

Community Perspectives on Financial Inclusion

WORKING DRAFT

Barriers and vulnerabilities faced by diverse people with disabilities and Deaf people in interacting with the financial system, and suggested approaches to address them

Project: Partnerships for Financial Inclusion

Report assembled by the Inclusive Design Research Centre, OCAD University



Funded by Employment and Social Development Canada



Employment and
Social Development Canada

Emploi et
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Canada

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Introduction

The Partnerships for Financial Inclusion project is coordinated by OCAD University's Inclusive Design Research Centre and supported by the project advisory panel made up of Disability and Deaf community partners. For a full list, please see the [project web page](#).

The goal of this project is to understand the barriers and vulnerabilities that the disability and Deaf communities face when interacting with financial systems, and to learn about and develop approaches to tackling those barriers.

This report represents the perspectives of the members of the communities that have contributed to the project so far. As the project progresses and the partnerships expand, we aim to include the contributions of more members of equity seeking groups in this growing collection of knowledge.

The Partnerships for Financial Inclusion project is possible by funding from the Employment and Social Development Canada (or ESDC).

What do we mean when we say “financial systems”?

Financial systems include any systems related to money and finances.

They include institutions like:

- Banks and credit unions
- Insurance companies
- Canada Revenue Agency

Financial systems affect your everyday interactions with money, like:

- Making payments and transferring money
- Managing your finances and planning for the future
- Managing your credit score
- Getting a loan or paying off debt
- Dealing with a tax audit
- Navigating benefits and aid programs
- Proving you are who you say you are when you make a transaction

Research approach

To learn about the barriers and vulnerabilities diverse disability and Deaf communities face in financial systems, and to gather ideas about how to address these challenges, we took the following research approaches.

Intersectional

We intentionally engaged community organizations who support people in the disability community with intersecting identities, in order to reach the “edges” of the community. This includes those who historically have not been participants in the design and creation of financial systems. In doing so, we followed the inclusive co-design approach that has shown that by addressing the needs of the edges, the needs of all will be met (Treviranus, 2019).

Together with our Advisory Panel, we identified organizations that would help us achieve this goal. As a result, we established partnerships and worked in collaboration with the following organizations:

Whole WoMan Network

A Canadian Social Enterprise Corporation providing Financial Literacy Training, Leadership and Business Coaching and Consulting services to BIPOC demographics, including new Immigrants, with a focus on Women & Youth Entrepreneurs and Professionals.

University of Alberta - Inner City Health and Wellness Program

The research program is dedicated to improving health and social outcomes for structurally vulnerable populations, including people who use substances and those experiencing unstable housing or homelessness.

Deen Vision Network

This group connects blind and partially sighted community members and professionals offering technical support. They also offer vision related support to newcomers in Ontario. Deen Vision Network is a part of Deen Support Services, which offers culturally and spiritually relevant services for families and individuals living with disabilities.

Realize Canada

A Canadian charitable organization working to improve the health and well-being of people living with HIV and other episodic disabilities, across the lifespan, through integrated research, education, policy, and practice.

Nunavummi Disabilities Makinnasuaqtiit Society (NDMS)

NDMS is the only cross-disability organization in Nunavut, serving people with disabilities across their lifespan. They do advocacy, provide support services, and conduct research.

Community-led

We worked with our partners to co-design the research methods, specific topics and questions, format, timing, and facilitation approach of the community input activities. Our partners took ownership of recruitment, finding people they thought would have valuable contributions to the topics we both wished to discuss. By taking this community-led and collaborative approach, the

project team and our partner organizations could both benefit mutually from the outcomes of this community input activity.

We started from a base set of research questions that our partners could further customize, contextualize, and add to. For the list of questions please see Appendix 1. Through collaboration with our community partners, the questions were adjusted to be more culturally- and contextually-relevant. Additional questions were added around the themes of how the pandemic impacted finances, how immigration and supporting family members overseas affected finances, and the unique financial challenges of living in remote Northern regions. We then decided together what the best format was for asking them.

Communities and their context

Through our co-design process, we found many similarities across the different communities we engaged with. However, each community's understanding of and relationship with money is deeply influenced by its specific circumstances and culture. Before delving into the shared themes, it is essential to highlight the distinct context of each group, as these inevitably impact how they interact with money and the broader financial system.

Nunavummi Disabilities Makinnasuaqtiit Society (NDMS)

Cultural factors

- **Cultural forms of budgeting and saving:** The Inuit in Nunavut may approach budgeting in non-monetary terms, focusing on immediate needs. For example, they may budget food and other resources. Financial budgeting may not be as common or culturally relevant, leaving a gap in understanding how to save in traditional monetary forms.
- **Different way of framing disability:** The concept of disability is not embedded within Inuit culture or language, as each community member is valued for their unique contributions and strengths - focusing more on ability, than disability. This cultural difference may create a barrier for Indigenous individuals to access disability-specific financial services and products.

Circumstantial factors

As members of this group live in a remote region, there are specific limitations that affect whether they have access to financial services.

- **Unreliable internet:** The internet can be unstable, making online banking and point-of-sale transactions unreliable, and at times, inaccessible.

- **Elevated cost of living:** Remote and northern communities face higher costs for essentials, making meeting basic needs more challenging.
- **Limited access to banking services:** Many remote areas lack physical banks, leading to high transfer and withdrawal costs. People without reliable internet access must travel long distances, often to the capital city, to do basic financial tasks such as opening a bank account.
- **High shipping costs:** For those outside designated zones, online shopping is often prohibitively expensive due to shipping fees, reducing access to affordable goods.
- **Access to medical reports:** A medical report is required to qualify for disability-specific financial services and social aid, such as the disability tax credit. In remote areas, obtaining this report often involves significant travel and expenses.

Newcomers and immigrants

(Whole Woman Network, Deen Vision Network)

Cultural factors

- **Supporting family and community:** Many newcomers need to support family members overseas, help others in their local community, or care for dependents like children or pets. These commitments are at times prioritized over their own financial well-being, and affect their monthly earnings and limit their ability to save.
- **Stigma around money:** In some cultures, discussing finances is considered taboo, making it difficult for individuals to seek advice or openly address financial matters.
- **Unfamiliar financial systems:** For newcomers, immigrants, and refugees, Canada's financial system often presents unfamiliar challenges, such as bank fees, overdraft charges, sales tax exclusions in item pricing, and access to unsecured credit.
- **Different governing bodies and procedures:** Regulations around income and expenses in Canada may differ significantly from those in a newcomer's country of origin. This can lead to missed payments or misunderstandings of essential procedures, such as tax filing.
- **Attitude around debt:** In Canada, debt is a common way of financing education, housing, cars, and more. For newcomers from cash-based cultures, managing multiple types of debt—such as credit debt, student loans, mortgages, and leases—can be overwhelming, often leaving them unprepared and struggling with repayment in various areas of life.

