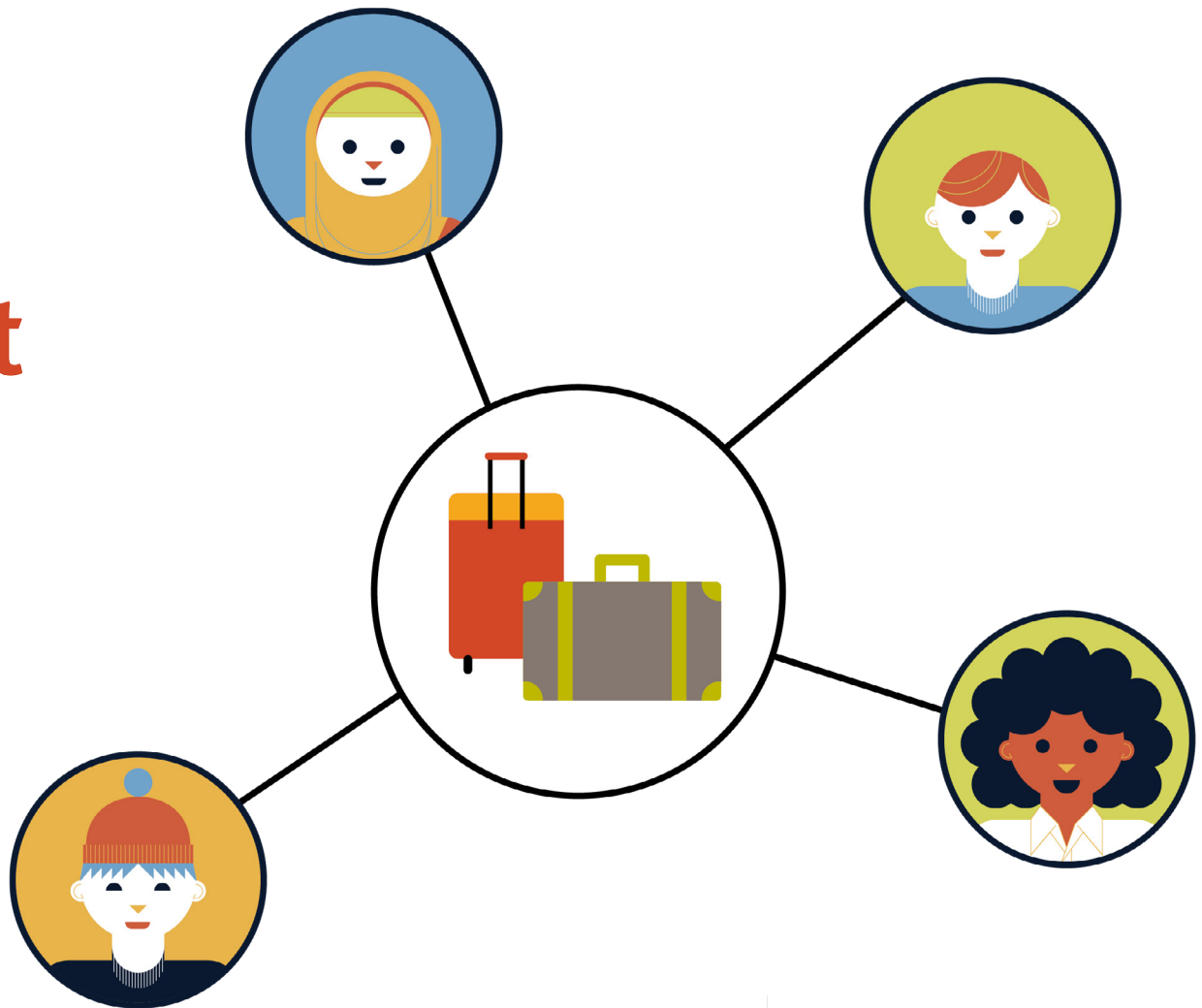


# Designing impactful financial empowerment Services for Newcomers



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# Acknowledgments

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Immigration, Refugees  
and Citizenship Canada

Immigration, Réfugiés  
et Citoyenneté Canada



The Financial Empowerment for Newcomers project would not have been possible without the invaluable funding support provided by Immigration, Refugees and Citizenship Canada and TD Bank Group.

