



Benefits Screening Tool pilots in the food and social services sectors

Pilot insights

June, 2020



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Ministry of Children, Community and Social Services



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Overview

The problem



- **There are strong causal linkages between poverty and poor health.**
- Individuals miss out on income by not filing taxes and not accessing benefits they are eligible for.

The idea



- **Screening for poverty and benefits eligibility, combined with hands-on assistance with tax filing and applying for benefits, can boost incomes.**
- Doctors at St. Michael's Hospital, the University of Toronto, and the Ontario College of Family Physicians developed a paper-based tool to screen patients for poverty and benefits eligibility during patients' clinical assessment.

Our project



- In Phase 1, **Prosper Canada and the above partners created and piloted the online tool.**
- Phase 2 built on this work, **using service design to identify needed enhancements, make changes, and build the training/resources organizations need** to successfully implement the tool. Full report on the results of Phase 2 available [here](#).

How the Benefits Screening Tool (BST) works



Current features

- Permits **centralized updating** to ensure accuracy of all program and resource information.
- Provides individuals with **personalized benefits information**.
- Connects users to online benefit application processes.
- Includes data analytics to track client profiles, recommended benefits, and benefits of interest.
- Offers an easy-to-use interface that doesn't require extensive user training or benefits knowledge.

BST pilot objectives

In the summer of 2019 we **adapted the BST for use by the following community organizations** providing social services to people with low incomes and piloted it at **8 sites**:

- [Ontario Financial Empowerment Champions \(FEC\)](#) (four sites)
- [The Stop Community Food Centre](#)
- [Community Food Centres Canada](#) (three sites)

Through the BST-Social Services pilot we wanted to:



Pinpoint challenges for staff when supporting clients to accessing benefits



Test the efficiency of the BST in supporting staff to raise awareness of benefits and apply for them



Test the user experience of the BST in a social service environment



Test the opportunity for integration into existing services and programs

Process evaluation-methodology

Managers	 Telephone interviews	 Aggregate administrative data	
Frontline staff	 Pre and post surveys	 Semi-structured interviews or focus groups	 Benefits tracking sheet
BST	 Back-end analytics		

1. BACKGROUND

Financial Empowerment Champions

3 Participating partners



Sudbury Community Service Centre Inc.



BST integration points

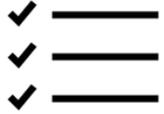
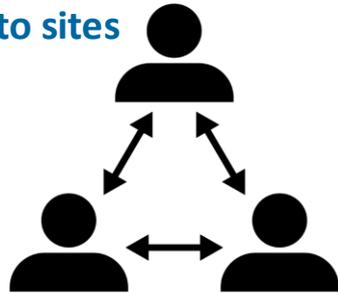
- **Tax clinic** and **1:1 financial counseling** over three months per site

Purpose of evaluation

1. Describe the **process of integrating** the BST within existing financial empowerment services.
2. Identify any potential **benefits or challenges** of integrating the BST into existing financial empowerment services.
3. Test the **user experience** of the BST itself for staff.

Integration method – Ontario FEC partners

What was the **process** for integrating the BST into financial empowerment services in the organization?

Pre-pilot	During pilot	Post-pilot
<ul style="list-style-type: none"> Sites delivered benefits support in a non-systematic, case-by-case basis. 	<ul style="list-style-type: none"> Sites integrated the BST into existing 1:1 financial and credit counselling programs Counsellors decided when to use the BST with clients, depending on clients' financial situation, time, and stress levels. 	<ul style="list-style-type: none"> All sites found that 1:1 works best (tax apt/other FE session) BST takes 30-60 mins/client/session – need for follow-up appointment Staff interested in training community partners to use BST questionnaire and refer clients back to sites 

Integration post-pilot

Partner sites would like to:



Use the tool for **outreach activities** in various communities

Share tool with **inter-sectoral community** to complete BST questionnaire - OFEC sites would receive referrals



Inform clients about the BST during **organizational information sessions** to attract client interest



Use the tool for staff training/
capacity building

Engage volunteers to complete BST questionnaire during tax clinics with results mailed to staff for follow-up sessions

