



Integrating financial empowerment into Ontario Works

Ontario Financial Empowerment Champions

November 10, 2021

Presentation outline

Ontario Financial Empowerment Champions Project

- Our objective and approach

Prototyping FE integration in

- Our approach & key activities
- Preliminary insights
- Visualizing new models for integration

Resources and contact



Our Vision – 5 Pillars of Financial Empowerment

All Canadians have access to the financial programs, services, products & advice they need to build their financial well-being

- ✓ **Financial information, education, and coaching to improve financial capability**
- ✓ **Help accessing benefits and tax credits to boost income**
- ✓ **Safe and affordable financial products and services to increase financial inclusion**
- ✓ **Saving and asset building opportunities to build financial security**
- ✓ **Consumer protection and education to reduce financial risk**



Ontario Financial Empowerment Champion Program Extension

Project goals overview

The Province provided Prosper Canada, in partnership with the nine OFEC community partners, **one-year transitional funding to continue the Ontario Financial Empowerment Champion (OFEC) Program and achieve the following project goals:**

- Continue financial empowerment (FE) service delivery through the 2021 tax season
- Explore and promote viable models for integration of FE services into Ontario Works delivery
- Support transition of current OFEC services to locally sustained existing and/or modified delivery model that do not rely on MCCSS funding or wind-down of services as appropriate by March 31, 2022

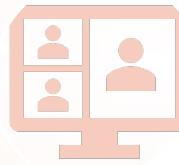
Together with the nine OFEC partners, Prosper Canada is also responsible for delivering **four key service objectives** under this funding agreement

Project service objectives overview

Focus of
today's
discussion

Service objective

Related targets and activities



Ensure access to FE services through community ("hub") organizations in six service areas: Toronto, Kitchener, London, Ottawa, Sudbury, & Thunder Bay.

24,000+ individuals access pandemic-safe virtual/hybrid tax filing, benefit navigation, and financial counselling services



Promote the integration of FE into municipal Ontario Works delivery

Three (3) municipal Ontario Works sites where FEC sites exist participate in an in-depth structured engagement to explore opportunities to integrate FE services into Ontario Works to advance life stabilization goals

47 OW offices will have access to new or enhanced municipal FE integration tools/resources & staff from at least 12 of the 47 OW offices are directly engaged in broader FE integration and FE delivery capacity building activities



Develop online Financial Self-help Toolkit

Develop an **online, self-directed financial toolkit** to enable **16,000+ financially vulnerable individuals** to take independent action to build their financial health



FEC Sustainability

Engage national, provincial and local-level charitable funding organizations & submit a **sustainability/ transition report** outlining the transition to a locally sustained model, modified model or wind-down pathway for each municipal service area.

Ontario Works project streams overview

In order to promote the integration of FE services within Ontario Works delivery, **we are employing a multi-pronged approach to developing and disseminating FE service models and tools/resources to OW delivery partners** with the following objectives:

- **Ontario Works 3 (“OW-3”) Stream:** Select three (3) municipal OW sites, where FECs exist, to participate in a structured engagement, led by Prosper Canada, to develop recommendations for the broader Ontario social assistance sector on how FE can be sustainably integrated into the social assistance service delivery model – e.g., case management, referrals, life stabilization framework.
- **Ontario Works 47 (“OW-47”) Stream:** Develop, promote and disseminate relevant FE service delivery and integration toolkits, resources and training to support integration of FE into 47 municipal OW programs and municipal services.
Engage relevant interested intermediary organizations (e.g., Ontario Municipal Social Services Association) and host events and series of online capacity building workshops for interested OW managers and frontline staff and their local FE delivery partners

Prototyping FE integration with 3 OW sites

OW-3 partner regions - Financial empowerment profiles

Our three selected OW region partners along with the local OFEC community partners are diverse with respect to location, clientele served and experience with working together to support integrated delivery of financial empowerment supports through OW program delivery:

THUNDER BAY

OW Partner: Thunder Bay District Social Services Administration Board (TBDSSAB) & OFEC Partner: [Thunder Bay Counselling \(TBC\)](#)

TBC has a 40-year history of offering various types of financial counselling. While there is a strong relationship between TBC and TBDSSAB, including an earlier attempt at developing a colocation model, there isn't currently a formal referral relationship between these partners (although informally many clients are referred to TBC).

