

April 30, 2020



Project Summary:

# **Financial Empowerment Champion (FEC) Tax Filing and Access to Benefits during COVID-19**



Prosper Canada knew that supporting FECs during COVID-19 would be critical to the financial security of Canadians.

Various levels of government offer existing support for low-income Canadians, or new COVID-19 benefits and measures

**BUT...**

many of these benefits can only be accessed if you have filed your tax return

**BUT...**

many at-risk and financially insecure Canadians have not yet filed their taxes (and/or have a backlog, owe fees, etc.)

**BUT...**

without tax filing, many low-income Canadians are unable to access these benefits

**AND...**

COVID-19 has made it even harder for [Financial Empowerment Champion](#) (FEC) organizations to help.

**How might we create solutions to support FECs in delivering tax filing and access to benefits services during the COVID-19 crisis, so that Canadians can become more financially secure?**

Prosper Canada partnered with Bridgeable and they used a **sprint approach** to quickly work with FEC partners to identify immediate solutions that could provide hope and a path forward.

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## bridgeable

Bridgeable is an award-winning service design consultancy based in Toronto. We work with organizations and people to create a more human world, one experience at a time.

### THE TEAM



**Amy Deckert**  
Researcher



**Savanna Jackson**  
Designer



**Julie Man**  
Oversight



## Prosper Canada

Prosper Canada works with partners in all sectors to develop and promote financial policies, programs and resources that transform lives and help Canadians to prosper.

### THE TEAM



**Ana Fremont**  
Manager  
Program Delivery  
and Integration



**Marlene Chiarotto**  
Director  
Program Delivery  
and Integration

Activity	Goal
Kick-off	Align Bridgeable and Prosper team to goals and approach
Research	Understand FEC partner needs during COVID-19
Plan FEC engagement	Recruit and plan for remote ideation and validation with FEC partners
Ideate	Work with FEC partners to come up with ideas to address challenges
Build-out #1	Build solutions based on ideas
Validate #1	Work with FEC partners to receive feedback on proposed solutions
Build-out #2	Refine solutions based on FEC partner feedback
Validate #2	Work with FEC partners to receive feedback on proposed solutions
Finalize and summarize	Refine solutions based on FEC partner feedback and summarize learnings and opportunities
Shareback	Share summary and learnings with Prosper team

April 2020

MON	TUE	WED	THU	FRI
6	7	8	9	10
Kick-off	Research			
13	14	15	16	17
	Plan FEC engagement			
20	21	22	23	24
Ideate	Build-out 1	Validate 1	Build-out 2	Validate 2
27	28	29	30	
Finalize and summarize			Shareback	

# Research

## Understand FEC needs

Reference:

20200408\_data coding.xlsx

20200408\_MAXQDA data  
file.mx20

20200408\_MAXQDA  
reader.dmg

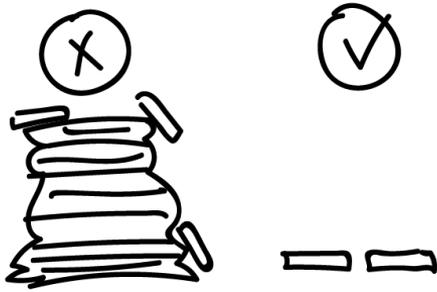
20200416\_research.pptx

Prosper Canada surveyed FECs across Canada to gain insight into the impacts of COVID-19 on FE service delivery

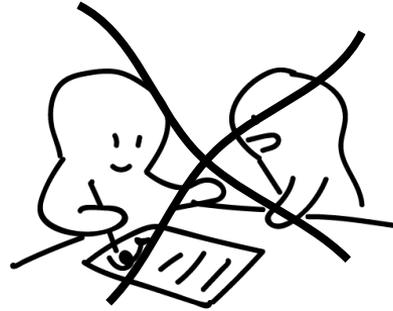
- Survey included 8 open-ended questions
- 14 organizations responded during the week of March 31, 2020

### What we did

- Applied a rapid synthesis method to identify priority needs and challenges, with coding facilitated by qualitative data analysis software (MAXQDA)
- Leveraged synthesis output to inform specific next steps for engagement with FEC partners to create solutions together that support FE service delivery during COVID-19



FECs have shifted priorities to serve immediate needs of clients, rather than the entire suite of their FE services, with **tax filing** and **access to benefits** being the highest priority.