Community Food Centres

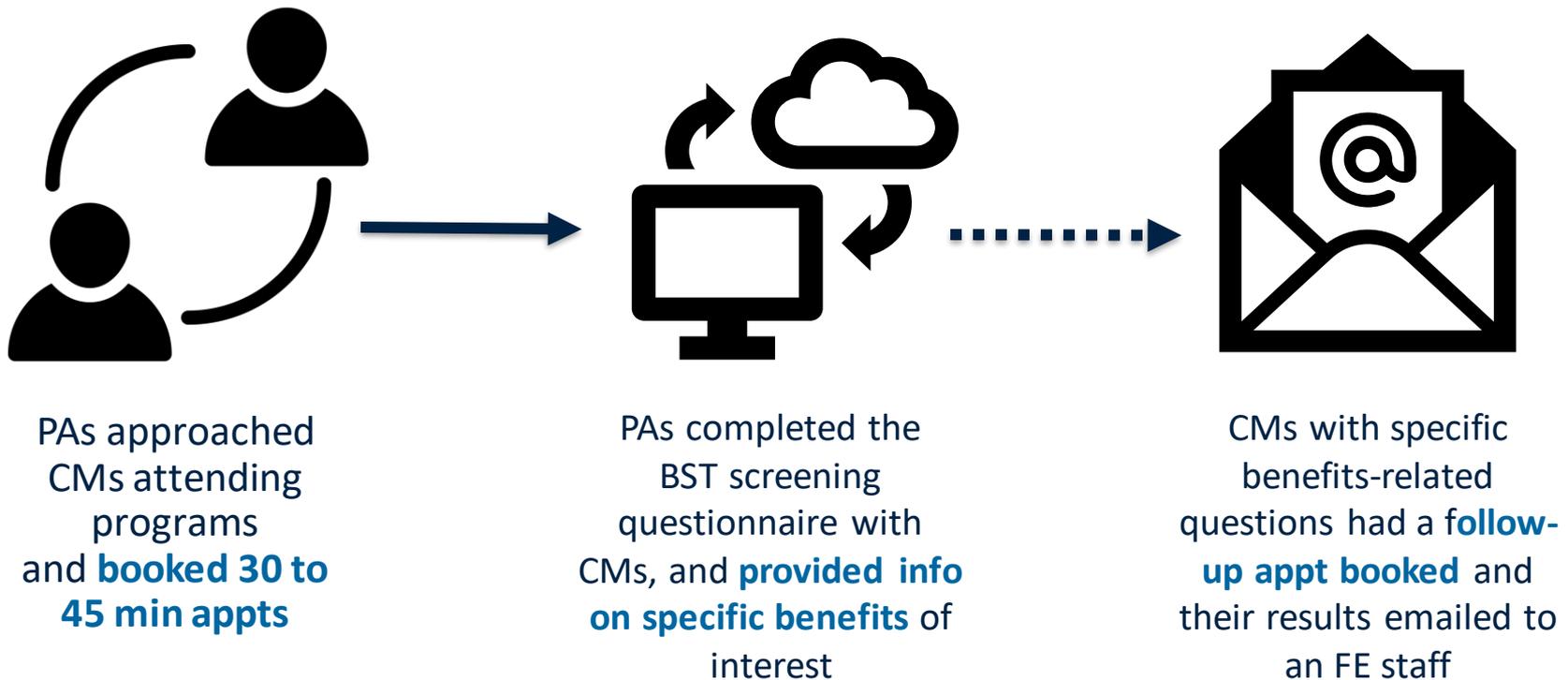
Four participating partners



Integration method – The Stop



- **Part-time FE coordinator role** i.e. dedicated, albeit limited, capacity
- Peer Advocates (PAs) recruited **47 community members (CMs)** to use the BST



Integration method – Community Food Centres Canada



- PAs recruited **74 CMs** through Facebook posts, flyers, local radio, and newspaper. They also approached CMs who were attending programs
- PAs used BST with CMs on a **drop-in basis** and provided info
- **No follow-up**, limited benefits navigation.