This project is a collaboration with three project partners, AXIS (Acquiring eXperience Integrating Skills) Career Services, the employment and training division of Association for New Canadians, North York Community House and Saskatoon Open Door Society (SODS).

Our sincere thanks and appreciation go to everyone who so generously shared their experiences and time with us through the application of service design methodology.

Finally, we would like to acknowledge the following individuals for their contribution to this report: Wendy Abbott-Serroul, Marlene Chiarotto, Janet Flynn, Julie McFayden, Philippe Raphael, Ayesha Umme-Jihad, and Elodie Young.

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## How to use this PDF

Click wherever you see these visuals to view and download service design resources.



[View newcomer demographics](#)

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# Introduction to service design

## Designing the future: Rethinking, reframing, redesigning services

We interact with services every day yet services are not tangible physical things that remain static. They evolve and change. Good service design embraces this fluidity. Meeting consumer or client needs can no longer just be about how a service looks on the surface, it must allow for varied and complex experiences. Based on the understanding that people have diverse behaviours, needs and contexts, truly effective services should create unique and valuable experiences for every person. This is where service design can play a key role.

## What is service design?

Service design is a human-centred design method that facilitates an in-depth understanding of stakeholders (e.g. clients and staff) in order to design programs, services, or products that best reflect their experiences and meet their needs. By empathizing and understanding stakeholder pain points, individuals designing programs and resources can create evidence-based solutions that create win-win interactions between service users and service providers.

Service design addresses how an organization gets something done. It ensures services are usable, desirable, and creates positive outcomes. The service design process typically follows the ‘Double Diamond’ design model (Figure 1, page 5) developed by UK-based charity, The Design Council. The “Double Diamond” shape refers to the process of narrowing (‘convergent thinking’) and expanding (‘divergent thinking’) the scope of ideas and possibilities at different parts of the design process.



## The service design process follows four phases:

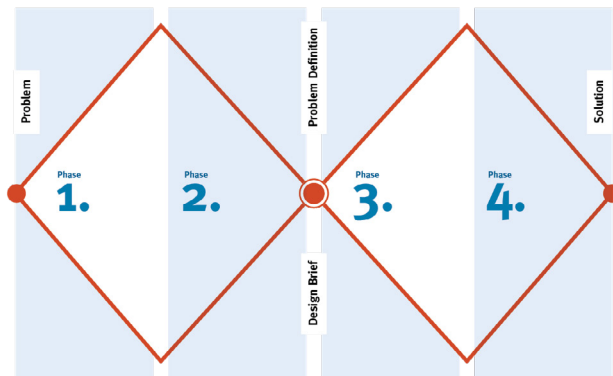


Figure 1:  
**Double Diamond model**

### Phase 1. **Discover**



This initial phase starts with gathering a wide spectrum of insights on a problem, opportunity, or set of stakeholder needs. This can include doing online research, conducting surveys, interviewing stakeholders about their experiences with services, and creating journey maps and personas that represent different patterns or scenarios.

### Phase 2. **Define**



The vast information and ideas collected from the Discover phase are distilled, specified, and prioritized. This requires an assessment of the most important, realistic, and urgent problem(s). We then define a clear challenge that the design project will address.

### Phase 3. **Develop**



The scope of work is expanded once again. Multiple possible solutions are identified and refined through activities like brainstorming, prototyping, testing, and iterating.

