



Designing a remote financial help service

Capital One – Final project report

June 15, 2021



Acknowledgements

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We would also like to recognize and thank our community partners who delivered remote financial help services for this project:

- Millie Acuna and Kevin Schacter at [SEED Winnipeg](#)
- Rocio Vasquez and Murray Baker at [Family Services of Greater Vancouver](#)
- Sheri Fata at [Thunder Bay Counselling](#).

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1. Background

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Project context

With the advent of COVID-19, community services across Canada had to rapidly adapt the way they engage and support community members.

A growing number of Canadians have needed (or soon will need) support as they deal with the financial strain brought on by pandemic-related earnings/job losses

Community agencies would like to help people and connect them to other supports, knowing that navigating services—particularly during a pandemic – can be challenging, confusing and even overwhelming for vulnerable individuals.

With physical distancing requirements, there is real interest in exploring remote service delivery models.

Project goals

1. **Understand how Capital One and Prosper Canada might best help community partners** implement remote solutions at various scales.
2. **Develop a robust understanding of the front-to-back client experience of accessing virtual financial help** and identify priority areas and solutions for improving the client experience, particularly as it relates to remote intake, navigation, and continuity of service.
3. **Help partners navigate new and existing financial support services** available to clients and support frontline staff with tools and resources that address concrete needs in a virtual service.

bridgeable



Project overview

Over nine-months, beginning mid-2020, and with funding from **Capital One, Prosper Canada** worked with service design firm **Bridgeable** and community agencies in **Manitoba, British Columbia,** and **Ontario** to study the remote delivery of financial help services.

Research findings are summarized in two **Pre-Implementation Reports** by Bridgeable (links on slide 25)

This was followed by a period of learning, sharing and further data collection, with results captured in:

- **Profiles**
- **Learning Tools**
- **Insights.**

2. Project activities

- Summary
- Profile: SEED Winnipeg, MB
- Profile: Family Services Greater Vancouver, B.C.
- Profile: Thunder Bay Counselling, ON
- Service delivery tools and resources

Summary

Research activities ran from **June to November 2020**, culminating in a [Socialization Report](#) and three [Client Journey Maps](#).

A project **Community of Practice** met **bi-weekly January – March 2021** to reflect on the journey maps, the evolution of their services, wins and challenges.

Partners co-designed and implemented an evaluation guided by these learning questions:

1. To what extent is there a demand for remote financial help?
2. To what extent does the service connect clients with financial help?
3. To what extent is the service appropriate to the client needs?

This section includes a profile of each financial help service and evaluation findings, based on:

- Relevant indicator data retroactive to June 2020
- Feedback surveys
- Interviews with partner organization representatives.

Finally, partners co-developed a suite of [virtual service delivery tools](#) with Prosper Canada for frontline staff and their clients. These are now freely available on Prosper Canada's [Learning Hub](#).

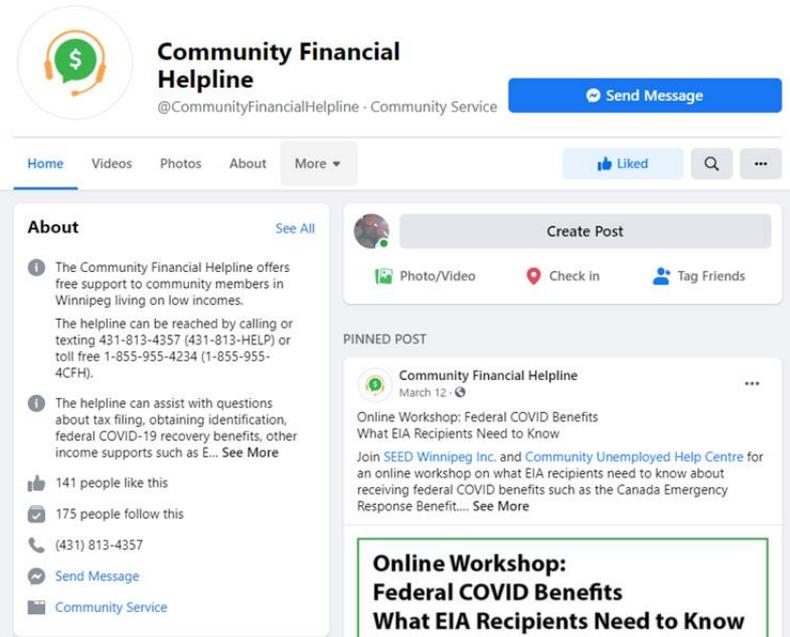
Manitoba: The partner and the service

The **Community Financial Helpline (CFHL)** is a partnership of 4 Winnipeg organizations, launched shortly after March 2020. Agents take calls and respond to email, texts and Facebook chats.

While designed to connect community members to financial help, it has become a central access point for many services, providing referrals for housing, food insecurity, mental health and financial help.

Since launching, the CFHL has:

- Expanded hours
- Added a fourth partner
- Launched a Facebook integration
- Created a central SharePoint team site for participating agencies
- Been added to United Way's 211 community information service.