Community Food Centre- staff roles

Community Action Office

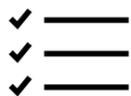


Peer Advocates are members of the local community who often have **lived experience with the government benefits system**. They volunteer with the Community Action Office and provide referrals, information, and other supports to fellow community members.

2. KEY INSIGHTS

Ontario FEC pilots

1. Describe the **process of integrating** the BST within existing financial empowerment services.



Each site integrated the BST their **own way**, alongside existing **in-house screening tools**



Takes **30-60 minutes** per client per session, **longer** than expected



1:1 best, tax clinics **not ideal** (stress, pre-arrangements)

2. Identify any potential **benefits or challenges** of integrating the BST into existing FE services.



Helps staff remember **eligibility req'ts**, quickly find **req'd docs**, keep up to date with **benefit changes**



Builds **staff capacity**, allows for **consistent service delivery**



Challenges: **timing** of pilot (tax time/summer) clients **didn't come to follow-ups**, session length **too short** to complete benefit apps

3. Test the **user experience** of the BST itself for staff.



User friendly, direct links, helpful features (retrieve sessions, stars, difficulty, building action plan)



Lack of **follow-through** on app success, Toronto benefits, **repetition** of benefits

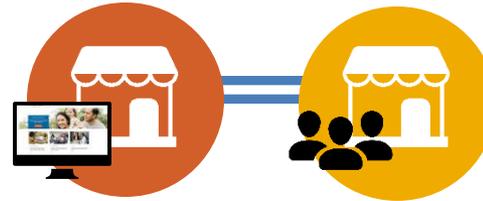
"[Colleague] has the same knowledge as I do thanks to the BST, even though I have 18 years of experience and she has a few months."

Ontario FEC – value of the BST



OFEC sites

- Can deliver services in a more **holistic** manner
- A **conversation starter** about deeper money issues
- Efficient **“one-stop shop”**
- Internal **capacity building**
- **Outcome data** would be valuable for more funding and for engaging more clients



Community orgs

- Opportunity for **outreach**
- Interest in training **community partners** to use BST and refer clients back to OFECs
- Engage **volunteers** to use BST during tax clinic with follow-up later

“What I liked about the tool is that I learned more information about certain benefits. I like that you are able to go to [the benefit/credit] application forms right away, before I’m too busy. Before I had to Google and now I can click the button and go right to it [application form]. I download the information and application form and ask them [clients] to come back, sometimes I’ve even completed the benefits applications right on the spot.”

Food Security BST pilots

Clients were disappointed because the BST was **not recommending “new” benefits**



- “when you have all the benefits pop up and you go through four or five and it doesn’t apply to them [CMs], they are **ready to get up and leave**; need to have a filtering system”
- “when you mention possible additional benefits, they [CMs] think **‘great I might get \$50-100 for food’**...when you find there’s nothing at this point that they’re eligible for, you have someone who gets really excited and then they get really disappointed; **it’s hard on their psyche**”



- “Our [PAs] **credibility is at stake** when using the tool with [CMs]”
- Community members were **discouraged or overwhelmed** with the results, leading to **demotivation to apply**.



- Many CMs who go to CFCs are **already accessing social supports**
- Many benefits are **situational** (e.g. parental leave, retirement, energy bills)
- The BST needs to hold **other, additional types of value** i.e. segue to money conversations or info on local programs/supports

Food security- value of BST

BST can be more useful for people who **haven't filed their taxes** or are undergoing **life transitions** – context & expertise matters



- Clients that access community food centres who have **filed their taxes are already accessing maximizing benefits/credits** – what other purpose can the BST serve for these clients?
- Some PAs **don't have deep benefits expertise** to provide navigational support
- Limited opportunity to have conversations about **specific situations/life transitions** as a result of how the BST was integrated (i.e. not part of a structured intake process, minimal to no follow-up after using the tool, no time for trust-building)



Potential target populations:

- **Vulnerable populations** / people with **traditionally low rates of tax-filing** e.g. newcomers, people living with disabilities, Indigenous Peoples, homeless, or rural/remote
- People experiencing **life transitions** (e.g. approaching retirement, having a family)