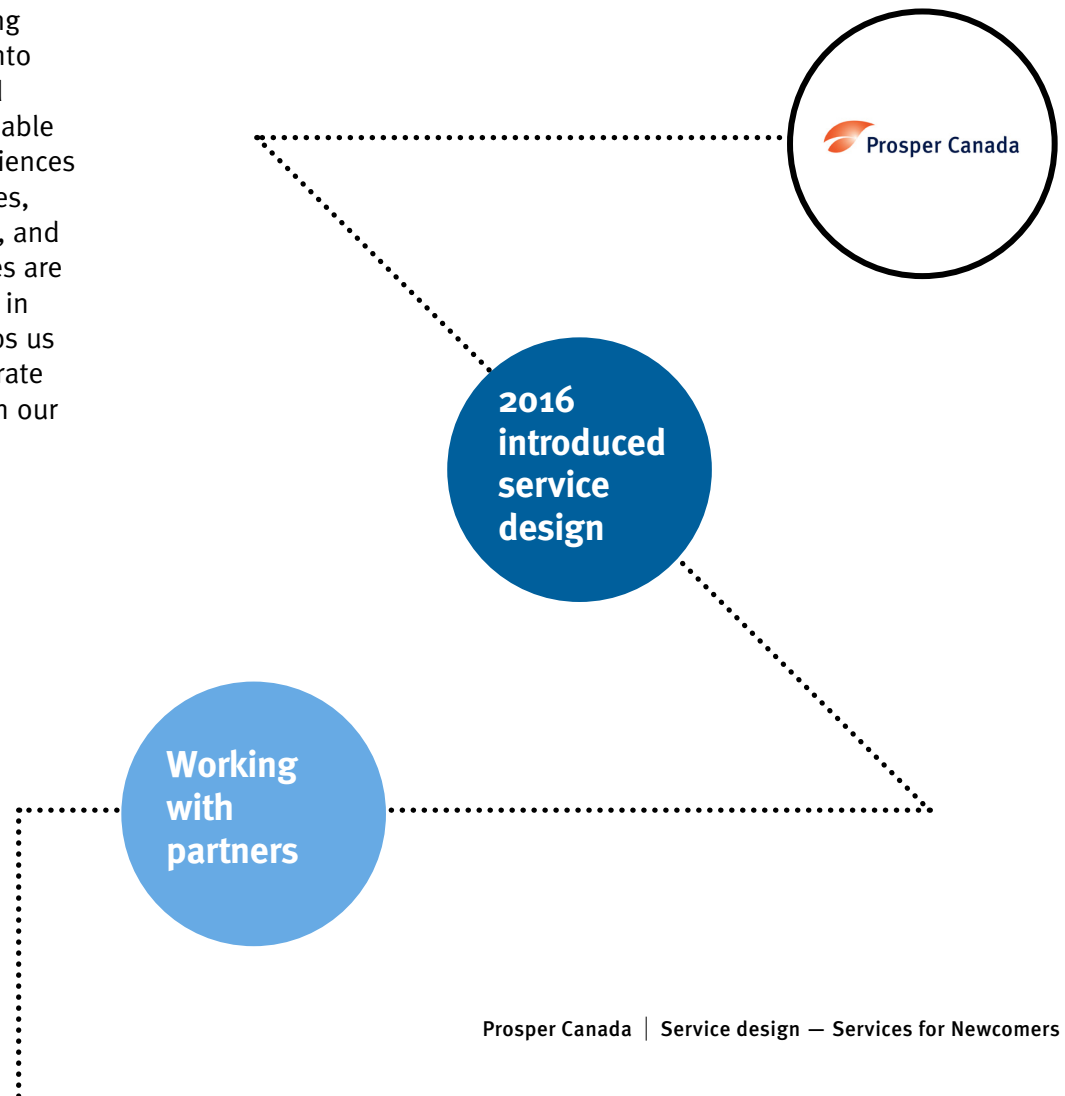
### Phase 4. **Deliver**



In the last phase, a final program, service, or product providing a specific solution to the selected challenge is prototyped, produced, and launched.

# Service design and Prosper Canada

**Prosper Canada** began its service design journey in 2016 with an in-house design research manager and consultations with Bridgeable, a leading design firm based in Toronto, Ontario. Since building service design methodology into our project work, our staff and program delivery partners are able to learn more about the experiences of people living on low incomes, pinpoint organizational needs, and ensure programs and resources are designed with these learnings in mind. Service design also helps us think about how to best integrate programs and resources within our partners' existing services.



# Service design: Case study

## Financial Empowerment for Newcomers (FEN) project

In 2017, Prosper Canada partnered with AXIS (Acquiring eXperience Integrating Skills) Career and Employment Services, the employment and training division of Association for New Canadians, North York Community House and Saskatoon Open Door Society (SODS). The aim of this project partnership was to provide frontline staff at settlement agencies with training and resources to accurately assess newcomers' financial literacy, connect newcomers to appropriate information, and help them plan financially for a successful settlement. Through funding provided by Immigration, Refugees and Citizenship Canada and TD Bank Group, we worked with these partners to create a plan to develop and pilot the following:

- An online newcomer financial literacy facilitator course in English and French
- A newcomer financial coaching toolkit for staff at partner organizations to learn and deliver; and
- An online financial literacy assessment and action-planning tool for newcomers, available in English and French.