The region is characterized by a vast service area for both organizations, a population with diverse and significant needs and barriers that are often increased by their geography, and access challenges related to technology and transportation access.

OTTAWA

*OW Partner: City of Ottawa Family and Social Services
OFEC: [EBO Financial Education Centre \(EBO\)](#)*

EBO and the City of Ottawa have been piloting tighter linkages between their services since 2017. Pre-pandemic, this involved co-location of EBO's financial empowerment staff at the City's social assistance hubs throughout the city.

During the pandemic, a formal referral system from the City to EBO enabled virtual/remote service delivery for clients

TORONTO

*OW: Toronto Employment and Social Services (TESS)
OFEC: [WoodGreen Community Services, West Neighbourhood House, Agincourt Community Social Services, Jane Finch Centre](#)*

TESS has a diverse and varied history of engaging with FE services and supports. For certain services, they engage informally and formally with community partners, including the OFECs, on referral-based service models. For other supports, like the Canada Learning Bond, significant energy has been invested in developing the in-house knowledge required to promote and anchor this benefit for clients

TESS has participated as a partner in larger collaborative efforts around FE embedding, including exploration of tax and benefit help integration for seniors and residents on social assistance in partnership with Prosper Canada and Seneca College



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.

OW-3 Structured Engagement - Process overview

Understand the Current State

With each partner, Prosper Canada has engaged staff members to understand the current state of service delivery, inviting participants to reflect on what's working, and what isn't. The reflections and knowledge gathered here are beneficial both for Prosper Canada in developing this report *and* for these organizations themselves, who often see the other as a black box.

Co-Create the Future Aspiration

Bringing together the partner organizations for a given jurisdiction, we share back the current state reflections we gathered, and invite a group of staff from all levels of their respective teams to identify opportunities for evolution and co-design possible future states for integration. This not only develops tactical pathways but also serves as a canvas for surfacing values- and mission-based alignment or misalignment.

Surface Implementation Considerations

With these same groups, we play back the future aspirations that have the greatest energy or priority for the group, and invite them to identify implementation considerations, including staff, infrastructure, and processes. This serves as a doorway to a larger conversation around the business model for ongoing integration partnerships.

Core Process Principles

- Engage staff at all levels as core stakeholders to enable greater buy-in in a time of significant change fatigue
- Ground in deep knowledge of existing operational process to ensure that integration feels like *streamlining* rather than *addition*
- Iterate with the same participants to increase trust and cordial working relationships across the partners

How Do Participants Benefit?

- Providing the necessary space to step back and discuss process and partnership in a facilitated format. Frontline staff often miss these opportunities.
- Bespoke facilitation for each session ensures the conversations are highly-tailored to each jurisdiction's needs, improving engagement
- This process provides safe space to critically reflect *and* surface the psycho-social impacts of change on staff



What we have done so far

KEY MILESTONES ACHIEVED

- ✓ Selected our three municipal OW sites; Ottawa, Thunder Bay and Toronto
- ✓ Conducted a total of 14 one-on-one 1-hour interviews with designated OW frontline and management staff from Ottawa and Thunder Bay
- ✓ Completed co-design planning meetings with OW staff and FEC staff from Ottawa and Thunder Bay
- ✓ Completed co-design workshops in Ottawa and Thunder Bay
- ✓ Presented synthesis/validation of service blueprint/prototype to OW and FEC partners in Ottawa and Thunder Bay
- ✓ Developed generic service blueprint

OW-3 preliminary findings: FE delivery relationship model & integration maturity

While there is already significant **readiness** among our OW-3 project partners, it is important to understand FE integration not only as a **menu of FE service options** e.g., tax filing, benefit navigation, financial counselling, financial literacy, but also in terms of appropriate **delivery relationship model** and as a ladder of **FE maturity within the municipal OW program**.

Delivery relationship model			
Level of FE maturity in OW program	Municipality delivered only In-house delivery of FE services by municipality	Municipality/Community partner referral relationship Referral-based relationship between municipality and partner	Hybrid Model Combination of municipality-led as well as and external community partner-led FE services
	What simple tools can our staff use to answer basic FE questions?	How do we help OW workers understand enough about what FE is to effectively refer? How might we set up a simple referral system? Are there FE services we should prioritize for referral (because of ease, need etc.)?	What FE services are being delivered in our community? Are there gaps we might fill?
	How should we structure our teams to be able to triage and/or deliver some FE services? What FE services should we prioritize for delivery?	How might we enable OW workers to be effective and persuasive advocates for FE services? How might we build FE awareness into multiple touchpoints of the OW service journey?	Who is best positioned to deliver which kinds of FE service? How might we enable seamless hand-offs between partners delivering different kinds of related FE service?
	How might we start to build FE capacity in our community? How might we embed FE as a core capacity across frontline staff?	How might we train OW workers to handle simple FE questions and tasks so that FE partners can focus on the high-need cases?	How do we share knowledge and build relationships across the jurisdiction to enhance interconnected FE problem solving?