Circumstantial factors

- **No credit score:** When newcomers land in Canada, they have no credit score. This, in combination with being more vulnerable to scams and misusing credit due to a lack of Canadian financial literacy, means that many newcomers end up with poor credit scores. This limits their access to capital and loans, as well as access to housing.
- **High settlement costs:** While newcomers are required to show proof of funds before they immigrate, many report that the amount Canada lists as required is not up to date with the current cost of living.
- **Exchange rate fluctuation:** Even if someone has liquidable assets in their country of origin, exchange rates can fluctuate drastically causing the value of financial assets to be worth less than anticipated.

University of Alberta - Inner City Health and Wellness Program

Circumstantial factors

Many members of this group experience being unhoused or precariously housed. This comes with a lot of circumstantial challenges, such as the following:

- **No ID or frequently stolen ID:** ID is not easily had or kept - belongings often get stolen, lost, or thrown away by others. Without an ID, there's no way of accessing financial institutions or services.
- **Unreliable access to phone:** A mobile phone is also similar to ID - even if someone has a mobile phone, it may easily get stolen, or not have any call time minutes or data available. This limits access to email for receiving money or payments, receiving important phone calls, or using online banking.
- **Constant transitions:** Members of this group live in constant transition, going from unhoused to housed, foster care to living independently, and more. This means access to shelter, housing, ID, and technology are constantly in flux and unreliable.
- **Stigma:** This group deals with a significant amount of stigma and bias on a daily basis. This makes them prone to discrimination, such as getting removed from a bank branch, being taken advantage of, or having their belongings stolen due to their appearance. This also manifests as profiling from law enforcement, where members are fined and issued tickets they are unable to pay.

Realize - Black, Indigenous, People of Colour

Circumstantial factors

- **Class and poverty:** Many members of this group came from a background of poverty and/or lack of class privilege. As a result, many of them did not have access to intergenerational financial knowledge or wealth.
- **Public school education:** Public schools, which is the more accessible option to most members of this group, are less likely than private schools to have education on finances - meaning students have even less opportunity to learn about these subjects.
- **Invisible and episodic disabilities:** When being a racialized person is combined with invisible and/or episodic disabilities such as mental health challenges, it compounds the impacts of racism and stigma this group experiences.

Shared experiences of barriers

While each group was asked different questions and offered insights into their unique experiences, there were some overarching themes that emerged from their feedback.

Hierarchy of access to financial institutions

Through our co-design sessions, we heard about varying levels of access people had to financial institutions and transactions. We created a framework to articulate these levels of access, describe what they entail, and summarize the barriers that may be faced at each level. We heard from many members of the disability community that their access to even the first level is precarious.

Hierarchy of access to Financial Institutions

Various levels of access people with disabilities and Deaf people have when it comes to interacting with financial institutions.

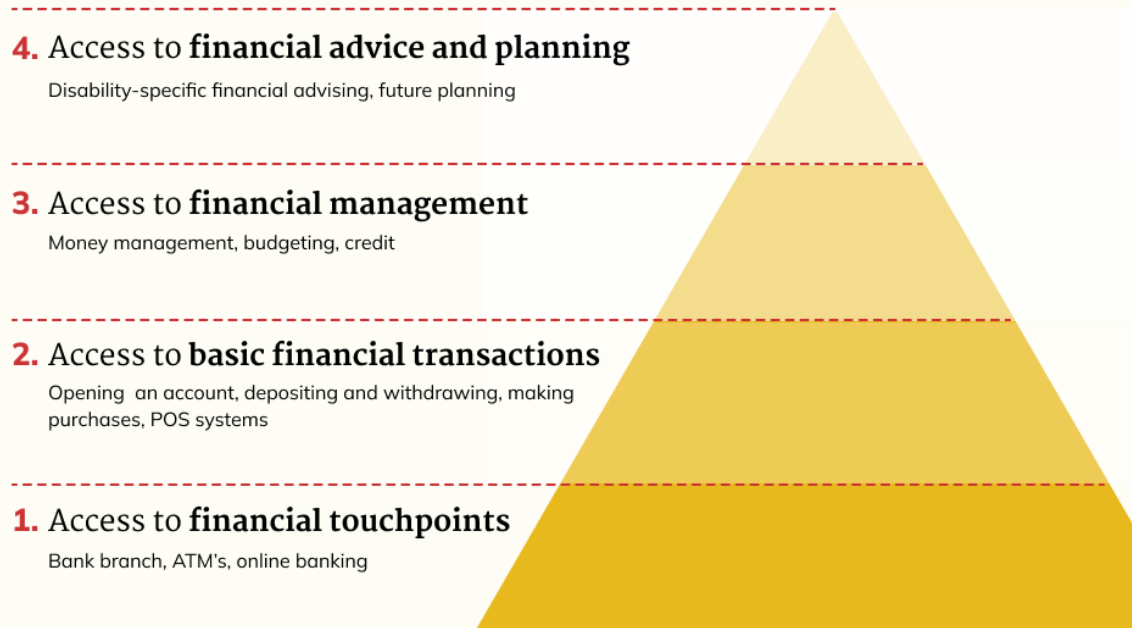


Figure 1: Based on the learnings from our participants, financial access can be represented by a layered pyramid of needs. In order to progress to each layer, financial access needs of the previous layer needs to be satisfied first.

Level one: Access to financial touchpoints

This level describes barriers to touchpoints of financial institutions, such as bank branches, ATM's, and banking apps.

Going into a bank branch

There are people who physically cannot enter a branch, and others who experience so many barriers within the branch that they've intentionally avoided it for years. Here are some of the barriers they shared:

- **Untrained Staff:** Many bank employees aren't well-trained in how to interact with a client with disabilities. For example, they are not able to identify when someone needs assistance and provide adequate support. In one instance, a participant mentioned that the bank employee suggested they get a Power of Attorney, even though they are

capable of banking.

- **Inaccessible spaces and support:** For people with physical disabilities, branches often have inadequate lighting, inaccessible lineups, and no support from any employee or security guards.
- **Limited hours:** For people who work full time and don't have access to cars or reliable transportation, the hours can be limited, making it difficult to access.
- **Stigma and attitudinal barriers:** People who look visibly unhoused can get kicked out for their appearance or receive poor treatment and inadequate services.
- **Branches unavailable or non-existent:** For people in remote Northern regions, bank branches often simply do not exist - there are only a handful of banks with limited hours in the capital city. Banking typically happens at the ATM of a local grocery store, which can have limited hours and no advisors. Those who live in one of the 25 more remote communities would have to fly into the capital city just to make a bank account or update their personal information at a bank branch. This would be an expensive, if not unattainable trip for many individuals. Using the ATM services might not be accessible, but in some cases they are the only option for conducting financial transactions.

ATM's

- **Unknown and outdated audio options:** For people who are blind or have low vision, ATM's are often inaccessible. This is because many people aren't aware that there are audio outputs if you use your headphones (although headphone jacks are often outdated).
- **Inconsistent interfaces:** ATM's can be different from bank to bank, and the interface can change quickly - making any knowledge on how to navigate that ATM obsolete. Many people use a workaround where they'll transfer money to a trusted friend or family, and get them to withdraw the cash instead.
- **Limited authentication methods:** People who are unhoused often have their belongings stolen and keeping a debit card is rare. As a result, ATMs and banking services are often not accessible to them, as there is no other way to verify your identity and access your account.