The overall goal of the project was to provide newcomers with the financial information and supports that they would need to start building a secure financial future in Canada.

As newcomers to Canada, people can face several financial challenges upon arrival such as a lack of credit and employment history, lack of knowledge around taxes and benefits, navigating a new banking system and finding trustworthy financial advice.

**Provide newcomers with the financial information and supports that they would need to start building a secure financial future in Canada**



**We used service design to develop an online newcomer tool**

We understood from the outset that the services we wanted to develop would not address *all* financial challenges faced by newcomers but that we would focus primarily on the needs of newcomers to Canada, informally including any clients identifying as newcomers at the three sites (AXIS, SODS, and NYCH) who were looking for settlement-related services.

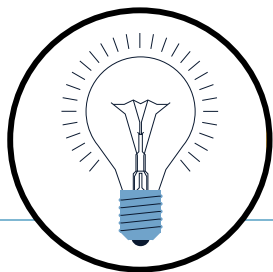
Of the three newcomer-focused project deliverables: facilitator course, coaching toolkit and an online assessment and action-planning tool, we decided to apply service design methodology specifically in the online assessment tool development process.

It is important to note that we knew going into this development process that the online tool had to meet three requirements as follows:

- Provides financial literacy information for newcomers and promotes financial behaviour changes by providing supporting activities and feedback;
- Can be accessed by newcomers directly by themselves or with support through a settlement service provider;
- Will be designed such that a settlement service provider, if desired, can utilize the online tool in a one-on-one financial coaching session with the newcomer.

And so, we set out on our journey to develop this online newcomer tool through a co-design approach.





## Service design in action: Step by step

### Discover phase

In order to create an online assessment and action planning tool that would help newcomers gain knowledge of Canada's financial system and help them build healthy financial habits and behaviours to improve their overall financial well-being, we began by attempting to answer the following foundational questions:

1. What financial challenges do newcomers face when they arrive in and settle in Canada?
2. Which of these financial challenges can be addressed through the settlement service sector?
3. What kinds of financial empowerment services are settlement caseworkers best placed to deliver in helping newcomers overcome these financial challenges?

### What we did to address question one:

- We led a series of focus groups with 53 newcomers in three provinces (Saskatchewan, Ontario and Newfoundland).
- We conducted phone interviews with settlement organization staff and other experts in the newcomer/settlement sector.
- We leveraged insights from newcomer research previously conducted by Prosper Canada and performed an internet scan of relevant articles and literature.

### What we learned about the different types of newcomers that arrive in Canada:

- We developed an infographic (Figure 1) that illustrates demographics of the newcomers we interviewed including number of years they've been in Canada, household size, average monthly expenses and how long the money they migrated with lasted after arriving in Canada.

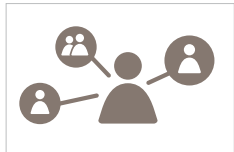


[View newcomer demographics](#)



Figure 2: Newcomer client personas

- We discovered through our research that there are different personas of newcomers with some of these key differences highlighted in Figure 2.



[View detailed client persona](#)

**SURVIVOR**  
Meeting basic needs

**Language:** Limited English language abilities.

**Social:** No or limited social network in Canada.

**Current goals:** Finding employment, improving language skills.

**Current needs:** Requires intensive support, likely including translation/interpretation services. Seeking income boosting opportunities and assistance navigating Canada's complex systems.

**SEEKER**  
Bettering their situation

**Language:** English language abilities have improved.

**Social:** Developed a few good friends and/or have some family in Canada now.

**Current goals:** Improve employment, practicing good money management.

**Current needs:** One-on-one supports, but less intensive. Looking for better employment and starts setting financial goals and action plans. Welcomes relevant tools and information to support money management and navigation of the financial system.

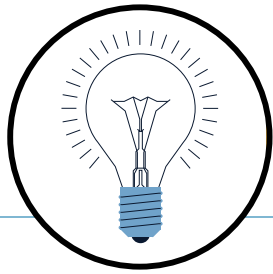
**THRIVER**  
Seeks to achieve full potential

**Language:** Good grasp of English language.

**Social:** Small network of friends and family in Canada.

**Current goals:** Training up for better job, building social capital, attaining a big financial goal(s).

**Current needs:** Continued one-on-one support including goal-setting help. Expanding networks/making new connections. Still seeks info on financial products and options.



