

Eyeing the ID: Bio-metric Banking for Saint John

Prepared for the Office of Consumer Affairs by the Saint John Community Loan Fund and New

Brunswick Social Pediatrics

May 2021



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Executive Summary

The current study explored the complex issue of financial inclusion for those that experience personal, practical, and systemic barriers to service delivery, and the potential mitigating solutions to this issue. Identification (ID) is a requirement for numerous community service and supports such as banking, healthcare, and housing. This study aimed to fill the knowledge gaps surrounding the significance of ID as a barrier to financial inclusion and other social determinants of health by providing an in-depth analysis of the experience of consumers and service providers in navigating barriers, and the potential solutions to address these challenges. Information was gathered through multiple outlets, including: a literature review, a regulatory review, surveys and interviews with consumers who experience barriers firsthand, and surveys and interviews with industry professionals who encounter underbanked clients. Consumers were asked about their financial attitudes and behaviors, their experiences with ID, and their perceptions of potential solutions. Industry professionals were asked about their experience helping clients navigate services and their perceptions of potential solutions.

Access to identification, as well as stringent identification requirements were identified as the most prevalent barriers to receiving services in the community and were also inherently linked to other barriers, such as housing and finances. For example, lack of address was identified as a barrier to accessing an ID because government agencies require a mailing address to send ID documents to customers, but lack of ID is also directly linked to precarious housing because you often need ID to be placed on local subsidized housing lists, and to set up power and utilities. Cyclical barriers to services could be improved by addressing ID requirements and making ID more accessible.

The top three solutions identified to mitigate ID barriers were biometrics, ID banks, and an ID acquisition service. We conducted a feasibility study to evaluate these three options and determine which would be most appropriate in our region. The technology and training required to implement biometric technology make it a more costly option than the others, but once it is established, the ongoing delivery costs would be manageable. A biometric identification alternative would also require multiple groups and service providers to buy-in and adopt the

technology for their clients. Perceptions of this solution were generally positive among both industry professionals and clients themselves.

The ID Bank option had a perfect score for start-up cost, sustainability cost, and ongoing delivery, while also scoring relatively high in ease of implementation. Stakeholder perception was just as high for an ID bank as it was for a biometric alternative, though consumer perception was lower.

An ID acquisition service scored very high in the feasibility matrix. Though we did not explicitly ask participants for their perception on this solution, both consumers and industry professionals mentioned that they were either aware of other groups that currently assist with ID acquisition, or had personally used such a service themselves to obtain ID. An ID acquisition service could easily be implemented by a group such as the Saint John Community Loan Fund, who already provides support to underbanked clients. Our recommendation is for a wrap-around ID service offering both ID acquisition support and an ID bank for those who desire that additional security.

The issue of ID is complex and will require support across sectors to mitigate barriers and improve outcomes for people who are living without ID and being underserved by the current system. Banking, housing, social assistance, food banks, and social activities are just a few examples of services requiring ID. While making ID more accessible will allow consumers to access required services with ease, there is also something to be said about current ID requirements for these services. Service providers need to consider their target clients and the barriers they face before instilling ID requirements that make their service inaccessible. ID requirements across various sectors make it extremely challenging for people living without ID to improve their situations, despite their best efforts. If service providers invested in alternative approaches to fulfil their ID requirements, more barriers could be eliminated and people could finally receive the support they are trying to receive. By capturing both consumer and industry professional experiences navigating restrictive ID requirements, this study provides practical insight into how barriers can be mitigated and outcomes can be improved for people living without ID.

Introduction

Saint John Community Loan Fund

The Saint John Community Loan Fund (SJCLF) celebrated its 20th anniversary in November 2019. It is the first, and remains the only, fully independent community loan fund in Atlantic Canada. It has grown from a single-purpose micro finance organization to one that delivers training, social finance, and develops and manages social purpose real estate. Its goal is to help individuals and organizations create income, build assets and attain greater self-reliance. Its mission is to help people prosper.

SJCLF has delivered training to over 5,000 people, building the enterprise development and financial literacy skills needed to launch businesses, return to education, or return to employment. They also built the Social Enterprise Hub in 2016: a three-story building at 139 Prince Edward St. with approximately 15,000 square feet of space. The HUB brings together enterprising non-profits, social enterprises, and micro-enterprises, all working to scale enterprise and innovation to build inclusive communities and reduce poverty. Together these groups have begun to develop a collaborative culture that includes space sharing, equipment sharing, event development and hosting, and joint venturing on enterprises and new project proposals.

New Brunswick Social Pediatrics

New Brunswick Social Pediatrics (NBSP) is an interprofessional team made up of researchers, pediatricians, social workers, community service providers, volunteers, and families devoted to improving the quality of life of children and families in New Brunswick. This is achieved by providing a full complement of services in the community that focus on interrupting generational

mechanisms of poverty, addiction, and poor mental health outcomes in our children and their families. We utilize a strengths-based approach to support our clients and patients through a number of programs. Both research and evaluation are embedded in all of our programming. We are adept at scoping promising practices in specific areas of interest, adapting them to our local context, and then piloting them in the community. The Parent-Child Assistance Program (PCAP), the Strengthening Families Program (SFP), and Community Social Pediatrics (CSP) are all examples of leading programs in the areas of maternal addiction, parenting skill development, and neurodevelopmental pediatric care implemented by NBSP in the Saint John area in the last three years. During the pilot phase of program implementation, we track program development and key indicators to ensure that our clients and patients achieve the desired outcomes. These findings are shared with funders and published through various knowledge mobilization techniques.

NB Social Pediatrics and SJCLF are both residents of the Social Enterprise Hub. Our vision of reducing barriers and improving outcomes for individuals living in poverty in New Brunswick aligns closely with the SJCLF mission to improve social conditions by promoting economic independence. We were excited to join forces on a project of direct benefit to our clients, while developing a stronger partnership with the SJCLF.

Purpose

The purpose of the current project is to explore a number of issues related to the problem of being “unbanked.” By reviewing the literature and regulations on this subject and gathering information from both consumers and industry professionals through surveys and interviews, this

project aims to understand the problems faced by the “underbanked” in our community and investigate potential solutions, such as biometrics or identification banks.

Key Deliverables

This report includes the following deliverables:

- Literature review
- Regulatory review
- Survey of consumers
- Survey of industry professionals
- Interviews with consumers
- Interviews with industry professionals
- Feasibility study on three potential solutions
- Recommendations and conclusions

Background

Citizens living in poverty are often unable to establish traditional bank accounts due to lack of identification and banking history. Barriers to banking further marginalize these individuals and force them to utilize expensive and predatory payday lenders, creating a cycle of debt that is difficult to escape. By using a cash store to gain access to money, people are consistently working on a “cash diet,” having only cash to spend and no secure place to save their money.

Additionally, carrying exclusively cash leaves people vulnerable to theft or scams.

Accessing traditional banking services gives consumers the ability to gain personal security and safety, along with a greater sense of connection to their community. Since most employers pay by direct deposit, not having access to banking can also impact people’s ability to secure steady employment. Having access to banking allows consumers to gain a greater sense of connection to their community. Having a bank teller available to answer questions and assist with financial literacy skills can build self-esteem as people begin to put money away and save for long-term goals.

The World Bank’s 2017 Global Findex Survey found that 20% of adults without a traditional bank account reported lack of documentation as the reason why (Demirguc-Kunt, Klapper, Singer, Hess, 2018, p. 40). Without proper identification and a bank account, individuals are forced to use alternative cheque-cashing companies (payday lenders) such as Money Mart. These predatory institutions do not offer deposit privileges, so clients are not only paying high fees to cash cheques (which are primarily government-issued and would be free to cash if they had a bank account), they are also left carrying all of their money as cash.

Lack of identification is not only a barrier to accessing traditional banking services, it also prevents people from accessing other valuable community supports and services, including

subsidized housing and food banks. Recognizing identification as a barrier to accessing the social determinants of health is an invaluable step in improving health outcomes and quality of life for marginalized people in our communities. Though there are knowledge gaps in this area, current themes in the literature around this topic are issues around gaining and retaining ID, accessing health and social services which require ID, and facilitating identification programs to improve accessibility (Sanders, p. 4, 2020).

Both nationally and internationally, the problem of being underbanked and the problem of accessing and retaining identification are being addressed in various ways. Internationally, India is a leader in improving outcomes for citizens by using biometrics as a means to identify citizens and connect them to government programs, including banking services. They use biometrics and fingerprint data to create a unique ID for all registered citizens, allowing them to access important government services without having to keep a physical ID on hand (Maripally & Bridwell, 2017). In Canada, British Columbia and Alberta are tackling this issue with community support to improve outcomes. In 2016, ATB Financial and Boyle Street Community Services in Edmonton, Alberta, joined forces to establish banking services accessible to people who were homeless or living in poverty (Ohler & Kornik, 2017). “Four Directions Financial” launched a trust-based, relational banking program whereby clients can use biometrics for identification purposes and can receive on-the-go financial advice while completing their transactions at the bank. Because it is a smaller bank in a priority neighborhood, clients and staff can form relationships that allow clients to feel safe and respected while saving money and disrupting cycles of debt. An alternative, but equally successful solution to banking barriers is being implemented in Vancouver. The Kettle Society is a non-profit group that provides an ID bank that assists low-income, homeless, and/or marginally housed citizens in obtaining and retaining

their identification. They store ID and help their clients apply for Canadian birth certificates, Canadian citizenship certificates, permanent resident cards, and provincial photo ID. It is free to store documents at the ID bank, and they also cover the cost of ordering birth certificates and replacing citizenship or permanent resident cards (Mariam, 2019).

These solutions being implemented in other areas across the globe are only a few examples of how biometrics and ID banks are being used to improve outcomes for people living in poverty. Working with marginalized and underserved clients, both NB Social Pediatrics and the Saint John Community Loan Fund have seen first-hand the impacts of not having an ID and/or a traditional bank account on perpetuating cycles of poverty and debt. This study aims to better understand the scope of this problem in New Brunswick and neighbouring Atlantic provinces to encourage and educate organizations to develop tools and strategies that promote saving among the underbanked. Understanding the issue from both the perspective of clients and community partners and stakeholders will allow us to understand the full scope of the problem and the perception of potential solutions.

Methodology

Study design

The current study is an observational study of the barriers to banking and perceptions of proposed solutions to these barriers. An Advisory Panel of local stakeholders and industry professionals informed our methodology and provided insight regarding our indicators. The Advisory Panel met monthly and was chaired by the SJCLF Financial Literacy Coordinator.

The study is comprised of six components:

- Literature Review
- Regulatory Review
- Consumer Surveys
- Consumer Interviews
- Industry Professionals Surveys
- Industry Professionals Interviews

Each of these components is described below. See Figure 1 for a basic overview of the study design.

The study was approved by Horizon Health Network's Research Ethics Board and data from New Brunswick residents may be used for research purposes. Data collected from participants outside of New Brunswick may be used in organization reports, but not for research purposes.

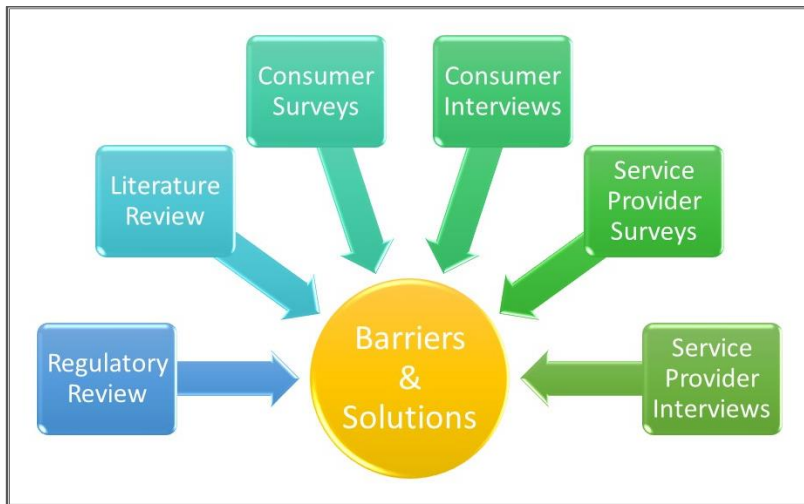


Figure 1. This project utilized information from six different sources to examine issues that influence financial inclusion in Atlantic Canada.

