



# TOGETHER, WE'RE LEADING THE WAY.

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**Co-designing financial literacy innovations for people  
experiencing low income**

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Durham

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# 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.



# What is Co-production?



- Elinor Ostrom (1970s) an Economist at Indiana University
- Used the word co-production to explain why crime rates rose when the police changed from walking the beat to patrolling in cars

Principles and values are core:

Equality

Diversity

Accessibility

Reciprocity and mutuality - synergy

Trust and transparency

# Building Bridges Together: Project Summary and Timeline



Social Sciences and Humanities  
Research Council of Canada

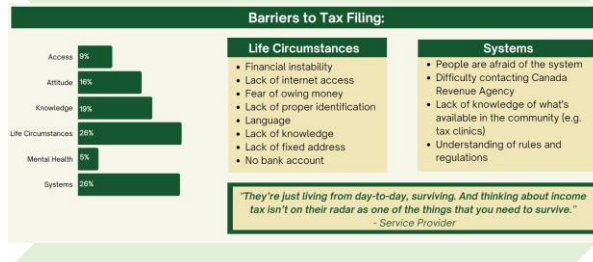
Conseil de recherches en  
sciences humaines du Canada

**Canada**

**March 2020**  
Funding Announced



**September 2020**  
Steering Committee  
Struck



**Spring 2021**  
Data Collection  
begins

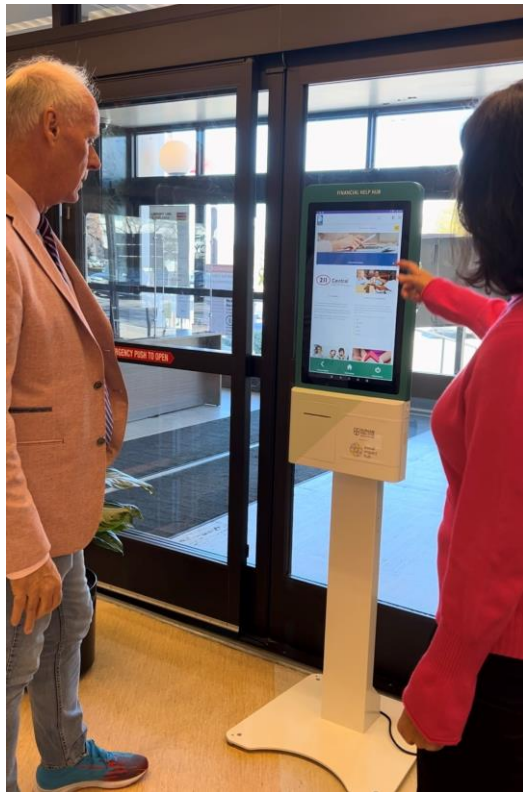
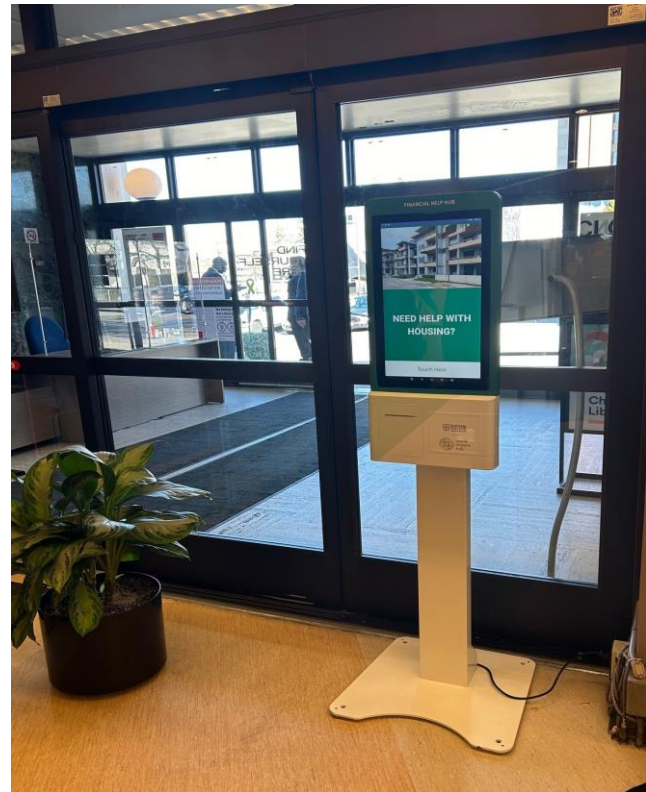
**Fall 2022**  
Data Analysis