What we learned about financial challenges faced by newcomers after arriving in Canada:



### A newcomer's first year in Canada

#### Getting by financially is difficult:

- Newcomers are adjusting to new and unexpected costs while often having no or unpredictable income coming in.
- They must learn how to make the money they do have last longer. Dipping into savings or accessing social assistance may be necessary in order to make ends meet.

#### Understanding Canada's complex financial system can be confusing:

- Newcomers encounter a lot of new financial information in their first year of settlement, which can be overwhelming. Finding accurate and trusted sources for this information can be tricky.
- With little knowledge and experience, newcomers must navigate many financial services in Canada e.g. banking, income tax, government benefits etc., which can be challenging.

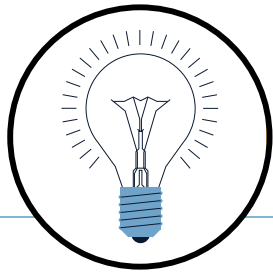
### Year two and three

#### Financial outlook is improving but still with challenges:

- By this point, newcomers are feeling better about their money management skills and are starting to set some future financial goals.
- More money may be coming in through secured employment but these jobs are often low-end, low paying jobs, which are not ideal but are necessary to help make ends meet.
- Newcomers are dealing with rent increases for the first time and other unexpected expenses, which pose new financial challenges.

#### Building networks:

- After being in Canada for more than a year, newcomers are now creating and building networks of trusted family and friends, helpful for navigating new financial information.



Staff also identified some common non-financial barriers faced by newcomers that included:

- Language issues
- Lack of or difficulty finding employment
- Immigration status issues
- Lack of recognized professional accreditation
- Lack of social capital/networks
- Challenges related to family dynamics.

We developed an infographic to illustrate the financial challenges newcomers face as identified through our research and then mapped the corresponding financial empowerment supports that would best address them.



[View money matters infographic](#)

**What we did to address questions two and three:**

Through interviews and focus groups with newcomers, we gathered information that helped us better understand their experiences interacting with the settlement sector and what financial challenges, if any, were not currently being met through these interactions. Questions asked included:

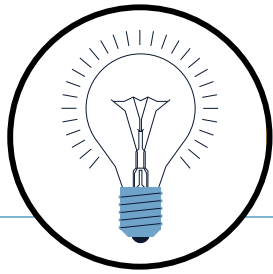
- What services or supports did newcomers desire upon entering Canada?
- What services and supports did newcomers actually use since their arrival?
- To what extent did newcomers use technology to support their settlement journey e.g. accessing services or information?

We conducted 19 interviews and job shadowed staff from three settlement agencies with the goal of determining what kinds of financial

empowerment supports could feasibly be delivered by staff within the settlement sector based on current factors including:

- Staff daily workflow and flexibility, job goals and services provided.
- Types of money conversations currently happening with newcomers and staff comfort levels with these discussions.
- Extent to which technology is used in daily service delivery.





**We identified five key newcomer settlement stages**

**What we learned about newcomer interactions with settlement sector services:**

- Newcomers connect with settlement agencies through a variety of channels including family or friends where they receive recommendations, the airport where they receive information upon arrival, the internet where they do research.
- Newcomers that interact with a settlement agency(ies) report positive experiences and leave feeling supported, special and with their issues solved. The types of services that newcomers utilize through settlement agencies vary. Services include language classes, employment services, financial literacy workshops, tax clinics and women's programs, to name a few.
- We identified five key stages that a newcomer may be in during their settlement journey in Canada. Depending on the settlement stage, a newcomer will

have different financial challenges and needs and therefore will require different types of financial empowerment supports to address these topics.

- Technology does play a role in how newcomers access settlement and financial services.

We developed an infographic that maps newcomers' financial issues against the five settlement stages and the financial empowerment supports that would best address them.



