



Foundations of Access to Benefits

Supporting Canadians living on a low income
with access to benefits



Land acknowledgement



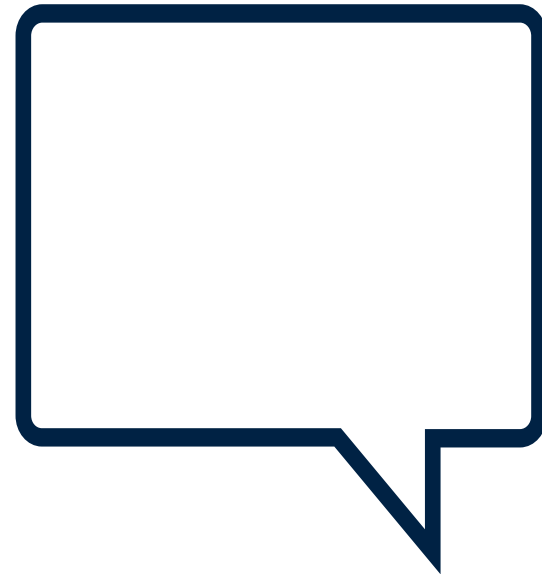
Art by Simon Brascoupé and digital illustration by Mairi Brascoupé

Welcome

To get to know each other, please write in the **chat** the following:

- Your name
- Organization you work for

- POLL: What populations do you serve? (youth, seniors, Indigenous etc.)



Technology Requirements



Please make sure you have **microphone capability**. A **headset/ earbuds** will also help minimize audio feedback or echo.



Please keep your **microphone muted** unless otherwise instructed.

Agenda

- Your role in supporting access to benefits
- Starting conversations about benefits
- Using the Benefits Wayfinder
- Personas: Exploring benefits
- Additional resources and summary



What to Expect



- Variety of learning formats (presentation, individual practice, general discussion)
- Opportunities to practice:
 - Navigating the Benefits Wayfinder
- Invitation to reflect on your personal financial experiences
- A safe, respectful space of learning

Your role in supporting access to benefits



Why does access to benefits support matter?



Reflect on the impact that benefits can have on an individual or family, particularly for those living on a low income.

Share in the chat: Why does access to benefits support matter? What impact does access to benefits have on the clients you serve?

Why does access to benefits support matter?

- You can help individuals access and receive benefits that they are eligible for
- Improved financial well-being and efficacy
- Improved overall quality of life



How can frontline staff support individuals to access benefits?

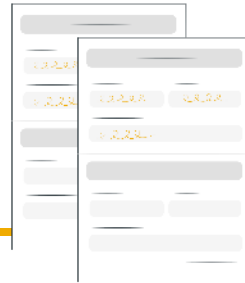
Identify eligibility

- Ask whether the individual is aware of benefits and use the Benefits Wayfinder to identify eligibility



Support application

- Make an action plan
- Create a to-do list
- Have check-ins to keep the individual on track
- Assist with forms and other practical needs



Refer to additional resources

- You don't need to have all the answers!
- Refer as needed to reputable resources
- Build a list of common referrals



Starting conversations about money



Trauma-Informed Approach

Safety

Hold conversations in a private area

Choice

Ensure individual knows they are in control of all decisions

Collaboration

Individual has significant role in how the process unfolds

Trustworthiness

Respect confidentiality

Empowerment

Acknowledge and validate



Screening questions to determine if a benefits conversation would be useful



1

Have you filed your taxes for the past five years?

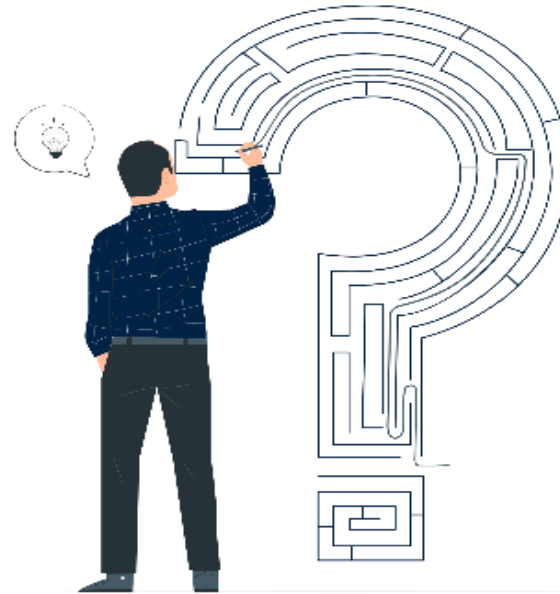
2

Have you recently experienced, or are you coming up to a big life change?