Online banking

While online banking can be a more accessible way to bank for many people with disabilities and Deaf people, it can present barriers for others.

- **Limited Internet Access:** In Northern and remote regions, many people don't have reliable access to computers or smartphones, and the internet connection tends to be unreliable.
- **Inaccessible Websites:** Some participants mentioned that financial institutions' websites and insurance companies' websites can often be inaccessible for users of assistive technologies.

Level two: Access to basic financial transactions

This level describes barriers to basic financial transactions, such as opening a bank account, depositing and withdrawing funds, handling cash and cheques, and purchasing items securely and independently.

Opening a bank account

For many people, opening a bank account and understanding how to use it is difficult.

- **Limited forms of ID:** For many people, having an ID that is acceptable for opening an account is difficult. For people who are unhoused, ID is often stolen. They may have a picture of their ID, but that may not always be accepted. For blind people who don't have a driver's license, their CNIB card isn't an acceptable form of ID. For people in Nunavut, some banks don't recognize their addresses as there may not be a street name—making it hard to get an ID.
- **Unclear and opaque terms of service:** The terms of use are complicated and hard to understand, which means a lot of people sign something without knowing the full details of their account. This makes them vulnerable to agreeing to something they're not aware of. For diverse groups such as newcomers, it can't be assumed that they'll know how to use their account - the system may work very differently from banks in their home country.
- **Inaccessible Language:** Most terms and conditions are only in English, which makes them inaccessible to someone who isn't proficient in that language.

Depositing and withdrawing

In addition to the difficulties mentioned in level one about using banking apps and ATM's, people also encounter the following barriers when depositing or withdrawing funds:

- **Difficult cheque handling:** For blind people or people who have low vision, depositing cheques, whether through mobile applications or ATM machines, can be difficult, as it often relies on vision to orient the cheque as directed. Most people in this group cannot handle cheques independently.

- **Handling cash:** Cash is hard to handle for blind people or people with low vision. Bills have raised dots, but many of them are faded and cannot be read.

Making purchases

- **Distrust of online payment:** Many people in the disability community distrust technology due to lifelong experiences with its inaccessibility, experience with scams online, and the potential for highly detrimental errors. As a result, many people don't shop online.
- **The key role of cash:** While cash is hard to handle for some, cash remains a crucial way to make purchases for others. This applies to people who are not comfortable with or are skeptical of technology, people who want to avoid credit or debit card fees, and people on a tight budget who prefer budgeting with cash. As mentioned in the first point, people with disabilities and Deaf people are also more vulnerable to scams and having their private payment information exploited, so they are more conscious about hacking and surveillance. They value the privacy offered by cash transactions.
- **Captchas:** For some, online payments just aren't possible due to the use of captchas. Audio or visual captchas can be inaccessible to different groups.
- **Multiple factor authentication:** Multiple authentication factors is another barrier to online shopping and transactions. Individuals require access and use of multiple devices at once to receive and enter the authentication codes. This could be challenging for people who use assistive technologies, those who have difficulty navigating multiple screens and interfaces simultaneously, or those who don't own or have access to multiple devices.

Point of sale (POS) terminals

- **Lack of or unclear auditory feedback:** Because POS systems don't typically have auditory feedback, blind or low vision customers often don't know the amount they're being charged. If there is auditory feedback, it can be difficult to hear in a loud retail environment. Often they don't know how much they have spent until they go online to review their transactions, as paper receipts are also not accessible.
- **Not knowing where the POS is:** Blind or low vision people also have trouble finding the device in relation to where they're standing, and often require assistance.
- **Privacy risks:** To complete a transaction, blind or low vision customers may not be able to enter their PIN independently, and have to share it with the retail clerk, creating a huge privacy risk. POS systems that offer auditory feedback can also be a privacy risk in a public environment.

Level three: Access to financial management

This level describes barriers to being able to manage one's own finances effectively, and being able to fully understand the terms and impacts of any given financial product.

Money management

- **Inaccessible financial education:** Although resources on financial products and money management skills exist, it's often left to the individual to find and interpret this information. Many don't know where to start, running into paid resources that they can't afford. Accessible, culturally relevant, and trauma-informed resources are scarce.
- **Small expenses that add up:** Some participants said they have trouble staying aware of where their money goes, especially the small monthly transactions that eat into their income, like subscription fees. This issue is even more challenging if they have dependents.

Challenges with Understanding Terms of Service

- **Lengthy contracts:** For many, reading and fully understanding a financial agreement is a challenge. They may need assistance from the institution or another person to go through the document. Often, they end up signing without comprehending the details, leading to financial surprises such as unplanned monthly fees or penalties.
- **Communication pitfalls:** Financial advisors may not always take the time to explain how a financial product works, or how it might impact a client's broader financial picture before finalizing the contract.
- **Complex and technical language:** Financial agreements are often filled with jargon, making them difficult to understand for those without specialized financial knowledge.
- **Inaccessible language options:** Many people, including some Indigenous people and members of immigrant communities, may not be proficient in English. Since many financial institutions don't provide translations, a significant number of people struggle to understand the terms of their agreements fully.
- **Lack of in-person support:** Increasingly, financial contracts are handled electronically, without direct access to a person who can answer questions and clarify concerns.

Having and using credit

- **Lack of credit education:** Many people struggle to understand how credit products and credit scores work, leading them to misuse credit cards, miss payment deadlines, and close accounts without realizing the impact on their credit score. Many people cite not being educated by the bank when they first opened their credit cards. This bears a great burden when it inevitably affects their access to housing, car loans, and other essential services that require a good credit score. When they inevitably get burned by credit, some refuse to use credit cards at all, which also greatly impacts what they can access.

For example, one participant didn't understand credit payment due dates. They would pay their bill the day before it was due, not understanding that it takes 3-4 days to process the payment. As a result they were charged overdue payment fees.

- **Lack of credit altogether:** Immigrants and newcomers don't have a credit score when they land in Canada, putting credit cards, loans, and other forms of capital out of reach.
- **Effect of credit on newcomers:** Lack of credit education particularly impacts newcomers, immigrants, and young adults who have no prior experience with credit systems. The credit concept itself is new, and many rules and policies are unclear, as mentioned above. This leads to the accumulation of large debts.

Level four: Access to financial advice and planning

This level describes access to the appropriate financial advice to build savings and investments, and plan for the future.