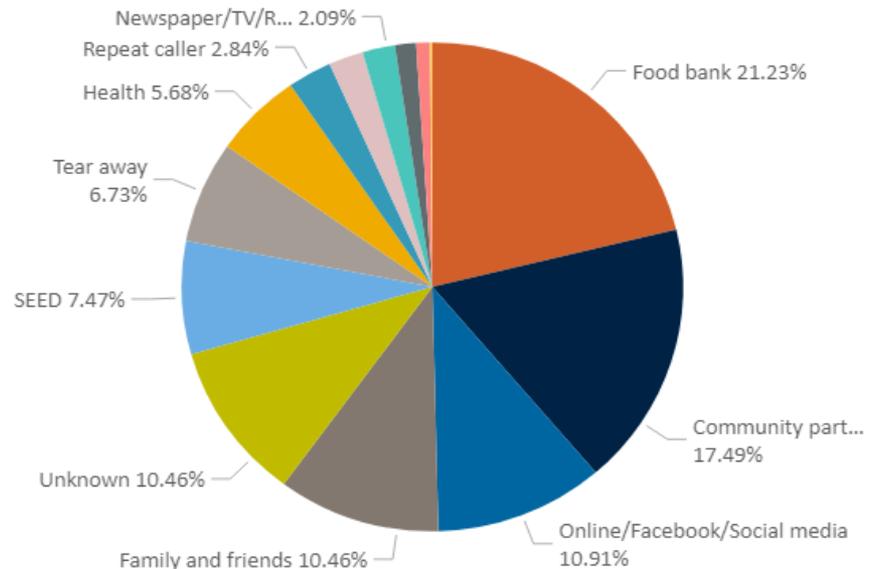
Manitoba: Demand for the service

- The CFHL recorded **1,342** contacts over 10 months
- SEED Winnipeg fielded **73%** of help requests with the remainder distributed across other partners
- Most clients were referred by a food banks, community partner, online source or family and friends
- Voice calls accounted for **82%** of contacts, SMS **12%**, and Facebook **5%**.
- Average session duration was under **13** minutes.
- Nearly **40%** of cases were resolved. **58%** required follow up.

Average contact duration by channel

Channel	Average duration by channel
SMS	33.37
Facebook	32.33
Voice	8.47
Manual	4.57
Total	12.67

Sources of referrals to CFHL



Manitoba: Connecting clients with help

Top three client issues

- Income taxes and other benefits
- Identification
- Employment insurance

Issues client facing	#	%
Income Taxes and other benefits	565	42.10%
Identification	448	33.38%
Employment Insurance	433	32.27%
COVID related benefits	372	27.72%
Employment and Income Assistance	318	23.70%
Basic needs	129	9.61%
Disability issues	97	7.23%
Facing financial problems	57	4.25%
Manitoba Rent Assist	53	3.95%
Health related issues	51	3.80%
Unemployment/job loss/job search	44	3.28%
Interested in matched savings programs	42	3.13%
Debt/loan/credit	29	2.16%
Needs a bank account	18	1.34%
Potential legal issues	17	1.27%

Note: client may face multiple issues.

Percentages based on distinct count of individuals.

CFHL agents were able to immediately address caller needs in **64%** of cases. Other callers were referred to community and government agencies.

Actions delivered	#	%
Provided information	858	63.93%
Referred to SEED	321	23.92%
Referred to CFCS	303	22.58%
Referred to CUHC	259	19.30%
Referred to government services/benefits	89	6.63%
Referred to other community resources	79	5.89%
Referred to 211	20	1.49%
Referred to IRCOM	11	0.82%
Connected to income benefits	10	0.75%

Note: client may receive multiple actions.

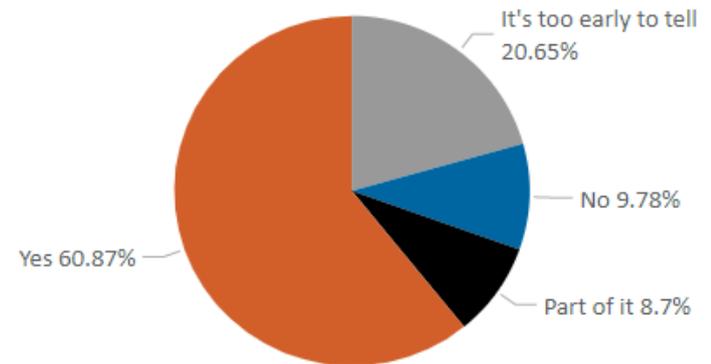
Percentages based on distinct count of individuals.

Manitoba: Meeting the clients needs

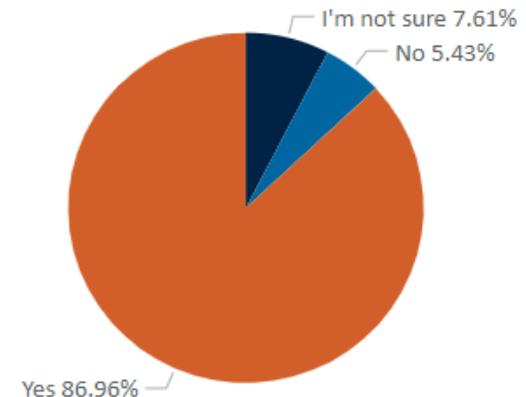
In February 2021, SEED began a satisfaction survey, calling service users one week after they contacted the CFHL. The survey ran for about six weeks.