**Winter 22-23**  
Co-Design Sessions

**Winter 2023**  
Sub-committees to  
develop  
innovations

# March 2024 Innovations Launched!



# Ladder of Participation

8	Initiated by people experiencing poverty, shared decisions with professional experts	<b>Co-production</b>
7	People experiencing poverty initiate and then determine actions to follow	Participation, not co-production
6	Initiated by professional experts, shared decisions with people experiencing poverty	<b>Co-production</b>
5	(People experiencing poverty are) Consulted and informed (but decisions are made by professional experts)	Participation, not co-production
4	(People experiencing poverty are) Informed (but decisions are made by professional experts)	Participation, not co-production
3	Tokenism	Non-participation
2	Decoration	Non-participation
1	Manipulation	Non-participation

**Source:** Adapted from McKendrick and Brown (2018)



## Meaningful Engagement of *Service Users* in Co-production approach—our insights

- 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 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*



# 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.”



## 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



# 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.”

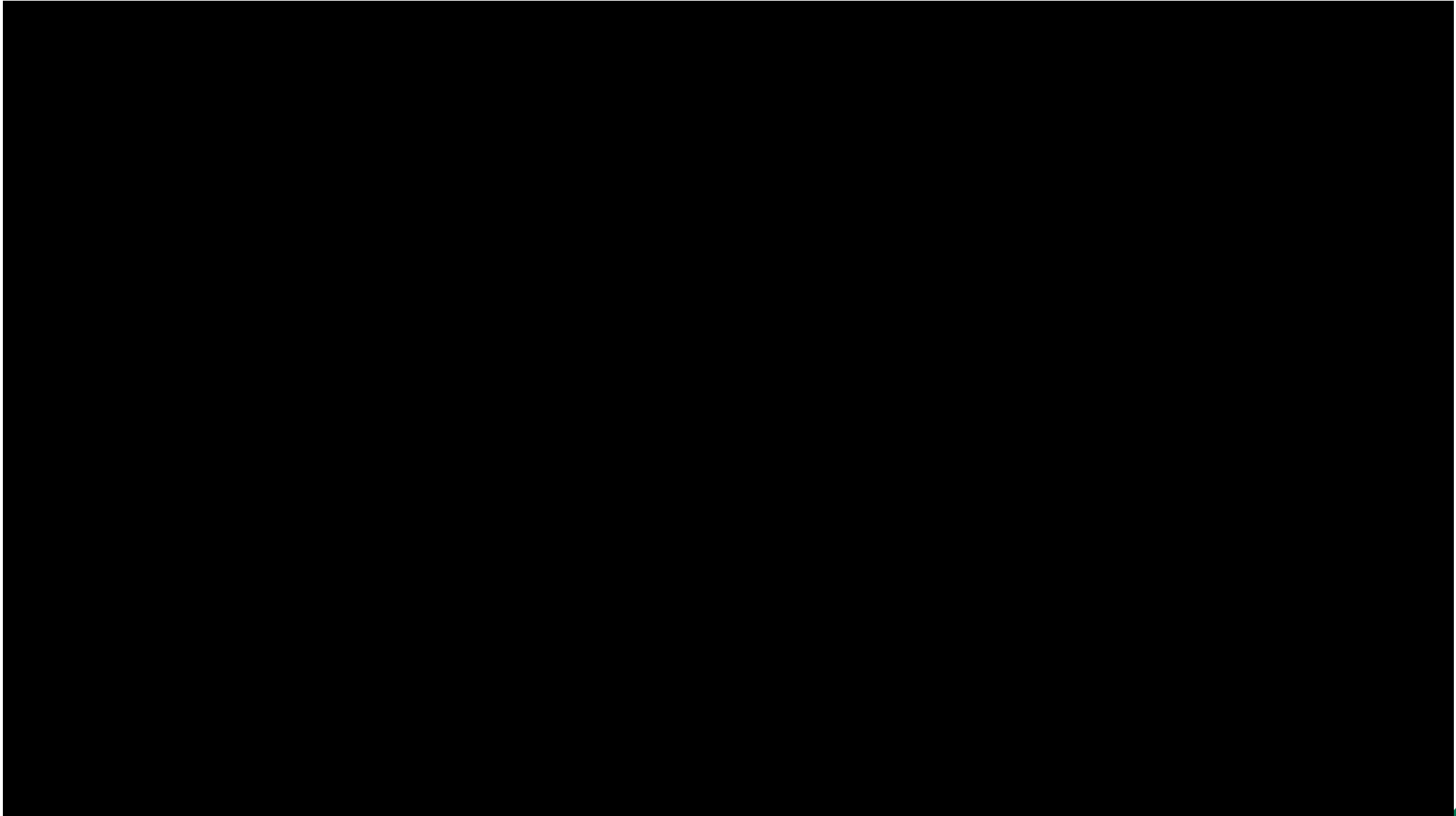
“And feeling like I am a respected part of a team. We are all experts and being treated as a peer has been very powerful, powerful.”

“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”.



# The Value of Co-Production



**What challenges do you face in engaging service users in a meaningful way in the co-design of programs and services?**



# Co-Production Project Planner

<https://www.iriss.org.uk/resources/tools/co-production-project-planner>



# Thank you



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