Financial advice

- **Lack of awareness of disability-specific financial products:** Although there are several disability-specific investment products for the disability community, such as RDSP, the disability tax credit, and more, many financial advisors at banks are not aware of these products and cannot advise appropriately. This means that many disabled people fall through the cracks, especially when there are cut-off ages for specific products.
- **Lack of training to work with people with disabilities:** In many cases it is unclear whether bank staff have received accessibility and inclusion training. In these cases, each individual advisor carries their own knowledge and assumptions about the lives and financial needs of their disabled and Deaf clients. This can prevent them from offering relevant services. If their client comes from a different culture, the potential for biases and assumptions is magnified.
- **Lack of culturally relevant approaches:** Different communities have unique cultural perspectives on finances. For example, people in Northern communities often prioritize immediate needs over long-term savings. In Muslim communities, there are cultural

values around debt, interest, and investment that may not align with Canada's financial systems. Cultural competency is a must-have for bank employees and advisors.

Future planning

Many people with disabilities and Deaf people live with uncertainty about their future, and how financial and insurance products can help with that.

- **Unawareness of protective measures:** There is a lack of awareness about services like wills, life insurance, trust funds, or other programs and services to support one's family/dependents when they're gone. This creates a huge gap as people with disabilities and Deaf people tend to live with greater financial uncertainty and with a lot of their income dependent on their caregivers' ability to earn.
- **Doubt about the value of saving:** Even if saving is possible, people may question its long-term value due to inflation and economic uncertainties, making it unclear how current savings will protect their future.

People have money, they just can't access it

A big misconception about people with disabilities and Deaf people who are visibly poor is that they don't have money, when the truth is that they may have the money—they just can't access it for a variety of reasons.

No access to physical cards

- **Lack of Personal Identification Cards:** As mentioned in a previous section, ID is frequently stolen, especially from those who are unhoused. One participant shared that "ID is not easily had or easily kept". Without ID, bank accounts or funds cannot be accessed and benefits cannot be withdrawn. A support worker told us, "On outreach, I get countless asks - can you help me get some ID?"
- **No debit card:** Similar to ID, as one participant shared, debit cards are "a holy grail" (i.e. they are eagerly sought after) and are often stolen, making it impossible to withdraw funds.

Lack of online access

- **No email:** People who don't have email or reliable access to their email aren't able to receive e-transfers or other forms of payment that require an email account.
- **Inaccessibility of online forms and digital documents:** To be eligible to receive payments, it is sometimes necessary to complete online forms and submit digital documents such as digital void cheques, or to set up auto deposit for receiving payments. These things are inaccessible for many people.

- **Unreliable internet:** In more remote areas, internet service is unreliable, often making it difficult for people to access their online banking in order to pay others or get paid. This is especially detrimental for those who run their own small businesses.

Limited service

- **Limited banking and ATM hours:** Banks tend to close by 5pm, and ATMs can close at 10pm and remain closed for the rest of the evening or weekend. People who need cash after hours and don't have the option to pay by card have no means to pay for necessities. This especially affects people with disabilities and Deaf people who live in a remote area, or who do shift work during non-traditional hours.
- **Bureaucratic delays:** Delays in being paid or receiving benefits can have a big impact on people's cash flows. For example, services in the northern territories can shut down for up to six weeks during the holidays, leaving people to stretch their budget for that time. Delayed work payments also add a lot of stress.

Stigma

- People with disabilities and Deaf people who are also unhoused often experience a pattern of getting removed from a bank branch because they look visibly poor, making it impossible to withdraw their funds.

It costs money to be disabled and marginalized

Disabled and Deaf people often refer to a "disability tax", which is shorthand for a situation in which they and other marginalized groups face higher expenses for purchases and services required to meet their needs, while at the same time facing more barriers to steady income and being more vulnerable to scams.

The Costs of being Disabled, Deaf, and marginalized

Disabled and Deaf people often refer to a “disability tax”, which is when they and other marginalized groups face higher expenses and lower income.

Non-disabled person

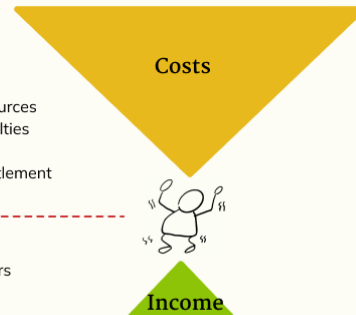
- Little or no additional costs associated with access needs or supports



- Employment opportunities not hindered by depending on others to accommodate them or disability-related stigma
- Don't have to rely on social aid that caps personal income

Disabled, Deaf, and marginalized person

- Accessibility needs cost more, such as assistive technologies, support people, etc
- More vulnerable to scams
- Inaccessible financial literacy resources
- More subject to profiling and penalties
- Intergenerational debt
- High costs of immigration and settlement



- Limited employment and gig work opportunities due to access barriers
- Barriers in running a business
- Income caps and clawbacks

Limited income opportunities

- **Inaccessible workplace norms:** Many workplaces have rigid rules and policies that create accessibility barriers for disabled and Deaf individuals, such as mandatory 9-5 hours, inflexible deadlines and schedules, multitasking requirements, and limited vacation and sick day allowances. Having regular medical appointments, treatments, and recovery periods can disrupt continuous employment, making it difficult for many disabled and Deaf people to secure or maintain steady jobs.
- **Limited capacity to run a business:** The cognitive demands of running a small business, including timely bill payments, customer service, cash flow management, and expense tracking, can be overwhelming for those who are neurodivergent or experience episodic disabilities.
- **Limited access to gig economy:** Supplemental income from side gigs is often inaccessible to disabled and Deaf people. For instance, blind individuals cannot drive for rideshare companies, and many disabled individuals lack the energy or stamina for additional work beyond a full time job.
- **Restricted access to career opportunities:** Due to lack of access support, many disabled and Deaf individuals cannot complete their education, limiting them to lower-

paying jobs and reducing their opportunities in the workforce.

- **Income caps and clawbacks:** Disabled and Deaf individuals who rely on disability benefits must often keep their earnings below a certain amount to maintain eligibility, forcing them to decline or avoid higher-income opportunities. This means that they may risk losing steady and essential support, and in some cases, essential medical care or access to social housing. If they exceed the maximum income amount, their income support is reduced or “clawed back”, making it impossible to build wealth and perpetuating a cycle of poverty.

Higher costs

- **Accessibility needs cost more:** Certain accessibility needs like assistive technologies, caretaking services, or even special diets cost extra, setting disabled and Deaf people back financially. Certain nonprofit or government programs may help assist with these costs, however, the eligibility requirements can be limiting and unintentionally exclude people who, without the program, would still not be able to afford the technology or service.
- **Coping with mental health and lack of support:** At times, money may be spent as a coping mechanism due to mental health issues and a lack of access to resources. Money is often spent on things that help bring immediate relief, rather than saving it to contribute to financial stability.
- **Profiling and penalties:** People who appear poor or homeless are often subject to policing and fines. They may face discrimination in public spaces and be denied service at financial institutions.
- **Intergenerational debt:** Some participants who experienced poverty in their childhood faced a situation in which their parents would assign their names to household bills in an effort to keep the lights on. As a result, they find that they carry debt from their childhood, thus compromising their credit score and access to financial services.
- **High initial costs of settlement:** Newly arrived individuals often face significant initial expenses to secure basic services and may need to pay high fees to renew work permits, visas, and obtain essential identifications, compounding their financial stress.

