



2018 ABLE Financial Empowerment Conference Data and Insights Breakout

Andrea Harris
Director, Member and Community Insights

Vancity
Make Good Money.™

Vancity in 2016: building on our values



Vancity
Make Good Money.™

global alliance
for banking
on values



#BankingOnValues means...

THINKING

PEOPLE

Before **profit**



Data

Technology

Purpose



Statistics
Canada

Statistique
Canada



BRITISH
COLUMBIA

DataBC

ENVIRONICS
ANALYTICS



HouseholdSpend



WealthScapes



PRIZM5

**Financial
Health**  **index**

CFSI

Center for
Financial Services Innovation

TransUnion. 

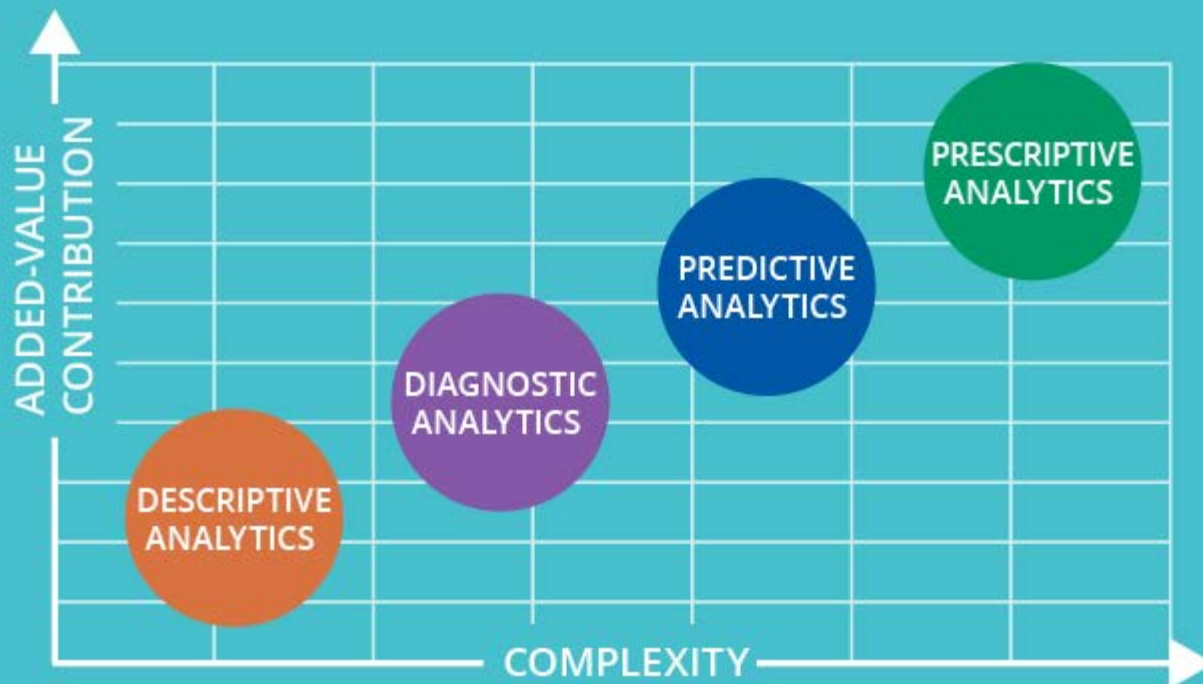
Credit Monitoring

EQUIFAX 

CLIENT_ID	AGE	GENDER	MARITAL_STATUS	PROFESSION	NBR_YEARS_CLI	SAVINGS_ACCOUNT	ONLINE_ACCESS	BANKCARD	AVERAGE_BALANCE	CLUSTER_ID	CLUSTER_QUALITY
00048519	37.0	F	married	worker	20.0	NO	NO	NO	219.00	1	0.80202137
00065379	42.0	M	widowed	craftsmen, storekeepers	1.0	NO	NO	NO	186.00	3	0.68169793
00096783	70.0	M	single	pensioner	9.0	NO	NO	YES	22027.00	3	0.75304151
00101770	95.0	M	widowed	pensioner	13.0	YES	NO	YES	5800.00	2	0.71522104
00105497	72.0	F	widowed	inactive	18.0	YES	NO	NO	22970.00	2	0.80694043
00127968	21.0	M	single	inactive	9.0	YES	YES	YES	1648.00	3	0.72499674
00204751	90.0	F	married	inactive	11.0	NO	NO	NO	840.00	1	0.75795058
00235910	35.0	M	married	worker	13.0	NO	YES	YES	1190.00	9	0.83368746
00241611	50.0	M	married	intermediate professions	12.0	NO	NO	YES	4915.00	1	0.74978029
00250854	32.0	F	married	worker	13.0	NO	NO	NO	103.00	1	0.77661125
00364138	19.0	F	single	inactive	3.0	NO	YES	YES	3298.00	3	0.81176255
00381394	61.0	M	married	executives,self-employed	30.0	NO	NO	NO	7146.00	1	0.67024917
00385467	65.0	M	married	pensioner	24.0	NO	NO	NO	6575.00	1	0.71494026
00418323	47.0	M	married	employee	24.0	NO	NO	NO	16274.00	1	0.72304644
00435263	62.0	M	single	pensioner	20.0	NO	NO	NO	1102.00	3	0.692833
