



**TOGETHER,
WE'RE LEADING
THE WAY.**

Co-designing financial literacy innovations for people experiencing low income

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Iriss Conference, June 12th, 2024

Building Bridges Together—Research Objectives

- To discover the community-specific barriers to tax filing and the reasons for non-tax filing among people experiencing low income in the Durham Region;
- To use a **co-production approach** by learning together with people living on low income about their needs related to financial literacy;
- To use participatory action research principles throughout, by involving people with low income as equal partners in the co-creation of innovative solutions; and
- To provide evidence to support those **co-produced strategies** to be leveraged by other regions across Canada.



Building Bridges Together Research Project

Year One

Setting the Stage and Preparing for Data Collection

- Assembled Steering Committee
- Designed data collection instruments and process in a co-production approach

Year Two

Collecting Data and Designing Solutions

- Anonymous online financial literacy survey, interviews with Service Providers, Interviews with individuals living with low income, financial literacy focus group, literature review
- Three co-design sessions to create innovative strategies to reduce barriers to tax filing and financial lit

Year Three

Implementing and Evaluating Impact

- Fine tuning co-designed strategies with the Steering Committee
- Implementing strategies and evaluating impact



Meaningful Engagement in a Co-production approach

- Get the right people at the table—where will your “table” be?
- Slow the process down
- Acknowledgement through compensation
- Shared vulnerability
- Check your stereotypes and biases
- Assign meaningful roles with decision making power
- Deliver results—create excitement and action
- Share a meal

*"Because if you've never lived that and you've never seen that point of view, you really can't give the right answers."
-Person experiencing low income*



High level data collection insights

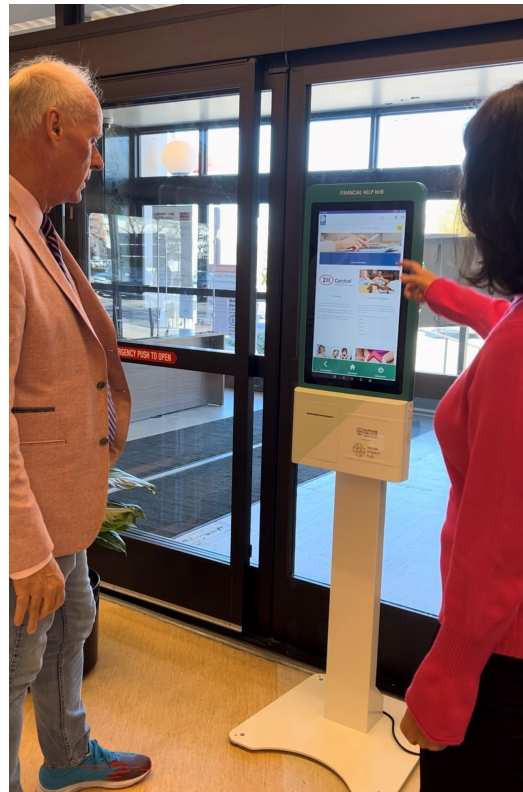
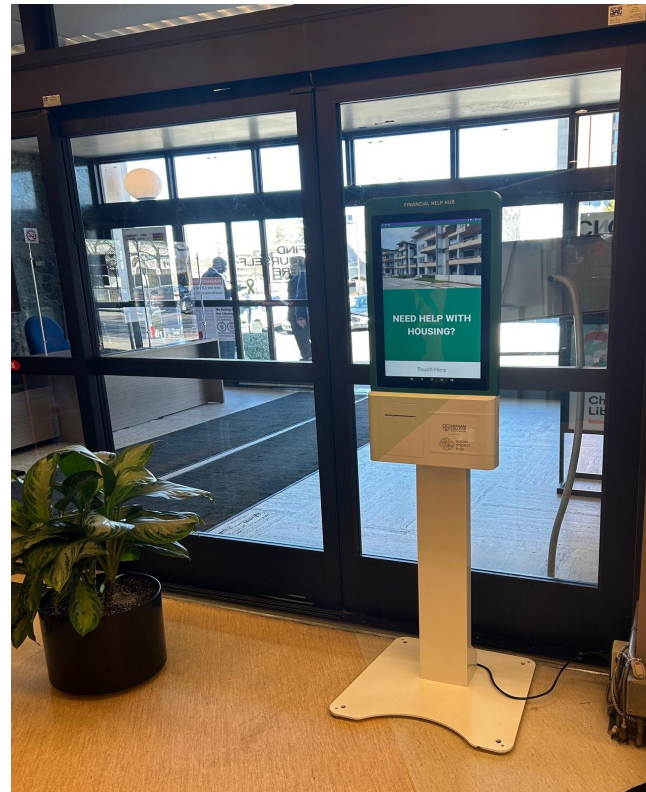
- Multi-generational mistrust, misconception and fear of the tax system
- Lack of education both formally and informally about taxes
- Financially savvy “work arounds” to make ends meet on a small budget
- Very little planning for the future
- Living very close “to the bone” with little to no financial reserves
- Financial literacy education isn’t meaningful/accessibile

"You have a choice of survival or paying off debt."

-Person experiencing low income



March 2024 Co-designed Innovations Launched!