[View newcomer settlement stages](#)

**What we learned about how settlement workers engage with their newcomer clients:**

- Client meetings typically last between one to two hours and on average staff see three to six clients a day. Staff expressed that daily workloads are generally quite heavy.
- Topics at these meetings are very client centric and therefore vary based on client need at the time of the visit. Invariably, money topics come up throughout the course of these meetings.
- Staff will utilize different tactics depending on the newcomer's needs. This often involves using different technology with their clients including email and internet for searching information online.



We analyzed the information collected

We determined the website content focus and look and feel

## Define phase

In the **Define phase**, we analyzed and utilized the wealth of information and ideas collected from the Discover phase and distilled, and prioritized the most important, realistic and urgent issues facing newcomers. We then defined a clear challenge that the design project would undertake to create a website that helps newcomers self-assess their knowledge of Canada’s financial system, while encouraging learning and application of various financial topics and behaviours.

### What we learned to help guide the development of an online financial assessment tool

The tool or website content should focus on the following financial topics as identified through our research:

- Money management (budgeting, saving money, paying bills, wants vs needs)
- Government benefits (what is available, eligibility, application process, etc.)
- Taxes (purpose, how it works, how to file)
- Investing money for the future
- Helpful financial ‘tips and tricks’

**Our response:** *We based the website content off of our Managing your money booklet*



[View managing your money](#)

The website should include the following learning features which include:

- ‘Step-by-step’ instructions on how to approach key financial tasks (e.g. create a budget, file taxes)
- Simple language
- Easy ways to understand money topics.

Embracing all the insights, we began to define the preliminary look and feel of the website.

The following technical website features were of interest to newcomers based on feedback received:

- Mobile friendly
- Ability to create user profiles to store favourite resources
- Visual
- Incentivized learning and fun and engaging activities e.g. rewards/ gamification/activity based



- Videos of newcomers' own experiences
- Ability to download resources including checklists
- Links to other helpful websites
- Discussion forums
- Tech-enabled 'nudges,' e.g. text prompts, to encourage learning and task completion and financial knowledge checks.

With all the input gathered from newcomers, settlement workers and other key stakeholders throughout our research journey, we were ready to create a website that allowed for diverse and complex newcomer experiences and would add value to both staff and newcomers.

## Develop phase

Going into the **Develop phase**, we knew we had to prioritize specific financial topics, key learning features, and technical website elements for the first prototype of our online financial needs assessment and action-planning tool. This prioritized list would support the following:

- Completing a financial wellness checklist
- Identifying and setting goals
- Creating a budget
- Identifying needs versus wants
- Completing checklists for preparing taxes
- Planning for tax refunds and benefits; and
- Managing progress throughout the website's modules.
- Developing an understanding of credit and how to create credit history.

### What we did:

In this phase, we engaged in various design activities:

#### • Co-creation sessions

We delivered three co-creation sessions that included different groups of newcomers, settlement service workers and administrators, staff from Immigration, Refugees and Citizenship Canada (one of our project funders), community agency staff and other key stakeholders. Note that the newcomers that participated in these sessions all had at least some level of English language fluency.

#### • Prototype workshops

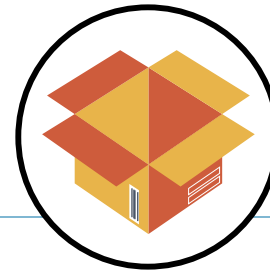
We brought groups of newcomers together, this time to capture their ideas, feedback, and design input for the new website we were creating. This was done over three half-day workshops that included newcomers with lower English-language levels although translator support was available this time around.

#### • Prioritizing website development and mock up

We pulled together insights from research gathered in the Discover phase, co-creation sessions, and prototyping workshops to outline the final website design, create website mock-ups and validate the design with key project stakeholders.







**What we learned about applying service design through our website development process:**

- Engaging the full range of stakeholders e.g. settlement workers, newcomers, government staff throughout each service design phase was key.
- Accommodating newcomers who had lower levels of English language fluency to ensure all types of stakeholders, including newcomers, were included in the process was a worthwhile activity. Their feedback was valuable and a key element of our design process.
- Developing simple tool mock ups/prototypes, which could be presented to stakeholders for validation, was a valuable step to take before starting actual technical development. Making changes to a prototype is much easier than making changes once a tool is developed.

- Being able to see the tool prototypes used in real time was also informative and guided final design decisions.