- **61%** of service users got the help they were seeking. **9%** got some of the help they needed.
- **87%** said they would recommend the CFHL to friends/family
- The survey was well-received and staff will continue using it for follow-up.

Did you get the help you were looking for?



Would you recommend us to a friend or family member?



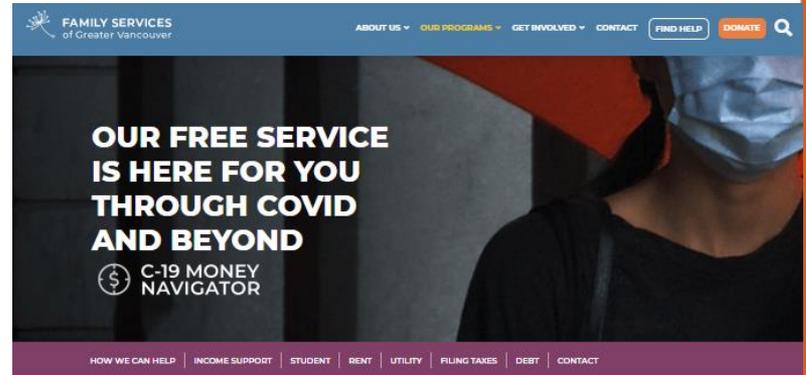
"From our end, it's nice to learn what happened or if there is possible follow-up we can assist them with. We feel more knowledgeable for the next call."

I was hesitant about the Facebook chats, but we are meeting people where they are at. It's working.

Frontline staff

Vancouver: The partner and service

With a pre-existing call center, Family Services Greater Vancouver was able to quickly develop and launch the [C-19 Money Navigator](#) service in May 2020. With service coordination relationships in place, clients came largely through referrals from other local service providers and [bc211](#). More staff were added in late 2020 and the *C-19 Money Navigator* became the central intake for financial help, eliminating the extra step of internal referrals.



COVID-19 has impacted all of us. With changes in employment and decreased income to not knowing how you are going to pay rent or afford your next meal, the uncertainty of the next few months is causing much anxiety.

HOW WE CAN HELP



Online Resources

Your quick reference to all of our available financial supports and money tips to help make things easier.



Personal Navigators

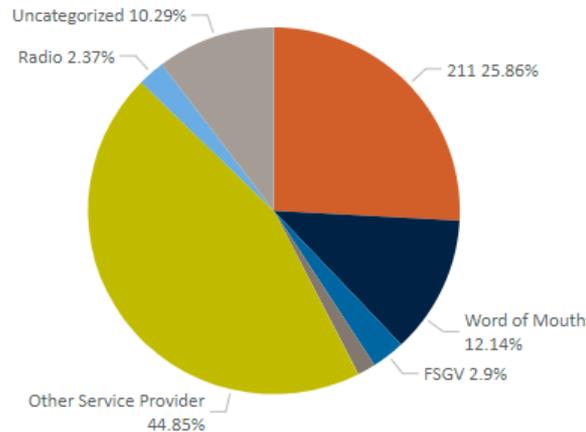
Get custom support to explain your benefits and the application process, answer questions and address concerns.



Money Coaches

Book an appointment for help to create budgets and financial goals, manage debt, prioritize payments, and enhance your financial wellness.

How did you hear about us?



Note: Percentages based on distinct count of individuals who answered this question.

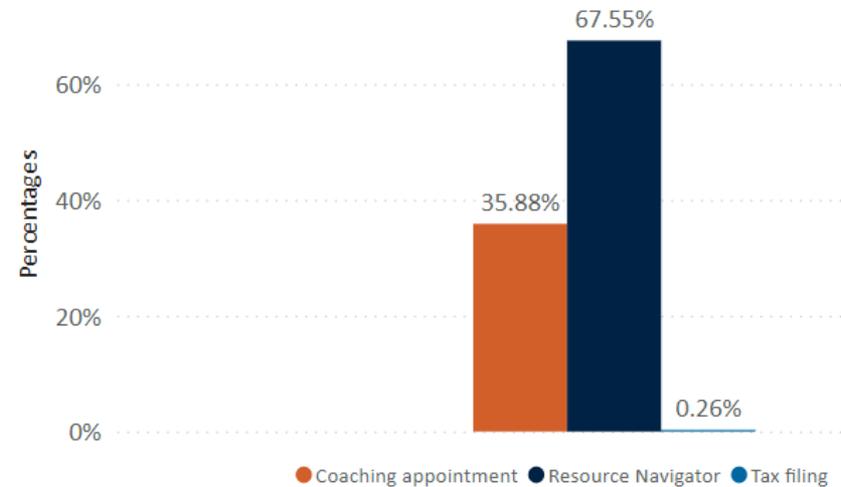
Our partnership strength has been critical for the delivery of our service. Referrals have been increasing due to the strength of these partnerships. Being able to provide webinars directly to frontline workers has further enhanced our partnerships.