OW-3 preliminary findings: Key service components for FE integration & delivery

Regardless of FE delivery model, there are several key service components that must be ironed out for FE integration and delivery to be effective and sustainable.

CLIENT ENTRYPONTS TO FE SERVICES

We learned that **there isn't one right entry point for clients to engage with FE services** – both timing in their journeys and the extent of service they require can be highly variable. TBC, for example, **distinguishes between 'brief contacts' and full FE counselling**, in order to make the most of clients' and counsellors' time. We also heard that some clients may need FE counselling right at the start of their OW journey (if they're in crisis), while others may be so overwhelmed that it isn't useful at that point.

Partners, therefore, focused on the ability for clients to enter from multiple points (with appropriate context provided to FE delivery staff), and for promotion to happen along the journey, so that by the time they need these services, it may not be the first time they're hearing about them. Furthermore, **this kind of flexibility might enable effective referrals for non-OW clients**, such as community members deemed OW ineligible

PARTICIPATION AGREEMENTS

Partners identified participation agreements as a possible anchor point for FE services, but also one that is fraught with complexity. These challenges include legislative flexibility, as well as the casting of FE as "mandatory" and the impact that might have on relationships with delivery staff.

Regardless, integration **sites will need to obtain or produce clarified guidance on how FE services fit into this lynchpin procedural artifact**.

CASEWORKER ROLE EVOLUTION

Community partner organizations identified that **core OW staff roles would need to change in order to integrate FE, either in-house or for referring to partners effectively**. In some cases, they identified specific existing OW staff roles that might be adapted (e.g., team clerks, workshop coaches). Others focused on adjustments to caseworker responsibilities across the board, necessitating capacity-building supports.

Finally, **some considered the need for brand-new roles that might mediate between caseworkers, partners, and community members**, especially in colocation contexts.

These structures, but also the capacity-building required to enable them, are a key area to solve.

CLIENT INFORMATION SHARING & CONSENTS

Much of the **true value of an integrated FE service comes from closing loops, reducing fall-out, and shared problem solving** for clients.

However, **realizing this value faces significant barriers when it comes to sharing client information**. These barriers can be technical, procedural, and grounded in trust issues (between partners, and between clients and staff). Furthermore, the small size of community partners can mean their ability to case conference outside of their immediate client engagements is limited.

However, there are clear opportunities here. **Three-way calls and integrated consents can smooth the path**. Regardless, partners **will need to develop approaches that put clients in the driver's seat**.