Financial hardships creates further access barriers

- **Financial stress creates disabling conditions:** Financial instability can further perpetuate disabling conditions such as mental health issues, chronic pain triggered by stress, and brain fog, which further limit work capacity.

“I get anxious and get depressed then I'm not able to work. The whole idea of being held

to the standard and keeping up brings a lot of anxiety.”

“When money is a concern my anxiety is high and it makes me nonfunctional. I can’t do anything, I hide, I feel like I can make a wrong decision and can’t come back from it.”

Increased Vulnerability to Scams

- **Cultural and language barriers:** Refugees, immigrants, and newcomers with disabilities are often unfamiliar with Canadian rules and policies. In their urgency to settle and facing language barriers, they are vulnerable to scams, such as paying to avoid a falsely claimed suspension of their SIN number or being forced into unfair rental agreements without a guarantor.
- **Others managing their finances:** Vulnerable groups, including disabled elders and people with cognitive or developmental disabilities may have someone else managing their finances. This arrangement can lead to financial abuse and unauthorized transactions.
- **Forced disclosure of financial information:** Many disabled and Deaf people must rely on others to fill out financial forms, like tax returns, due to accessibility barriers or the need for assistance. This reliance often puts their financial privacy at risk. When no other support is available, disabled and Deaf individuals may have to trust strangers to assist with financial transactions, increasing their risk of financial abuse and breaches of privacy.
- **Limited financial literacy:** Challenges with managing finances, lack of math skills, or unfamiliarity with investment strategies leave some disabled individuals vulnerable to scams and financial exploitation.
- **Exploitation of visible disabilities:** Individuals who appear visibly disabled or poor are at increased risk of being overcharged, shortchanged, or having their personal information stolen. They may also be more vulnerable to having their belongings taken during medical or drug related episodes when they are incapacitated.

You Can’t Budget Your Way Out Of...

Financial success is often portrayed as the result of individual self-discipline and perseverance. However, this narrative fails to consider the profound impact of systemic barriers such as limited employment opportunities, high costs of living, housing unaffordability, and the tangible effects of stigma. Individual actions like learning financial literacy and budgeting skills alone cannot bridge these gaps, as true financial stability often requires structural support that takes into account the broader context of a person’s life and circumstances.

You can't budget your way out of...

Achieving financial stability often requires more than just budgeting skills and financial literacy programs. In many cases, the root causes are tied to systemic factors or environmental factors beyond an individual's control. Financial stability cannot be achieved without tackling these underlying issues.



Text on the diagram:

You can't budget your way out of...

Achieving financial stability often requires more than just budgeting skills and financial literacy programs. In many cases, the root causes are tied to systemic factors or environmental factors beyond an individual's control. Financial stability cannot be achieved without tackling these underlying issues.

The impact of systemic and environmental factors

- Language: One's ability to read and understand the dominant language fluently can affect whether they're able to understand financial information and navigate the financial system.
 - Most impacted: Doesn't use English or French
 - Impacted: Uses English or French partially
 - Least impacted: Uses English or French fluently
- Immigration status: One's immigration status can deeply impact their ability to earn money, gain employment, and access capital.
 - Most impacted: Refugees, undocumented immigrants
 - Impacted: Temporary visa's (study, work)
 - Least impacted: Citizen, PR
- Where you live: Where one lives affects their cost of living, access to affordable healthcare, and access to financial services
 - Most impacted: Remote
 - Impacted: Rural
 - Least impacted: Suburban, urban
- Stigma and judgment: One's appearance can affect the stigma and judgment others have about them, and can result in vulnerabilities, scams, and refusal of services.
 - Most impacted: Appearing homeless, in a mental health crisis, or visibly disabled
 - Impacted: Appearing poor or visibly different (ex. Racialized, queer, trans)
 - Least impacted: Appearing like the majority
- Social aid policies: Social aid can have policies that limit how much money one can make before they are disqualified. However, this amount is still not enough to meet the cost of living.
 - Most impacted: Not qualifying due to fluctuating income, or barrier in applying
 - Impacted: Qualified, but with income capped
 - Least impacted: Don't need social aid
- Cost of living: The income one needs to have to match the rising cost of living and inflation is continually increasing. Wages are not keeping up.
 - Most impacted: On social aid, no or limited income
 - Impacted: Living paycheck to paycheck, no extra savings
 - Least impacted: Enough income, plus extra
- Accommodations at work: One's ability to gain and retain employment is subject to whether their employer accommodates their needs. While this is legally required, this is often not met.
 - Most impacted: Not accommodated
 - Impacted: Partially accommodated
 - Least impacted: Fully accommodated

- **Unexpected events:** Collective events like the pandemic or a natural disaster, or personal events like a medical emergency can easily throw one off financial stability.
 - Most impacted: No community, family, and income or emergency fund
 - Impacted: Some community and family support, emergency fund or income
 - Least impacted: Have support, funds, or income

High Cost of Living

- **Unaffordable essentials:** Rising inflation, continuous bills, and the high costs of basic needs—such as rent, food, and transportation—leave many individuals living paycheck to paycheck. Additional responsibilities, like supporting dependents or pets, put a further strain on finances.
- **No buffer for emergencies:** Living paycheck to paycheck leaves no room for unexpected expenses, like car repairs or medical bills, which often put individuals into debt.
- **Limited capacity for future planning:** Due to the high cost of living and the necessity of working multiple jobs, long-term financial planning becomes a low priority, leaving many without savings for retirement, life insurance, or investments.

Inflexibility and Limitations of Social Aid Programs

- **Restrictions on additional income:** Many social aid programs offer minimal support that fails to cover living expenses. However, seeking additional employment may disqualify individuals from essential benefits, such as social housing, creating a poverty trap.
- **Tax system barriers:** Social aid eligibility is often based on previous tax returns, which penalizes those with fluctuating incomes. A temporary job one year can reduce benefits the next, even if the income is no longer steady.
- **Self-funding for essential needs:** Employed individuals with disabilities frequently need to fund essential accommodations out of personal funds, such as assistive devices or support staff if they do not qualify for sufficient social services.
- **Dehumanizing eligibility processes:** Proving a disability for social aid eligibility is often a recurring process that discourages employment due to income caps, and takes an emotional toll.

Immigration

- **Limited access to job opportunities:** Newcomers frequently face restrictions that limit employment upon arrival, such as visa restrictions or lack of Canadian experience. This particularly impacts international students, refugees, and those on temporary visas.
- **Reliance on overseas resources:** Many immigrants rely on family support from abroad due to restricted employment opportunities. Fluctuations in currency exchange rates and global crises, such as the pandemic, can make this support unreliable.
- **Uncertain future for refugees:** Refugees often face prolonged periods of financial uncertainty while awaiting permanent residency, making long-term financial planning difficult.
- **Restrictive requirements for financial services:** Newcomers are frequently ineligible for banking products due to a lack of established credit history or Canadian work experience.
- **Misinformation about living costs:** Immigrants may arrive with unrealistic expectations about Canada's cost of living, leading to financial difficulties as they adjust.