Manager

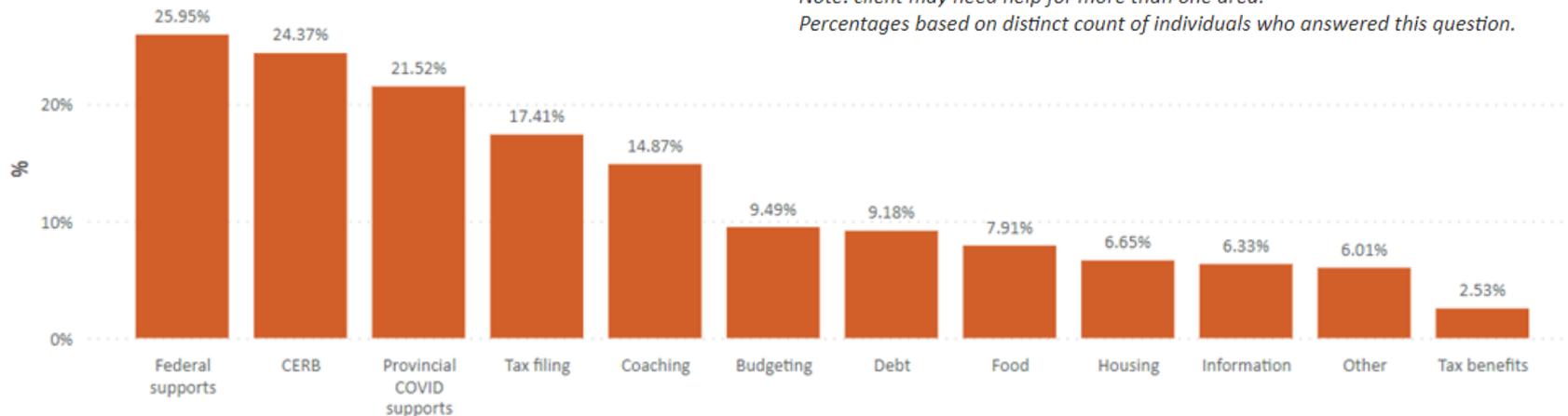
Vancouver: Demand for the service

FSGV's C-19 Money Navigator served **379** clients May 2020-March 2021. Staff noted a widening of calls geographically as word spread about services. **67.6%** of callers sought immediate Navigator help, with the most frequent inquiries concerning federal and provincial support. The service was promoted diverse ways, including Facebook and Google ads for Financial Literacy Month (Nov 2020) and Radio shows and spots reaching the Vietnamese, Mandarin and Cantonese communities.

How can we help you today?



What are the callers concerns?



Note: client may need help for more than one area.
Percentages based on distinct count of individuals who answered this question.

Vancouver: Connecting clients with help

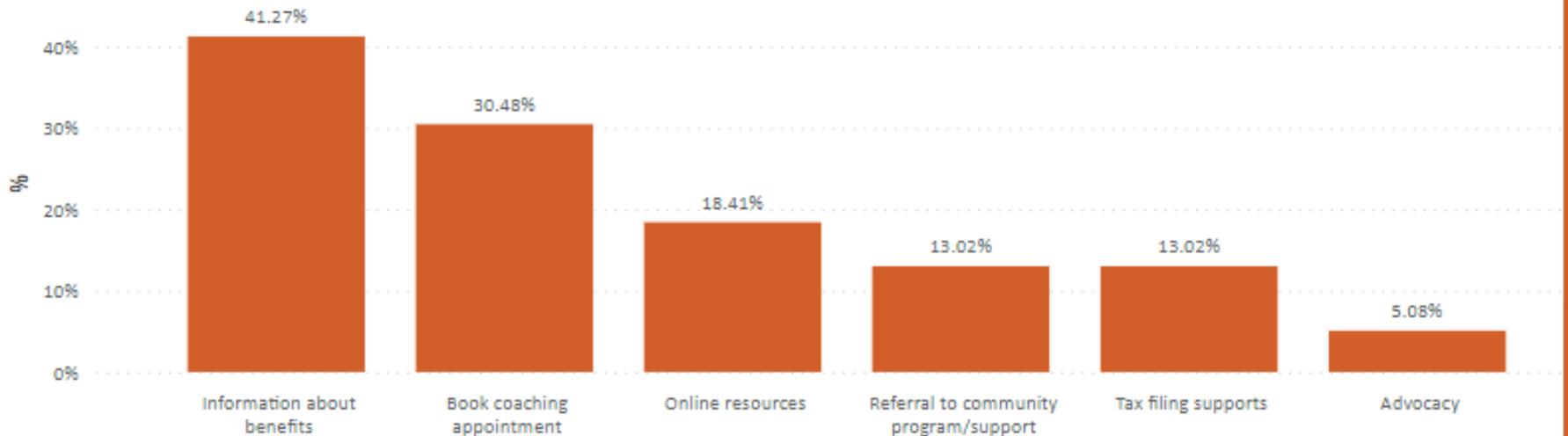
After understanding a caller's needs, the *Money Navigator* service provided immediate information – typically about COVID related benefits.

30% of callers booked a follow-up coaching appointment.

We have made the commitment to respond to clients within 24 hours. We also want to have conversations as soon as possible with clients to make appointments with coaches, advocate with government agencies or see-through other community service referrals.

What did the Navigator provide in resources, information and referral?

Frontline staff



Vancouver: Meeting the client's needs

In February 2021, FSGV added feedback questions to its intake form and collected responses for about **6** weeks.