3

Do you have enough money to make ends meet?

Conversation Pathways



Pathway 1
(Public/on-the-job)

Pathway 2
(In a 1:1 money
conversation)

Pathway 3
(In a 1:1 meeting in
a related field)

Conversation Pathways

Tips for Pathway 1

Pathway 1 (Public/on-the-job)

- Be sensitive of the public situation.
- Ask closed questions to respect privacy.
- Leave more detailed discussions to a dedicated 1:1 meeting.

Open the conversation with something like
"I'd like to ask a few questions to identify other ways we might be able to help. Would you be willing to answer a few questions?"

If willing, ask the screening questions.

If appropriate, ask if they would be interested in exploring benefits.

If interested, set up a dedicated 1:1 meeting.

Conversation Pathways

Pathway 1 (Public/on-the-job)

- Ask closed-ended questions to respect privacy.

Phrases for Pathway 1

Would you be interested in exploring whether you might be eligible for any benefits to help increase your income?

Did you know there are benefits that may be able to help?

Have you explored the possibility of getting some benefits to increase your income? If not, would you like some support in exploring that possibility?

I know about some resources that may help you find out if you could be receiving benefits. Would you be interested in learning about that?

Conversation Pathways

Pathway 2 (During a money conversation)

- You are already talking about finances.
- You are already in a 1:1 private meeting.

Tips for Pathway 2

Ask the screening questions as part of the broader financial conversation.

Consider open-ended questions about improving their financial situation / increasing income.

If participant identifies need for increased income, ask if they are interested in checking for benefits.

Proceed based on participant's interest.

Conversation Pathways

Phrases for Pathway 2

Pathway 2 (During a money conversation)

- Consider open-ended questions about the individual's financial situation.

What are some things that could help your financial situation right now?

Have you considered any ways to increase your income?

What ideas do you have about improving your financial situation?

What steps have you already taken to improve your financial situation/increase your income?

Conversation Pathways

Pathway 3 (In a related field)

- Consider open-ended questions to identify the individual's stressors.
- If a need for increased income or reduced expenses is identified, this is a great way to lead into a benefits conversation.

Tips for Pathway 3

Use open-ended questions to identify the individual's stressors.

If a need for increased income is identified, share that there may be benefits that could help.

If participant is interested, proceed with the screening questions.

Set up a dedicated meeting to explore further, as makes sense.

Conversation Pathways

Phrases for Pathway 3

Pathway 3 (In a related field)

- Use open-ended questions to identify the individual's stressors.

What's causing you the most stress right now?

What are you most worried about right now?

What are some of your short-term money goals?