Many tax filing and access to benefits services relied on **some in-person interaction** (e.g., ID verification), which is complicated by physical distancing recommendations.



Remote delivery of services is challenging because of **uncertainties around technology and privacy regulations** and **barriers to access to technology and support** for clients.

## Short-term

1. **Remote tax filing and benefits assistance** for existing clients (including non-tech solutions)
2. **Virtual solutions for tax filing and benefits assistance** for clients with access to technology, including large proportion of evolving client population

## Mid-term

1. **Ways to manage surplus demand for FE services**, including curriculum development and expanded online reach, with limited staff and volunteer capacity

## Long-term

1. **Plan to shift towards addressing future-oriented goals** of financial recovery and well-being



With Prosper Canada and FECs, we **prioritized the short-term needs** of FECs for the remainder of the project.

# Ideate

Come up with  
ideas to solve  
needs

Reference:

20200420\_ideation.pptx

On Monday, April 20, 2020, Bridgeable facilitators met with FECs in small groups (1-3 people each 1-hour session) to come up with service ideas to address the tax filing/benefits access delivery challenges.

## What we did

- Built **sub-challenge statements** to focus ideation: How might we...
  - help clients identify and locate the documents?
  - share and fill out paperwork together?
  - help clients submit their returns/applications?
- Incorporated **features** from research results (e.g., TIS60 form, prepaid postage, etc.) into ideation templates
- **Facilitated live group discussion and ideation** within Google Slides and via teleconference

# Ideation slides and templates

**Ideating: Identifying and gathering required documents**

DESIGN CHALLENGE

How might we help clients identify and locate the documents they need to file their taxes/apply for benefits in the time of COVID-19?

POSSIBLE FEATURES

information session	how to guide
1-to-1 coaching support	scanner or scanning app
photos	email
phone call	web form
screen sharing	secure Dropbox
fax machine	snail mail
appointments	booking for staff
chat extension	3-way calling
CHECKLIST	webinar

Suggest a feature Suggest a feature

**Ideating: Filling out necessary paperwork**

DESIGN CHALLENGE

How might we share and fill out paperwork together in the time of COVID-19?

POSSIBLE FEATURES

phone call	appointment
3-way calling	drop-off box
snail mail	screen sharing
scanner	printer
fly sheet	1-to-1 coaching
video call	e-signatures
staff training	workstation
coaching companion	email
checkboxlist	scheduling system
postage paid envelope	meet with physical binder

Suggest a feature Suggest a feature

**Ideating: Filing tax returns and/or submitting benefits applications**

DESIGN CHALLENGE

How might we help clients submit their tax returns/benefits applications in the time of COVID-19?

POSSIBLE FEATURES

T550 form	e-signature
appointment	phone call
how to guide	screen sharing
video call	email
secure document submission	postage-paid envelope
1-to-1 coaching support	scanner or scanning app
snail mail	drop-off box
staff training	checkboxlist
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Suggest a feature Suggest a feature

# Sample ideation outputs

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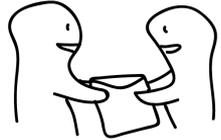
Suggest a feature Suggest a feature

**Because of COVID-19,  
the 4 key aspects of  
FEC tax filing and  
benefits access service  
delivery became huge  
challenges.**

- 

1 Communicating with client
- 

2 Verifying ID
- 

3 Obtaining consent or signatures
- 

4 Obtaining or accessing client info

# Build and validate

Refine solutions based on ideas and feedback

Reference:

20200422\_validation1.pptx

20200423\_validation1\_fr.pptx

20200424\_validation2.pptx

On Tuesday, April 21, Bridgeable took ideas from FECs and built-out solutions in a more tangible way. On Wednesday, April 22, Bridgeable facilitators met with FECs in small groups (1-3 people each 1-hour session) to validate and receive feedback on the proposed solutions. We did another round of build-out on April 23, and another round of validation on April 24, 2020.

## What we did

- Incorporated **ideas and feedback** from FECs to gradually build solutions in more detail
- **Facilitated live group discussion and validation** within Google Slides and via teleconference
- Discussed what **worked**, what **didn't work**, and what could be **improved**

We used a **scenario-based approach** to present solutions back to FECs. These solutions were drawn out as storyboards to quickly align and receive feedback on what was being proposed.