00454620	65.0	M	married	pensioner	15.0	YES	NO	YES	60752.00	7	0.80513256
00458464	72.0	F	married	inactive	17.0	NO	NO	NO	8499.00	1	0.70548079
00460467	32.0	M	single	worker	10.0	NO	NO	NO	-13533.00	3	0.73802721
00508384	37.0	M	single	farmer	12.0	NO	NO	NO	1212.00	3	0.74953955
00527560	13.0	F	child	inactive	6.0	NO	NO	NO	810.00	3	0.82980642
00566644	75.0	F	widowed	pensioner	19.0	NO	NO	YES	4291.00	2	0.8740195
00581714	32.0	M	single	worker	14.0	NO	NO	YES	34713.00	3	0.73859502
00590033	61.0	M	married	worker	16.0	NO	NO	YES	28058.00	1	0.64634238
00594328	63.0	F	married	employee	13.0	NO	NO	NO	628.00	1	0.69337091
00596436	26.0	M	single	worker	8.0	NO	NO	NO	-466.00	3	0.79944085
00616318	23.0	F	single	inactive	5.0	NO	YES	YES	7678.00	3	0.82415751
00661471	76.0	F	widowed	inactive	5.0	NO	NO	NO	-31069.00	3	0.68376413
00749123	33.0	M	single	employee	11.0	NO	NO	NO	6369.00	3	0.7840528
00767367	46.0	M	married	craftsmen, storekeepers	21.0	NO	NO	NO	1045.00	1	0.80304671
00769592	20.0	F	single	inactive	7.0	NO	YES	YES	15172.00	3	0.82076842
00791976	85.0	F	married	pensioner	11.0	NO	NO	NO	12178.00	1	0.67202223
00821902	42.0	F	married	employee	21.0	NO	NO	YES	433.00	1	0.767802
00858068	69.0	M	married	pensioner	20.0	NO	NO	NO	12033.00	1	0.82753134







HOW'S THE
BIG DATA PROJECT
COMING ALONG,
HOSKINS?



Marginalized Low Income Peoples & Social Infrastructure

How might we assist the marginalized population in GTA's growing communities by improving their access to social infrastructure?

- Affordable Housing
- Healthcare
- Social Welfare
- Children

Marginalized Peoples are low-income individuals who are especially dependent on social infrastructure to have and maintain a decent standard of living.

Disabled Peoples
Out of all Ontarians, 18.4% report having some form of a disability. Individuals with disabilities are more likely to have low-income status, and struggle with navigating a biased system.