Visualizing these new models with service blueprints

	Application	Eligibility	Initial local OW office meeting			Co-located counsellor / case worker			Remote Counselling			Ongoing OW contact		Exiting OW			
Step Definition	Application through centralized phone intake	Decision made on eligibility	Deny eligibility	Confirm eligibility and transfer to local OW office	Meeting with caseworker	Develop participation agreement	Identify referral services and partners	Warm hand-off in person	Meeting with counsellor	Wrap Up	Meeting with counsellor	Wrap Up	Revise participation agreement	Client wishes to exit "pay direct" arrangement	Sending tax slips	Exiting OW	
Hidden Step Definition	Centralized online application or centralized phone intake	IBAU: Makes eligibility decision	Letter	Letter or email	In person, video chat, or phone call	In person, video chat, or phone call	In person, video chat, or phone call	Hub or office	Hub or office	Hub or office	Video chat or phone call	Video chat or phone call	In person, video chat, or phone call	In person, video chat, or phone call	Paper tax slip	Letter or email	
Optional Step	Client supplies information about their situation			Local OW Office: Send the ineligibility letter, maintaining up-to-date references to alternative partners for FE and other services	Local OW Office: Send the eligibility letter, maintaining up-to-date references to alternative partners for FE and other services	Client supplies additional information about their situation	Client identifies or confirms life stabilization actions that they wish to pursue	Counsellor: gathers information about what they're willing and able to do in terms of accessing services, and gives consent to OW for sharing some of their information with partners	Counsellor meets the FE counsellor	Counsellor discusses their money issue with the counsellor, works through tools, completes activities etc.	Counsellor discusses their money issue with the counsellor, works through tools, completes activities etc.	Counsellor outlines what information they are comfortable capturing for their Caseworker to review or know	Counsellor outlines what information they are comfortable capturing for their Caseworker to review or know	Counsellor identifies or confirms life stabilization progress and new actions that they wish to pursue	Counsellor expresses desire to end "pay direct" implementation after past rental arrears	Client reviews T5007	Counsellor formally letting the office know something has changed for them, or informally by no longer participating
Touchpoint	IBAU: Collects information from client			FE Partner: supplies information about their services for the letter	FE Partner: supplies information about their services for the letter	Caseworker: gathers information, builds profile to determine client's needs in financial challenges	Counsellor: Makes suggestions about positive options and creates a shared action plan with FE partner on an as-needed basis (no formal appointment required)	Caseworker: makes recommendations in terms of service options, and where possible, makes referrals to FE partners, and then provides the client with details and where possible, books an appointment directly	Caseworker: Introduces the client to the FE counsellor as a warm hand-off	This may happen over 2-3+ appointments, depending on level of need	Counsellor: takes the client's lead on information to share, and captures it in shared portal	This may happen over 2-3+ appointments, depending on level of need	Counsellor: takes the client's lead on information to share, and captures it in shared portal	Counsellor: Makes suggestions about next actions, and records them in case software's PA section	Counsellor: assesses readiness, makes participation in FE budgeting a requirement for proceeding	Local OW Office: Includes inserts in mailer referencing FE services	Local OW Office: reviews files that can be closed, and sends a letter or email with reference to other services, including FE supports
Client Actions	Database of local partnerships and services, co-developed by municipality and partners	Database of local partnerships and services, co-developed by municipality and partners	FE Partner: Maintains some availability for ad hoc "brief contact" three-way calls between client, caseworker, and counsellors	Case software	Database of local partnerships and services, co-developed by municipality and partners	Counsellor: Meets the client	Counsellor: provides FE advice, tools, and supports, as well as referrals out to other services as needed (e.g. mental health, tax filing, etc.)	Shared portal for capturing and sharing client information for shared problem solving (with client consent and direction)	Counsellor: provides FE advice, tools, and supports, as well as referrals out to other services as needed (e.g. mental health, tax filing, etc.)	Shared portal for capturing and sharing client information for shared problem solving (with client consent and direction)	Case software	Database of local partnerships and services, co-developed by municipality and partners	Database of local partnerships and services, co-developed by municipality and partners	Database of local partnerships and services, co-developed by municipality and partners			
OW Actions	Volume of FE clients driven by ineligibility diversion	Volume of FE clients driven by initial eligibility letter	Shared booking platform for identifying counsellor availability in the day	Volume of PAs which contain FE reference	Shared booking platform for identifying counsellor availability in the day	Shared booking platform for identifying counsellor availability in the day	FE Partner: May provide a "preventative" FE program that helps prevent a client from getting into further trouble, or a "responsive" program that targets specific existing challenges or crises	FE Partner: may join for some or all of the meeting with client consent and in pursuit of shared problem solving	Shared portal for capturing and sharing client information for shared problem solving (with client consent and direction)	Shared portal for capturing and sharing client information for shared problem solving (with client consent and direction)	Volume of PAs which see successful FE actions	Shared booking platform for identifying counsellor availability in the day					
FE Partner Actions			Volume of brief contacts	Volume of referrals from OW office	Shared portal for sharing client information for shared problem solving (with client consent and direction)	Shared portal for sharing client information for shared problem solving (with client consent and direction)	Caseworker: may join for some or all of the meeting with client consent and in pursuit of shared problem solving	Shared portal for capturing and sharing client information for shared problem solving (with client consent and direction)	Quantity of benefits, income sources, or returns identified	Quantity of benefits, income sources, or returns identified	Volume of "pay direct" relationships successfully ended						
Systems & Artifacts			Amount of additional income sources / benefits driven at outset of OW experience		Clients will likely wind up representing themselves at this point – client must be taken by the FE counsellor to effectively provide necessary information without exhausting client												
Metrics or Data																	
Watch Out																	

Large scale blueprints are available upon request

For more information

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