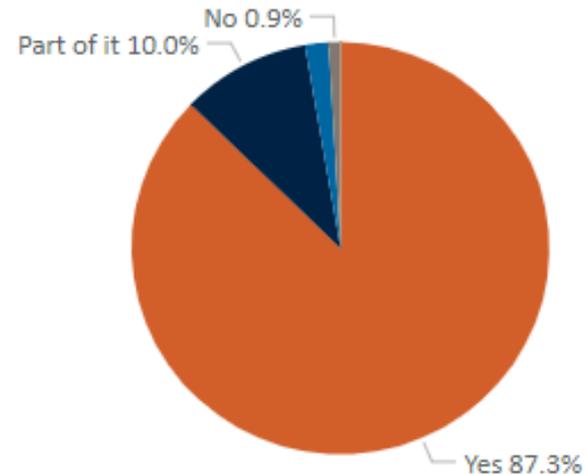
87% of respondents said they got the help they were looking for.

59% said their stress level had decreased.

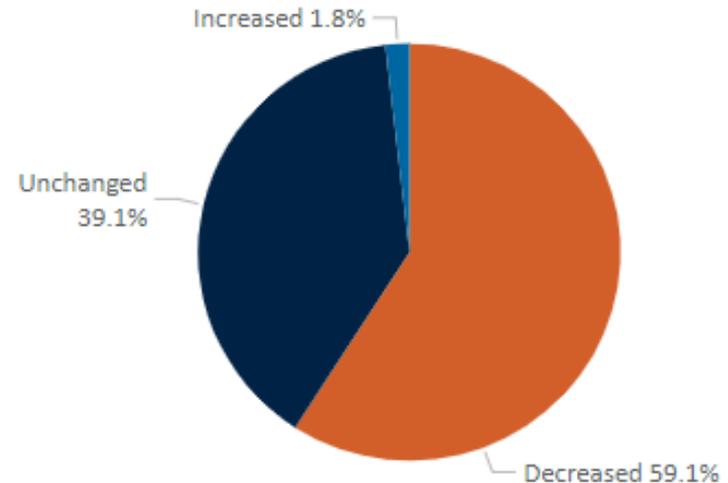
99% said they were likely to use the service again.

96% said they would recommend the service to a friend/family.

Did you get the help you were looking for?



How has your stress level changed?



Thunder Bay: The partner and service

In response to the pandemic, Thunder Bay Counselling rapidly transformed its 50-year-old credit and financial counselling program for remote delivery.

Using their main reception line, calls were answered through a queue that ensured clients received a live response.

With the sudden shift to remote service – and more calls -- they shifted to IVR answering, but staff quickly perceived a 23% gap in the number of callers and people receiving services.

They upgraded their phone system to reinstate live answering of calls as they came in by counsellors, reducing the volume of messages and the need for client/counsellor callbacks, and increasing the number of new clients supported through brief service or enrolled in ongoing counselling.

This technology shift previewed a programmatic shift also brought on by remote service delivery – from an appointment-based, “full service first” model to one where short-term needs are addressed first and one-on-one counselling only offered second subsequently to those wanting help with longer term needs.

We're here for you. Helping you take care of your health and wellbeing.

While COVID-19 presents challenges and changes, Thunder Bay Counselling continues to provide counselling and support services to our community.

We understand that mental health and wellness is being impacted and our services are available to help those in need of support.

We are offering our services virtually, including by telephone, video calls, secure messaging and online counselling as well as in-person by appointment only with COVID-19 safety precautions in place.

Coming into our building for a scheduled appointment?

Review our [Screening Questions](#) and watch our video about in-person services.



To access any of our services,
please call (807) 684-1880

Services available for current, returning and new clients.

Please leave a message with reception and we will return your call.
Open Monday - Friday, 8:30 am - 4:30 pm with evening appointments available.

If you're ready to talk, we're ready to listen.

WE HAVE
SHIFTED WALK-IN
TO TALK-IN

PHONE & VIDEO COUNSELLING
5-DAYS A WEEK
(807) 700-0090

Thunder Bay: Demand for the service

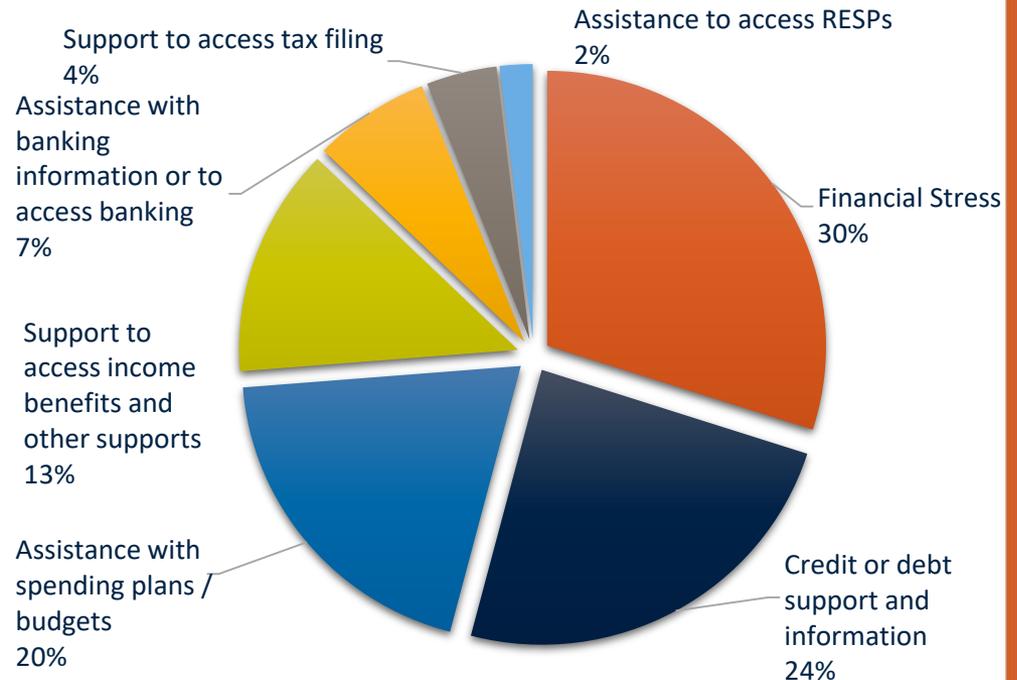
Over **10** months, **557** financial service sessions were delivered -- **147** brief service and **410** full service.