Domestic Violence Victims
Finding a safe space for you and your loved ones suffering from domestic violence is a situation that many Ontarians face. 73% of them are turned away from shelters everyday due to spacing concerns.

New Immigrants
The GTA is home to 82% of new immigrants to Canada. Many of them are our first affordable housing. Unfortunately there is a trend of new immigrants flocking to suburban GTA, instead of places to live.

Domestic Violence Victims & Access to Shelters

Greater Toronto Area



Caroline Hayward
Ontario has experienced a dramatic increase in the number of shelter placements within the last 10 years.

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New Immigrants & Housing

1. Average Immigrant Salary by Class



Immigrants earn 37% less than the average Canadian citizen, this means they have 63 cents for every dollar earned by Canadian citizens.

2. Salary Spent on Housing by Canadian Immigrants



Most immigrants are spending up to 52% of their income on housing. With 15% of immigrants spending up to 73%. These expenditures paired with the average salaries most immigrants receive make a decent standard of living very difficult. Particularly in the city centre.

Anton Eilian
Recent a large class increase sponsored by the other class, nearly 62% more in Ontario.

Disabled Peoples & Social Services

Douglas Abbott
Ontario Works and ODSP (Ontario Disability Support Program) are essential social services that support individuals with disabilities. However, the physical job loss and the resulting loss of income is a major concern for many individuals with disabilities.

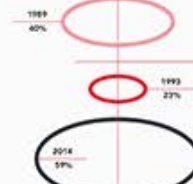
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1. Social Assistance Programs



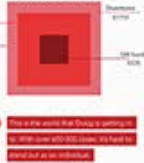
There is a 14% increase in ODSP cases in 2015 over 2014, which is a result of an individual.

2. Poverty Gap and Funding



Social assistance programs used to fund in order to provide financial assistance towards housing. We are seeing a shift of these individuals out of single class due to the massive discrepancy in costs.

4. Housing



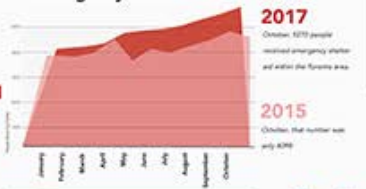
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3. Time on Ontario Works



Along with an increased period since the early 2000s, individuals are staying on Ontario Works for longer than before. The average time spent on Ontario Works has gone up by 12 months.

1. Emergency Shelter Aid



The usage of emergency shelters in Toronto has increased steadily over the last ten years. A similar growth pattern can be seen in Toronto's suburbs.

3. Shelters at Capacity



73% were turned down each day.

Since 2008, there has been a massive increase in those families that need to stay longer periods of time within a shelter. It has more than doubled in the amount of days, with 2014 seeing the average family stay around 22 days within a shelter throughout Ontario.

4. Days spent at the Shelter



2. Shelter Growth vs. Population Growth

The growth of the GTA does not correlate with an increase in shelters in Ontario from 2013 - 2014, GTA accounts for 72% of Ontario's growth, however shelters in Ontario only increased by 10, this leaves more and children who are in desperate need of shelter, stranded.

How we view the future

The stories of these individuals is complicated and hard to tell. People get lost in the system, and often their stories aren't heard when they need to be. It's difficult to go through a situation that forces you to affect those who are to they shouldn't be difficult to access.

Making the system easier

Many of the systems you've seen here are self contained. A person would apply to one at a time and wait to hear back from each one about their application status.

Imagine a business where Ontario offers a central "Social Hub" where people can use to access different social programs from a single, detailed application.

This style of system would help the applications to their respective system which would eliminate choice points and allow more people to access the services they need quicker. This idea is based on three key points.

- Collaboration
- Growth
- Sustain



Image Source: <https://www.census.gov/privacy/>

DOGBERT CONSULTS

CUSTOMER DATA IS AN ASSET THAT YOU CAN SELL.



