff to know what this is about and onboarding new staff
- Data collection and evaluation
- Maintenance of TPL's FE online brand/identity

Potential features:

- Curated FE resources for specific populations (youth, newcomers, etc.)
- Self assessment that leads to online booking for FE consultation

In-branch supports



Responsible for:

- Providing in-person supports by community agency staff (drop-in, appointments, workshops, etc.)
- Triaging customer financial empowerment needs at point of contact with librarians
- Identifying and/or providing multi-language FE help
- Embedding community agency staff into the culture of the Library (e.g. FE staff participate in staff meetings, community events, etc.)
- Establishing and maintaining a comfortable and safe space with private rooms, computers and printers
- Aligning with the branding of the *Online Money Help-desk*

Pilot activities

Plan for pilot

6-months (Sept '21-Feb '22)

Pilot launch

Pre-pilot: 1:1 In-person

3-months (March-May)

Pre-pilot: Coordination and online content

3-months (June-Aug)

Pilot: Evaluating Access and impact

6-months Sept-Feb '23

*Timelines will be adjusted in response to new information and pandemic restrictions.

Appendices

Additional highlights from our municipal engagements



Refine, iterate and replicate

Turning municipal services into Prosperity Gateways



Edmonton Transit & Rec.

Financial empowerment service designed and implemented for low-income transit and recreational pass holders who need FE support. Trained social workers provide light touch service and refer those who need it to more in-depth help.



Toronto Public Library (TPL)

FE solution designed and planning underway for 1-year pilot to start Mar 2022. A central team will be established to create an FE strategy for the full library system, while also partnering with community FE staff to offer one-on-one support in-branch and online.



TESS¹ and Srs. Serv. & LTC²

Toronto seniors, social assistance recipients, City staff and community partners engaged in co-developing potential coordinated service solutions that address barriers to accessing free tax filing help in Toronto.



Ontario Works

Prototypes for FE integration into Ontario Works (OW) under development with 3 municipal OW providers. Efforts underway to build FE integration knowledge and interest among all 47 municipal OW providers.

¹ Toronto Employment & Social Services

² Seniors Services and Long-Term Care

City of Edmonton

A background image of the City of Edmonton skyline, featuring several tall office buildings under a cloudy sky. In the foreground, there are green trees and a large, modern glass building with a triangular roof structure.

Financial empowerment social workers

Trained City of Edmonton social workers are now providing financial help to low-income transit and recreation pass holders. Social workers support people by:

- Getting them ready for tax filing and connecting them to free tax clinics
- Informing them of the benefits and supports they may be eligible for
- Solving problems and creating action plans
- Referring people to more in-depth financial help (like financial coaching)
- Meeting people where they are at and addressing financial problems at the client's pace and comfort level

"I just found the process really, really positive. It worked for us and again mostly based on the responsiveness and flexibility of Prosper Canada."

- Director, City of Edmonton

Toronto Employment & Social Services (TESS) and Seniors Services & Long-term Care (SSLTC)

Enhancing tax filing help models in Toronto

This project was a partnership involving Seneca College, TESS, Toronto Seniors Services, service design firm *October Systems*, and Prosper Canada.

Together, participating organizations completed literature scans, undertook primary research with clients and service providers, and then co-designed a coordinated service delivery model for tax filing assistance in Toronto.

"Thank you [Prosper Canada] for delivering two exceptional engagement sessions with our staff and community partners! A challenging ask to deliver these sessions given the duration of the meetings and with all of our considerations of which you embedded in the approach."

- Manager, City of Toronto

Ontario Works

Building FE into Ontario Works

Prosper Canada documented current FE program delivery in 3 pilot communities – Ottawa, Thunder Bay and Toronto.

Working with local OW and Financial Empowerment Champion staff, we have developed tailored service blueprints for 2 of the 3 OW offices, illustrating FE integration opportunities that advance their Life Stabilization goals. A blueprint for the 3rd city is in development.

We have submitted an interim OW Integration Report (to MCCSS), with key achievements and findings from our work to date.

"This project created the right settings for [our organization] and the city to express and work through the existing tensions in the current partnership [...] The next steps on how to improve the current design of the referral process, both virtually or with co-location, are innovative, clear and straightforward. Those next steps would have taken much more time to be determined (if at all) without the facilitation of the conversation by Prosper Canada."

- Director, Ontario FE Champion Partner

"The [municipal] staff who are assisting with this project are very excited at the engagement [...] I think how you frame the questions and keep everyone focused is wonderful. I'm unsure of how you would improve this [engagement process]."

-Manager, OW Office

A new municipality - Leduc County, AB

Light-touch FE consulting support

For 7 months (Sep 2021 – Mar 2022), Prosper Canada will support staff from Leduc County, AB, to identify and design ways to enhance coordination and alignment of the County's current FE programs. Prosper Canada will facilitate this process by helping Leduc staff to:

- Build a compelling FE framework
- Graphically depict current FE services
- Identify potential service gaps
- Identify appropriate impact measures for FE programs and services.

"I have two social workers on my team plus all four of us have taken the Prosper Canada Financial Literacy Facilitator training. We are already doing a lot of this work. Prosperity Gateways is a great example of how I want to bring together our financial empowerment initiatives to draw more people in for support."

- Manager, Family & Community Support Services

If you have any questions, don't hesitate to get in touch!

Galen MacLusky

Manager,
Program Delivery &
Integration

Prosper Canada

gmaclusky@prospercanada.org

Justine Gerroir

Manager,
Adult Programs

Toronto Public Library

jgerroir@tpl.ca

Citations

1. Financial Planning Standards Council. 2018. [OMNI Report: Financial Stress](#). An online Leger survey of 1,106 Canadians (excluding Quebec) completed between March 30 and April 2, 2018, using Leger's online panel, LegerWeb. Margin of error: +/-3.0%, 19 times out of 20.
2. Diana Elliott, [Financially insecure residents can cost cities millions](#), Urban Institute blog, Jan 14, 2017.
3. Prosper Canada, [Celebrating 10 years of financial empowerment impact](#), Prosper Canada Newsletter, November 2020, Issue No. 37.