To access sessions, individuals could:

- call the main line
- call a counsellor directly
- email the program
- email the agency
- submit a web form.

Financial stress and credit issues continued to be the largest presenting issues for individuals contacting the program and the primary motivation for seeking immediate and live access to a financial counsellor.

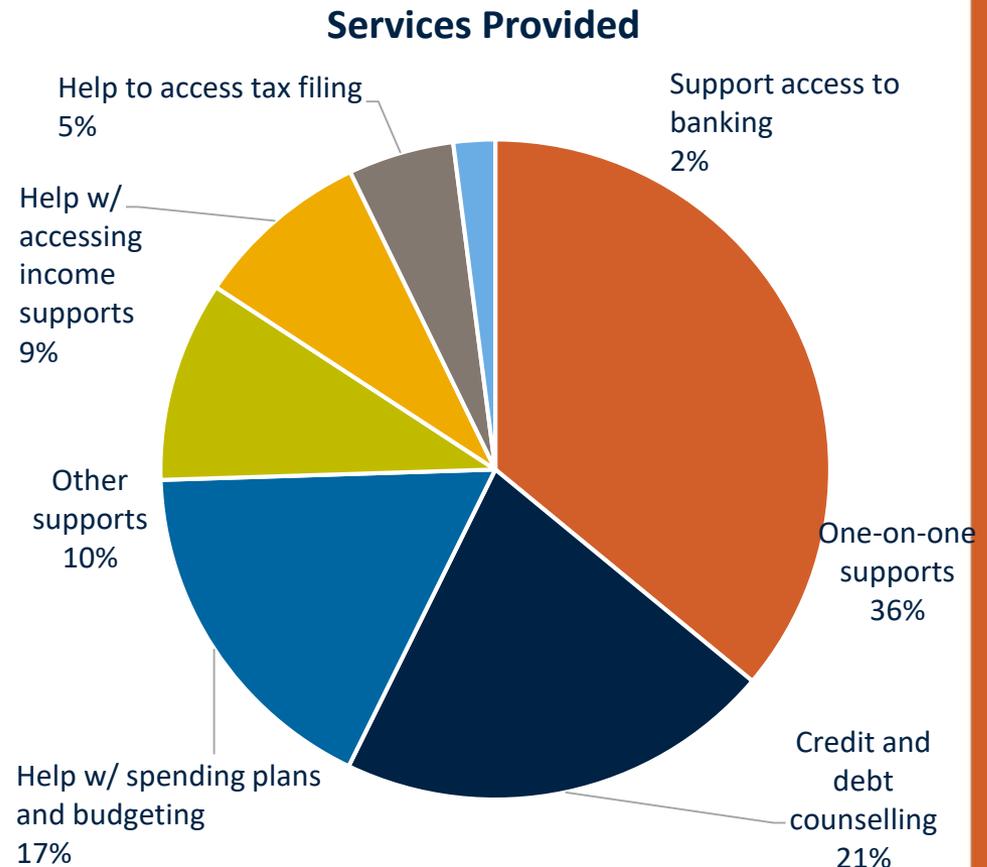
Presenting Issues



Thunder Bay: Connecting clients with help

Over this project, informed by the process mapping exercise, the following changes were made to financial help to enable the shift from in person to remote services:

- transformation of the phone system
- expanded use, and comfort with, video service delivery
- Shift to digital documentation and delivery
- focusing first on responding to immediate and short-term client needs
- adapting client feedback tools.



Thunder Bay: Meeting the client need

Survey responses

With the rapid shift to remote service, client feedback tools (e.g., tablet used in the waiting area) also needed to be adapted for remote use.

In February, a new online tool was designed and deployed, using email and a link from the session chat.

The tool received a low response rate, but the responses that were received indicate the remote service model is working well for some clients.

How useful was the support you received from Financial Counselling? **Very useful – 80%**

How likely would you be to recommend Financial Counselling to a friend or family member?