Employment Barriers

- **Lack of true inclusion in the workforce:** Many companies with diversity, equity, and inclusion policies fail to provide necessary accommodations for employees with disabilities, leaving them without a supportive work environment.
- **Job loss hits harder for individuals with disabilities:** For those with disabilities, finding new, accessible employment is challenging, as they often have to readapt their assistive technology to the new workplace and navigate limited employment options.

Unexpected Events

- **Changes in personal circumstances:** For people with disabilities, changing health conditions or taking on caregiving responsibilities can impact their ability to work and manage finances effectively.
- **Shifts in work conditions:** Global changes, such as the shift to remote work during the pandemic or the rise of AI technology, can create new employment challenges for those with disabilities.

Approaches

Through our co-design, we gained insight into the ways communities are already accessing financial knowledge, tools, and systems. Our aim is to help expand and enhance these successful approaches going forward.

The relational nature of financial knowledge

We found that the primary way people learn about finances is through their relationships - whether it be through family, friends, community, or others who have gone through similar life experiences. **When trusted relations share personal experiences about money and financial lessons learned, people listen and learn in a way that sticks.**

Base knowledge about finances is usually inherited

- **The first way you learn about finances is through your family:** Knowledge about finances is not often taught in schools, rather it is left to the domain of home and family. However, not all families have equal access to money, so not all children have equal access to intergenerational financial literacy and knowledge, or have financial skills modeled for them. This is especially true for families from marginalized communities. For example, some people were never exposed to what financial stability or retirement planning looks like.

Throughout our co-design, “not knowing what you need to know” was repeated constantly when sharing experiences about personal finances and business. “No one tells you these things”.

Getting advice from the right people, at the right time

- **People who are non-judgmental:** In one of our co-design sessions, participants shared their positive experiences with Four Directions, a community-based financial institution in Edmonton that serves people who are unhoused or experiencing poverty. They would compassionately and non-judgmentally notice their financial transactions and give them catered and individualized suggestions. Because their workers were embedded in the same community and knew people by name, clients trusted them and were open to receive their financial advice.

“... [The workers] noticed my spending is a bit different this month. They took me to a back room, helped me make a budget, and showed you what you’re spending money on.”

- **People with shared experiences:** People tend to take advice more from people who have been in the same boat as them, rather than someone who doesn’t have that understanding. This is because they’re able to explain things in a way that is

understandable to that person's unique context, in words that they can understand.

"My mom was a banker. I learned [finances] that way - that didn't stick. When I finally came out of my addiction, I had people explain it how I can understand, in relation to me. Maybe not a rent payment, but a cell phone payment."

"Sometimes the community members know more than people at CNIB." (Bernard Akuoko)

"[When I was] working with people with disabilities, I had access to...learning from people [from the community]."

- **People who are trauma-informed:** Many people, particularly those with disabilities, have had experiences of trauma related to money, financial institutions, and being disabled or marginalized. Speaking with someone who understands those experiences and is trauma-informed can be more supportive and effective.
- **Timeliness:** Because these advice-givers often intervened at the point of the financial transaction or when the issue was top of mind, their advice could be understood and applied immediately.

Informal sharing spaces

- **A space that's informal and fun:** People brought up the examples in the past of having informal talks about finances at hair salons, or debt freedom parties where someone sold their things and talked openly about wanting to resolve their debt.
- **A space that's safe and destigmatized:** In our co-design sessions, we noticed that people really enjoyed having a space to talk about money and finances, as this was not always available or socially acceptable in their own groups. They craved having this opportunity, especially with people who have gone through a similar experience.

Redefining what "basics" are for finances

Through our co-designs, we learned that a lot of the financial literacy resources out there are not "basic" enough for communities at the edges. Resources typically cover banking products like TFSA's, RRSP's, RESP's. However, this content may not be perceived as relevant or be understandable to these communities.

What "basic" actually means

As mentioned in the previous theme, people may not inherit financial knowledge from their families. As a result, the basics actually need to include what one might learn from their family of origin.

- **What bills are and how to pay them:** Many people, especially those who have been unhoused or are newcomers, aren't familiar with bills, how to pay them, and what types of things are paid through bills (like utilities).
- **How to bank:** This includes information that is typically needed when one first becomes financially independent, like how to open a bank account, what types of accounts there are, the fees associated with it, and how to set up an email for online banking.
- **Basic money management skills:** How to manage a budget, how to budget for essentials like groceries, what a want versus a need is.
- **Little ways to save:** Whether through teaching how to save little amounts, or ways to save money through scene points, optimum, etc.
- **Taxes:** What they are, how to do them, and why they have to pay them.
- **Credit:** Learning about credit, how to avoid bad credit, how to manage bad credit, and what impacts your credit
- **Debt management:** Learning about debt management and supports that can help create a debt repayment plan
- **Doing this over a long period of time:** Learning financial basics and putting knowledge into practice doesn't realistically happen overnight, so it is helpful to take small steps - like starting with a small budget, and then adding in rent and utilities on top - and not try to consider all of the budget at once.
"Rome wasn't built in a day, and neither was my budget."

Basics for people with disabilities and Deaf people

- As mentioned in previous themes, many mainstream financial advisors and accountants don't know about financial products that apply specifically to people with disabilities and Deaf people like the RDSP, the disability tax credit, and more. Disabled and Deaf people may not always come from a family who can teach them about this.
- Participants in most co-design sessions emphasized the importance of learning about these programs, and said they wanted easy to understand tutorials with videos about different programs and products.

Paving their way to financial well-being

This section describes additional ways co-design participants are trying to work around inaccessible financial systems and barriers to financial stability.

Entrepreneurship

A lot of people with disabilities, especially immigrants, end up creating their own businesses due to the inaccessible employment landscape. Though there can be many accessibility barriers to establishing your own business, co-designers have listed the following ways that they've addressed these barriers.

- **Alternative ways of raising startup capital:** The cost of starting a business can be very high, and loans are not always an option when their credit score is below a certain threshold. Alternative support can be made available through lending circles, community-based fundraising efforts, zero-interest micro-lending services, or a program or service that makes applying for government grants more accessible.
- **Tax support:** Small business accounting is complex, which can result in mistakes and fines. Supports such as tax clinics can help small businesses complete their taxes.
- **Business coaching:** People shared a variety of experiences of learning about something they weren't aware of, which was often things linked to bureaucratic and complex paperwork and forms. Accessible business coaching to educate small businesses and support them in their paperwork and administrative tasks can help to remove these knowledge barriers.

Lending circles

Also known as “esusu”, “merry-go-round”, or ROSCAs (rotating savings and credit associations), informal lending circles are commonly used in many countries outside of Canada. Lending circles are created when a group of people come together and agree to each contribute a set amount of money per month into a shared fund. Each month in turn, one member of the circle is able to “withdraw” the total amount in the fund. In this way, lending circles support saving and allow people without credit to access capital.