**Key learnings:**

1. There was no one-size fits all solution that would work for all FECs
2. Given evolving COVID-19 situation, measures, regulations, guidelines, etc., having a suite of possible solutions available at FEC's fingertips was seen as most valuable

We presented a **menu of possible solutions** aligned to the 4 key objectives of FECs when delivering tax filing and access to benefit services. We received feedback on whether the suite of solutions addressed known scenarios, along with tips and considerations.

The “menu” of options for achieving objectives across various scenarios

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Objectives→→→	Communicating with the client	Verifying the client's identity	Obtaining consent and other signatures from the client	Obtaining or accessing client's tax/benefits information
Scenario ↓↓				
If they have Internet access:	Email Chat room/messaging service Video chat	Picture or video of face and physical ID	E-signature Written consent via email Email or upload signed consent to secure dropbox	Email or upload forms to secure dropbox identifying and sharing forms using screenshare ReplID
If they have a phone:	audio call text message	CRA (CVITP helpline) selfie	text photo of signature verbal consent plus attestation	text photo of relevant docs
If they can come in person	3rd party mediates communications (using preferred method), or send client prepared checklist or next steps/how-to guide via 3rd party or mailed package to communicate info or as instructions on dropoff box, or communicate through mailslot/window/barrier	Verification by trusted 3rd party, or view ID through window	3rd party collects signatures and sends docs to FEC, OR clipboard through window slot	3rd party prints checklist and documents, review with/give to client + return to FEC if needed, or pass documents through mailslot or leave docs in secure drop-off box
If they can't come in person (Small mail)	FE can send checklist or next steps/how-to guide	.....	send signed forms by mail	pre-paid envelope send documents to FE staff by mail

### Key learnings:

1. Overall, the concept of a menu of possible solutions resonated with FECs. Their feedback evolved the menu items and associated details
2. FECs expressed a need for simple and concise solutions, along with continued support and engagement with Prosper Canada and other FECs across the country

# Share back

Provide learnings  
and next steps

Reference:

20200430\_solutionSummary.ppt  
x

20200430\_projectSummary.ppt  
x

After validations, Bridgeable summarized what they learned over the course of the project so that the knowledge could be transferred and shared with FECs and Prosper Canada.

## What we did

- Incorporated **final feedback** from FECs into solutions
- **Researched potential IT-related options** that FECs could look deeper into
- Summarized solutions for FECs
- Summarized and packaged outputs and overall project approach for Prosper Canada

VERIFYING YOUR CLIENT'S IDENTITY > SOLUTION OPTIONS 20

If the client requires additional in-person support

I'm connecting you with Joe. I can confirm his identity because I've been working with him for over 2 years.

OK!

The menu of solution options 6

Objectives	Communicating with the client	Verifying the client's identity	Obtaining consent and other signatures from the client	Obtaining or accessing client's tax/benefits information
Scenario				
<b>If they have internet access:</b>	Email Chat room/messaging service Video chat Screenshare	Compare picture or video of client with physical ID in the same frame	E-signature Written consent via email Email or upload signed consent to secure dropbox	Email or upload information to secure dropbox Identify and share forms using screen sharing platform Access CRA MyAccount via RepID
<b>If they have a phone:</b>	Audio call Text message	Ask security questions on the phone Take a selfie and photo of ID	Send photo of signature via text message Verbal consent plus attestation	Send photo of relevant information via text message
<b>If they require in-person support:</b>	3rd party mediates communications (using preferred method) Communicate through mailbox/window/barrier Share information package via 3rd party or post instructions at drop-off box	Verification by trusted 3rd party View ID through a window or barrier	3rd party collects signatures and sends forms to FEC Exchange authorization forms through mailbox/barrier using a clipboard	3rd party prints checklist and documents, reviews/shares with client and provides info to FEC Pass documents through mailbox/barrier or leave documents in secure drop-off box
<b>If they live far away or can't leave home:</b>	Send checklist or next steps/how-to guide via mail	Ask client to send photocopy of ID via mail	Send signed authorization forms via mail	Mail client envelope with prepaid postage Client sends documents to FEC via mail

Project timeline 47

April 2020

MON	TUE	WED	THU	FRI

Ideate > Building solutions together 52

Ideation slides and templates

Sample ideation outputs

**Solution summary:** showcases remote tax filing and benefit access solutions created with FEC partners between April 20-24, 2020.

**Project summary:** provides information on project approach, process, timelines, and facilitation collateral.