Literature Review

A review of peer-reviewed journals, grey literature, and white papers set the foundation to understand the significance of being “underbanked,” the barriers to traditional banking, and the potential mitigating factors. The scope of this review included an exploration of current experiences of underbanked consumers and the barriers they encounter around banking, perceived benefits to biometric banking or other potential solutions, and how the need for identification (ID) is a barrier to community and health services, which contributes to health inequity. Two databases were employed for this review: PubMed and Google Scholar. The project Advisory Committee informed relevant literature search terms and topics. The following search terms were utilized: “bio-metrics/biometrics, biometric banking, community-based banking and health equity/social determinants of health, identification (ID) barrier to services, identification banks and/or ID banks and/or identification libraries and/or ID libraries, payday

loans and low income/poverty/debt, poverty/low income and financial inclusion, poverty/low income and financial literacy.” Horizon Health Network Library Services assisted with the search.

Regulatory Review

A review of relevant federal and provincial regulations and guidelines provides a deeper understanding of the barriers to accessing traditional government-issued identification and how these impact access to other health-promoting services, including banking. This review also included regulations and guidelines that would impact the implementation of potential solutions to the ID issue, including ID banks and biometric identification.

Consumer Surveys

A combination of custom-designed and validated surveys made up the consumer survey. The project team developed survey questions related to demographics, experiences with ID, and perspectives on biometrics and other mitigating solutions. Survey questions regarding financial behaviours and experiences are adapted from the Organization for Economic Development Co-operation and Development/International Network of Financial Inclusion OECD/INFE Financial Literacy survey (OECD, 2018), which will be used to evaluate financial attitudes. See Appendix A for Financial Attitudes Scoring Guide. Surveys included a combination of multiple-choice (categorical), True/False, and open-ended questions. Using the Bureau of Justice Statistics Report (Berzofsky, 2014) as a guide, we determined the socioeconomic status (SES) of survey participants by scoring education level, income as it related to the provincial poverty line, employment status, and housing situation. See Appendix D for the SES Scoring Index.

Survey questions focused on several key topics:

- Participant demographics
- Financial attitudes and behaviours
- Experiences with identification
- Perception of potential solutions

Participants and Recruitment

Participants in this project included consumers at least 19 years of age. The target consumers were the community members who use or experience barriers to using traditional banks. There was a special effort to connect with participants through community groups that work in the five “priority neighbourhoods” of Saint John as identified by the Saint John Human Development Council: Crescent Valley, the Old North End, the Lower West Side, the South End and the Waterloo Village area. The study team also travelled to Moncton to administer surveys with partner agencies there. Depending on their location, participants were provided with an informed consent form (within New Brunswick), or a Study Agreement (outside of New Brunswick). The majority of recruitment was done through word-of-mouth by connecting with community partners who work with underbanked clients. We contacted partners and industry professionals by phone and/or email to promote the survey. We asked community partners and industry professionals to help us share the survey with their clients. When permitted by COVID-19 restrictions, we had members of the research team set up in various locations to recruit participants in person. These surveys were done on paper and entered later by a team member. The survey was advertised on NBSP’s website (www.nbsocialpediatrics.com), the SJCLF’s website (www.loanfund.ca) and through social media channels (Facebook and Twitter). It was

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also advertised through Around the Block (a Saint John community newsletter) and other media outlets. A designated email address was set up for communication (biobankproject@loanfund.ca). A \$10 gift card was provided as an incentive to participate (limit 2 per household) in the survey.

Survey Software

The survey was administered through Survey Monkey.

Consumer Interviews

Interviews with consumers were conducted using a semi-structured interview guide developed by the team. Interviews were conducted either in person (following all COVID-19 precautions in place at the time), over the phone, or via Zoom. All interviews were recorded and transcribed verbatim. Interviews contained open-ended questions to learn more about the experiences of consumers. Please see Appendix B for the Consumer Interview Guide.

Participants/Recruitment

This was the same population and recruitment process as the consumer survey.

Industry Professional Survey

This survey was designed by the research team to gain understanding of the industry-perspective of the issue of being “underbanked” and also to identify potential solutions and glean insights on their delivery elsewhere.

Participants/Recruitment

This cohort of participants will include industry professionals who work with low-income clients. This could include individuals working for financial institutions or regulatory agencies, government, or community agencies. Obtaining information from industry professionals is

important to understanding the full scope of issues faced by those who are “underbanked” in our communities.

The Advisory Panel helped to identify relevant stakeholders and industry professionals to be surveyed. Potential participants were emailed or phoned and asked to participate. This portion of the survey was advertised similarly to the consumer survey. As an incentive to participate, there was a draw to win one of two \$50 gift cards and a donation of \$50 to the organization or charity of their choice.

Survey Software

The survey was administered through Survey Monkey.

Industry Professional Interviews

Semi-structured interviews were conducted either in person (following all COVID-19 precautions in place at the time), over the phone, or via Zoom. All interviews were recorded and transcribed verbatim. Interviews consisted of open-ended questions to learn more about the experiences of industry professionals. The research team created the interview guide and questions. Please see Appendix C for the Industry Professional Interview Guide.

Participants/Recruitment

This was the same population and process for the recruitment for the Industry Professionals Survey.

Data Analysis Plan

Quantitative Analysis. Quantitative survey response data was uploaded to SPSS version 22 for analysis. We used this data to describe the demographic profiles of participants and identify trends and frequencies in the data. This was primarily a descriptive analysis of survey results. The questions used to describe the financial attitudes of consumers taken from the OECD survey were scored according to the survey's protocol.

Qualitative Thematic Analysis. Thematic analysis was conducted on the interview transcription data and open-ended survey questions. Initial coding was done by several members of the research team independently. This included the identification of key ideas and phrases in the text. The research team then met to discuss the first level codes and group the codes into themes through consensus. Once these themes were named and defined, a thorough analysis was written for each, with participant quotations used as supporting evidence. The research team then used the thematic analysis results to inform recommendations on improving services related to banking and identification.

Results

Literature Review

Fifteen peer-reviewed journal articles were identified for review, with 5 from the United States, 3 from India, and 2 from Canada. The four major themes identified in these papers were: social determinants of health/health equity, ID policies/programs, financial inclusion, and biometrics (Figure 2). Five additional articles and reports were identified by project team members and included for review, addressing these four key themes.

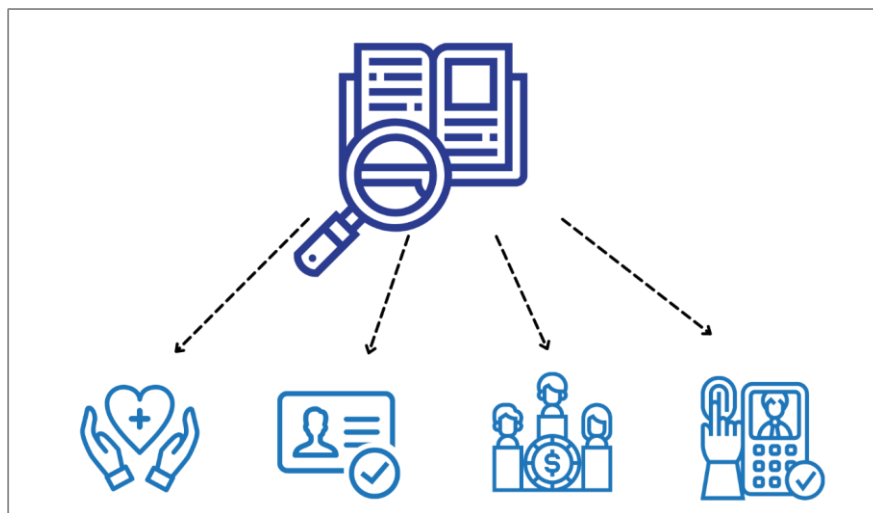


Figure 2. Four themes emerged from the literature review on this topic: social determinants of health/ health inequity, ID programs and policies, financial inclusion, and the use of biometrics.

Social determinants of health. Surveying the literature revealed papers focusing on the social determinants of health and health equity related to both financial inclusion and access to ID. While poor financial health and access to ID have been identified as barriers to health equity for years, the issue is only recently researched. Of the three papers reviewed that focus on social

determinants of health, all were written in the past two years. All note that the relationship between the social determinants of health and financial health has not been studied in-depth, but this research is essential to improve outcomes for those who experience insidious barriers to health-promoting services by not having ID. In a recent scoping review looking at the range of research addressing the connection between ID, health services, and the social determinants of health, authors suggested that the main issue was the difficulty in the acquisition and retention of ID, consequently preventing people from accessing essential services (Sanders et al., 2020). A year prior, the same authors published a case study to show the relationship between ID and social determinants of health, particularly in rural, Indigenous communities in Northern Ontario. This study focused primarily on lack of birth certificates being an intergenerational problem among families, disproportionately affecting Indigenous Canadians in rural communities. As a solution, a Legal Clinic offered an ID program supporting individuals and their families and helping them complete necessary forms and gather required documents to obtain an ID, while also offering an ID bank for individuals to store their documents and ID once obtained. Brown and colleagues (2020) argue further that financial health should be considered one of the social determinants of health because of its strong association with other health outcomes. Surveying caregivers of young children on social assistance revealed strong relationships between financial health, depression, and self-rated health. Financial health should be acknowledged for its influence on all areas of health, and should be studied and addressed accordingly to improve overall health outcomes.

ID programs and policies. The impact of restrictive ID policies and the benefits of ID programs was another theme in the surveyed literature. Restrictive ID policies and requirements for essential

services “deny individuals their fundamental human rights” (LeBron et al, 2019) by limiting their ability to access basic services and supports including medical care, housing, food banks, and other resources. While community services are designed to help marginalized populations, restrictive ID policies often exclude the people these services are intended to help. This is counter-productive and may even create a false sense that services are being under-utilized, when in reality they are inaccessible to the people who would benefit most. Addressing this ID barrier will improve access to health and community services and provide citizens with essential services that they are otherwise missing.

ID banks have proven effective in communities in the United States and Canada to support citizens in accessing government-issued ID and provide safe and secure storage of ID. ID banks are typically organized and run by a community group and offer free storage of ID and other government-issued documents while providing guidance and support for people trying to replace their ID or acquire one for the first time. The development of local community identification cards has also proven successful while communities continue to advocate for less restrictive ID policies. For example, Washtenaw County in Michigan offers a County Photo ID which allows county residents to access several healthcare and community services (though it does not assist with banking or housing services). 77% of people who utilize the County ID do not have any other type of ID, making it a valuable alternative while trying to access to government-issued ID (LeBron et al., 2019). This local ID is an invaluable source of stability and security for people who are in the process of accessing a formal, government-issued ID card.

The Guelph-Wellington Taskforce for Poverty Elimination developed a report outlining avenues for creating ID banks by interviewing the staff of four ID banks in the area. All four offered more than just ID storage, and assisted clients in applying for and obtaining ID and other

necessary documents. All four services used fireproof cabinets instead of a safe, and all had similar processes for signing ID in and out. Each has distinct privacy policies depending on the larger organization that operated the bank, with some affiliated with health organizations and others with legal programs (Kopeck and Cowper-Smith, 2016). Two of the groups not affiliated with a health organization maintained that provincial privacy policies did not impact their bank. On the other hand, the two banks with health affiliations cited the Personal Health Information Act (PHIA) because they are part of the health sector. Each has standard organization policies that align with the PHIA.

