WoodGreen Community Services

Realizing opportunity through applied research

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Building Opportunities Unit
Financial Empowerment

Programs
• Income Tax Clinics (7500 returns in 2017)
• Financial Counselling (1000+ clients)
• Financial Literacy

Approach
• Low income individuals & families with barriers
• Address financial barriers; Increase financial skills and capacity
• Client Centric, Low barrier to access

Outcomes
• 33% growth year over year since 2011
• $17M accessed in returns & benefits in 2018 (YTD)
• 200+ volunteers involved each year

Strategy
• Co-Design with clients & volunteers
• Strengthen Strategic Partnerships
• Grow to 15,000 clients/yr by 2021
Challenges to Financial Security

- Complexity of Personal Situations
  - Documentation, debt, back-taxes, relationship breakdowns
- Ease of Access
  - Navigating systems, appropriate financial products, personal confidence
- Low Financial Literacy
  - Low literacy levels, cognitive barriers, negative association
- Need for affirming positive social interactions
Technology Feasibility Study

- Report released on Nov.29th
- Research on technology solutions to improve access to FE services for marginalized populations
- Five recommended areas of investment
Canada Learning Bond Letter Trial

- Partnership with ESDC Innovation Lab, Behavioural Insights Unit Ontario, Behavioural Economics in Action at Rotman (BEAR)
- Three letter samples + control randomly distributed over 26,000 letters mailed across 14 FSA
- ESDC Learnings - "Our Brand is Bland"
CRA Text Prompt trial

- Operational challenges of high "no show" rate
- Phase 1- test the concept of text reminders for tax appt
- Phase 2 – March/April
- Study design based on US study in VITA program
Thank you!

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