Conversation Pathways

Tips for All Pathways

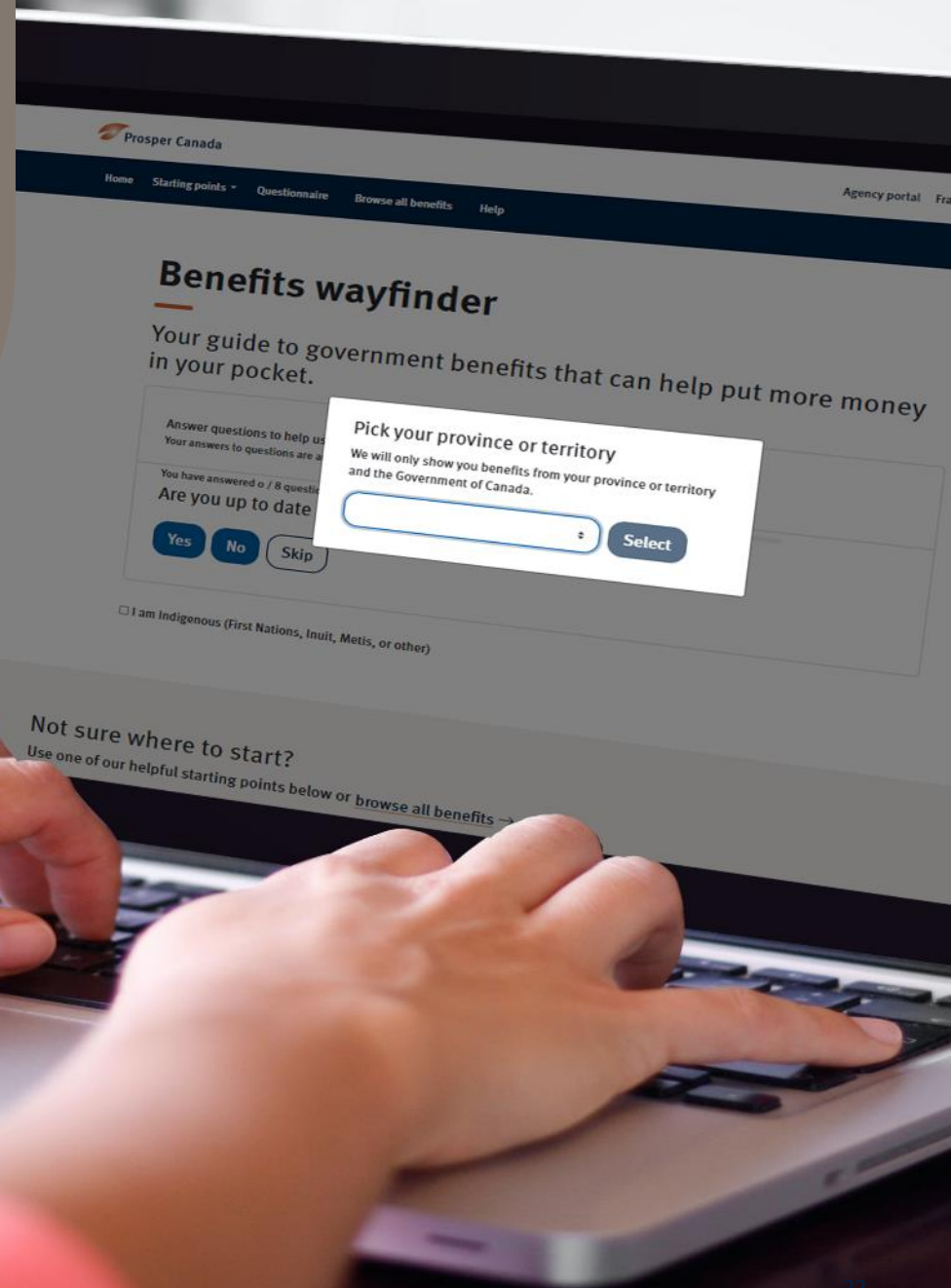
Set realistic expectations and avoid saying things like, "You will probably be eligible for..."

Follow the participant's lead / preferences

Remember your role is to support the process. Avoid giving direct advice or trying to "fix" things.



Navigating the Benefits Wayfinder



Introduction to the Benefits Wayfinder

The Benefits Wayfinder is a tool that helps individuals identify and apply for the benefits they are eligible for.

- Personalized recommendations
- Benefits overview and details
- Dashboard to organize benefits

benefitswayfinder.org



Navigating the tool

benefitswayfinder.org

- Choosing your location
- Completing the questionnaire
- Starting points
- Already receiving/not receiving
- Browse
- Dashboard
- Benefits info pages
- Share
- Help and more resources



Practice



Client persona: Sergio

- **Age:** 33
- **Status in Canada:** Newcomer (temporary resident)
- **Place of residence:** Fergus, ON (renting)
- **Income level:** \$40,000/year
- **Work:** Full-time job as a chef
- **Tax filing history:** Has not filed Canadian taxes before



Practice Activity: Exploring Benefits

Time	Activity One: Questionnaire
10 minutes	Open the Benefits Wayfinder main page. Select Ontario as your province and open the Questionnaire . (blue tab across the top.) Answer the questions based on the persona, Sergio . <i>What are the top three benefits for Sergio?</i>
5 minutes	Debrief: In the large group, share your experience using the Benefits Wayfinder Questionnaire.

Prosper Canada Primary sponsor TD TD READY COMMITMENT Agency portal Français Ontario

Home Starting points Questionnaire Browse all benefits Help Dashboard

Debrief & Discussion

- What benefits did you find **Sergio** was eligible for? Was this helpful?
- What potential **uses** do you see for this tool in your role?