While the report does not provide the specifics of any groups privacy policy or guidelines, their operational guidelines, procedures, and protocols are provided. These include the forms for the intake and consent process, the sign-in and sign-out forms, and client inventory forms. The intake process for all banks included the following: information about the storage facility expectations of the bank (personal rights), expectations of the client (personal responsibilities), contact information of next of kin or emergency contact, consent to release information to a third party, consent to release information to a trustee, permission to mail ID at a later date if requested by the client, verification questions, and a photo of the client.

When asked what the main challenges were to open their ID banks, all four banks said funding. Convincing funding agencies that the services are relevant and impactful keeps funders engaged, so program evaluation protocol will be critical when developing a successful and sustainable ID bank.

Financial inclusion. Financial inclusion was another central theme that came out of the papers identified in our literature search. Documents from the United States and India touched on the

importance of financial inclusion in poverty reduction and improving health outcomes. Financial inclusion has long been a poverty reduction approach in India, but as Bhandari (2009) identified, providing banking services is not sufficient for poverty reduction and financial inclusion. This paper particularly stressed the importance of sustainable financial programs and systems that provide relevant services and financial education for people from all financial backgrounds. Since 2009, cooperative banks have improved financial inclusion in India (Lal, 2017) though there is still room to improve access to services by providing financial education and more banks in rural areas. While the three papers from India spoke to financial inclusion related to accessible and inclusive banking practices, a more recent paper (Brown et al., 2020) spoke to the value of including financial health as a social determinant of health. By showing how financial health is strongly associated with health outcomes later in life, this paper bridged the gap between financial inclusion and health by exploring the strong association between poor financial health and poor health outcomes. Prosper Canada, a national charity working to improve outcomes for Canadians living in poverty through initiatives and policy innovation, also advocates for inclusive and accessible financial education.

Biometrics. The peer-reviewed literature was limited concerning the role of biometric banking to improve service delivery to people without ID. Of the three papers with a focus on biometrics, two explored the use of this technology on a global scale for both public and personal use (Neglin et al, 2000, and Gelb & Clark, 2013), and only one focused on a cardless, e-banking model (Bhosale & Sawanr, 2012). This paper proposed that biometric authentication become standard at automated teller machines (ATMs) in India to improve banking services, particularly in rural areas. While cardless banking would improve access to bank machines and reduce the

risk of losing a bank card, there was no mention of the role ID cards play in getting a bank account in the first place, which is often the initial barrier that limits financial freedom. Examples of biometrics in banking currently being used worldwide include: fingerprints rather than PINs, eye scans and fingerprint authentication for mobile banking apps, voice authentication when contacting call centres, and finger vein reader technology for corporate banking (Arthur and Frank, 2019). Biometrics are slowly but surely becoming commonplace in service delivery, especially in larger cities and institutions. These alternatives to traditional physical identification cards could reduce barriers and improve outcomes as long as appropriate safeguards are in place to protect client data, especially among clientele who experience distrust of service providers.

Local news sources provided insight into the role biometrics have in poverty reduction and financial inclusion. Four Directions Financial is a bank run by Boyle Street Community Services, a community group in Edmonton Alberta working to reduce poverty and eliminate homelessness. In collaboration with ATB Financial, Boyle Street opened Four Directions Financial to offer banking services to people who traditional banks underserved. Four Directions Financial uses biometrics, including retinal and fingerprint scans, to identify clients so they do not have to rely on an ID card, which can easily be misplaced, lost, or stolen. Beyond biometric identification, Four Directions Financial is an inclusive and welcoming banking option for people who have been excluded or turned away from traditional banks. Staff develop relationships with clients and provide support and guidance when clients need financial advice. Additionally, they are equipped to handle “fierce conversations” with clients who may be intoxicated or otherwise impaired and seeking to make withdrawals that may seem irrational to the staff. Ultimately the clients are free to make their own decisions about their finances, but the support of staff who

know their names and their stories can help clients pause and reflect on their financial decisions.
(Kent, 2017 & Zabjeck 2018).

Regulatory Review

The review of relevant federal and provincial regulations and guidelines regarding requirements for service delivery in New Brunswick provided a deeper understanding of the barriers to accessing traditional government-issued identification and how these impact access to other health-promoting services, including banking. This review also included regulations and guidelines that would impact the implementation of potential solutions to the ID issue, including ID banks and biometric identification.

Requirements for Service Delivery in NB

The New Brunswick Economic and Social Inclusion Act states the following vision for their provincial plan: “Through the collaboration of governments, business and non-profit sectors, people living in poverty and individual citizens, all men, women and children in New Brunswick shall have the necessary resources to meet their basic needs and to live with dignity, security and good health. Furthermore, all New Brunswickers shall be included as full citizens through opportunities for employment, personal development and community engagement” (Government of New Brunswick, 2010). Considering the current barriers faced by citizens seeking access to banking and other health-promoting services, the Economic and Social Inclusion Act calls upon a collaboration among New Brunswickers to address this problem and improve access to services in our province. Our regulatory review looked at the requirements for obtaining an ID, followed by the requirements for accessing services locally, to determine how widespread this barrier is. While our survey spans the entire Atlantic region, focusing on New Brunswick gives us a snapshot of the experience of Atlantic Canadians.

Obtaining an ID. To obtain a photo ID card in New Brunswick for the first time, you need to submit acceptable identification document(s) in person at a Service New Brunswick (SNB) Centre (open Monday to Friday, 9am to 5pm, and Saturday 9am-12pm in Saint John, and other larger cities in the province. In smaller cities and towns, the Service Centre is only open on weekdays, and even still, some are closed midday from 12:30pm to 1:45pm daily (Government of New Brunswick, Service NB Service Centre,). With restricted hours and only one Service NB Centre in every city, simply getting to the Centre to try and obtain an ID can be considered the first barrier.

Once at the Service NB Centre, required documents include an identification document that includes full legal name and date of birth (original document or copy certified by SNB) and two documents that show proof of residency in the province (New Brunswick Department of Justice and Public Safety). See the sidebars on pages 26 and 27 for complete lists of acceptable documents. Accessing original copies of required documents can be inconvenient for anyone. Still, for someone who already experiences unstable housing or does not have a safe and secure place to store and keep track of these documents, these



**Acceptable Identification Documents
listed by Service New Brunswick (at
least one required)**

Note: Documents submitted must contain the applicant's full legal name and date of birth and must be valid. Only original documents or copies certified by the issuing agency are acceptable.

Enhanced Canadian Driver Licences
(EDL)/Enhanced ID Cards

Valid Canadian Passport

Canadian Provincial/Territorial
Government-issued Birth Certificate

Department of National Defence (DND)
Driver Permit

Court Order (Legal Name, Date of Birth,
Court Seal)

Secure Certificate of Indian Status (SCIS)

Record of Landing (Citizenship and
Immigration Canada (CIC) - Form # IMM
1000) (Original document only; certified
copies are not acceptable)

Permanent Resident Card (CIC)

Citizenship Certificate issued prior to
February 1, 2012 (CIC) (large
transmission and souvenir (wall mount)
copies are not acceptable)

Study Permit (CIC) (Form # IMM 1442)

Work Permit (CIC) (Form # IMM 1442)

Visitor Record (CIC) (Form # IMM 1442)

Temporary Resident Permit (CIC) (Form
IMM 1442)

Valid Foreign Passport with
Accompanying Immigration Document
(Form # IMM 1942)

requirements become a significant barrier to accessing a valid photo ID.

Additionally, acquiring a piece of ID comes with a cost. As of 2015, the cost of a new photo ID in New Brunswick is \$48.00, and the cost to replace an ID is \$15.00. This does not account for costs associated with acquiring the necessary documentation, such as a birth certificate. For a birth certificate in New Brunswick, the price is \$45.

Accessing Services with an ID. If you are a Canadian citizen in

Canada, the sole requirement to open a bank account is identification (Financial Consumer Agency of Canada, 2018).

Two pieces of identification are generally required, though some banks give the option to show one piece of ID and have someone in good standing with the financial institution or in the community” confirm your identity.

Food banks are another service requiring ID. In Saint John, New Brunswick, for example, to access any food banks a patron needs to present a Medicare card and proof of residency (Human Development Council, 2017). While a photo ID can be a simple way to present proof of residency, clients without traditional ID need to rely on bills or a lease to show proof of residency, which



Acceptable Proof of New Brunswick Residency listed by Service New Brunswick (at least two required)

Note: Documents used from this list must reflect the address being used for the driver licence/identification card.

Utility bill – phone, internet, electricity, cable, water/sewer or a home heating fuel invoice (oil, natural gas, propane, etc.) Must be a current bill (no older than two months). Must contain name of applicant OR legal guardian; immediate family member which includes parent; spouse or common-law partner; grandfather, grandmother; son, daughter, brother, sister, stepbrother, stepsister who live at the same residence

Credit card or bank statement

Cancelled or void cheque with address

Mortgage documents

Personal taxes (current year)

Property tax bill

Residential lease (must be completed and signed by landlord and tenant)

Social Assistance Benefit or Employment Insurance confirmation

Employment confirmation or paystub

Child Tax Credit cheque or paystub

Insurance policy (home or auto) or pink auto insurance liability card

Declaration from a Guarantor form

Unacceptable identification: Medicare cards, Social Insurance Number (SIN) cards, Liquor Control Photo ID Cards, library cards, fishing or hunting licences, credit cards

is impossible for many people in an unstable housing situation. The required documents for a Medicare card are also comparable to the requirements for a photo ID. However, the photo ID can be used as a supporting document when acquiring a Medicare card.

A third example of a service that requires a photo ID is housing support. The Saint John By-Name List (BNL) is a centralized list of names of people experiencing homelessness. People on the list are prioritized based on vulnerability and need for housing supports and services. The Saint John Human Development Council maintains the list. The requirements for accessing housing services in NB include SIN number and proof of income. However, if income is through Income Assistance a client would have needed to provide SIN number and Medicare number for access (Boyce, C, personal communication, Feb 2, 2021).

Potential Solutions and Associated Regulations

ID Banks. One of the potential solutions to mitigate the barriers experienced by individuals lacking proper identification is an ID bank. These are brick and mortar locations where individuals can safely store their ID and any other necessary documentation (birth certificate, passport, debit or credit card, Medicare card, etc). One of the main regulatory barriers to establishing an ID bank is the privacy component. This information is considered personal information under the Privacy Act, and personal health information under the Personal Health Information Privacy and Access Act (PHIPAA) (New Brunswick Department of Health, 2009). These Acts ensure that personal information is kept safe and secure, and any ID bank would need appropriate safeguards in place to protect important documents and identifiers of patrons. These safeguards may include data

encryption, fireproof storage, or dual authentication, or other security measures to keep client information secure.

Privacy policies that will affect the implementation of an ID bank will likely vary depending on the policies of the larger organization responsible for operating the bank. For example, as mentioned in the literature review, there are four ID banks in Guelph Ontario and the surrounding region, each with different privacy policies depending on their governing organization. While privacy impacts may vary, using the Privacy Act, and more specifically the Privacy Impact Assessment (Office of the Privacy Commissioner of Canada, 2020) as a framework and guide will prove beneficial in establishing trust with clients and ensuring documents are stored securely and information is being protected. Privacy principles to consider before collecting any personal information, as recommended by the Office of the Privacy Commissioner of Canada, including the following:

- People should be informed if their personal information is being collected
 - Personal information should only be used for the purpose for which it was collected
 - Personal information should only be collected for a clearly identified purpose
- (Office of the Privacy Commissioner of Canada, 2011)

Biometric Identification and Authentication. Another potential solution to address ID as a barrier is utilizing biometric identification and authentication as an alternative to physical ID cards. Advocating for local banks and other service providers to offer biometric authentication may prove more challenging because, similar to ID banks, privacy policies depend on the host organization. Storing electronic data requires safeguards to be put in place that groups may not

already have, such as encrypted data storage systems. Considering privacy principles as mentioned above will also apply to the collection and storage of biometric identifiers.