**Deliver phase**

Once we developed the preliminary online financial needs assessment and action-planning website, we had 24 newcomers test it and provide us with their thoughts. Overall, we received positive feedback but did make some updates including:

- Adding more content about what to expect when you come to Canada and during the various stages of the newcomer settlement journey.
- Adding more visual content to illustrate concepts, newcomer experiences and tool features.

The online needs assessment and action planning website is currently being used by our three partner sites and the newcomers they serve. The tool will officially launch by year end and will be offered in both French and English.



**View the website:**  
[moneymanagement.prospercanada.org](http://moneymanagement.prospercanada.org)



## Financial Empowerment for Newcomers project update

We are continuing to work towards achieving our goal of expanding financial empowerment supports to newcomers through our 'Financial empowerment for Newcomers project', in collaboration with our three project partners AXIS, North York Community House and Saskatoon Open Door Society.

The activities and learning that took place throughout the different service design phases not only contributed to the design and development of our newcomer website but also helped us identify best practices that we incorporated into other areas of this project:

- We tailored our existing Financial Literacy Facilitator Curriculum for settlement agency staff delivering financial education workshops to newcomers

- We tailored our financial conversation/coaching training for delivery to settlement workers
- We identified different approaches for incorporating the online website as a resource in financial coaching conversations with newcomer clients.

## Next steps

Despite our desire to include all website features identified during the service design process, we did have to make some tough design decisions and prioritize some features over others due to budget and time restrictions. In future tool iterations, we would seek to include the following:

- More interactive elements and ways to make the website experience for newcomers more robust and dynamic by employing features such as gamification.
- More languages in addition to the current English and French versions.

Through future research and service design activities, we will continue to refine and evolve the website, the facilitator-training course and the coaching toolkit. Should more funding become available, our plan is to recommend further iterations of the tools and other possible offerings that will help improve the financial stability and financial well-being of all newcomers to Canada.

**We prioritized some features over others**

**Future iterations would be more interactive and include more languages**

# Building service design into financial empowerment programs

## Prosper Canada insights:

Service design has impacted Prosper Canada in significant ways. It has:

- Increased **empathy** from staff and partners who participate in workshops and hear from people living on low incomes as well as frontline service providers. Stories help people connect with one another and are a big part of the discovery phase of service design.
- Increased **engagement** from staff and partners through elaborate and dynamic workshops filled with themes, activities, arts and crafts. We asked those who participated in service design meetings and workshops to lean in to their creativity and give their full attention to the problem and solution that we wanted to design. Together we brainstormed, created, tested, and improved the design of programs, services and resources.
- Built **evidence** to support our work on financial empowerment. We generated meaningful insights through qualitative research that focused on understanding people's stories and experiences. These insights supported the development of our design principles that became the foundation of service improvements.

Empathy

Engagement

Evidence

## Tips for non-profits

Service design is a valuable methodology and approach for designing programs at frontline service organizations.

Here are five tips for non-profit organizations that may want to integrate service design into their work:

**1. Learn more about service design:** If this approach sounds appealing but you're still unsure how to begin, there are free online resources, blogs and articles on service design methodology. At Prosper Canada, we created our own video to share our experience with service design. [Watch the video](#)



**2. Give it a try:** The best way to incorporate human centred design methodology in your work is to pilot the approach on an existing program. After learning about service design and how it aligned with our organization's values and mandate, we gave it a try and now we apply service design to all of our projects.

**3. Service design does not have to be complicated or costly:** As a non-profit, we appreciate that time and money are at a premium. You can apply service design approaches in ways that are cost-effective and efficient. For example, even blocking 30 minutes for a few client or staff interviews can generate helpful insights. Designing a client journey map can be as simple as developing a sketch of what you learned. Sticking to straightforward and uncomplicated prototypes of your new program or improved service can also save you money.

**4. Service design works well in collaboration with all stakeholders:** This includes management, staff, clients, and external stakeholders like community partners, funders and policy makers. Consider whom the problem or program affects, who funds it, who develops policies for it, and who delivers it across the entire service path. Ensure that you engage everyone you can along the journey.

**5. It's worth the time invested:** While it may be easier and faster to jump straight into generating ideas about your new program design, spending the extra time up front to better understand the people who will use and deliver the program and clearly defining the problem you are trying to solve will save you time and work down the road.