Service User Insights—The Co-production Approach

- Value of Vulnerability
 - Recognize your contribution to the process
- No Apologies, No Shame
 - Proudly own your experiences and ideas
- Trust and Transparency
 - Evade hierarchy and embrace collaboration
- Knowledge and Opportunity
 - Gain skills and create solutions
- Advocacy and Empowerment
 - Become an agent of change for yourself and your community

“... feeling like I am a respected part of a team. We are all experts and being treated as a peer has been very powerful, powerful.” –service provider



Benefits to *Service Users* in experiencing Co-production

“I contacted somebody the other day and I never imagined I would contact them. I said, “Hey, I've got this problem, can you help me?” So I really feel like it's helped empower me to connect with other community resources”

“It's made me feel like my thoughts matter—my ideas matter”

“To know that so many people are doing diligent work to help others in the community with so much compassion is very life-giving.”

“it's been wonderful for my well-being and my hopefulness to be part of this community.”

“I usually left the meetings feeling pretty good”.



Service System Insights—The Co-production Approach

- Reconsider traditional approaches to work
- There is a lot to learn from service users – beyond surveys
- The value of personal connections with service users and providers
- Greater appreciation for lived experience and vulnerability
- The power of passion
- Sharing triumphs

“...different voices at the table is really important to gain the different perspectives that will really end up with a better product or project at the end” –service provider



Benefits to *Service Systems* in Adopting a Co-production Approach

“But it's had that ripple effect on my colleagues”

“My biggest takeaway is just the value and the importance of taking the time to make solutions the right way”.

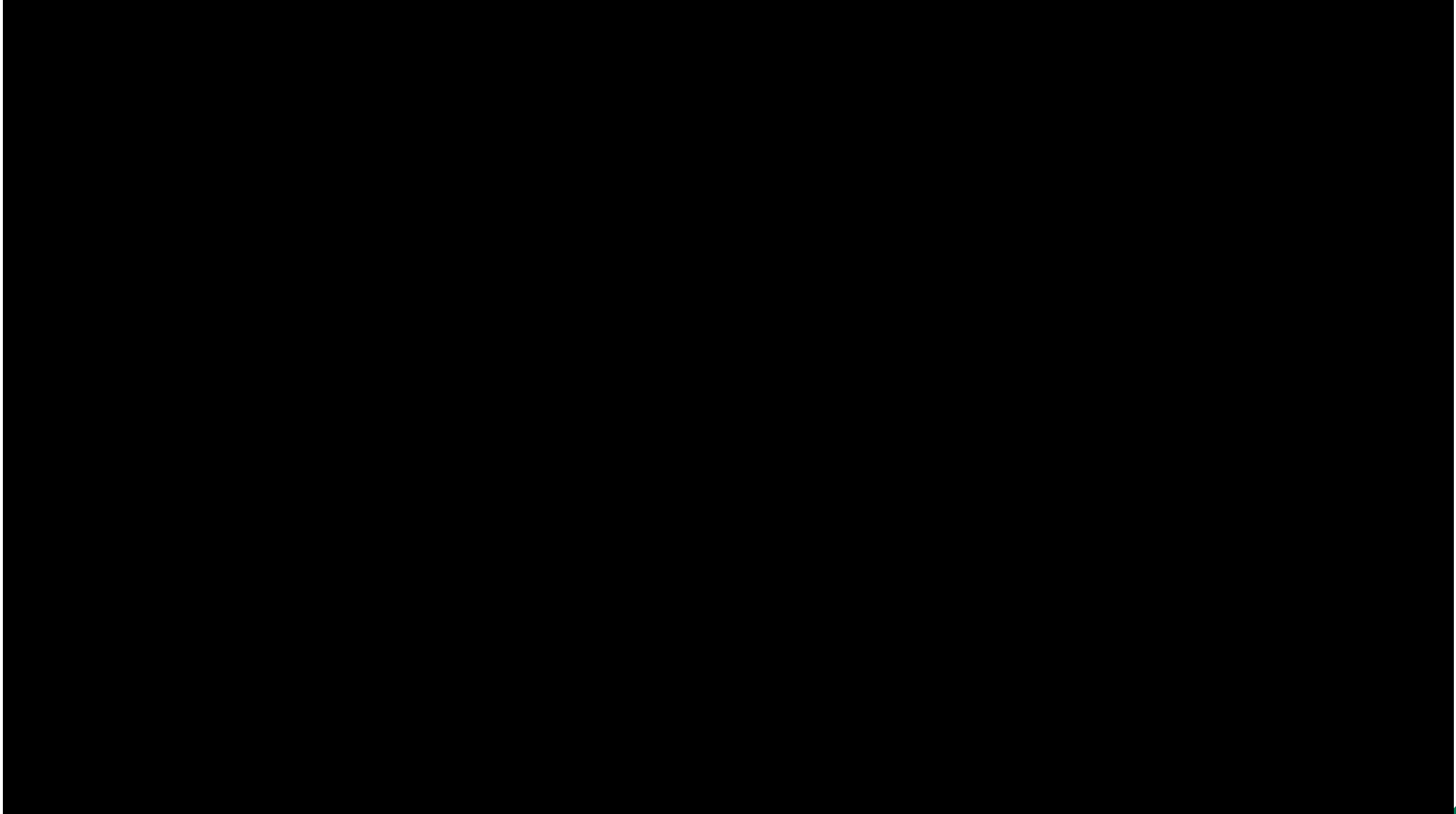
“Some of the strategies that were used, I've implemented those in my day-to-day just to make sure that everyone has full opportunity to participate and have voices heard in all things.”

“this model and this co-design approach was really informative in terms of learning about what works and how successful a group like this can be.”

“different voices at the table is really important to gain the different perspectives that will really end up with a better product or project at the end”

“
...it seems obvious when you think about it that you should include those people [service users] in trying to design the services to make sure that it's something actually useful and valuable for them, but it isn't the way that it often actually works.”

The Value of Co-Production



Thank you



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