Client Survey

A total of 157 surveys were administered to consumers in New Brunswick and Nova Scotia. While the survey was designed on Survey Monkey, we used paper copies of the survey to administer throughout the community to people who may not have otherwise had the means to complete an online survey. Community groups and shelters were provided with surveys for their clients to complete in person, and these surveys were manually input into Survey Monkey. In doing so, the research team was not always able to monitor whether surveys were completed appropriately or to ensure only one response was selected for questions with only one answer option. Additionally, some respondents ignored the Likert scales and write in answers for questions without text options. While some responses had to be omitted for these reasons, the question completion rate for the client survey was 95%.

Demographics and Socioeconomic Status

Demographic information regarding participants is summarized with the results in Appendix E. Scoring socioeconomic status resulted in an average SES of 1.23, with scores ranging from 0 to 6 on a scale of 0 to 8. Score between 0 and 3 represent low SES, 4 to 6 represent moderate SES, and 7 to 8 represent high SES. Recruitment efforts targeted low-income individuals, so these low and ~~moderate-low~~ SES scores are representative of a restricted range of participants rather than the general population. Figure 3 highlights select demographic results.



Figure 3. Selected demographic information is presented on the consumer survey participants, including: age range, percentage of participants whose income did not cover their living expenses in the last month, and the average SES score.

Financial Attitudes and Behaviors

Using the OECD Toolkit for Financial Literacy as a guide, participants were asked about their financial behaviors and experiences. More than two-thirds of respondents (69.28%) agreed that their financial situation limits their ability to do the things that are important to them, and 82.89% worry about paying their normal living expenses sometimes, often or always. Overall, only 18% said they were satisfied with their current financial situation, with 51% never or rarely having money left over at the end of the month, and 76.31% at least somewhat feel like they will never have the things they want in life because of their money situation. Financial attitude and behavior responses are summarized Appendix E.

Financial attitude scores were calculated on a scale of one to five based on the scoring available in the OECD/INFE Financial Literacy Toolkit. Their financial attitudes scoring asks participants to indicate their level of agreement with statements relating to long-term financial planning and saving. The minimum target score is >3 , and the global average is 3.0 out of 5. Of survey

respondents, the average financial attitudes score was 2.7, while only 34.61% of respondents scored above three.

Three quarters of participants (75.66%) indicated that in the last 12 months they found their income did not quite cover their living expenses. When asked how they made ends meet last time this happened, 80.70% of respondents said they used community resources (such as food banks or soup kitchens), 75.22% did without, paid bills late, or missed payments, 73.68% borrowed money from family or friends, and 64.35% sold or pawned their belongings. Only 26.55% used overdraft, line of credit, or a credit card to make ends meet, and 9.65% took out a payday loan (Table 3).

Banking Experiences

Participants were asked about their current banking habits and experiences. Over fifty percent of participants (53%) currently hold a savings account with a bank, and 77% a chequing account. One quarter (25%) currently own a credit card. When participants who did not have a chequing or savings account were asked about the reason why, the main influencing factors were lack of identification, bank fees, lack of trust in banks, and the inconvenience of banks. These responses are highlighted in Figure 4.



Figure 4. Selected responses from the consumer survey relating to financial inclusion.

Experience with Identification

When asked about which types of ID they had on hand, or readily available in a known location, 66.90% (n=95) of participants had a birth certificate, 63.70% (n=93) had a driver's license or other government issued photo ID, 21.83% (n=31) had a passport, while 8.3% (n=13) had no ID at all. Many respondents

(72.60%, n=106) had lost their ID at some point in their lives.

Participants were asked about their experiences obtaining or replacing a piece of ID, and 31.69% (n=45) said they have had difficulty obtaining or replacing a driver's license, 47.86% (n=67) had difficulty replacing a provincial photo ID, 40.69% (n=59) had difficulty obtaining or replacing their birth certificate. And 12.95% (n=18) had difficulty with a passport.

Of the 83 participants who identified difficulty with this process, main barriers identified were cost (44.57%, n=37) and required documentation (36.14%, n=30). Responses are highlighted in Figure 5.

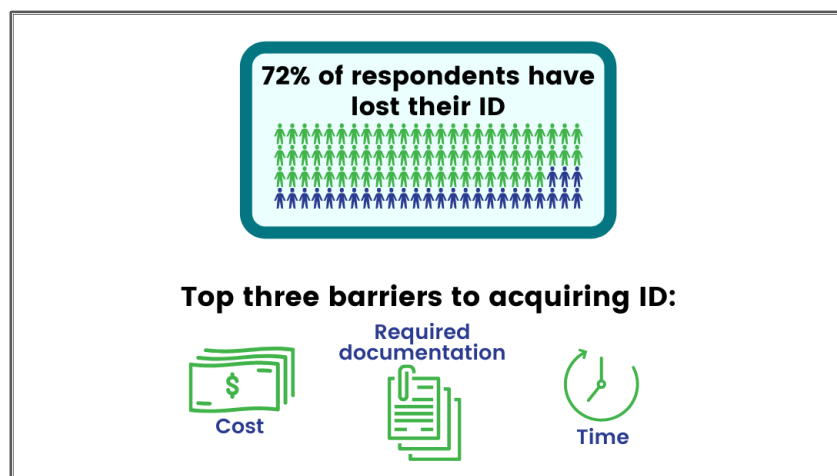


Figure 5. Selected responses from the Consumer Survey relating to ID-associated barriers and challenges.

Perceptions of Biometric or ID Bank Alternatives

Over one-third (33.77%) of respondents are currently using some form of biometric identification, such as Face ID or Touch ID on their phones. When respondents were asked about their openness to biometric identification in the form of a fingerprint, biometric identification in the form of an eye scan, or ID banks as a secure ID storage options, respondents were more receptive to the idea of a biometric alternative rather than an ID bank. For both a fingerprint and eye scan ID option, 54.3% of respondents identified that they were “definitely” or “probably” open to these options, whereas 35.57% indicated definite or probably openness to an ID bank.

When participants were asked what they would prefer to show as a form of ID, the most popular option was government issued photo ID, which 48.84% of respondents preferred. The second most popular response was fingerprint or eye scan (33.33%). Perceptions of biometric and ID bank solutions are summarized with the results in Appendix E.

Three open-ended questions were asked at the end of the survey, giving participants the opportunity to expand on topics discussed throughout the survey. When asked what improvements they would like to see in terms of getting an ID, 40% of participants mentioned cost, some stressing the fact that if ID is a requirement for so many services, particularly government services, they should be free to obtain. Rather than saying it should be free altogether, one participant addressed the cost concern with the suggestion that it may be more accessible if consumers did not have to pay the full cost up front, but rather could make payments, pay once they receive their social assistance cheque, or receive a discounted price. Other participants noted that perhaps social assistance could help cover associated costs. Other common themes included making ID easier to acquire, shorter wait times, temporary ID card or ID alternatives while waiting for documentation to get official ID, a free or low-cost ID

alternative to government-issued photo ID, and more flexibility with the required proof of identification to apply for ID.

The intergenerational impact of ID barriers was also brought forward through these open-ended questions. One participant described their struggle to obtain ID for their teenage child because they did not have an official custody agreement with the child's father, who they had not been in contact with since shortly after their child's birth: "Getting ID for children without an official custody agreement and/or requiring both parents' signatures would be awesome. My [child] does not have a passport for this reason as [their] father has not had contact since shortly after [their] birth, but is listed on [their] birth certificate. This has created a barrier as I don't have money to hire a lawyer to help me figure out what to do to have legal documents listing me as the sole legal guardian." The generational impact of ID barriers was addressed by participants in both consumer and community partner interviews as well, and further exacerbates the complexity of the ID acquisition process.

When asked about improvements in terms of accessing services that require ID, a notable theme was more kindness and understanding. For example, participants desire "more consistency with information from customer service workers (and also more kindness)" and "for people to just be understanding and not just say NO, can't help you." Other participants mentioned that they would like to have a better understanding of what the requirements are for various services, and how to acquire these requirements.

Consumer Interviews

Demographics

Seven interviews were conducted with New Brunswickers between the ages of 30 and 65. Main sources of income of participants were social assistance, employment insurance, CERB, part-time employment, and family. Some participants did not have an ID at the time of the interview, and others did not have bank accounts.

Thematic analysis of consumer interviews provided further insight into ID as a barrier to services delivery, and perceptions of potential solutions. The three main themes were 1) living without an ID, 2) getting or replacing an ID, and 3) solutions to ID barriers (Figure 6).

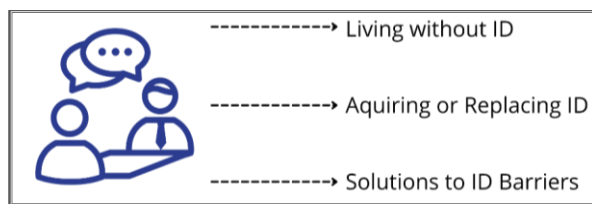


Figure 6. Three overarching themes emerged from the consumer interviews: living without an ID, acquiring or replacing an ID, and solutions to ID barriers.

Living without ID

Interviewees reported experiences of ID being stolen or lost in a number of different situations, from a house fire to simply falling out of their pocket while riding a bicycle. Service denial resulting from lack of ID was primarily related to bank access (*"yeah 'cause you lose everything and got no ID. They don't want to give you a bank card if you got no ID. Even if you got a bank out there, you're stuck... your money's there, you're stuck to not get it out of there"*) with one person noting that the bank would not even let them cash their government assistance cheque

without an ID. Other impacts of not having ID included inability to travel and inability to participate in social activities:

“I can’t go over the border if we didn’t have COVID.. if I had my IDs, I would be able to go see family members. My dad is pretty much on his death bed and I cannot go visit because I don’t have ID”

“Um... as well, if I was to go to... I don’t... but if I was to go to a bar or to the liquor store or anything that... where you need ID, I would not be... even though I’m 35, I still would not be able to go cause I don’t have ID.”

To cope with the issue of not having an ID, participants mentioned that they either do without services that require ID or memorize their numbers (such as SIN or Medicare) despite not having a physical card. To access banking services, such as cheque cashing, participants resort to payday lenders, such as Money Mart. Participants mentioned that when they set up an account with Money Mart initially, Money Mart photocopied their identification documents and now has them on file. The participants can now avail of financial services at Money Mart because their identity is confirmed through their file by providing an associated phone number, despite not currently having a physical copy of their ID.

Getting or Replacing an ID

In relation to getting or replacing a piece of ID, identified barriers included cost, time, proof of address, and the cyclic complexity of the system. One participant who lost all identification in an accident stated: *“everything happened in 2013. We’re now in 2021 and that’s why I don’t have any identification... because finances and time.”* This participant was born outside of Canada and also noted cost as a significant barrier: *“It’s very costly. For my birth certificate... it’s \$25. For a... to get a New Brunswick ID, I need my... er my birth certificate as well as my landed immigrant status paperwork. Now that is also very costly. It is \$85. And then to get um... to get my Canadian ID, it’s also another \$85, so being on Assistance and only having my Assistance and Child Tax, I don’t financially.... unable to get any of my IDs back.”*

Proof of address was also identified as a barrier. This presents in a few ways. Once a person brings all appropriate documentation to Service New Brunswick to obtain an ID, the ID needs to be mailed to a home address. There is no option to pick it up. For those who are precariously housed, this becomes a major barrier because they have nowhere to safely send their documents. Additionally, as one participant noted, people resort to lying about their address in order to get their ID, which is illegal and could have further consequences down the line: *“Like people that are homeless, for example, who want to get like a photo ID you can’t unless you provide an address. And if you can’t provide that, then... and if you do provide one that’s wrong, you’re considered fraudulent so it’s almost as if like.... I don’t know... governments or whatever and keeping the people that way in a sense.”* Further, it is often required to provide multiple pieces of mail to confirm your address. For those that are precariously housed, this can be next to impossible. Even for those that are housed but have transitioned to paperless billing may struggle to acquire printed copies of bills if they do not have access to a printer.