In one example, our partner Whole Woman Network, ran a financial literacy series for students and covered different topics such as how to use credit cards and pay them on time, how to handle financial emergencies, how to advocate for yourself when a bank makes mistakes, how to file taxes, etc. Students were put into lending circles, and those who showed up to every session in the 6-month series earned a matching amount. The training was culturally informed based on the students’ backgrounds, and helped to build a supportive community where they can share and discuss their financial goals and concerns.

Creative ways to make ends meet

People with disabilities and Deaf people listed the following ways they creatively made ends meet:

- **Finding additional income**
 - Using social media and gig platforms to advertise skill sets and gain additional gigs
 - Running a side business
 - Enrolling in research projects
 - Enrolling in the Zakat donation programs. Zakat is an Islamic religious obligation in the form of donating a portion of one’s wealth to those in need. Zakat donation programs distribute those donations.
 - Selling unused items online
- **Lowering expenses**
 - Buying used items instead of new

- Neighbourhood buy nothing groups on social media
- Accessing food banks for themselves and/or their pets
- **Mutual aid**
 - Gofundme campaigns
 - Getting money for birthdays instead of gifts
 - Community-hosted games like 50/50 draws and bingo to raise funds
 - “Raining flowers” ceremony - family and friends can participate in this ceremony and contribute as much as they can to someone in financial need
 - Debt freedom parties where someone is open about their debt, and sells personal items at a party where friends and family attend to buy items to help out
 - Borrowing money from family and friends, or asking them to co-sign on loans, housing, or cars
- **Alternative techniques:**
 - Shuffling bills - for example by paying the phone bill this month, internet next month, in order to maintain services on a limited budget
 - For those in active addiction, putting limits on bank accounts, having co-signers, and having a trustee if they inherit wealth at 18
 - Working directly with service providers and cutting out the “middle men” - for example, cutting a deal directly with an Uber driver rather than paying through the platform.

Ideas

Through the co-design sessions, participants shared lots of ideas about how the financial system can become more accessible to themselves and to future generations. The co-design outcomes made it clear that for financial inclusion to be truly possible, change needs to happen at the systemic level in relation to employment, immigration, and social services. At the same time, participants shared ways in which financial inclusion can be supported at the individual and community level in the following areas.

Financial literacy

Financial literacy emerged as a central topic of our co-designs. Many participants believe that education is power, and that they simply don’t know what they don’t know. Many members of the Disabled and Deaf community end up piecing together inadequate bits of knowledge, due to a lack of intergenerational financial knowledge sharing, inaccessible financial literacy resources, adapting to a new country and its new financial system, or not being aware of disability-specific financial resources. The following are some of the ideas shared by participants about what to include in financial literacy training.

Holistic and thorough

- Include topics such as:

- Budgeting
- Money management
- Saving
- Transitioning to adulthood
- Investing
- Credit products and credit score
- Fees such as account fees and overdraft fees
- Relating math lessons to finances
- Awareness of student benefits, like no-fee accounts
- Scams and how not to fall for them
- How to set boundaries for lending and giving money to loved ones and family

Timely and relevant

Financial literacy is most needed in transitional times, or when people are confronted with a new situation. This includes scenarios like:

- For youth, when they first start making an income
- For youth transitioning into young adulthood, when their existing social supports may not be there anymore and they gain access to inheritance and trusts, or are exposed to intergenerational debt
- For newcomers, when they first land in Canada - classes should be culturally informed and in their language for maximum effectiveness
- For people who are transitioning from unhoused to housed, when there are additional expenses and bills to take on
- For people living on the streets, who need immediate help on specific topics like getting an ID or accessing their bank account
- For people taking on a credit product or loan

Going to where people are at

- Having pop up financial clinics at local community spots, like the library
- Providing education in public schools
- Making sure events are low-barrier or free

Trustworthy

- Participants did not always trust financial institutions to provide education that would not ultimately prioritize their bottom line more than the individual's interests
- Resources from a third party non-profit are more trustworthy

Financial relationships

In addition to the idea of knowledge as power, participants shared that this knowledge is most effective when it comes from a source that understands the lived experience of the individual. The following are some ideas shared about what that might look like:

Financial doula

Akin to the role of a disability doula, who advises and guides newly Disabled people on adjusting their lives, a financial doula who shares a specific lived experience can provide financial advice when needed.

Social sharing

Find or create third spaces where people can openly share and exchange knowledge without having to pay to be there. Create a knowledge or sharing circle for finances.

Intergenerational knowledge, without the family of origin

Find ways to share financial knowledge outside of the family of origin structure. How might intergenerational knowledge about money be passed on outside the family? What does a chosen family for financial knowledge look like?

Financial institutions

Train employees and advisors

- Provide training for bank employees and financial advisors on serving clients who are Deaf and Disabled. Help them realise any unconscious biases or assumptions they may hold about this group, and guide them on what their Deaf and Disabled clients' needs may be and how to serve them appropriately.

Provide accessible bank branch services

- In a bank branch, provide a service desk specifically for disabled and Deaf clients. Staff this desk with someone who is trained in serving these communities
- Staff branches with bank employees and advisors who have shared lived experiences with different equity-seeking groups
- Build in a regular service accessibility audit process and respond to the feedback they receive
- Extend branch and ATM hours, and ensure ATM's are placed in retail environments with extended hours
- Offer translation services for those who don't speak English, offering important documents in multiple languages and different formats (print and electronic)

Digital solutions

- If financial institutions make changes to the interface of their ATM's, websites, or apps, consider providing a pilot period for low vision and Blind clients to test out the new version before implementing it
- Create accessible POS (point of sale) systems

- Provide accessible and free online goal setting and budgeting tools
- Ensure that any forms that need to be filled out can be done while using assistive technology

Next steps

Through our extensive co-design efforts with diverse disability, Deaf, and other equity-seeking community organizations we have learned of the many financial barriers members of these communities face, as well as some of the approaches they take to overcome them. Discussion and outcomes of the co-design focused not only on barriers to accessing financial institutions and financial literacy, but also on the deeper, systemic factors that affect the financial stability of Disabled and Deaf people. Through our community-first and community-led approach to co-design we learned the importance of relationships in building financial knowledge within communities, and challenged notions of what “basic” financial understanding means.

The contributions from community partners summarized in this report will be the seed from which the plan for subsequent phases of the project will grow. A diverse working group will meet throughout January and February 2025 to begin to further develop a plan for the next phases of the project. The working group will be made up of members from the disability community, community organizations, community financial institutions, and researchers.

This project is also seeking ways to share learnings from this report more widely, with other national disability and Deaf organizations and with financial institutions that are seeking to reduce barriers to accessing financial systems and increasing financial literacy across diverse circumstances and contexts. Approaches to sharing these findings more widely will be explored and developed as part of the plan for the next phases of the project.

Appendix 1: Questions we asked for each community group

Whole Woman Network

Overall question:

1. When it comes to money and finances, what are the things you are most concerned about? (For example: Paying for things, withdrawing money, managing your money, having access to money, financial planning for the future, privacy, accessing benefits)
 - a. How did the pandemic affect this?