Client persona: Rabbia

- **Age:** 19
- **Status in Canada:** Citizen
- **Place of residence:** Anywhere, Canada
- **Income level:** \$23,000/year
- **Work:** Part-time hours as a server
- **Tax filing history:** Has only been eligible for one year, but did not file last year



Practice Activity: Exploring Benefits

Time

Activity Two: Starting points

10 minutes

Using the second persona, **Rabbia**, see what benefits you can find for her using **Starting Points**. Feel free to use whatever province you prefer. *What are the top three benefits for Rabbia?*

5 minutes

Debrief: Think about how you might use this method (Starting Points) when you are working with clients. *What method do you think will work best for you – Starting Points or Questionnaire? For your client?*



Primary sponsor



Agency portal Français

Ontario ▾

Home

Starting points ▾

Questionnaire

Browse all benefits

Help

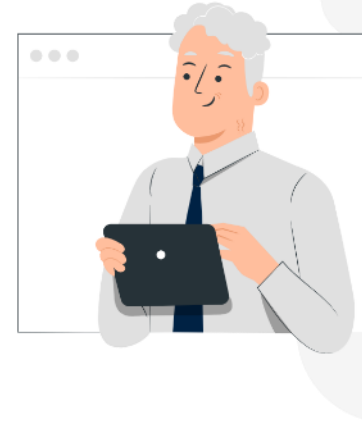
Dashboard

Debrief & Discussion

- What benefits did you find **Rabbia** was eligible for? Was this helpful?
- What potential **uses** do you see for this tool?
- What **method** did you prefer? Questionnaire or Starting points?



Referring to other resources



- Tax filing clinics, ID clinics, community support or advocacy organizations
- [Benefits wayfinder “Help” section](#)
- [Benefits wayfinder Agency Portal](#)
- [Bridge to Benefits tool](#)
- [Supporting client intake, triage, and referral](#) (Prosper Canada tip sheet)

Summary & Conclusion

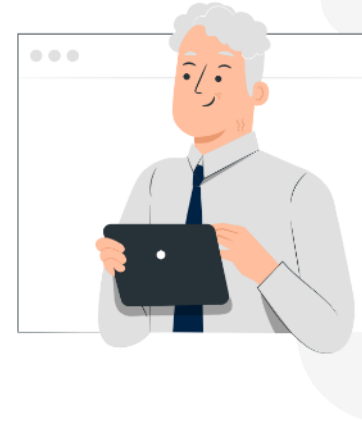
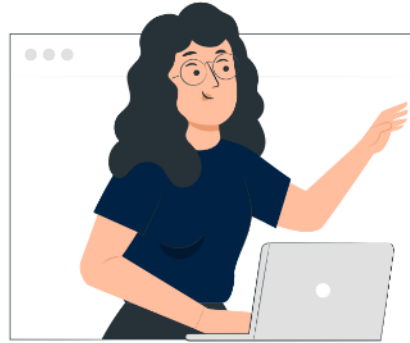
- Frontline workers have a unique opportunity to support people with access to benefits
- Assess the setting that you and the individual are in. Consider using one of the conversation pathways to bring up the topic of benefits and look for opportunities ask the three screening questions.
- The Benefits Wayfinder identifies and organizes benefits an individual may be eligible for. It can be used in different ways to meet an individual's needs.

NEW resources!



- [Disability Benefits Compass](#)
- Providing information about the ***four key disability benefits*** for persons with disabilities in your province or territory.
- [Bridge to Benefits:](#) Implementing benefits access in social services
- Information and resources for organizations to assess what kinds of access to benefits services fit best with their capacity and community.

NEW resources!



- Making the most of your money online course
- Investing with interest booklet
- REFRESHED Learning Hub

Thank you for attending this workshop

Please take a moment to provide your feedback by completing a survey.

The Benefits Wayfinder is developed by

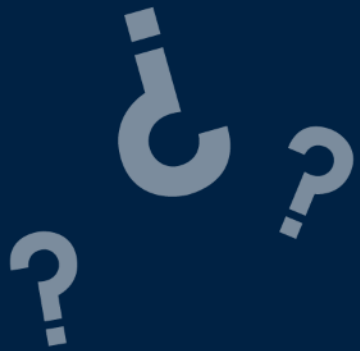


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Any questions?