The process of acquiring a piece of ID, whether for the first time or as a replacement, is also extremely timely. Different participants cited the length of time they waited for certain pieces of ID and they ranged from days to weeks to months:

“I know I got my long form birth certificate and that took six months. Can you imagine?”

“I had to show... I had to show mail and addresses to get it back. I had to go for my picture ID. They just looked on the computer \$48 later. Then I had to get my Medicare. I had to get a bank card then I couldn't get my bank card without my picture ID. Uh, yeah. It was a full couple days trying to get it.” ... “About a month all together.”

When asked about getting a non-Canadian birth certificate: *“... 60 days so I'm pretty sure that's two months.”*, and about getting landed immigrant status: *“At least six months”*

And when a participant who was adopted from out of province required their birth certificate, it took nearly a year: *“With my birth certificate.... Wow, that was a little difficult simply because it shouldn't have took as long as it did, but due to being adopted from [another province] ... they had to find like my birth mother's information and all that so it took a lot longer... like six months, almost to a year. Like, I forget where I was... maybe eight months, six to eight months so... But I received it, thank God (laughs).”*

While proof of address, time, and cost were all identified as barriers, it was clear that the compounding effects of these various barriers was a barrier in itself. The process of obtaining ID ends up being cyclical and complex when you ultimately need ID to get ID. It is challenging to know how or where to begin when factors such as cost, time, and proof of address are already creating barriers. It was even noted by one participant that the problem seems to be getting worse, as costs have risen over the past years, and the process has grown more and more

complex: *“But I mean like, I mean, I’ve noticed things change. Before you could get it like the same day. You have to wait 14 days now and it used to be ten bucks and jumped to forty but... I mean I’m not complaining cause I was helped but I’m sure for the average person out there it could be, you know, overwhelming... you know, like waiting two weeks... like you say if you are homeless and you can’t have it mailed somewhere because they mail it to you I guess. You can’t pick it up so...”*

Solutions to ID Barriers

Two of the participants noted community resources which helped them obtain their ID: Moncton’s ReConnect and the Saint John Learning Exchange. Beyond these two groups, there was no mention of other community supports which helped participants obtain ID. Two participants mentioned using Money Mart to cash cheques, because Money Mart does not require clients to regularly bring in their ID once they’ve created a file with them. These predatory lenders understand the barriers and overcome them with a convenient identification strategy to continue targeting underserved clients and charge high fees to cash their cheques.

When asked about their thoughts on biometric alternatives or ID banks as proposed solutions, feedback was generally positive, with participants appreciating that biometrics would be easier, because there is nothing to lose and you would always have ID with you: *“That’d be a good idea because you’d always have ID that way ... (laughs) ... always got your thumb.”* While most supported the idea, there was also some hesitancy:

“Personally, I wouldn’t use it but... So, like that kind of freaks me out... you know... but no, I don’t know. Personally, I wouldn’t like it.” The interviewer then followed up and asked why the

participant felt this way: *“Um... I would say the privacy thing. You know... I think that’s kind of privacy and there’s just something to me... that’s weird about that... Maybe I’m just behind the times... But no, I find it just weird.”*

When asked for their thoughts on ID Banks as a solution, the feedback was generally positive once again, one participant even noting *“I think some people in my neighborhood would feel more comfortable with that”* as opposed to biometric solutions. Participants thought the concept of an ID bank was a good idea, because it would reduce the risk of losing it, and they could just go obtain their ID during the hours the bank was open. One participant also pointed out that *“if you’re driving, the accept a photocopy of your driver’s license too.”* Similar to those of biometric solutions, there were some reservations with the idea of ID banks: *“Like, I’m so organized... like I like everything with me. You know, so... probably not for me, no”* adding that *“it all comes down to privacy. You know... I trust myself before I trust anyone else (laughs) so, yeah.”*

Industry Professionals Survey

A total of 52 community partners and industry professionals from New Brunswick, Nova Scotia, Newfoundland and Labrador, Prince Edward Island, Alberta, Yukon, and from outside of Canada participated in the survey. Participants worked in a range of sectors, including government, non-profit, community, and finance. Over 85% of participants indicated that ID was a requirement for the services they offer, and over 50% indicated that lack of ID is always or very frequently an issue for clients or potential clients trying to access their services. Demographics of community participants are summarized with the full results in Appendix F.

Experiences with Clients

Half of participants (50%) said that lack of ID is always or very frequently an issue for their clients in general, with the majority stating that lack of ID is always (16.33%), very frequently (26.53%), or occasionally (42.86%) a barrier for their clients to access community supports and services. These services and supported included banking, obtaining legal employment, accessing food banks and clothing banks, renting apartments, cashing cheques, obtaining a criminal record cheque, receiving healthcare, and accessing government services.

When asked how often bank account access was an issue for clients, 21% said it was an issue more than once a week, 17% said once a week, 21% said once a month, and 40% said at least a few times a year. Nobody said bank account access was never an issue for their clients. For those who do not have bank accounts, participants said their clients are using payday loans, cheque-cashing services, and friends or family members instead. Complete results are summarized in Appendix F.

Potential Solutions

Participants were asked if their organization, or any other or groups they know of, have implemented any solutions to improve access to services that are traditionally difficult to access without an ID. Some mentioned that their groups have assisted clients either financially or by helping them navigate government organizations to acquire their ID. Some also mentioned knowing of other community groups, such as Fresh Start and Coverdale in Saint John, NB, both of which provide support to women who are precariously housed and living in poverty. Fifteen respondents were unfamiliar with any groups currently implementing solutions to improve service access.

When asked about their thoughts on biometric or ID bank alternatives, 79.07% of participants said they thought biometrics could be an effective solution in their area, and the same number of participants (79.07%) thought ID banks could also be an effective solution. Participants were also given opportunity to expand on why they did or did not think these solutions would be effective. Of participants who thought biometrics could be an effective solution, many noted that it would help solve the issue of lost or stolen ID, particularly for people who are living rough or regularly accessing shelter, and that it would be a far more convenient and advanced way to distinguish identity. One participant also noted that it would be beneficial for people who are transgender and whose IDs may not match their current name, gender, or physical appearance. Of participants who said they did not think biometrics would be an effective solution, most noted privacy concerns and lack of trust in systems by clients, and cost to set up as main reasons why. An additional comment noted a concern for the perceived link between fingerprints and policing. In terms of ID bank perceptions, respondents did not think it would be an effective solution for the following reasons: they did not think clients would access them, they would not make a

difference, and it would not be necessary. Transportation was also a concern raised by one respondent, and another said they *“foresee a lot of barriers around accessing the location of the ID Bank and lack of trust in a new service.”* Respondents who agreed that ID banks could be an effective solution thought that it would be well used, and could *“mitigate the downward spiral that is caused by people being unable to take steps forward to accomplish basic goals such as banking, housing, medical appointments, etc.”* One respondent even added that their organization currently holds ID such as birth certificates for their clients.

Overall, feedback from this survey was positive, and when asked opened ended questions about issues surrounding ID, participants recognized that lack of ID perpetuates cyclical barriers and make it difficult for their clients to improve their situations. Many respondents, while excited about the potential solutions, emphasized the importance of education, convenience, and client trust should any new solutions or program be implemented.

Community Partner Interviews

Seven professionals were interviewed, coming from various sectors including non-profit, community agencies, government, healthcare, and finance. These individuals and their workplaces provide services including income assistance, case management, employment support, healthcare, and community support. Generally, the participants who worked in government and financial services provided services which required some form of identification, whereas services provided by the non-profits did not have such requirements.

Recognizing Barriers/Client Experiences

Lack of ID was identified as a barrier to several service areas including employment, banking, housing, voting, and healthcare. Participants provided examples of their own experiences with clients who experienced these barriers:

Housing: "A classic firsthand experience that I've had is helping people move into more affordable housing and avail themselves to Co-Op housing or rent subsidized units and you run smack dab into obstacles. For instance, uh, in order to get power from the local utility, you require photo ID, which is either a passport or a driver's license for instance. In the absence of that than you have to get photo ID from Service New Brunswick, which requires at least 3 pieces of identification that are often difficult for people who are precariously housed to acquire and that can take weeks to actually get back in the hands of the individual, so, right away you're faced with a barrier, a stumbling block, which, uh, which sadly holds a lot of people behind"

“Homelessness is not an experience you want anyone to have if you can avoid ... if the only barrier for housing is identification and you’re staying in a very traumatic situation like a shelter or on the street waiting for your IDs to come through, like just the amount of damage that does in the process.... Really says it all. I unfortunately had to see people who in the, you know, moderate level of time that it takes to get back on your feet, have gone from really bad to worse, you know what I mean? You might check into a shelter without significant drug issues and you might leave with them.”

Employment: *“So I remember a scenario where we had.. a young boy came in he just got his first job at the [grocery store]. He unfortunately, which.. it really shouldn’t be classified as his fault because he’s a kid he doesn’t know any better... Parents lost his ID, he couldn’t open a bank account, [the store] couldn’t direct deposit his pay into his bank account, so he unfortunately had to go back and say “I cant work.”*

Healthcare: *“I had a gentleman who... young man went into federal prison very early on, made mistakes in his youth, let’s say and spent almost a decade, got out um... no conditions... stayed in a shelter, had his release papers stolen from him and this is an individual with some significant mental health challenges. So, in order to get set up for things like injections and different medications, he had zero IDs. So... we had... myself working alongside Mental Health here and Social Development, it took weeks of a lot of us working around the clock to try and A – hunt down medication and pay for it before like, you know, getting his white card and all that cause you need ID to do all this stuff.”*

Banking: *“Yes, I am just thinking of a banking incident where I had to help them get his statements so that he could stay on his Social Assistance and because he didn’t have online banking and no access to internet, it was a barrier for him to go to speak to people to say what he actually wanted.”*

Current Solutions

Participants noted community supports and familiarity with staff as two types of solutions they have seen in their workplaces: *“For example, if they were coming to get their cheque from our office, um, then and they don’t have any ID then, typically the clients that are coming into our office a lot to get, to get their, um, cheque are clients we all know and definitely people at our front desk know and if we don’t then we use verbal confirmation, like can you tell me your social insurance number, your birthday and your Medicare number”*

Community supports include helping clients navigate Service New Brunswick themselves (*“I have a client who’s been waiting for over a year for her ID. I went with her to SNB, paid for it and she still has not received it*) or connecting clients with other services that can help support the ID acquisition process (*“the organization here (YMCA Reconnect) that gets the IDs is excellent. They do a great job but they can’t really do much in deciding how long it takes for the government to process an ID, right?”*) Additionally, participants noted that often clients resort to memorizing their identification numbers if they do not have physical copies of their ID: *“A lot of clients know their numbers off by heart because unfortunately they have lost their IDs a lot.”*

When asked for their thoughts on biometric or ID bank alternatives, participants liked the idea of both proposed solutions, but raised logistical and practical concerns about both biometrics and ID banks. The response around a biometric alternative to identification was generally positive

from respondents, with some concern about trust and privacy. Respondents mentioned that the majority of people would probably respond well to a biometric option, because it would make it much easier and more streamlined to take the next steps they want to take, and to push past the barriers that identification can often create. Respondents also stressed the need for a *“thoughtful and comprehensive communication and outreach strategy,”* noting that any change comes with resistance, but if clients can understand the value in this type of service, and if various agencies get on board with it as well, it could be a welcomed solution. One respondent also noted a possible negative connotation around fingerprinting, stating, *“I do see some issues in the sense of I do have a lot of people that access the centre right now the most vulnerable that actually are not very trusting of things so... I... that’s my only thought is like, you know, if I ask them for a fingerprint and they had a criminal background, would they actually do it? Because it would be conceived as fingerprinting them and all of that so... That’s where I see the barriers to it but I can see it help especially if it, you know, if you get them when they are young doing it, then it would be just second nature.”*

With respect to the establishment of a local ID bank, again, response was generally positive. Respondents found this to be a more “accessible” and “tangible” option that could be more readily adapted in the community, while also noting that there could still be reluctance from some clients who may *“feel that they were losing agency or control of their personal information and data.”* Other reasons for possible reluctance included the accessibility of the ID bank. If it only had limited hours, participants worried that clients may not avail of the service if they could not access documents on weekends. Additionally, one participant felt that clients may see it as more of a nuisance as opposed to keeping their documents with them and taking the risk that it may get lost or stolen.