BST- a gateway for money conversations

The BST can be used as a gateway for other **money conversations**



- "As you go through the tool, CMs **are more likely to share with you about their needs.**"
- "When we found that there weren't benefits they could apply for, we [PAs] started conversations with CMs about **other ways to save money** e.g. getting a reduced PRESTO card"
- "and even if [they are] not eligible for other benefits, [we] can **start talking about credit score**, etc."
- "there's a program where you can get **physical therapy for free**; benefits that are not cash that people can access"

Follow-up is key:



- There are many other **programs/money conversations** that the BST can help facilitate. For example: subsidized community programs, transitioning from ODSP/OW to retirement, accessing government ID, maintaining benefits, reminders to file taxes, future thinking, etc.
- The BST is just the first step. The **necessary second step** is a follow-up conversation e.g. dedicated time for a 1:1 investigation with a Navigator or financial empowerment expert.

Potential for expanding benefit content

There is **perceived value in continuing to use** the tool



- “It’s **extremely important** for anyone to access [the BST] anywhere in Ontario... there are so many things out there that are available that people don’t know about.”
- “As an ODSP recipient there’s a lot of funding, grants, subsidies available but **your caseworker won’t tell you** because they could be overwhelmed/having a bad day, etc.”
- “It’s **like a rat race**, lines are busy; they don’t explain to you how to navigate the system... now I’m a master”
- The Stop was already telling CMs about OESP, but **people seemed unaware**, BST is interactive and helpful
- PAs found the process helpful and **liked confirming** that CMs were already receiving the benefits/credits they were eligible for



Though PAs provided mixed feedback about the BST, almost all were interested in continuing to use it as part of their toolkit. While the BST was helpful to some, it is **not currently viewed by all as a necessary component** of the benefits support that they provide; including other “non-economic” benefits (e.g. cost savings benefits) would make it even better.

Other applications for the tool

BST can be used as a viable **training tool**



- “It was helpful to know **which part of government the benefit came from** (i.e. provincial, federal, municipal); also, she learned that Healthy Smiles was available to those in a certain income bracket, she thought this was **just applicable for those receiving OW/ODSP**”
- **Computer literacy** was a barrier for some PAs when using the BST
- PAs appreciated the existing training, but would have liked more time to **practice using the tool**
- Benefits content was useful for those with **little knowledge** of benefits/credits and eligibility



- PAs and staff had **varying levels of experience and benefits knowledge** – ranging from certified credit counsellors to new hires.
- During training, Navigators **across the spectrum** appreciated additional materials and resources related to **coaching conversations** and **general benefits info**.

3. NEXT STEPS

Working towards a service flow



Tax clinic



Community Health Centre Staff



Indigenous Friendship Centre



Program offering

"You might be eligible for government benefits that could boost your income"

1. BST

30-60 minutes to administer tool, get recommendations as a printout or email, book follow-up appt and/or have money conversations

2. Follow-up appointment

One-on-one, dedicated time to determine life situation, review recommendations, and focus on specific benefits

3. Case management

Multiple sessions, relationship-building, submit applications, and monitor receipt of benefits/credits

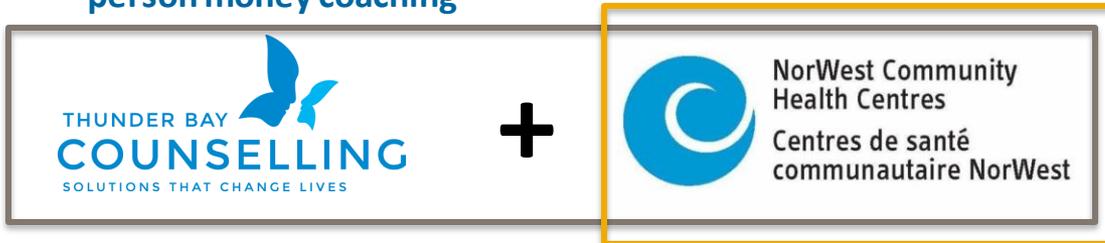
Clients can exit any time or follow-up on their own