Specific questions that can change based on what your community's concerns may be:

2. How would you compare your financial life before and after you left your home country?
3. Do you have to financially support family members outside of Canada?
 - a. If so, how does this impact your financial situation?
4. What does financial stability mean to you after you retire?
 - a. Do you feel prepared for it?
5. What barriers (example: physical, environmental, language, etc) do you experience when interacting with institutions like banks, credit unions, cheque cashing/payday loan services, ROSCA's (Susus), and insurance companies and their programs (like RRSP's, TFSA's)?
6. Have you learned about financial literacy before? Please tell us how (example: bank, credit union, in person, virtual).
 - a. What worked about it? What didn't work for you?
7. Do you ever feel you are not in control of your money, or someone else is controlling your money?
8. What barriers might you face if cash didn't exist any more, and you could only pay with a phone or through a card?

Ideation questions:

9. If you could wave a magic wand, what do you need to happen to achieve financial wellness? (Example: Pay off student loans, pay off business debt, affordable and accessible childcare, affordable living)
10. What are some things that have been done in the past that help with financial barriers? These things could be by a community organization, grassroots group, a group of friends, or the government.
11. Coming back to the present day, what are some things that could help in the short term, that can be organized with your community?

Wrap-up questions:

12. Is there anything else you want to share about money and finances?

University of Alberta Inner City Health and Wellness Program

Overall question:

1. When it comes to money and finances, what are the things you are most concerned about? (For example: Managing your money, having access to money, financial planning for the future, privacy, accessing benefits)
 - a. How do your concerns around money impact you or your community?

Probing questions:

2. What barriers do you experience when you are trying to pay for things or transfer money? (For example: Paying for things in a store, using self-checkout, buying things online, using online banking, sending an e-transfer, using an ATM, or using a credit/debit card.)
3. What barriers do you experience when interacting with institutions like banks, credit unions, cheque cashing/payday loan services, and insurance companies? (For example: Getting to a bank, verifying your identity, communicating or calling them.)

Ideation questions:

4. What are some things that have been done in the past that help with financial barriers? (This is talking about how you access and manage your money - not how you make money) These things could be by a community organization, grassroots group, a group of friends, or the government.
5. If you could imagine a future without these financial challenges, what would it look like? What would have to change?

Wrap-up question:

6. Is there anything else you want to share about money and finances?

Realize Canada

Overall question:

1. When it comes to money and finances, what are the things you are most concerned about? (For example: Managing your money, having access to money, financial planning for the future, privacy, accessing benefits)
 - a. How do your concerns around money impact you or your community?

Specific questions that can change based on what your community's concerns may be:

2. What barriers do you experience when you are trying to pay for things or transfer money? (For example: Paying for things in a store, using self-checkout, buying things

online, using online banking, sending an e-transfer, using an ATM, or using a credit/debit card.)

3. What barriers do you experience when interacting with institutions like banks, credit unions, cheque cashing/payday loan services, and insurance companies? (For example: Getting to a bank, verifying your identity, communicating or calling them.)
4. Have you ever felt vulnerable or at risk when it comes to dealing with money? If so, how?
5. What barriers might you face if cash didn't exist any more, and you could only pay with a phone or through a card?

Ideation questions:

6. What are some things that have been done in the past that help with financial barriers? These things could be by a community organization, grassroots group, a group of friends, or the government.
7. If you could imagine of a future without these financial challenges, what would it look like? What would have to change?
8. Coming back to the present day, what are some things that could help in the short term, that can be organized with your community?

Wrap-up questions:

9. What are the things left unsaid about money and finances in your community?
10. Who are the people in your community that are the most affected by money and finances?
11. Are there other ways that you and your community are affected by money and finances?

Deen Vision Network

1. When it comes to money and finances, what are the things you are most concerned about? Select all that apply from the following list
 - a. Paying for good & services
 - b. Withdrawing money
 - c. Managing your money
 - d. Having access to money
 - e. Financial planning for the future
 - f. Privacy about your financial affairs
 - g. Accessing benefits
 - h. Financial fraud and scams
 - i. Others – please specify
2. Based on your lived experience, what barriers do you face while interacting with different organizations in the following situations: (Please respond to as many as you can)
 - a. Dealing with financial institutions such as banks, credit unions, insurance companies. Please cover both in-person and online services

- b. While making payments to businesses for purchase of goods and services in-person or online
 - c. Using different payment methods, such as, cash, cheques, cards, service kiosks and online payments
 - d. Dealing with federal and provincial government organizations including, CRA, Service Canada and others
- 3. How does technology...
 - a. Improve financial inclusion for you?
 - b. Increase financial barriers for you?
 - c. Additional experiences to share (optional)
- 4. If you feel particularly more vulnerable to financial frauds and scams, please tell us how.
- 5. Do you ever feel you are dependent on others to help you in your financial transactions? Please explain.
- 6. What does financial stability mean to you?
- 7. What are some things that have been done in the past that help with financial barriers? These things could be by a community organization, grassroots group, a group of friends, or the government.
- 8. What are some things that could help in the short term to help overcome financial barriers?
- 9. Is there anything else you want to share about money and finances?

Nunavummi Disabilities Makinnasuaqtiit Society (NDMS)

Overall question:

- 1. When it comes to money and finances, what are the things you are most concerned about? (For example: Managing your money, having access to money, financial planning for the future, privacy, accessing benefits)
 - a. How do your concerns around money impact you or your community?

Specific questions that can change based on what your community's concerns may be:

- 2. What barriers do you experience when you are trying to pay for things or transfer money? (For example: Paying for things in a store, buying things online, using online banking, sending an e-transfer, using an ATM, or using a credit/debit card, language barriers.)

3. What barriers do you experience when interacting with institutions like banks, credit unions, and insurance companies? (For example: Getting to a bank, verifying your identity, communicating or calling them.)
4. Have you ever felt vulnerable or at risk when it comes to dealing with money? If so, how?
5. What barriers might you face if cash didn't exist any more, and you could only pay with a phone or through a card? (How might this impact the sale of traditional goods/services)
6. How do the costs associated with medical travel, including transportation, accommodation and meals impact your financial well-being and ability to access healthcare services outside of Nunavut?
7. What challenges do you encounter in accessing affordable and reliable internet services in Nunavut, and how does this affect your ability to engage in online banking?
8. What cultural or traditional practices influence your approach to managing money, sharing resources and supporting family?

Ideation questions:

9. What are some things that have been done in the past that help with financial barriers? These things could be by a community organization, grassroots group, a group of friends, or the government. (50/50 is very popular as is bingo, cards - organized and unorganized)
10. If you could imagine a future without these financial challenges, what would it look like? What would have to change?
11. Coming back to the present day, what are some things that could help in the short term, that can be organized with your community?

Wrap-up questions:

12. What are the things left unsaid about money and finances in your community?
13. Who are the people in your community that are the most affected by money and finances?
14. Are there other ways that you and your community are affected by money and finances?

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