Feasibility Study

The current study has explored the complex issue of financial inclusion for those that experience personal, practical, and systemic barriers to service delivery, and the potential mitigating solutions to this issue. Identification is one of the most prevalent barriers to receiving services in the community and is also inherently linked to other barriers, such as housing or finances. For example, lack of address was identified as a barrier to accessing an ID because government agencies require a mailing address to send ID documents to customers, but lack of ID is also directly linked to precarious housing because you often need ID to be placed on local subsidized housing lists, as well as to set up power and utilities. These cyclical barriers to services could be improved by addressing the ID issue and making identification more accessible. Therefore, the three solutions examined in the feasibility study all focus on reducing identification-associated barriers (Figure 7).

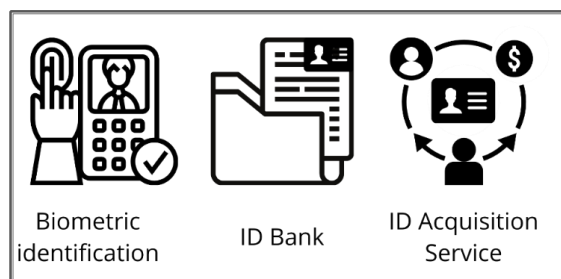


Figure 7. Based on all information gathered in the study, three potential solutions were identified to address the challenges related to the need for ID. These include: Biometric identification, ID banks, and ID acquisition services.

Two solutions, biometric identification and ID banks, are currently being implemented globally to improve outcomes for people without ID. The literature review provided a better understanding as to how these solutions operate in other regions, and in turn, provided an

understanding of how they could work in Atlantic Canada. By surveying and interviewing both community members and industry professionals, feedback was gathered on these two potential solutions, and any additional solutions participants have seen elsewhere. When participants were asked about other potential solutions, an ID acquisition assistance was most commonly mentioned. These three potential solutions are the subject of the feasibility study.

The analysis focused on how each solution scored in the following categories: overall effectiveness, start-up cost, ongoing sustainability cost, ease of implementation, ease of ongoing service delivery, community perception, industry professional perception, and regulatory compliance. See below for a more detailed description of each solutions, Appendix G for feasibility matrix scoring guide, and Table 1 for completed matrix scoring each solution.

Potential Solutions

Biometric Identification

A biometric alternative to a physical ID card would give patrons the option to provide a fingerprint or eye scan as a means of personal identification. This approach would eliminate the risk of lost, stolen, or damaged ID, while also removing the cost barrier that prevents people from acquiring, replacing, or renewing their ID cards. Biometrics are already being implemented in Canada to improve financial inclusion for people living in poverty – Four Directions Financial in Edmonton, Alberta, has been providing accessible banking services to the underbanked since 2016 using biometric identification to support their relational, trust-based approach. A biometric bank is one of many possibilities to improve service delivery for people living without ID, but would require community groups and banks to invest in biometric technology and training to implement this option for their clients.

Identification Bank

An ID bank is a secure, accessible location in the community where people can store their ID and other important documents and retrieve them during set business hours. This option has proven effective in other cities in Canada, particularly for people who are precariously housed and at a higher risk for losing their identifying documents. If a community group were to establish their own ID bank, this would be a relatively low-cost option, requiring only a fireproof cabinet to store ID, a set of inclusive policies and procedures, and appropriate staffing to accommodate the hours of operation. While ID banks can be a convenient storage option, hours of operation and location may be a barrier for clients. Ensuring the ID bank is convenient, accessible, and open at appropriate times will be crucial should this option be implemented locally.

ID Acquisition Service

An ID Acquisition Service was mentioned by both community and industry participants as a solution they were aware of in their own communities. This service can adapt to local need and may include guidance navigating service providers, financial support for ID fees, and support obtaining the required paperwork to acquire ID. This support was typically provided informally by case managers or other service provider who work directly with clients. A streamlined ID acquisition service could relieve other service providers who are currently going above and beyond to help their clients access ID.

As identified in the literature review, ID banks and ID acquisition services can compliment one another to further improve outcomes for clients. In Guelph, Ontario, for example, there are ID banks that also offer clients support in accessing ID and other documents. These ID banks provide not only safe and secure storage for documents, but also support clients with their paperwork, the cost of ID, and provide an address for documents to be delivered to once applied for.

Feasibility Study Matrix

Table 1. Feasibility Study Matrix.

Each category is scored from 1 (lowest) to 5 (highest). Scoring considerations for each category are listed in Appendix G. Weight of each category is noted in the table.

Feasibility Criteria	Weight	(Option 1) Biometrics	(Option 2) ID Bank	(Option 3) ID acquisition service
Overall Effectiveness	15%	Will reduce the need for physical ID cards. No risk of losing card or having it stolen. Will need to be implemented by a number of services in order to reduce the need for ID cards.	Will reduce risk of having ID lost or stolen. Clients will need to remember to return their documents. Hours of operation may deter.	Will support clients in obtaining ID and other required documents. Will provide financial support to help reduce barrier to ID. Will not ensure ID is not lost or stolen.
		Score: 3 (9%)	Score: 3.5 (10.5%)	Score: 4 (12%)
Cost/Economic Feasibility: Start-up	10%	Training (5-6 months) Person Technology – initial purchase PIA	Filing Cabinet Office supplies Room Trained personnel	Function of ID bank, no additional start up PIA
		Score: 1.5 (3%)	Score: 5 (10%)	Score: 5 (10%)
Cost/Economic Feasibility: On-going sustainability	10%	Staff Ongoing maintenance	Trained personnel Room Basic operations	Cost of ID Personnel
		Score: 3 (6%)	Score: 5 (10%)	Score: 5 (10%)
Ease of implementation: Community Group or Financial Institution	10%	Technology is available but will need to obtain it. Not quite starting from scratch, but need the technological supports and supplies necessary. Need relationship with financial institution.	Some infrastructural elements already in place. Processes, policies, and procedure guidelines available through other ID banks. Client base established and could grow quickly	Infrastructure in place. Limited technology required. Clear process and policies to support clients in acquiring ID.
		Score: 2 (4%)	Score: 4 (8%)	Score: 5 (10%)

Ease of ongoing delivery	15%	Ongoing delivery will be maintainable and sustainable in terms of staff, technological and infrastructure. Don't expect major changes to technology, policies or ability to deliver service.	Ongoing delivery will be maintainable and sustainable in terms of staff, technological and infrastructure. Don't expect major changes to policies or ability to deliver service.	Ongoing delivery will be maintainable and sustainable in terms of staff and infrastructure. Don't expect major changes to policies or ability to deliver service.
		Score: 5 (15%)	Score: 5 (15%)	Score: 5 (15%)
Consumer perception	15%	54.31% definitely or probably for fingerprint and eye scan	35.57 said definitely or probably. 47.95% said probably not or definitely not	Consumers mentioned they have received support from other community groups in the past to acquire ID. Generally positive feelings towards this support, but we did not explicitly ask for perception of this option. Some resistance noted in interviews
		Score: 4 (12%)	Score: 2.5 (7.5%)	Score: 4.5 (13.5%)
Stakeholder perception	15%	79.07% thought biometrics could be an effective solution in their area	79.07% thought ID Banks could be an effective solution in their area.	Generally, a positive response by participants who mentioned that community groups often help with ID acquisition, but we did not explicitly ask for perception of this option.
		Score: 5 (15%)	Score: 5 (15%)	Score: 5 (15%)
Regulatory Compliance	10%	Could adapt current regulations to make this option work	Current regulations in place would make implementation of this option possible	Current regulations in place would make implementation of this option possible
		Score: 4 (8%)	Score: 5 (10%)	Score: 5 (10%)
Ranking	100%	72%	86%	95.5%

Feasibility Study Results

Biometrics

A biometric solution to improve outcomes for individuals living without ID and without access to traditional banking scored a 72% in the feasibility matrix. The technology and training required to implement biometric technology make it a more costly option than the others, but once it is established, the ongoing delivery costs would be manageable. A biometric identification alternative would also require multiple groups and service providers to buy-in and adopt the technology for their clients. Perceptions of this solution were positive among both industry professionals and clients themselves. While both groups expressed concern around privacy and trust, 54% of consumers and 79% of industry professionals supported the idea of biometric alternatives to ID.

ID Bank

The option of an ID bank scored 86% in the feasibility matrix. This option had a perfect score for start up cost, sustainability cost, and ongoing delivery, while also scoring relatively high in ease of implementation. Stakeholder perception was just as high for an ID bank as it was for a biometric alternative, though consumer perception was lower. While 35% were “definitely” or “probably” interested in the idea of an ID bank to store their ID, 48% said they would “definitely not” or “probably not” use such a service. A solution will only be successful if clients will utilize it, so having nearly 50% of consumers uninterested in this option may become a major issue. That said, not every individual will require this type of service, so this response may not be a reflection of the actual uptake and response to an ID bank. As many industry professionals stated, it is important to gain trust of clients and ensure they do not feel they are losing autonomy by storing their important documents at an ID bank. With appropriate communication

surrounding the accessibility and security of an ID bank, we may be able to gain more positive feedback from consumers.

ID Acquisition Service

An ID acquisition service scored 95.5% in the feasibility matrix. Though we did not explicitly ask participants for their perception on this solution, both consumers and industry professionals mentioned that they were either aware of other groups that currently assist with ID acquisition, or had personally used such a service themselves to obtain ID. An ID acquisition service could easily be implemented by a group such as the Saint John Community Loan Fund, who already provides support to underbanked clients. While it may require a designated staff person to assist clients, as well as funding to cover the cost of ID for clients, the solution remains economically and logistically feasible.

Conclusion/Recommendations

Results from the literature and regulatory review, surveys, and interviews indicated biometric ID, ID banks, and ID acquisition services as potential solutions to the issue of ID as a barrier to service delivery in Atlantic Canada, particularly banking. Assessing the feasibility of these potential solutions indicates an ID acquisition service as the most feasible, followed by an ID bank and biometric identification. Results from the literature review indicated that ID banks and ID acquisition services can often go hand-in-hand, supporting clients in obtaining their ID by helping fund replacements, providing an address for documents to be safely mailed, and assisting with forms and other requirements. Our recommendation is for this type of wrap-around ID service offering both ID acquisition support and ID storage for those who desire that additional security.