Exploring new partnership opportunities

“If you have an expert in the community, why duplicate it?” – Community Financial Worker



- FSTV is working to bring **cohesion between different services** in London
- LIHC to **administer** BST → Provides **referral** to FSTV → provides **in-person money coaching**



- “The health clinic reaches people that TBC doesn’t get to, **they want to be an ally**”
- NorWest to **administer** BST → **Emails output** to TBC coaches → TBC provides **counseling either in person, by phone, or other means as appropriate for the client**
- Would help TBC **gauge services** needed and **mobilize resources** accordingly e.g. to Northern Ontario.

Health partners

- Exposure to FE **through existing relationships** with OFECs
- Asking questions **similar to BST screener** for a long time, but no capacity for FE work
- Enhanced **access for those who cannot readily get to services** at OFEC sites, which may include means, geography, etc.
- Health partners would be **entry point**, BST will be **gateway**, OFEC will be **referral** (benefit application support by phone or in-person)
- Prosper Canada will provide **technical assistance** through training and evaluation.

Tool improvements are underway based on user feedback coming June 2020

	Feedback	Response
?	too few questions, enough, more	option to choose between (+) questions or keep standard questionnaire
	different languages	screeener will have translation capability , first language – French
🔍	repetition of benefits in categories	default = recommended vs. non-recommended benefits in ABC order
	separate benefits not applicable/already have	ability to “dismiss” (and undo dismissal) and provide reason
	tax-filing? ID? Provincial/federal/municipal?	all of these will be attributes that you can filter by, think Amazon categories. Also, related benefits
	too many Toronto benefits	(now) Toronto question (future) jurisdiction filter
	want to know benefit quickly without clicking on it	will include a teaser – one or two sentences briefly describing the benefit at-a-glance
❤️	annoying to open new window for new session	“new session” button anywhere in tool to restart, can save results by print or email
	just want steps, not all benefits content	ability to print specific sections from each benefit
📍	where is the benefits library?	link will be on screener , with new search bar, filter by new attributes
	why would a senior not interested in going back to school being recommended OSAP?	reviewing logic accuracy

Tool improvements are underway

Working with a benefits expert on:

1. Tool accuracy	2. User experience	3. Benefits resources
<ul style="list-style-type: none"> ✓ Reviewed benefits content 	<ul style="list-style-type: none"> ✓ Provided feedback on tool features and logic via client profiles ✓ Suggested topics/conversations that a Navigator could have with clients to identify, narrow down, and prioritize suitable benefits 	<ul style="list-style-type: none"> ✓ Provided resources on navigating the broad gov't benefits system ✓ Provided resources on specific pop'n groups: 1) seniors living on LI and 2) people living with disabilities ✓ Provided feedback on ID req'ts → Will provide feedback on tax-filing conversation and financial coaching materials

Future outputs



1

Navigator + “Benefits 101” **guide**



3

More, improved, and in-depth **client profiles** incl. task-specific activities for trainings



2

Benefit guides for 1) [seniors living on low incomes](#) 2) [people living with disabilities](#)



4

Tax-filing **conversation guide**

Summary of learnings

Training

- BST can be a training tool for those who are **new to benefits access/tax-filing** and a **refresher** for those who are more experienced. The **level of support will depend** on the Navigator's benefit knowledge.

Designing an access to benefits service using the BST

- The BST **leverages** the knowledge and experience of Benefit/Community Navigators.
- We know **several important steps** that are part of an access to benefits service using the BST. However, the **service itself will vary** depending on the context, and **community organizations should lead the way**.
- **1:1 follow-up support** post-BST is critical to build trust, provide tailored support, and document outcomes.
- A deepened understanding of a **person's situation/life transition** is necessary to prevent disappointment and help people access appropriate benefits.
- To increase utility, we need to invest in **creating additional value** through the BST.
- Using the BST at multiple touchpoints/service systems will increase the likelihood of identifying those **we are not reaching** through traditional means.

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