Definitely recommend – 60%

How easy was it to access the Financial Counselling Program? **Very easy – 67%**

How convenient are the hours of service? **Very convenient – 83%**

On a scale from 1 to 5, did financial counselling help to reduce your issue or address question you had? **Reduced a lot – 60%**

Would you come back to the Financial Counselling program if you needed assistance again? **Yes – 100%**

Overall, what was your level of satisfaction with Financial Counselling? **Completely satisfied – 80%**

Service delivery resources and toolkit

Prosper Canada and project partners identified resources to address common 'pain points' that surfaced over the project.

Three resources were created and shared with frontline service providers.

Four resources were developed to support users of remote financial help services.

Partners also shared resources they found useful in their remote service delivery work.

A new [Virtual Service Delivery Toolkit](#) containing these new and curated resources is now freely available on Prosper Canada's online Learning Hub.

Virtual service delivery tools

We are grateful to Family Services Greater Vancouver in British Columbia, Thunder Bay Counselling in Ontario, and SEED Winnipeg Inc. in Manitoba for their content consultation support and resource sharing.

[Supporting client intake, triage, and referral in virtual financial help services](#)

[Virtual tools for participant engagement](#)

[Implementing a practice of self-care for practitioners – PDF](#)

[Implementing a practice of self-care for practitioners – fillable PDF](#)

Participant tools:

[Action plan – PDF](#)

[Action plan – fillable PDF](#)

[Contact list – PDF](#)

[Contact list – fillable PDF](#)

[Information to remember – PDF](#)

[Information to remember – fillable PDF](#)

[Action items – PDF](#)

[Action items – fillable PDF](#)

Please note that some of the resources below were developed prior to the COVID-19 pandemic and serve as samples only. Current materials used by community agencies may have been revised to reflect updates to services and to meet public health guidelines.

Intake and assessment tools:

[Intake Form](#) – Family Services Greater Vancouver

[First Financial Coaching Session Survey](#) – Family Services Greater Vancouver

[Financial Health Assessment](#) – Thunder Bay Counselling

[Financial Assessment Spreadsheet](#) – Thunder Bay Counselling

Consent forms:

[Consent to Service](#) – Thunder Bay Counselling

[Consent to Release and Obtain Information](#) – Thunder Bay Counselling

Promotional materials:

[Welcome and introduction to services brochure](#) – Thunder Bay Counselling

Community Financial Helpline social media material ([image 1](#), [image 2](#), [image 3](#)) – SEED Winnipeg Inc.

Tool snapshots

Tools to increase participant engagement in virtual settings

Following physical distancing measures and health guidelines, you may be providing programs like financial literacy workshops and client financial support services virtually. If you and your participants have access to internet and a computer or mobile device, there are many tools available to encourage participant engagement in an online setting.

The applications mentioned below are free for use but may also have paid versions that include additional features. Prosper Canada does not endorse any specific application. Use at your own discretion.

Video conferencing

Meeting face-to-face allows us to read body language and facial expressions. This is helpful for communication, and in turn, for building relationships and rapport with participants. When in-person interactions are not possible, the next best alternative may be to use a video conferencing program so that you and participants will still be able to see each other.

- Some examples of video conferencing programs include:
- Google Meet (include the Google Meet Grid View Google Chrome browser extension to see multiple participants on your screen)
 - Microsoft Teams
 - WebEx

is and thoughts together can break the ice or further the in a topic. Many ideas in our activities and Quick warm up rces can be adapted onto a canvas.

- Some video conferencing programs may already have a whiteboard feature built-in, but if not, the examples below are easy to use:
- AWW - A Web Whiteboard
 - Whiteboard Fox
 - Google Jamboard (requires Google account)

re discussing a concept with a facilitated workshop or action a client, it is useful to have a tool to organize ideas visually. ions allow you to type ideas e and move the typed text into a and others mimic a board posted es.

- Some examples of video conferencing programs include:
- Coggle
 - Lucidchat
 - IdeaBoardz
 - Google Jamboard sticky note feature (requires Google account)
- (View a sample concept map created using Coggle. Participants can add new branches and

Implementing a practice of self-care

As a financial support worker, you spend time working with people who experience many difficulties in their everyday lives. This can take a toll on your physical, mental, and emotional health. Compassion fatigue, which causes you to become desensitized to the needs of the people in your care, can also set in over time. The best way to deal with compassion fatigue is to take some time to address the stressors in your life and develop some strategies for self-care.

A self-care practice does not need to be elaborate or take up a lot of time. Below are some ideas to help you get started.

Reflect

Take some time to reflect on your mental and physical well-being every day.

- What are the largest demands to your time and energy?
- How is your stress level?
- What do you need to do to care for yourself right

Set boundaries

Set boundaries and work within your scope of practice

- Have a transition ritual when you finish work to shift gears between work and personal time
- Set limits when asked to provide support or service on things that are beyond your scope of knowledge

take appropriate referrals when needed

Meeting fatigue

line meeting fatigue ts to the number of online meetings and other meetings where possible le breaks in between meetings and use this stretch and move if connecting over the phone for smaller rcs or use a timer

Supporting client intake, triage, and referral in virtual financial help services

Financial help services include tax clinics, benefits navigation, and financial coaching or financial counselling. During the COVID-19 pandemic, there has been an increased need for financial help services as more people experience greater financial strain.