Addressing the social determinants of health, including financial literacy, is imperative in poverty reduction strategies. In order to address disparities in health delivery, the around access to ID needs to be acknowledged and mitigated. Current ID policies restrict access to invaluable community services across sectors while also perpetuating intergenerational socioeconomic inequities. Identification ends up being a gatekeeper to essential services such as banking, housing, and healthcare, that could help individuals living in poverty regain control of their circumstances. When community supports and government services intended to promote poverty reduction have ID requirements, they are immediately exiling a subset of the population who do not have ID, nor the means to acquire ID.

Results from our community survey support the claim that ID policies are preventing citizens from accessing services and supports which could improve their current situations. While the average financial attitude score of participants was below the global average, results from the

financial attitudes and behaviors subset of questions indicated that many participants are trying their best to manage their finances and overcome barriers given their circumstances. Without access to banking services, participants are unable to thoughtfully save for financial goals, and while they try to keep watch over their finances and set long term goals, they still worry about normal living expenses and making ends meet. Lack of ID, bank fees, and bank account eligibility were the top three reasons participants cited for not having a bank account. Any one of the three proposed solutions explored in the current study could reduce these barriers to improve access to financial supports such as banking to ultimately improve financial outcomes and support Atlantic Canadians in gaining more financial stability and achieving their goals. Seeking perspectives from both community members and industry professionals clearly showed that there is a need for change in our communities to improve access to services, including banking. We also learned that while there is interest in all three solutions, there is also hesitancy. As one interview participant mentioned, “change moves at the speed of trust” – building trust with clients and establishing a clear communication strategy to ensure clients are confident that their information will be kept secure, private, and accessible to them will be a crucial component in developing any of our three proposed solutions locally.

The complexity and broad scope of this issue is also indicative of the need for collaboration among community groups and government agencies to effectively facilitate change. The main barriers identified to accessing ID were cost and required documentation. While eliminating the cost of identification would be an ideal solution to remove the cost barrier completely, reducing or subsidizing the cost may be a more practical solution to mitigate the barrier. Financial support from government to implement a local ID bank and acquisition service would also prove beneficial in reducing barriers to ID and improving access to services that require ID.

While making ID more accessible will allow consumers to access required services with ease, there is also something to be said about current ID requirements for these services. Service providers need to consider their target clients and the barriers they face before instilling ID requirements that make their service inaccessible. ID requirements across various sectors make it extremely challenging for people without ID to improve their situations, despite their best efforts. Banking, housing, social assistance, food banks, and social activities are just a few examples of services requiring ID. If these service providers invested in alternative approaches to fulfil their identification requirements, such as biometrics, digital ID storage, or ID verifiers (similar to Four Directions Financials' approach in Alberta), more barriers could be eliminated and people could finally receive the support they are trying to receive.

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Appendix A: OECD/INFE Financial Attitude Scoring Guide

The following questions contribute to the Financial Attitudes score. The score is computed as the average response across the three questions: i.e., the sum of the values for the three statements, divided by three. The attitudes score, therefore, ranges from 1 to 5.

Financial Attitude Statements:

How much do you agree or disagree with the following statements?

[1=completely agree, 2=agree, 3=neither agree nor disagree, 4=disagree, 5=completely disagree]

- I find it more satisfying to spend money than save it for the long term
- Money is there to be spent

Please rank whether it describes your situation or thoughts completely, very well, somewhat, very little, or not at all:

[1=completely, 2=very well, 3=somewhat, 4=very little, 5=not at all]

- I tend to live for today and let tomorrow take care of itself

Appendix B: Qualitative Interview Question Guide for Consumers/Clients

Demographic Questions:

Where do you live?
Do you have a piece of ID?
Do you have a bank account?
How old are you?
What was your main source of income in 2020?

General Semi-Structured Interview Questions:

1. Can you tell me about the community supports or services, including government agencies, that you currently use, or have used before?
2. Have you ever been turned away from a service because you did not meet their identification requirements? Can you tell me about that experience?
3. Can you tell me about your experiences accessing ID and other government documents in the past? Have you ever had an issue accessing things like ID, SIN card, birth certificate, etc?
Follow up: what made this process difficult?
4. Some cities in Canada have bio-metric banking institutions, where instead of needing an ID, you can just provide a fingerprint or retina (eye) scan as a form of identification. Would you be interested in a service like this in your city?
Follow up: Why or why not? Are you concerned about your privacy? What other risks to you perceive with biometrics?
5. Alternatively, some cities offer ID banks, where you can store important documents such as ID safely and for free, and you can access them during regular business hours. Would you be interested in a service like this?
Follow up: Why or why not? Are you concerned about your privacy? What other risks to you perceive with ID banks?
6. Is there anything else you'd like to say about IDs as a barrier to service delivery in your area?
7. Do you have any other thoughts with respect to making services more accessible?

Appendix C: Qualitative Interview Question Guide for Community and Industry Partners/Key Informants

Demographic Questions:

What is your field of work?
Where are you located?
What is your role?

General Semi-Structured Interview Questions

1. Can you tell me a bit about the services you offer and the clients you serve?
2. Is having a piece of ID a requirement to access any of these services?
3. What other requirements are there, if any?
4. Do you see lack of ID as a barrier to accessing financial community services in your area? Which services? What do other groups do instead of requiring ID?
5. What solutions are you aware of for this issue?
6. Some cities in Canada have bio-metric banking institutions, where instead of needing an ID, you can just provide a fingerprint or retina (eye) scan as a form of identification. Do you think bio-metric identification could improve service delivery in your area? Why or why not?
(Follow-up: Do you see trust or privacy concerns as a barrier to client buy-in to this type of solution?)
8. Alternatively, some cities offer ID banks, where you can store important documents such as ID safely and for free, and you can access them during regular business hours. Do you think ID banks could improve service delivery in your area?
10. Do you have any reservations with either of these potential solutions?
11. Is there anything else you'd like to say about IDs as a barrier to service delivery in your area?

Appendix D: SES Index Scoring (Scale of 0-8)

Scores for each category (education, income, employment, and housing) are added to give a total score between 0 and 8. A score of 0 to 3 represents low SES, 4 to 6 represents moderate SES, and 7 to 8 represent high SES.

Education:

- 0= Less than high school
- 1= High school, some college, or Associate's degree
- 2= Bachelor's degree
- 3= Graduate or professional degree

Income as percentage of New Brunswick and Nova Scotia poverty line (approximately \$40,000):

- 0= 100% or less (under \$40,000)
- 1= 101%-200% (\$40,001-\$80,000)
- 2= 201%-400% (\$80,001-\$160,000)
- 3= 401% or greater (\$160,001 or more)

Employment:

- 0= Other (non-employment) main source of income in 2020
- 1= Employment as main source of income in 2020

Housing:

- 0= Renting or unstable housing
- 1= Own a home

Appendix E: Client Survey Results

NOTE: TO PROTECT THE PRIVACY OF PARTICIPANTS, METHODS OF DATA SUPPRESSION AND/OR DATA MASKING WERE IMPLEMENTED IN REPORTING THE SURVEY RESULTS. THIS MEANS THAT IF THE TOTAL NUMBER OF RESPONSES FOR AN INDIVIDUAL OPTION WERE FEWER THAN FIVE (5), THAT OPTION WAS EITHER COMBINED WITH ANOTHER SIMILAR OPTION, OR THE DATA WAS SUPPRESSED (AS INDICATED BY “-”). IN THE CASE OF SUPPRESSION, AT LEAST ONE OTHER NUMBER WOULD ALSO BE SUPPRESSED (EITHER THE n VALUE, OR ANOTHER RESPONSE VALUE).

Demographics

	Frequency	Percentage (%)
Gender	N=150	
Male	67	44.67
Female	79	52.67
Province of Residence	N=157	
New Brunswick	145	92.36
Nova Scotia	12	7.64
Marital Status	N=150	
Single (never married)	98	65.33
Married/Common Law	23	15.33
Separated/Divorced/Widowed	28	19.33
Age	N=135	
19 to 29	35	25.93
30 to 39	41	30.37
40 to 49	25	18.52
50 to 59	23	17.04
60+	11	8.15
Identify as Indigenous	N=144	
Yes	17	11.81
No	127	88.19
Highest Level of Education	N=146	
Less than High School	39	26.71
High School	55	37.67
GED or Equivalent	14	9.59
Community College/Certificate Program	23	15.75
Bachelor’s Degree or higher	15	10.27

Normal Housing Situation	N=148	
Unstable Housing (Shelter/Couch Surfing/Homeless)	42	28.38
Renting	94	63.51
Own a Home	12	8.11
Main Source of Income in 2020	N=124	
Social Assistance	57	45.97
Employment	27	21.77
CERB	11	8.87
Other	29	23.39
Personal Income in Last Year	N=143	
< \$20,000	97	67.83
20,000 - \$39,000	36	25.17
\$40,000+	10	6.99

Financial Attitudes and Behaviors

How much do you agree or disagree with the following statements?	Frequency	Percentage (%)
I find it more satisfying to spend money than save it for the long term.	N=152	
Completely Agree	27	17.76
Agree	46	30.26
Neither Agree Not Disagree	21	13.82
Disagree	47	30.92
Completely Disagree	11	7.24
Money is there to be spent.	N=152	
Completely Agree	20	13.16
Agree	40	26.32
Neither Agree Not Disagree	40	26.32
Disagree	43	28.29
Completely Disagree	9	5.92
I am satisfied with my present financial situation.	N=153	
Completely Agree	8	5.23
Agree	20	13.07
Neither Agree Not Disagree	25	16.34
Disagree	47	30.72

Completely Disagree	53	34.64
I keep close personal watch on my finances.	N=153	
Completely Agree	33	21.57
Agree	70	45.75
Neither Agree Not Disagree	23	15.03
Disagree	20	13.07
Completely Disagree	7	4.58
My financial situation limits my ability to do the things that are important to me.	N=153	
Completely Agree	51	33.33
Agree	55	35.95
Neither Agree Not Disagree	22	14.38
Disagree	19	12.42
Completely Disagree	6	3.92
I set long term financial goals and strive to achieve them.	N=151	
Completely Agree	16	10.60
Agree	61	40.40
Neither Agree Not Disagree	34	22.52
Disagree	31	20.53
Completely Disagree	9	5.96
I have too much debt right now.	N=152	
Completely Agree	34	22.37
Agree	36	23.68
Neither Agree Not Disagree	27	17.76
Disagree	29	19.08
Completely Disagree	26	17.11

How often would you say each statement applies to you?	Frequency	Percentage (%)
I tend to worry about paying my normal living expenses	N=152	
Always	27	17.76
Often	46	30.26
Sometimes	21	13.82
Rarely	47	30.92
Never	11	7.24
My finances control my life	N=151	
Always	20	13.16
Often	40	26.32
Sometimes	40	26.32
Rarely	43	28.29

Never	9	5.92
Before I buy something I carefully consider whether I can afford it	N=152	
Always	8	5.23
Often	20	13.07
Sometimes	25	16.34
Rarely	47	30.72
Never	53	34.64
I have money left over at the end of the month	N=152	
Always	19	12.50
Often	17	11.18
Sometimes	38	25.00
Rarely	44	28.95
Never	34	22.37
I pay my bills on time	N=151	
Always	63	41.72
Often	40	26.49
Sometimes	39	25.83
Rarely/Never	9	5.96

For each statement, please rank whether it describes your situation or thoughts completely, very well, somewhat, very little, or not at all.	Frequency	Percentage (%)
Because of my money situation, I feel like I will never have the things I want in life.	N=152	
Completely	46	30.26
Very Well	31	20.39
Somewhat	39	25.66
Very Little	19	12.50
Not At All	17	11.18
I am concerned that my money won't last.	N=151	
Completely	50	33.11
Very Well	31	20.53
Somewhat	42	27.81
Very Little	18	11.92
Not At All	10	6.62
I am just getting by financially.	N=150	
Completely	50	33.33
Very Well	26	17.33