DilbertCartoonist@gmail.com
Dilbert.com

IT'S TOTALLY ETHICAL BECAUSE OUR CUSTOMERS WOULD DO THE SAME THING TO US IF THEY COULD.



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IN PHASE ONE, WE'LL DEHUMANIZE THE ENEMY BY CALLING THEM "DATA."



data + technology + purpose = **impact**

5 STAGES OF DATA PRIVACY GRIEF

DOESN'T AFFECT ME. I DON'T EVEN USE FACEBOOK THAT MUCH.



DENIAL

WHOA! HOW DO THEY HAVE 5GB OF DATA ON ME?

#DELETE



ANGER

IS IT WORTH LETTING COMPANIES COLLECT SO MUCH OF MY DATA FOR FREE SERVICES?



BARGAINING

FACEBOOK IS ONLY THE TIP OF THE ICEBERG.



DEPRESSION

THERE'S A SPECIAL ON MINT CHIP ICE CREAM THAT MIGHT CHEER YOU UP.



ACCEPTANCE

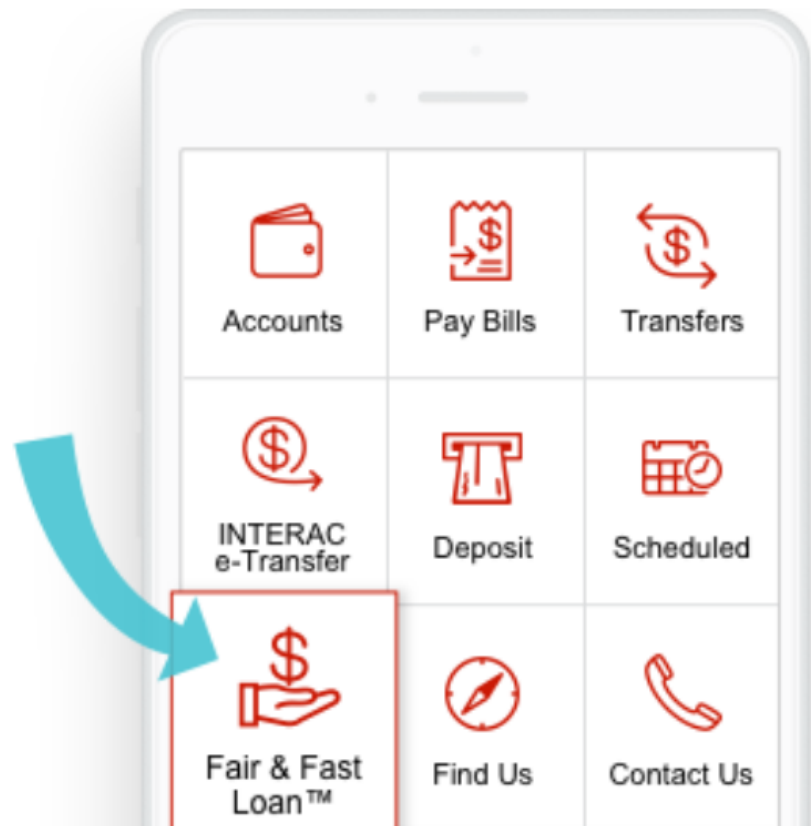


Image Source: Qubole.com

Get a Vancity Fair & Fast Loan™

in as little as 10 minutes

Apply online



A fair and fast alternative to payday loans, created with feedback from Vancity members.

Unexpected expenses can happen to any of us. We may be able help you get back on your feet with \$100-\$2,500 in your account, in as little as 10 minutes. No fees, no hassle. Make sure you check the video below to see in detail how you can apply and if you qualify for a Vancity Fair & Fast Loan.



expense prediction bias

Chuck Howard & David J. Hardisty
Sauder School of Business, University of British Columbia



List three reasons why expenses for next week might be different from a typical week

Chuck Howard & David J. Hardisty
Sauder School of Business, University of British Columbia

