From Insights to Innovation: Using Human Insights to Improve Racial Equity in Financial Empowerment Program Design

August 28, 2019
Welcome
Conversation Outline

- Understanding Human Insights
- Racial Equity in Financial Capability Programs
- Intersection of Human Insights, Racial Equity and Program Design
- Effective Program Implementation – North Lake Employment Network
- Practical Implementation
- Resources and Questions
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
Introduction to Human Insights
Human Insights Approach

- Discover
- Design
- Test

Engage clients and stakeholders throughout

Repeat...sometimes over and over
Racial Equity in Financial Capability Programs
Historical Context

- Structural Racism created intentional barriers to hinder people of color from obtaining wealth

- Intentional barriers made it legal to increase wealth of whites while stalling economic mobility for people of color.
Context Matters

- Financial Institutions
- Housing
- Labor Market
- Education
Organizational Practices

- Typically “unchallenged” white cultural norms
- Fixated on “right or socially acceptable economic behaviors”
- Fail to challenge internal and external bias
Intersection of Human Insights, Racial Equity and Program Design
How the client explained it

How the project manager understood it

How it was implemented

How the client experienced it

What the client really needed
What needs to happen to address the Client’s Wants/Needs

1. Ask the client
2. Understand the challenge
3. Draft a Journey Map
4. Diagnose Barriers
5. Ask the client “Does it Work?”
Designing the Solution

- Internally
  - Organizational conversations about race and equity
  - Apply racial lens to the policies and practices

- Externally
  - Why does the practice exist?
  - Does it create unnecessary barriers for client?
Effective Program Implementation
North Lawndale Employment Network
North Lawndale Employment Network

Mark Sanders, II  
Chief Program Officer & Director of Institution Effectiveness

Pauline Sylvain  
Director of Economic Advancement and FOC
The Client’s Experience

Choose the Journey
Brainstorm the steps
Isolate the client’s experience
Draw out the Journey
Revise the Challenge
Client Journey Mapping

- Think about how clients engage with your organization along the following time periods:
  - Outreach
  - Intake/Enrollment
  - Start of Services
  - Main Service Activities
  - End of Program
  - Follow Up
- Reflection
Resources and Questions

- [https://www.prosperitynow.org/human-insights-tools-resources](https://www.prosperitynow.org/human-insights-tools-resources)

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- Join a Prosperity Now network:
  - Affordable Homeownership Network
  - Financial Coaching Network
  - Savings Network
  - Racial Wealth Equity Network
  - Taxpayer Opportunity Network
  - Health & Wealth Network
Your feedback is important to the Partnership.

We invite you to complete a brief evaluation of this session so we can continue to provide timely content.

*Please complete the evaluation on paper or in the Event App.*