Somewhat	42	28.00
Very Little	15	10.00
Not At All	17	11.33
I tend to live for today and let tomorrow take care of itself.	N=150	
Completely	34	22.67
Very Well	24	16.00
Somewhat	45	30.00
Very Little	23	15.33
Not At All	24	16.00

Making Ends Meet

Sometimes people find that their income does not quite cover their living expenses. In the last 12 months, has this happened to you personally?	Frequency (N=152)	Percentage (%)
Yes	115	75.66
No	37	24.34

If yes, what did you do to make ends meet last time this happened?	Frequency	Percentage (%)
Do without/pay bills late/miss payments	N=113	
Yes	85	75.22
No	28	24.78
Sell or pawn something that you own	N=115	
Yes	74	64.35
No	41	35.65
Use community resources (e.g., food banks, soup kitchens)	N=114	
Yes	92	80.70
No	22	19.30
Borrow money from family or friends	N=114	
Yes	84	73.68
No	30	26.32
Use overdraft/line of credit/credit card	N=113	
Yes	30	26.55
No	83	73.45
Take out a payday loan (Money Mart)	N=114	

Yes	11	9.65
No	103	90.35

Banking Habits

Do you currently (personally or jointly) hold any of the following types of products?	Frequency	Percentage (%)
A credit card	N=151	
Yes	39	25.83
No	112	74.17
A chequing account	N=152	
Yes	118	77.63
No	34	22.37
A savings account	N=150	
Yes	80	53.33
No	70	46.67
Insurance	N=150	
Yes	39	26.00
No	111	74.00
Stocks and Shares	N=145	
Yes	10	6.90
No	135	93.10
Bonds	N=145	
Yes	7	4.83
No	138	95.17
A microfinance loan	N=146	
Yes	6	4.11
No	140	95.89
A mortgage or home loan	N=147	
Yes	7	4.76
No	140	95.24
A car loan	N=147	
Yes	11	7.48
No	136	92.52
A pre-paid debit card/payment card	N=147	
Yes	35	23.81

No	112	76.19
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If you do not have a chequing or savings account, do any of the following influence why you do not have a bank account?	Frequency	Percentage (%)
No banks nearby	N=64	
Extremely/Very	5	7.81
Somewhat/Slightly	7	10.94
Not At All	15	23.44
Not Applicable	37	57.81
No identification	N=65	
Extremely	18	27.69
Very	6	9.23
Somewhat/Slightly/Not at all	13	24.61
Not Applicable	28	47.62
Do not trust banks	N=63	
Extremely/Very	8	12.7
Somewhat/Slightly	14	22.22
Not At All	11	17.46
Not Applicable	30	47.62
Banks are inconvenient	N=65	
Extremely/Very	8	12.31
Somewhat	9	13.85
Slightly	6	9.23
Not At All	10	15.38
Not applicable	32	49.23
No need	N=62	
Extremely/Very	11	17.74
Somewhat	8	12.90
Slightly	6	9.68
Not At All	6	9.68
Not Applicable	31	50.00
Bank fees	N=63	
Extremely/Very	13	20.63
Somewhat/Slightly	9	12.70
Not At All	10	15.87
Not Applicable	31	49.21
Not eligible for a bank account	N=62	

Extremely/Very	10	14.52
Somewhat/Slightly	5	6.45
Not At All	10	16.13
Not Applicable	37	59.68

Experiences with ID

What types of identification do you have readily available with you (either with you at all times or stored safely and easily accessible)	Frequency	Percentage (%)
Driver's license or government issued photo ID	N=146	
Yes	93	63.70
No	53	36.30
Passport	N=142	
Yes	31	21.83
No	111	78.17
Birth certificate	N=142	
Yes	95	66.90
No	47	33.10
None	N=77	
Yes	13	16.88
No	64	90.35

Have you ever lost your identification?	Frequency N=147	Percentage (%)
Yes	106	72.11
No	41	27.89

Have you ever had difficulty obtaining or replacing a...	Frequency	Percentage (%)
...Driver's license?	N=143	
Yes	45	31.47
No	60	41.96
Never tried to access	38	26.57
...Provincial photo ID?	N=141	
Yes	67	47.52
No	54	38.30
Never tried to access	20	14.18
...Birth certificate	N=146	

Yes	59	40.41
No	66	45.21
Never tried to access	21	14.38
...Passport?	N=140	
Yes	18	12.86
No	64	45.71
Never tried to access	58	41.43

If yes, what was the main barrier to acquiring it?		%
Cost	37	44.58
Required documentation	30	36.14
Time consuming	8	9.64
Did not know how	7	8.43
Location (difficult to access or hours of operation)	-	-

Have you ever been refused any of the following services because you did not have ID?	Frequency	Percentage (%)
Bank account?		
Yes	60	40.27
No	67	44.97
Not applicable	19	12.75
Never tried to access		
Food bank?	N=149	
Yes	32	21.48
No	83	55.70
Not applicable	22	14.77
Never tried to access	12	8.05
Housing?	N=148	
Yes	33	22.30
No	75	50.68
Not applicable	25	16.89
Never tried to access	15	10.14
Social assistance?	N=149	
Yes	34	22.82
No	80	53.69
Not applicable	25	16.78
Never tried to access	10	6.71
Voting?	N=145	
Yes	21	14.48

No	72	49.66
Not applicable	25	17.24
Never tried to access	27	18.62

Perceptions of Biometric and ID Bank Alternatives

	Frequency	Percentage (%)
Do you currently use any biometric identification to access services or technology? (i.e. Face ID or Fingerprint ID on your phone?)	N=151	
Yes	51	33.77
No	100	66.23
Would you be open to providing a fingerprint instead of an ID for services that currently require ID?	N=151	
Definitely	47	31.13
Probably	35	23.18
Possibly	38	25.17
Probably not	13	8.61
Definitely not	18	11.92
Would you be open to providing an eye scan instead of an ID for services that currently require ID?	N=151	
Definitely	49	32.45
Probably	33	21.85
Possibly	28	18.54
Probably not	21	13.91
Definitely not	20	13.25
Would you be open to storing your ID at a secure location in the community, where you could access it at specific hours during the day when needed?	N=149	
Definitely	38	25.50
Probably	15	10.07
Possibly	25	16.78
Probably not	32	21.48
Definitely not	39	26.17

If you had a choice, what would you prefer to show as a form of ID?	Frequency	Percentage (%)
	N=129	
Government Issued Photo ID	63	48.84
Fingerprint/Eye Scan	43	33.33
Birth Certificate	14	10.85

Passport	-	-
Printed Bill with Address	-	-
Something Else	-	-

Appendix F: Industry Professionals Survey Results

Demographics

	Frequency	Percentage (%)
Province	N=52	
New Brunswick	40	76.92
Nova Scotia/ Newfoundland and Labrador/ Prince Edward Island	8	15.38
Elsewhere	4	7.69
Field of Work	N=52	
Government	23	44.23
Non-Profit	13	25.00
Financial Sector (Banking)	9	17.31
Community Volunteer	5	9.62
Financial Literacy	-	-
Other	-	-
Services Provided	N=52	
Government/Public Service	26	50.00
Community Support/Advocacy	18	34.62
Banking	8	15.38
Financial Education	6	11.54
Health Services/Other	10	19.23
Other		

ID Requirements

	Frequency	Percentage (%)
Is ID requirement for any services offered?	N=52	
Yes	45	86.54
No	7	13.46
How often is lack of ID an issue for your clients or potential clients trying to access any of your services?	N=46	
Always	9	19.57
Very frequently	18	39.13
Occasionally	10	21.74
Rarely/Very Rarely/Never	9	17.31
How often are people turned away from your service/unable to meet your requirements	N=46	
More than once a week	9	19.57
Once a week/once a month	13	28.26
A few times a year	12	26.09

Once a year/less than once a year	6	13.04
Never	6	13.04

	Frequency	Percentage (%)
How often is lack of ID an issue for your clients?	N=50	
Always	10	20.00
Very frequently	15	30.00
Occasionally	18	36.00
Rarely/Ver Rarely/Never	7	14.00
How often do you see lack of ID as a barrier for your clients to accessing community supports or services	N=49	
Always	8	16.33
Very frequently	13	26.53
Occasionally	21	42.86
Rarely/Very rarely/never	7	14.29
Very rarely		
Never		
Which services?		
Creating bank account, obtaining SIN to gain legal employment, access services through the government, card replacement, healthcare, housing, employment, banking, community support, foodbanks, some supports like accessing clothing banks, Canada Revenue Agency, criminal record checks, income assistance, cashing cheques, renting from rental companies, getting hydro in own name, EI benefits		

	Frequency	Percentage (%)
How do your clients troubleshoot this issue?	N=48	
Do not access service	17	35.42
Borrow/use someone else's ID	4	8.33
Acquire their own ID	13	27.08
Don't know	5	10.42
Other	9	18.75

Client Banking Habits

	Frequency	Percentage (%)
How often do you see bank account access as an issue for your clients?	N=48	
More than once a week	10	20.83
Once a week	8	16.67
Once a month	10	20.83
A few times a year	19	39.58

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Once a year	-	-
Less than once a year	-	-
Never	-	-
For those that do not have a bank account, which services are they using instead?	N=47	
Payday loans (e.g. Money Mart)	28	59.57
Cheque-cashing service	22	46.81
Friend or family member	23	48.94
Don't know	9	19.15
Other	4	8.51

Community Perceptions of Biometric and ID Bank Alternatives

	Frequency	Percentage (%)
Do you think biometrics could be an effective solution in your area?	N=43	
Yes	34	79.07
No	9	20.93
Do you think ID Banks could be an effective solution in your area?	N=43	
Yes	34	79.07
No	9	20.93

Appendix G: Feasibility Matrix Scoring

Overall Effectiveness

5 - If implemented as intended, the solution immediately mitigates barriers related to identification requirements

3 – If implemented as intended, the solution has a positive effective on barriers related to identification requirements in the short-medium term.

1 – If implemented as intended, the solution may reduce barriers, but not consistently or quickly.

Cost (Start Up)

5 – Low cost to initiate in terms of technical solution, training, marketing, human resources, infrastructure. (\$20K-)

3 – Moderate cost

1 – High cost to initiate in terms of technical solution, training, marketing, human resources, infrastructure. (\$100K+)

Cost (Ongoing)

5 – Low cost of upkeep in terms of staffing, infrastructure, technology.

3 – Moderate cost

1 – High cost of upkeep in terms of staffing, infrastructure, technology.

Ease of Implementation (Whether a Community Group or Financial Institution)

5 – Infrastructure already in place, technology already available (if applicable), clear processes, policies and procedures to guide implementation, client base already established,

3 – Some elements already available/established, some need to be developed

1 – Starting from scratch

Ease of Ongoing Delivery

- 5 – Ongoing delivery will be maintainable and sustainable in terms of staff, technological and infrastructure. Don't expect major changes to technology, policies or ability to deliver service/program
- 3 – Ongoing delivery will have some challenges but remains possible
- 1 – Ongoing delivery will be a challenge due to technological advances, potential policy implications around privacy, technology, jurisdiction, etc.

Consumer Perception

- 5 – Most study participants (60% or more) had positive views on this solution
- 3 – Participants had neutral views about this solution
- 1 – Most study participants (60% or more) had negative views/were hesitant about this solution

Stakeholder Perception

- 5 – Most study participants (60% or more) had positive views on this solution
- 3 – Participants had neutral views about this solution
- 1 – Most study participants (60% or more) had negative views/were hesitant about this solution

Regulatory Compliance

- 5 – Current regulations in place would make implementation of this option possible
- 3 – Could adapt to current regulations to make this option work
- 1 – Current regulations will be a significant hurdle in implementing this option