Using a virtual delivery model allows health and safety protocols to be maintained while services are provided. Instead of face-to-face interactions, community financial help providers use alternate ways to engage with individuals who receive their services, such as using the telephone, text message or chat software, and/or video-meeting applications.

This tipsheet contains suggestions and considerations for different stages in the service delivery.

Supporting client intake

Establish a list of potential client concerns, for example:

- CERB and other federal support
- Provincial COVID-19 supports
- Housing supports
- Food
- Utilities
- Managing debt
- Budgeting
- Other

Collect commonly used resources and contacts to address each type of concern. Consider organizing the information in separate sections or one-page sheets for quick access and sharing.

Have resources readily available:

- Materials to address commonly asked questions (e.g. weblinks, information

Tool: Action plan



Referral information

Agency: _____
 Website: _____
 Contact person: _____
 Email: _____
 Phone number: _____
 Address: _____
 Other information: _____



Important information from my call

Name of person I spoke with: _____ Date/time: _____
 Contact information: _____

Details to remember

Action steps



Action items

Action item: _____ Target date: _____

Tool: Action items



Use this tool to help you remember things you need to do after your call or meeting. Write down what tasks need to be done, who will do them, and when they need to be done. Copy into a notebook or print more pages as needed.

Action item: _____
 Who will do it: _____ Target date: _____
 Comments _____

Action item: _____

Tool: Information to remember



Use this tool to help you remember information from your call or meeting. Copy into a notebook or print more pages as needed.

Important information from my call

Name of person I spoke with: _____ Date/time: _____
 Contact information: _____

Details to remember

Action steps

Tool: Contact list



Use this tool to help you remember the contact information of key people or organizations that can help you. Copy into a notebook or print more pages as needed.

Agency: _____
 Website: _____
 Contact person: _____
 Email: _____
 Phone number: _____
 Address: _____
 Other information: _____
 Agency: _____

3. Research findings and insights

- Research reports
- Implementation insights

Research reports (pre-implementation)

To learn more about client journey mapping and the resulting insights, see the following Bridgeable reports :

1. [Supporting the design of a remote financial help service: Socialization report](#)

November 2020

- Project context
- Accessing financial help
- Universal themes
- Case study with process map: Manitoba

2. [Supporting the design of a remote financial help service: Interim project report](#)

December 2020

- Discovery
- Profile: Themes in Vancouver, BC and Thunder Bay, ON
- Profile: Opportunities in Manitoba
- Next steps

Insights

Three areas of insight emerged from the data collection and analysis shared in the Profiles:

- 1. Remote services have been embraced by many (though not all) and should be an ongoing way to deliver financial help.**
- 2. Building trust is harder** – and even more necessary - in a remote environment.
- 3. Remote service delivery requires the field to change and adapt.**

1. Remote services have been embraced by many (though not all) and should be an ongoing way to deliver financial help

Overall accessibility is increased by offering more communication options and enhancing comfort and confidence with these.

Technological innovation can significantly increase the volume of people served by community agencies – e.g., by using social media, online workshops, dedicated lines, video tools.

Even a short, remote interaction can be impactful if the response is efficient and accurate in meeting a person's most pressing need.

Contrary to what we initially thought, the move to remote delivery increased accessibility for many existing clients or potential clients, versus the in-person service.

- Agency staff

With remote service, barriers like transportation, childcare and time out of a busy day are reduced and the proportion of “no shows” decreased.

- Agency staff

The dedicated line has increased program's responses; the use of phones and sometime video chats (on teams) has proven a good way to communicate with clients.

-Agency Manager

Brief services can be effective in reducing financial stress if the client journey to 'First Meaningful Interaction' is short and meets the most pressing need.

-Agency Manager

2. Building trust is harder – and even more necessary – in a remote environment.

Ways to build trust with clients in a remote service setting:

- **Prioritize live responses** to calls, chats, texts and emails
- **Respond within 24 hours** if unable to respond immediately
- **Ensure accurate, reliable and confidential information**
- **Explain the unbiased nature of the help** – not a government or private party
- **Promote the service** using staff by face and name
- **Follow-up** in person or with a feedback survey.

Trust of referral partners is critical to achieving coordinated access:

- **Build relationships and connect with staff in other organizations** through regular training, webinars, partner meetings, file sharing sites to connect staff across organizations and build relationships.
- **Show how the information provided to clients is trustworthy** – accurate, reliable and confidential.
- **Positive experiences of vulnerable clients strengthen trust** with partners, encouraging them to continue referrals.

3. Remote service delivery requires the field to change and adapt

Frontline staff and agents can...

- Plan a quick, accurate and actionable response.
- Offer the ability to connect with a coach or counselor to follow up for more complex or non-financial needs.
- Use practices and tools that enable delivery that is short, one-time.
- Reduce stress by discerning and addressing the main issue.

Organizations can...

- Adapt in person service models to “what do you need” now and provide immediate help.

- Try new technologies to improve client journey and ensure that the “First Meaningful Interaction” happens quickly.
- Use follow up surveys not just to gauge “how did we do” but to provide more support, learn what happened as a result of the service, support word of mouth referral, assess additional needs
- Seek new ways of collaborating with referral partners for seamless handoffs.
- Expand to new systems, associations and organizations, and develop stronger partnerships with existing agencies

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